Updated November 26, 2025

Disability Tax Credit FAQ

Application, Eligibility, Appeals, Renewals and Other Benefits: Q&A Guide to the Disability Tax Credit (DTC)

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What is the Disability Tax Credit (DTC)?

The DTC is a non-refundable tax credit that reduces the amount of income tax you pay if you have a severe and prolonged physical or mental impairment.

The DTC is not a payment you receive but rather it reduces your tax owing.

How much is the DTC worth?

For 2026, the federal DTC amount is $10,341 for adults and $16,373 for individuals under 18, which translates to tax savings of approximately $1,448 and $2,292 respectively (based on the 2026 lowest federal tax rate of 14%).

Can I claim the DTC retroactively?

Yes, if approved you can request adjustments to previous tax returns for up to 10 years, potentially receiving thousands in retroactive tax refunds.

If I don't pay income tax, can I still benefit from the DTC?

Yes, a supporting family member (parent, spouse, or other eligible person) can claim the credit on their tax return if they support you, allowing them to reduce their taxes even if you have no tax owing. The DTC can also benefit you by unlocking programs such as the Child Disability Benefit, the Canada Disability Benefit, or the Registered Disability Savings Plan.

Does the DTC provide a direct cash payment?

No, the DTC itself is a tax credit that reduces taxes owing, but if you have no taxes to reduce, there's no refund. However, it opens access to other

programs that do provide payments like the Canada Disability Benefit (CDB) and the registered disability savings plan (RDSP).

Application Process

How do I apply for the DTC?

You need to complete the T2201 form (Disability Tax Credit Certificate).

Part A is filled out by you, and a qualified medical practitioner completes Part B describing your impairment and restrictions. Then submit the fully completed document to the CRA.

How do I submit my DTC application if I can't do it by mail? (e.g., during a Canada Post strike)

You have 3 options:

1. You can upload and submit the paper version of the DTC online through your CRA Account.
2. Start Part A online or by phone to get a reference number for your doctor to submit digitally.
3. Use CRA physical drop-box centers.

Always keep a copy of the DTC application for your own records

What's the most important tip for DTC approval?

Ensure your medical practitioner provides detailed, and specific examples of how your impairment restricts daily activities (not just lists of diagnoses), or why it takes you 2x or 3x longer to carry out that activity. Make sure to focus on frequency, duration, and functional impact (even with therapy and assistive devices). Reminder, with the DTC form, you are comparing your ability or pain levels to someone without your restrictions/impairments.

Should I include additional documentation with my T2201?

Ensure to include all necessary information within the DTC form itself and refrain from submitting additional medical documents. If the CRA requires clarification on something mentioned on the DTC, you can submit the corresponding medical paperwork later. Do not attach medical reports, medical scans or other medical documents to your DTC form.

How long does it take to get a decision on my DTC application?

The CRA typically processes applications within 16 weeks, though complex cases or requests for additional information can take longer. You can check the status of your DTC by calling the CRA at 1 (800) 959-8281 or through your CRA Account online (under the "Benefits and Credits" tab).

How much does it cost to apply for the DTC?

There is no fee to apply directly for the DTC, however, your medical practitioner may charge a fee for completing their portion of the form. This is at their discretion and there is no regulation around how much doctors can charge (meaning your doctor can charge you any amount and that there is no maximum amount on how much a doctor can charge). The average range is between $50 - $300). The highest we have seen is $600.

We recommend that applicants ask their medical practitioner to waive or reduce this fee if you have limited income (e.g. are on income assistance). If you're having difficulty affording your practitioners' fee, you can always ask if the cost can be broken down into monthly payments.

To assist with the DTC process, you can get assistance at no cost from a non-profit community organization that can work with you to write a draft of Part B

(the medical practitioner's portion) to help you provide specific examples of your impairments to your healthcare provider.

You can also go to the DABC website: Restrictions questionnaire PDF tool | My DTC from DABC for a free tool to assist with preparing examples for your healthcare provider.

Be aware of for-profit companies charging large fees for application assistance or who ask for a % of your retroactive refund from prior tax years.

What should I do if my application was sent months ago, but I haven't heard back?

Firstly, check with your medical practitioner to see if the CRA sent them an additional questionnaire for clarification. If there is no additional questionnaire then,

You should check the DTC's status by calling the CRA at 1-800-959-8281 or through your CRA Account online (under the Benefits and Credits tab).

You can contact an advocate organization such as Plan Institute or Disability Alliance BC/Disability Alliance Canada for support if needed.

What happens if the CRA requests more information?

The CRA may send a questionnaire or request additional medical documentation from your healthcare provider. The healthcare provider needs to respond promptly and thoroughly with specific examples of how your impairment affects you, as non-response can result in denial. Contact an advocate organization such as Plan Institute or DABC (in BC) for support if needed.

Will I be notified of the decision?

Yes, the CRA will send a Notice of Determination letter indicating approval or denial. You will receive the letter either by mail, or online in your CRA account under - Correspondence - Mail.

> **If approved**, the letter specifies the effective date and how long the approval is valid.
>
> **If denied**, the letter will specify the reason for the denial.

You can also find out your approval status by checking the “Benefits and Credits” tab in your CRA account. It will include whether you were approved and for how long.

Note: the status page will not include the reason for a denial.

Eligibility & Approval Duration

What does "severe and prolonged" mean for DTC eligibility?

"Severe" means your impairment markedly restricts a basic activity of daily living (you're unable to perform it, need a lot of help from others, or take significantly longer, even with the use of therapy and devices).

"Prolonged" means it has lasted or is expected to last at least 12 consecutive months.

What are the “basic activities of daily living” the CRA considers?

The CRA evaluates vision, speaking, hearing, walking, eliminating (bowel & bladder functions), feeding (eating & preparing food), dressing (getting dressed), and mental functions necessary for everyday life.

You could be approved with a marked restriction in one area or approved cumulatively restricted with a significant restriction in two or more areas.

What are the CRA's eligibility criteria to qualify for Life Sustaining Therapy?

Life-sustaining therapy needs to support a vital function. It needs to occur at least two times a week, for 14 hours a week or more. Common approved therapies include insulin therapy for diabetes, dialysis for kidney failure, or oxygen therapy.

It is important to log the time needed to carry out your therapy, things you can mention are:

- Adjusting medication dosages and determining safe compound intake.

- Maintaining therapy records.
- Managing dietary restrictions or medical food intake requiring daily adjustments.
- Receiving essential therapy at home or in appointments.
- Setting up and maintaining therapy equipment.

Can I qualify based on the cumulative effects of multiple conditions?

Yes, you can be approved cumulatively, if you have significant restrictions in two or more basic activities of daily living that together create a marked restriction. For example, moderate hearing loss combined with moderate vision impairment may qualify together as being equal to a marked restriction.

Do I need an official diagnosis to apply for the DTC?

No, you don't need an official diagnosis. The focus should be on how your condition affects your daily activities and creates restrictions, not on the specific diagnosis itself.

Can children qualify for the DTC?

Yes, there are no age limits/requirements for the DTC. Children can qualify if they have a marked restriction compared to children of the same age without impairment. When filling out the DTC for a child, focus on whether they are meeting the mental or physical milestones for their age.

A supporting family member (like a parent) can claim the disability amount on behalf of the child.

Do I need to be unable to work to qualify for the DTC?

No, employment is not important to the application and should not be mentioned. Many DTC recipients work full or part-time, as the focus is on how your impairment affects basic activities of daily living, not your ability to work.

Note: the DTC is beneficial for working individuals because they're paying income tax based on their wages.

I was approved for the DTC, but it wasn't backdated to the year my disability began. How can I get the DTC approved for years prior to my approval date?

The DTC can be retroactive for up to 10 years, depending on the year your disability began. You can submit a new application specifying how your disability restricted you during prior years or ask your medical practitioner to write and sign a clarification letter explaining your restrictions during those years.

How long will my DTC approval last?

Approval periods vary from a few years to indefinite (all future years). You can check your approval period in your CRA Account or on your Notice of Determination Letter. Most typically, it is approved initially for 5 years or 10 years. Subsequent approvals may increase duration.

Denials & Appeals

What should I do if my DTC application is rejected?

A denial doesn't mean you're ineligible. Most denials occur because the application didn’t have enough information, or was filled out incorrectly, not because the person is truly ineligible. Your letter of determination will state why you were denied.

You have 3 options:

1. You can **submit a request for reconsideration**, which is a letter signed by your doctor adding more information to your already submitted DTC.
2. You can **submit a whole new DTC form** with added information and additional documentation.
3. You can **submit a formal objection** to the Chief of Appeals or take the matter to tax court if necessary.

Can I reapply immediately after a denial?

Yes, there's no waiting period to reapply. First, review the reason for denial in the notice of determination, and then work with your medical practitioner to provide more detailed information addressing the CRA's concerns. Then you can:

1. **Submit a request for reconsideration**, which is a letter signed by your doctor adding more information to your already submitted DTC.
2. **Submit a whole new DTC form with added information** that was missing in the first application.

Should I reapply or appeal if my initial application is declined?

It depends on your situation. If the application wasn't filled out well, reapplying may be best. If you believe it was completed correctly, consider appealing. Contact an advocate for guidance on your specific case.

What's the difference between requesting a review and filing a formal objection?

A review is an informal process where the CRA reconsiders your application (usually faster), while a formal objection is a legal process that can eventually be appealed to the Tax Court. **We recommend starting with a review first.**

How many times can one re-apply if they have been denied the DTC?

There is no limit to how many times one can apply for the DTC.

Reapplication / Renewal

When should I start the renewal process if my DTC is expiring?

You are allowed to reapply for the DTC up to one year before the expiry date, and you should aim to begin the reapplication process in the second half of the year when your eligibility is set to expire. Note, the DTC can be backdated 10 years, therefore, even if you are late reapplying, you should be able to backdate the DTC credit for any missed years.

Is the reapplication process different from the initial application?

No, you need to complete the same application process using a new DTC form.

Note: keeping a version of your previously approved DTC will make reapplying easier in the future.

If my condition worsens after approval, should I notify the CRA?

You don't need to notify them if your condition worsens. However, if your condition improves significantly, you are required to inform the CRA as it's possible that you may no longer qualify for the DTC.

Medical Practitioners

Which medical practitioners can certify my DTC application?

Depends on the impairment. Firstly, a medical doctor can sign all sections in Part B of the form. A medical doctor is any doctor with a license to practice medicine. This includes a General Practitioner (family doctor), or any specialist such as a Surgeon, Cardiologist, Neurologist, Psychiatrist, Oncologist, or Internist. A nurse practitioner can also sign for all sections of the DTC form.

Other specialists can sign for certain sections on the form, including an optometrist (vision), audiologist (hearing), occupational therapist (feeding, walking and dressing), physiotherapist (walking), psychologist (mental functions necessary for everyday life), or speech-language pathologist (speaking).

Can I apply for the DTC without a family doctor?

Yes, you can work with:

- Walk-in clinics
- Virtual/online doctors
- Other medical practitioners (as mentioned above)

Consider creating a comprehensive package with all relevant medical information to bring to the practitioner so that they can complete the form more easily.

What should I emphasize when talking to my doctor about the DTC application?

Focus on how your condition impacts your daily routines and activities, not just the diagnosis. Emphasize functional limitations and restrictions, keeping descriptions simple and concise rather than overly technical.

What should I avoid while filling out the DTC form?

When filling out the DTC form try to avoid mentioning: your ability to work or go to school (unless a child), manage a bank account, drive, maintain a household, and engage in recreational activities.

Benefits & Related Programs

What other benefits can I access with the DTC besides the RDSP and Canada Disability Benefit?

Other benefits you can access with the DTC include:

- Canada Workers Benefit Disability Supplement
- Child Disability Benefit
- First-Time Home Buyer's Amount (for every home purchase)
- Home Accessibility Tax Credit
- Multigenerational home Renovation Tax Credit
- Home Buyers' Plan
- Easier access to the Canada Caregiver Credit
- Medical expense claims
- Scholarships and tutoring exemptions
- Easier access to Disability Supports Deductions
- Trust-related tax advantages

What's the difference between the maximum amounts for CDB and RDSP?

These are different programs with different structures. The CDB is an income supplement with monthly payment amounts, while the RDSP is a long-term savings plan with contribution limits, government grants, and bonds.

What happens to RDSP contributions made while not approved for DTC?

If you reapply and get approved again, contact your RDSP provider and an advocate to understand how contributions during the gap affect your eligibility for matching grants.

Specific Scenarios & Cases

If I'm approved for CPP-Disability, am I automatically approved for the DTC?

No, each disability benefit has its own application process. However, having CPP-Disability may indicate you have a good chance of DTC approval since DTC has less restrictive eligibility criteria.

Should I reapply for the DTC even if I've maximized my RDSP contributions?

This depends on your situation. Maintaining DTC eligibility can provide access to other benefits beyond the RDSP, such as the Canada Disability Benefit and various tax credits.

Can life-sustaining therapy count toward cumulative restrictions if it's less than 14 hours per week?

Yes, you can include it. While the CRA isn't always clear about what makes someone approved under cumulative restrictions, it's beneficial to include all restrictions you face to give yourself the best chance of approval.

Can I qualify for the DTC with Type 1 diabetes?

If you are diagnosed with type 1 diabetes in 2021 or after, you are automatically approved for the DTC and will just need to check off a few boxes on the form.

If you were diagnosed before 2021, you would need to provide proof that your therapy takes at least 14 hours per week, which can include time for testing, calculating doses, administering insulin, and managing diet.

I have chronic pain that varies day-to-day, would I still qualify?

Yes, if your pain markedly restricts basic activities at least 90% of the time over a 12-month period. Focus on your limitations and how often they occur, as episodic conditions can qualify if restrictions meet the frequency threshold.

It is essential to mention your restrictions even when not experiencing a flare because the DTC is comparing your pain against that of a person your age without chronic pain. Therefore, comparatively, you are likely to have more pain in general at least 90% of the time.

My child has autism/ADHD. What should the medical practitioner focus on?

The practitioner should detail specific examples of marked restrictions in mental functions (communication, social interaction, adaptive functioning, memory, concentration, goal-setting, or judgment) compared to same-age peers, including how much additional time and support your child requires for everyday activities. Mention any additional support or supervision your child requires at home and/or at school.

When filling out the DTC for a child, focus on whether they are meeting the mental or physical milestones for their age.

I can walk but it causes severe pain and fatigue. Does this count as a walking impairment?

Yes, if the pain and fatigue mean you're unable to walk 100 meters (about a city block) or it takes you an inordinately long time even with assistive devices, this qualifies as a marked restriction in walking.

I have multiple sclerosis with fluctuating symptoms. How should this be described?

Focus on your baseline functioning during typical periods (not your best days), and what your restrictions look like on a bad day, adding how often those days occur. Describe the cumulative effect of multiple restrictions (fatigue, mobility, or cognitive issues) and emphasize how symptoms affect you at least 90% of the time over 12 months.

The DTC is comparing your restrictions to someone without any impairment. Therefore, even if you think it is a minimal difference or an adaption on how you perform daily activities, mentioning it could help you prove that you are affected at least 90% of the time.

My elderly parent needs help with dressing and bathing. Would they qualify?

Potentially yes, if they're markedly restricted in dressing (bathing alone doesn't qualify). The key is whether they can perform these activities independently or need significant assistance. Your parent may also qualify under the cumulative effects if they have limitations in other categories, such as difficulty preparing a meal.

Can I qualify for the DTC with a mental health condition?

Yes, if your condition (depression, anxiety, PTSD, bipolar disorder, etc.) markedly restricts mental functions necessary for everyday life. Focus on areas such as memory, problem-solving, goal-setting, or judgment. You need to prove you are restricted at least 90% of the time. If proven, you may qualify. Include detailed examples of how symptoms affect daily functioning (inability to manage tasks, severe concentration problems, memory issues, difficulty with judgment or problem-solving). Also mention duration and frequency of episodes, and ongoing treatment history. Avoid generic descriptions.

Even if your restriction, such as anxiety, is not apparent all the time, it is important to mention how you have adapted your daily living due to anxiety. For example, having regular phone conversations with family members who provide emotional support or avoiding certain activities, such as leaving the house. This can help clarify how your anxiety restricts you at least 90% of the time.

Does having a severe allergy qualify for the DTC?

Generally, no. Simply avoiding allergens doesn't typically qualify—yet you could be approved:

1. If the allergy is so severe it **requires life-sustaining therapy** for at least 14 hours weekly, which is very rare.
2. Under the **cumulative effect of significant limitations**. When two daily living sections are combined, demonstrating a level of difficulty equal to a marked restriction. For example, in the "Feeding" section, if preparing food takes significantly longer due to allergens, or if certain foods cause pain or vomiting, and in the "Mental Function" section, if these allergens lead to feelings of anxiety or depression when eating out

or being away from home. The combined difficulties in feeding and mental function may qualify as a marked restriction.

Thank You!

Thank you for reviewing our resource on frequently asked questions about the Disability Tax Credit. Our team at Plan Institute created this document with the support of Disability Alliance BC's advocates.

Access Free 1:1 Support

If you need further support with the Disability Tax Credit, you can reach out to our Disability Planning Helpline. Call our national toll-free number at 1-844-311-7526 or email us at helpline@PlanInstitute.ca.