



Association of
Ontario **Midwives**
Delivering what matters.

Supporting clients receiving **social assistance**

SUPPORTING CLIENTS LIVING IN POVERTY

Support clients by **being aware about available benefits**

Clients may not be aware of all the benefits available to them. Midwives can support clients by learning about [Ontario Works \(OW\)](#)/[Ontario Disability Support Program \(ODSP\)](#), and sharing relevant resources.



“Only one-third of OW recipients filed an income tax return.” (9)

After filing taxes, clients may receive income from:

- Canada Child Benefit
- GST/HST credit
- Ontario Trillium Benefit
- Canada Workers Benefit
- Canada Dental Benefit

1

Familiarize yourself

with the benefits available to pregnant clients and new parents. Eligibility often depends on tax filing. Many communities offer free tax clinics to assist with filing taxes.

2

Remind clients about tax filing

If clients on OW/ODSP need to catch up on filing, you may obtain tax information by contacting their case worker to request T5 slips for the relevant years.

3

Know what to ask

Awareness of these benefits can help you proactively ask and offer to sign forms and provide documentation without the client needing to ask.

Social assistance programs in Ontario

Ontario has two social assistance programs to help **eligible residents of Ontario** who are in financial need.

- **Ontario Works** (OW) helps people in temporary financial need.
- The **Ontario Disability Support Program** (ODSP) helps people living with disabilities.

Both OW and ODSP involve mandatory and discretionary benefits.

- **Mandatory benefits** are paid to all eligible recipients of OW/ODSP throughout the province.
- **Discretionary benefits** are provided on a case-by-case basis and are administered by municipalities. The benefits available to your client may vary according to where they live or how their caseworker interprets and approves benefits.

Find out how uninsured clients can apply for OW/ODSP at the **Health Network for Uninsured Clients** (HUNC).

*A single person living on OW receives up to **\$733 per month** and a single person living on ODSP receives **\$1308 per month** (2024). These benefits are intended to cover basic needs such as housing, bills, and groceries. (10)*

3 Additional benefits and eligibility criteria

Non-Insured Health Benefits for First Nations and Inuit

ELIGIBILITY	<p>The Non-Insured Health Benefit (NHIB) is additional funding for Indigenous clients with status. It is one their treaty rights. If the client is supported by OW/ODSP, accessing those benefits first is easier. However, helping clients access both is beneficial. For example, NHIB offers coverage that OW does not, such a longer list of medications, mental health services, transportation, medical equipment, formula and chest/breast pumps.</p> <p>Children under two years of age whose parent is NHIB eligible may also access coverage. After turning two, children with can status can continue with NIHB.</p>
HOW TO ACCESS	<p>Clients show identification that confirms their eligibility, and care providers can bill directly. However, if health-care providers are not registered with NHIB, the client must pay up front and submit claims for reimbursement.</p>
RESOURCES	<p>Submitting a claim</p> <p>Where to call for approval</p>

Canada Child Benefit (CCB)	
ELIGIBILITY	<p>A top-up payment for OW or ODSP clients prenatally and in the postpartum. A tax-free monthly payment to help families with the cost of raising children. The amount received varies by family size and income.</p> <p>Clients must:</p> <ul style="list-style-type: none"> • Live with a child under 18 years of age • Be primarily responsible for the care and upbringing of the child • Client and client’s spouse or common-law partner must also be one of the following: <ul style="list-style-type: none"> » a Canadian citizen » a permanent resident » a protected person » a temporary resident who has lived in Canada for the previous 18 months, and who has a valid permit in the 19th month other than one that states “does not confer status” or “does not confer temporary resident status” » an individual who is registered or entitled to be registered under the Indian Act
HOW TO ACCESS	<p>Register the birth:</p> <ul style="list-style-type: none"> • Birth registration is often done at the hospital or birth centre • The online 5-in-1 newborn bundle, which sets up documents and child benefits, requires a credit card to complete: Register a birth (new baby) <p>Apply for the Canada Child Benefit as soon as possible after:</p> <ul style="list-style-type: none"> • The child is born • The child starts to live with the client • The client begins to have shared custody of the child <p>If the client did not register at birth or did not file their taxes, they may have difficulty accessing CCB and may need additional support from their midwife, social worker or tax clinic. Processing takes about eight weeks before clients will receive benefits.</p>
RESOURCES	<p>Canada child benefit (CCB)</p> <p>How do I apply for child tax benefits?</p>

Pregnancy/infant-feeding nutritional allowance	
ELIGIBILITY	<p>Nutritional allowance: OW recipients receive \$40 (or \$50 if lactose intolerant) per month during pregnancy and for the first 12 months of nursing.</p> <p>Chest/Breastfeeding allowance (postpartum): Recipients can continue to receive this benefit until the child is 12 months old.</p> <p>Formula allowance (postpartum): If formula is used, the client will be eligible for a monthly special diet allowance of \$145 (or \$162 for lactose-intolerant babies). A midwife’s note is required to confirm that a client is not chest/breastfeeding.</p> <p>Providers are paid to complete these forms. Therefore, midwives may collect the fee by sending invoices and decide to set the money aside to help with expenses for under-resourced clients.</p>
HOW TO ACCESS	<p>The caseworker will give clients Form 3109: Application for Pregnancy/Breastfeeding Nutritional Allowance. Clients have their midwife complete the form, confirming pregnancy and due date.</p> <p>If a Pregnancy/Breastfeeding Nutritional Allowance Form was filled out during the pregnancy, verbal confirmation from the parent that they are chest/breastfeeding is required.</p> <p>If an Application for Pregnancy/Breastfeeding Nutritional Allowance was not completed during pregnancy, it can be filled out postpartum.</p> <p>If the parent is formula feeding, they will need to contact their caseworker to request a form to apply for the formula allowance.</p>
RESOURCES	Pregnancy and breast-feeding nutritional allowance

Medical transportation	
ELIGIBILITY	<p>Transportation costs for medical treatment are paid when expenses exceed \$15 per month.</p> <ul style="list-style-type: none"> • Travel may be for attendance at medical appointments, including rehabilitation, a healing lodge, psychological counselling, drug and alcohol recovery groups or for other medical or health purposes. • A monthly payment equivalent to a transportation pass can be issued if the participant is required to attend ongoing appointments for medical or health purposes. <p>Ambulance transport</p> <ul style="list-style-type: none"> • OW recipients are exempt from the \$45 ambulance co-payment.
HOW TO ACCESS	<p>Verification of each appointment must be provided to the client's caseworker. Midwives can proactively offer appointment verification to clients.</p> <p>Midwives can write letters on clients' behalf detailing all the appointments related to pregnancy and health care clients are attending per month, which will facilitate access to the transportation allowance.</p> <p>Clients who are transported by ambulance will receive a hospital bill in the mail asking for payment for the ambulance fee. OW/ODSP clients must fill in information on the invoice about being on OW/ODSP and the ambulance fee will be waived.</p> <p>Some municipalities have a low-cost transit pass for people below a certain income. Reimbursement is also possible for taxis or gas and parking.</p>
RESOURCES	<p>Ontario Works Health benefits Letter Template</p>

Drug coverage	
ELIGIBILITY	<p>Prescription drug coverage is available, though not all drugs are covered.</p> <ul style="list-style-type: none"> • Midwives can look up the OW drug list to see what is covered and adjust prescriptions accordingly: search here. • Clients may have limited supplies of over-the-counter medications such as ibuprofen or acetaminophen. Midwives can write prescriptions for over-the-counter medications, such as prenatal vitamins, antifungal agents or postpartum pain relief, so clients may not have to pay out of pocket. • For accessing coverage for diabetes related supplies. • Pharmacists are knowledgeable about alternatives to medication by coverage. For instance, all-purpose nipple ointment is not covered, but two of the ingredients are if they can be applied alternately. Physicians can use limited-use billing codes for necessary drug coverage to ensure access for patients. Midwives may need to coordinate with a physician to make a case for coverage. • Nicotine replacement therapy can be accessed free of charge through Cancer Care Ontario and other smoking cessation initiatives. • Clients 24 years or younger who are not covered by a private plan with OHIP are eligible for coverage for various drug products under OHIP+ • Coverage for contraception is also available. Coverage varies by province and may evolve over time.
HOW TO ACCESS	<p>OW recipients must present their Ontario health card to a pharmacist with their prescription. Those without a health card can use other forms of government identification.</p> <p>Drug cards continue to be issued for recipients whose OW is provided by designated First Nations Ontario Works delivery partners.</p> <p>Clients with the Interim Federal Health Program may access coverage for medical supplies and equipment as well as prescriptions.</p>
RESOURCES	Ontario Works Health Benefits

Dental coverage

ELIGIBILITY	<p>Adults receiving OW may have access to some dental coverage, but the amount is not described on the website.</p> <p>There may be discretionary funds for adult coverage if emergency dental services are needed or to enhance employability.</p> <ul style="list-style-type: none"> • Some municipalities provide access to free dental care for qualifying families. • Midwives can share information about which dentists in the region accept OW/ODSP coverage and direct clients there. • Public health units often have dental resources such as teeth cleaning and screening clinics. Children are eligible for additional dental services. • Public dental coverage is expanding access for Canadians, including infants. Eligibility and coverage is evolving as this becomes implemented.
HOW TO ACCESS	<p>Clients can ask their caseworker about accessing discretionary funds. Dental coverage is not clearly specified.</p> <p>Midwives may have to find local dentists who are used to working with OW/ODSP. Similarly, midwives may help clients find dentists that have opted into public dental coverage.</p>
RESOURCES	<p>Ontario Works Health Benefits</p> <p>Canada Dental Benefit</p>

Vision coverage

ELIGIBILITY	<p>Routine eye examinations (once every 24 months) are covered for adults receiving OW.</p> <p>There may be discretionary funds to cover the cost of eyeglass frames and lenses, repairs and replacements.</p>
HOW TO ACCESS	<p>Clients must bring their Ontario health card or other form of government identification or statement of assistance when visiting the optometrist.</p> <p>Clients can ask their caseworker about accessing discretionary funds.</p>
RESOURCES	<p>Ontario Works Health Benefits</p>

Employment and participation benefits	
ELIGIBILITY	Funds to help cover costs associated with beginning or changing employment or employment assistance activities, such as transportation, clothing, grooming, supplies and childcare.
HOW TO ACCESS	Clients can ask their caseworker about accessing these benefits.
RESOURCES	Ontario Works Employment and Participation Benefits

Transition child benefit	
ELIGIBILITY	<p>The Transition Child Benefit is mandatory funding provided to those on OW/ODSP who have primary or shared care for a dependent child and who are not receiving the Ontario Child Benefit or Canada Child Benefit.</p> <p>They may receive the Transition Child Benefit (\$230 per month per child) while waiting for the Child Tax Benefit.</p>
HOW TO ACCESS	<p>Clients do not need to apply for the Transition Child Benefit. If they are eligible, the benefit will be added to their OW/ODSP payment. Clients can talk to their caseworker about the benefit.</p> <p>To receive the Transition Child Benefit, clients must be trying or have tried to get the Ontario Child Benefit. Their caseworker may ask what steps they have taken to do this.</p>
RESOURCES	Ontario Works Transition Child Benefit Can I get the Transition Child Benefit? – Steps to Justice

Other benefits	
ELIGIBILITY	<p>An allowance to buy essentials, including a crib or clothing, may be available in some municipalities (e.g., Toronto). Midwives may need to provide documentation for their client to receive this benefit.</p> <p>Other discretionary funding may be available to help cover the costs of baby supplies or a chest/breast pump. Amounts vary by municipality.</p>
HOW TO ACCESS	Clients can ask their caseworker about accessing discretionary funding.
RESOURCES	Ontario Works Other Benefits