



**Access to Immigrant Settlement Services
for Immigrants with Disabilities**

**Handouts for Sector Employees
Immigrant Settlement Services**

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The source of pages 4-12 of this document is:



MINISTRY OF ECONOMIC DEVELOPMENT, EMPLOYMENT & INFRASTRUCTURE

Making Ontario Accessible

Source: <http://www.mcass.gov.on.ca/en/mcass/programs/accessibility/index.aspx>

Understanding Barriers to Accessibility

Barriers to accessibility are obstacles that make it difficult — sometimes impossible — for people with disabilities to do the things most of us take for granted. For example, going shopping, working, or taking public transit.

When we think of barriers to accessibility, most of us think of physical barriers — like a person who uses a wheelchair not being able to enter a public building because there is no ramp. The fact is there are many kinds of visible and invisible barriers.

The following are examples of the various types of barriers that people with disabilities may encounter:

Barriers to Accessibility		
Types of Barriers	Definition	Examples
Attitudinal Barriers	Attitudinal barriers are attitudes that discriminate against people with disabilities.	<ul style="list-style-type: none">• Thinking that people with disabilities are inferior.• Assuming that a person who has a speech impairment can't understand you.
Information or Communications Barriers	Information or communications barriers happen when a person can't easily understand information.	<ul style="list-style-type: none">• Print is too small to read.• Websites that can't be accessed by people who are not able to use a mouse.• Signs that are not clear or easily understood.
Technology Barriers	Technology barriers occur when a technology can't be modified to support various assistive devices.	<ul style="list-style-type: none">• Websites that don't support screen-reading software.
Organizational Barriers	Organizational barriers are an organization's policies, practices or procedures that discriminate against people with disabilities.	<ul style="list-style-type: none">• A hiring process that is not open to people with disabilities.

<p>Architectural and Physical Barriers</p>	<p>Architectural and physical barriers are features of buildings or spaces that cause problems for people with disabilities.</p>	<ul style="list-style-type: none"> • Hallways and doorways that are too narrow for a person using a wheelchair, electric scooter or walker. • Counters that are too high for a person of short stature. • Poor lighting for people with low vision. • Doorknobs that are difficult for people with arthritis to grasp. • Parking spaces that are too narrow for a driver who uses a wheelchair. • Telephones that are not equipped with telecommunications devices for people who are Deaf, deafened or hard of hearing.
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Understanding Disabilities

Visual Disabilities

Visual disabilities reduce a person's ability to see clearly.

There are many degrees of vision loss. Few people with vision loss are completely blind. Many have limited vision.

Vision loss can restrict a person's ability to:

- Read signs clearly
- Locate landmarks
- Identify hazards

Using words	
Don't say	Say
<ul style="list-style-type: none">• the blind• the visually impaired	<ul style="list-style-type: none">• a person who is blind• a person with vision loss

Some people with vision loss may use a guide dog or a white cane. You may not always be able to tell if a person has vision loss.

Tips on how to interact with people with visual disabilities

- Identify yourself when you approach the person and speak directly to them.
- Speak normally and clearly.
- Never touch the person without asking permission, unless it's an emergency.
- If you offer assistance, wait until you receive permission.
- Offer your arm (the elbow) to guide the person and walk slowly.
- Don't touch or address service animals — they are working and have to pay attention at all times.
- Identify landmarks or other details to orient the person to the environment around them.
 - If you're giving directions or verbal information, be precise and clear. For example, if you're approaching a door or an obstacle, say so.
- Don't just assume the person can't see you.
- Don't leave the person in the middle of a room. Show them to a chair, or guide them to a comfortable location.
- Don't walk away without saying good-bye.
- Be patient. Things may take a little longer.

Hearing Loss

There are many degrees of hearing loss.

People who have hearing loss may be:

- Deaf (a person with profound hearing loss)
- Deafened (a person who has become deaf later in life)
- Hard of hearing (a person who has some hearing loss)

People with profound hearing loss may communicate using sign language. Other people may use assistive devices, such as hearing aids, to communicate.

Using words	
Don't say	Say
<ul style="list-style-type: none">• the deaf• the hearing impaired	<ul style="list-style-type: none">• a person who is deaf• a person who is deafened• a person who is hard of hearing

Tips on how to interact with people with hearing loss

- Always ask how you can help. Don't shout.
- Attract the person's attention before speaking. The best way is a gentle touch on the shoulder or gently waving your hand.
- Make sure you are in a well-lit area where the person can see your face.
- Look at and speak directly to the person. Don't put your hands in front of your face when speaking, as they may not be able to read your lips.
- Address them, not their interpreter (if present).
- If necessary, ask if another method of communication would be easier, for example a pen and paper.
- Be clear and precise when giving directions, and repeat or rephrase if necessary. Make sure you have been understood.
- Don't touch or address service animals — they are working and have to pay attention at all times.
- Any personal (e.g., financial) matters should be discussed in a private room to avoid other people overhearing.
- Be patient. Communication for people who are deaf may be different because their first language may not be English. It may be American Sign Language (ASL), Langue des signes Quebécoise (LSQ), British Sign Language (BSL), or another form of sign language from their country of origin.
- If the person uses a hearing aid, try to speak in a quiet area. Background noise can be distracting.

Deaf-Blind

A person who is deaf-blind has a combined loss of vision and hearing. This makes it difficult for people to access information.

Most people who are deaf-blind are accompanied by an intervenor, a professional who helps with communicating.

Using words	
Don't say	Say
<ul style="list-style-type: none">• deaf and dumb• deaf mute• the deaf-blind	<ul style="list-style-type: none">• a person who is deaf-blind

Tips on how to interact with people who are deaf-blind

- Don't assume what a person can or cannot do. Some people who are deaf-blind have some sight or hearing, while others have neither.
- A person who is deaf-blind will probably give you a card or a note explaining how to communicate with them.
- Speak directly to the person not to their intervenor.
- When you approach a person who is deaf-blind, make sure you identify yourself to the person and their intervenor.
- Don't touch or address service animals — they are working and have to pay attention at all times.
- Never touch the person without permission unless, it's an emergency

Physical Disabilities

There are many types and degrees of physical disabilities. Not all physical disabilities require a wheelchair.

People who have arthritis, heart or lung conditions or amputations may also have difficulty with moving, standing or sitting.

It may be difficult to identify a person with a physical disability.

Using words	
Don't say	Say
<ul style="list-style-type: none">• the cripple• crippled• lame• physically challenged• confined to a wheelchair• wheelchair bound	<ul style="list-style-type: none">• a person who has a disability• a person with a physical disability• a person with arthritis• a person who uses a wheelchair (or a walker or a scooter)

Tips on how to interact with people with physical disabilities

- Speak normally and directly to your client.
- People with physical disabilities often have their own ways of doing things. Ask before you help.
- Be patient. People will tell you what they need.
- Don't touch assistive devices, including wheelchairs, unless it's an emergency.
- Tell the person about accessible features in the surrounding area (e.g., automatic doors, accessible washrooms, etc.).
- Remove obstacles and rearrange furniture so they have clear passage.

Speech or Language Disabilities

Some people have problems communicating. It could be due to cerebral palsy, hearing loss or another impairment. People with speech or language disabilities may find it hard to:

- Pronounce words
- Speak without slurring or stuttering
- Express themselves clearly through speech or writing

Using words	
Don't say	Say
<ul style="list-style-type: none">• stutterer	<ul style="list-style-type: none">• a person who stutters• a person with a communication disorder

Some people who have severe difficulties may use communication boards or other assistive devices.

Tips on how to interact with people with speech or language disabilities

- Just because a person has one disability doesn't mean they have another. For example, if a person has difficulty speaking, don't assume they have an intellectual or developmental disability as well.
- If you don't understand, ask the person to repeat the information.
- If possible, ask questions that can be answered "yes" or "no".
- Be patient and polite. Give the person whatever time they need to communicate their point.
- Don't interrupt or finish the person's sentences. Wait for them to finish.
- Patience, respect and a willingness to find a way to communicate are your best tools.

Mental Health Disabilities

Mental health disabilities are not as visible as many other types of disabilities.

Some people with mental health disabilities may have:

- Hallucinations (hearing voices or seeing things that aren't there)
- Difficulty concentrating or remembering
- Acute mood swings

You may not know that a person has a mental health disability unless you are told.

Here are some examples of mental health disabilities:

- Schizophrenia
- Depression
- Phobias
- Bipolar, anxiety and other mood disorders

Using words	
Don't say	Say
<ul style="list-style-type: none"> • crazy • insane • lunatic • psycho • mental • mental patient • maniac • neurotic • psychotic • unsound mind • schizophrenic 	<ul style="list-style-type: none"> • a person with a mental illness • a person with a mental disorder • a person with a mood disorder (for example, a person with a bipolar disorder) • a person with a personality disorder (for example, a person with an antisocial personality disorder) • a person with an anxiety disorder (for example, a person with an obsessive-compulsive disorder) • a person with schizophrenia

Tips on how to interact with people who have mental health disabilities

- Treat a person with a mental health disability with the same respect and consideration you have for everyone else.
- Be confident and reassuring. Listen carefully and work with the person to meet their needs.
- If someone appears to be in a crisis, ask them to tell you the best way to help.
- Don't indulge delusions.
- Make eye contact.
- Don't dismiss ideas.
- Remain in a supportive stance.
- Show encouragement and empathy.

- Be patient.

Learning Disabilities

Learning disabilities are information processing disorders. They can affect how a person acquires, organizes, expresses, retains, understands or uses verbal or non-verbal information.

Here are some examples:

- Dyslexia (problems in reading)
- Dyscalculia (problems in mathematics)
- Dysgraphia (problems in writing and fine motor skills)

People with learning difficulties may have problems communicating.

You may not know that a person has a learning disability unless you are told.

Using words	
Don't say	Say
<ul style="list-style-type: none">• learning disabled• learning disordered• dyslexic• autistic	<ul style="list-style-type: none">• a person with a learning disability or people with learning disabilities• a person with dyslexia• a person with autism• a person with Autism Spectrum Disorder

Tips on how to interact with people who have learning disabilities

- Don't assume what a person can or cannot do.
- Make sure the person understands what you've said.
- If you can't understand what's being said, don't pretend, ask again.
- Provide one piece of information at a time.
- When you know that someone with a learning disability needs help, ask how you can best help.
- Use plain language; speak normally, clearly and directly to the person.
- Some people with learning disabilities may take a little longer to understand what you are saying and respond. Be patient and allow them to take their time.
- Find ways to provide information that is easy to understand for persons with learning disabilities. For example, have a paper and pen handy.
- Ask the person how you can best provide services (in a way that works for them).
- Patience and a willingness to find a way to communicate are your best tools.

Intellectual or Developmental Disabilities

An intellectual (or developmental) disability is a life-long condition, usually present at birth or originating in the early years of childhood, which interferes with a person's ability to learn at the same pace or to the same extent as those without this disability. Individuals may have difficulty understanding abstract concepts or adapting to some of the demands of daily life.

Using words	
Don't say	Say
<ul style="list-style-type: none">• mentally retarded• idiot• simple• retarded• feeble-minded• imbecile• mongoloid• mongolism• Downs	<ul style="list-style-type: none">• a person with an intellectual disability• a person with a developmental disability• a person with Down Syndrome

Tips on how to interact with people who have an intellectual or developmental disability

- Don't assume what a person can or cannot do.
- Use plain language and speak in straightforward short sentences.
- Make sure the person understands what you've said by checking for understanding.
- If you can't understand what's being said, don't pretend, ask again.
- Provide one piece of information at a time.
- Be supportive and patient.
- Speak directly to the person, not to their companion or attendant.
- Patience and a willingness to find a way to communicate are your best tools.

Inclusive Communication & Practice

Language is very important for opening doors and welcoming everyone. We need to recognize that in the non-profit sector we often use words that can keep the people we are trying to reach out. We need to use plain language to ensure our services are accessible and inclusive to as many people as possible.

Using plain language when speaking:

- Use language that is more universal in nature, is accessible to most communities, e.g., people with a variety of disabilities, people whose first language isn't English, people with lower literacy levels, etc.

Use direct or literal language.

- Avoid jargon, academic or policy language, idioms, etc.
- Break down ideas; don't present too many ideas at once.
- Use shorter sentences or paragraphs.
- Use lots of examples.
- Talk in the first person (use "I").
- Avoid big words! Little words can break down "big" ideas.
- Be concise.
 - Avoid terminology like;
 - "differently-abled"
 - "physically or mentally challenged"
 - "mentally retarded"
 - "wheelchair bound" or "confined to a wheelchair"
 - "handicapped"

Ensure that Information is Accessible

Any information that is distributed, discussed, and shared should be accessible to newcomers with disabilities and others. This means ensuring information is:

- ✓ In different languages.
- ✓ In plain language. If you are translating a document to plain language, you may have to decide what information is the most important to include and what can be left out.
- ✓ Layout and presentation are important too. It is helpful to use lots of headings. Headings should be straightforward and lead the reader through the logic of the document.
- ✓ Be sensitive to design issues, e.g., use pictures but don't clutter it with too many confusing images, don't put too much text on a page, etc. Check your work. One useful exercise in attempting to see if you are using accessible language is to keep asking yourselves: "*What do I really mean to say here?*" or "*How can I say that more literally and in a more direct way?*"
- ✓ Provide in alternative formats¹, i.e. audio tapes or CDs, large print, electronic or E-Text or PDF, Braille

¹ More information on types of alternative formats is available on pages 17-19 of this document.

Communicating with Newcomers with Disabilities on the Phone ²

- ✓ Speak normally, clearly and directly.
- ✓ Don't worry about how their voice sounds. Concentrate on what's being said.
- ✓ Be patient, don't interrupt and don't finish their sentences. Give them time to explain themselves.
- ✓ Don't try to guess what they are saying. If you don't understand, don't pretend; ask again or repeat or rephrase what you've heard.
- ✓ If a client on the phone is using an interpreter or a TTY line, speak normally to the client, not to the interpreter.
- ✓ If your client has great difficulty communicating, ask them if they prefer another form of communication or if they would like to call back when it's convenient.

² Achieving Accessibility in the Home and Community Support Services Sector TIPS AND TOOL KIT. Ontario Community Support Association. 2009.

Source: Ryerson University - The Access Centre

www.ryerson.ca/studentservices/accesscentre

Making Information Accessible

Everyone has the right to access public information. This right is denied if a person cannot access the information because of their impairment.

What are alternative formats?

Alternative formats are other ways of publishing or sharing the same information. Some of these formats can be used by everyone while others are designed to address the specific needs of a user.

Why do we need to provide information in alternative formats?

Some people cannot read because of their impairment. This can include people who:

- Are blind or have low vision
- Have a learning disability that impacts their reading (sometimes called dyslexia)
- Have an intellectual or other cognitive disability
- Cannot hold publications or turn pages because of a physical disability
- Have difficulties accessing information on the Internet
- Have difficulties watching or hearing video presentations

By providing information in alternative formats, more people can access it.

Examples of Alternative Formats

Large Print

This helps people who have low vision. Large print materials should be prepared with a font (print) size that is 16 to 20 points or larger.

Screen Readers

This software converts text that is displayed on a computer monitor to voice (using a speech-synthesizer) or to Braille.

Braille

This is an alternative format for people who are blind or deaf-blind. Braille is a tactile system of raised dots representing letters or a combination of letters of the alphabet. Braille is produced using Braille transcription software.

Descriptive Video Service (DVS)

DVS provides descriptive narration of key visual elements — the action, characters, locations, costumes and sets — without interfering with dialogue or sound effects. This makes television programs, films, home videos and other visual media accessible for people with visual impairments.

Audio Format

This is an alternate format for people with a vision, intellectual/developmental, or learning impairment who are unable to read print.

Captioning

Captioning displays the audio portion of a video presentation as subtitles or captions. They usually appear on the bottom of the screen.

Captioning may be closed or open. Closed captions can only be seen on a television screen that has a device called a closed caption decoder. Open captions are "burned on" a video and appear whenever the video is shown.

Captioning makes television programs, films, and other visual media with sound accessible to people who are deaf or hard of hearing.

Windowing

Windowing allows people who are deaf to gain access to information by means of an interpreter who explains what is being said during a video presentation or broadcast using sign language.

The interpreter appears in a corner or "window" in the screen translating spoken word to sign language. Windowing may include open or closed captioning.

Assistive Technologies

People with disabilities may use one or more of the following assistive technologies when communicating with others or getting information:

- Speech input and synthesized speech output
- Screen readers, screen magnifiers, screen projectors
- Audio recorded information
- Text telephones
- Adjustable signal level and tone on audio devices
- Volume control
- Hands-free data entry and response selection
- Intelligent word prediction software
- Alternate pointing devices, such as mouth sticks

- Keyboard controllers
- Book holders and page turners
- Touchscreens
- Standardized icons

Telecommunications

Although many people who are deaf or hard of hearing use wireless or hand-held communications devices to send and receive text messages, TTY (teletypewriter) is still widely used.

Bell Canada Relay Service lets TTY users and people who can hear talk to one another by phone with the help of specially-trained operators. Here is how it works:

- The TTY user communicates the conversation to the operator.
- The operator relays the conversation to other party using the TTY phone.
- This service is confidential and free for local calls. Regular long-distance rates apply.

Accessible Websites

Providing easy access to information through accessible websites benefits everyone, including:

- People with disabilities
- Seniors
- Consumers living in areas that do not have access to high-speed Internet
- People who have difficulty reading and writing
- People whose first language is not English

10 Inclusive Practice Tips³

1. Speak directly to the person (even if they are non-verbal) rather than through their companion, family member, intervenor or interpreter.
2. Offer to shake hands when introduced, as you would with any other client, and if culturally appropriate.
3. Place yourself at eye level when speaking to someone; be respectful and mindful of the person's culture.
4. When speaking with people who are hard of hearing or deaf, directly face them in case they lip read. Speak clearly and slowly but normally and with the appropriate expressiveness. Face a light source and keep hands, pens or food away from your mouth when speaking. To get the attention of someone who is deaf or hard of hearing, wave your hand or make a gesture. Never shout. Speak in your normal tone of voice OR if you think they are struggling to hear you, ask: *"Would you like me to speak a little louder?"*
5. Always identify yourself and others who may be with you when meeting with someone with a visual impairment. Further, when discussing things in a group, always say your name before you begin – i.e. *"This is Ayshia"* and also identify the person to whom you are speaking.
6. Listen carefully when talking to people who have difficulty speaking and wait patiently for them to finish. It might be useful to ask questions that require short answers or a simple verbal response – like 'yes' or 'no'. Never pretend to understand – instead repeat what you think you understood and ask the person to confirm.
7. If you want to help someone, offer your assistance, wait until it is accepted and then ask for instructions. For example:
 - a. *"Would you like to hold my arm?"* If they respond with a yes, then ask, *"Which side is best for you?"*
 - b. *"Do you want me to walk with you to the exit?"* If they say yes, use your own judgement, i.e. if the person uses a wheelchair, open doors for them and press the elevator buttons.

³ This section uses and adapts the work of Tara Geraghty Power Point presentation entitled, "Helping Newcomers with Disabilities Settle and Succeed". Dixie Bloor Neighbourhood Centre. Date?

8. Treat adults as adults. Address people with disabilities as you would anyone else, e.g., by their last name or first name if that is the type of familiarity you are accustomed to using and if it is culturally appropriate. Never pat a person who uses a wheelchair on the head or shoulders as this can be viewed as disrespectful.
9. Respect peoples' personal space, e.g., wheelchairs, crutches or canes – do not rest on them, tap, or lean against them, etc. Often people may regard their personal devices as extensions of their bodies. Do not touch them without their permission or request.
10. Don't pet or play with guide dogs. When their harnesses are on they are working and shouldn't be distracted.

Worksheet for Supporting Newcomers with Disabilities

The next section looks at the various steps in supporting newcomers with disabilities. Steps 1, 2 and 3 are common to all newcomers to Canada, while steps 4, 5 and 6 are specific considerations for newcomers with disabilities and their families.

Step 1: Support with Registering or Applying for Basic Government Benefits or Requirements

- i. Social Insurance Number is required in order to work in Canada or to receive government benefits.
- ii. Ontario Health Insurance Plan (OHIP) – health coverage

Example of Intervention:

The health insurance in Ontario is called Ontario Health Insurance Plan (OHIP). If you are assisting a Canadian citizen, permanent resident, or someone with a work permit, advise them that they are eligible for health insurance. This is funded by the taxes they pay. As soon as they arrive they should apply for OHIP. There is a three-month waiting period before OHIP coverage starts.

Step 2: Getting a Medical Assessment & Supports that Require an Assessment

- i. Finding a family doctor

Example of Intervention:

The first step is to find a family doctor or General Practitioner (GP). Family doctors are considered “home base” in health care in Canada. Remind them that “medically necessary” services are covered by OHIP, but there may be a charge for services that are not deemed “medically necessary”. For more information, please see:

http://www.settlement.org/sys/faqs_detail.asp?k=MED_DOC&faq_id=4001219

Health Care Connect ⁴ - About the Program

If they don't have a family doctor they can find one through **Health Care Connect**. The Health Care Connect Program helps people without a family health care provider find one. You may want to advise your clients to consider registering for the program if:

⁴ Please see the Ministry of Health & Long-Term Care – Health Care Connect
<http://www.health.gov.on.ca/en/ms/healthcareconnect/public/overview.aspx>

- They need a regular provider for their ongoing family health care needs.
- They are not currently enrolled with a family health care provider according to the Ministry of Health and Long-Term Care records (i.e. you have not signed a Ministry enrollment and consent form).

If your client wishes to pursue this option you can assist them in registering with this program by calling 1-800-445-1822. You will need their OHIP card when you call Health Care Connect. You can also help them register for Health Care Connect online by entering their information at www.ontario.ca/healthcareconnect.

- ii. Get a certified translation of recent assessment from their previous country of residence. This may not be possible if your client left their original country at a younger age. For children entering schools, vaccination records may be needed as schools may require translation of these records before children can be enrolled.
- iii. Ontario Disability Support Program (ODSP)

Example of Intervention:

This is an income support program for people with disabilities available to Canadian citizens, permanent residents, refugee claimants and Convention refugees. The application process requires that the client’s financial situation is assessed and they will be required to have a health professional confirm that they meet the ODSP’s definition of disability. This definition says:

- You have a substantial physical or mental health problem that is expected to last a year or more and
- Your physical or mental health problem substantially limits your ability to work, look after yourself, or carry out normal daily activities at home or in the community.

Community Legal Education Ontario (CLEO) has developed a resource that may help you with the application process with your client.⁵ To learn more visit:
<http://yourlegalrights.on.ca/>

- vi. Accessible Transportation

Accessible transit is a municipally run service.

Example of Intervention:

Accessible transportation is available in our city for persons with physical disabilities. This is a door-to-door accessible transit service using accessible buses and often

⁵ Please see Community Legal Education Ontario
<http://www.cleo.on.ca/english/pub/onpub/PDF/socialAsst/disabben.pdf>

contracted accessible taxis. Eligibility will require a medical assessment.

You can assist your client through the application process by first identifying the steps involved in your city and assisting them in completing the application form. A listing of organizations that provide accessible transportation services for seniors and adults with disabilities for your municipality can be found in **Appendix A** at the back of your manual.

Step 3: Setting Up Health Care

- i. The Interim Federal Health Program⁶

Interim Federal Health Program

The Interim Federal Health Program (IFHP) provides temporary health insurance to refugees, protected persons and refugee claimants, as well as to their dependants, in Canada who are not yet covered by a provincial or territorial health insurance plan. This program is delivered by Citizenship and Immigration Canada (CIC).

Eligibility Information

Applicants must meet the following criteria:

- Demonstrate that they are unable to pay for their own medical services.
- Not be covered by private health insurance plans.
- Other criteria may apply.

Contact Information

- General Inquiries: 1-888-242-2100
- TTY: 1-888-576-8502

Related Information

- The IFHP covers the costs of emergency medical treatments and other essential and vital preventative medical care.

Current Benefits

Up to and including June 29, 2012, the services covered by the IFHP for all eligible beneficiaries will continue to include:

- basic coverage (i.e., treatments normally covered by provincial or territorial health insurance plans);

⁶ See <http://www.cic.gc.ca/english/refugees/outside/resettle-assist.asp> for further information on the **Interim Federal Health Program**

- supplemental coverage (i.e., health-care benefits similar to those provided through provincial social assistance plans, such as drugs and dental and vision care); and
- costs related to the Immigration Medical Examination (IME).

Changes to the Interim Federal Health Program

As of June 30, 2012, the products and services covered through the IFHP will depend on the category you belong to at the time.

For most IFHP beneficiaries, the biggest change will be the end of most pharmacy benefits, and all vision, dental and other supplemental benefits.

After the changes are in place, the IFHP will offer two basic types of coverage:

- Health-care coverage; or
- Public health or public safety health care coverage.

Health-Care Coverage

People covered include:

- protected persons, including resettled refugees; and
- refugee claimants from non-designated countries of origin (DCOs).

This package will cover the cost of the following products and services if they are provided in Canada and only if they are of an **urgent or essential nature**:

- hospital services;
- services of a doctor or registered nurse;
- laboratory, diagnostic and ambulance services; and
- medications and vaccines **only when needed to prevent or treat a disease posing a risk to public health or a condition of public safety concern.**

Public Health or Public Safety Health-Care Coverage

People covered include:

- rejected refugee claimants; and
- refugee claimants from DCOs.

This package will cover the cost of the following products and services provided in Canada **only to prevent or treat a disease posing a risk to public health or a condition of public safety concern**:

- hospital services;

- services of a doctor or registered nurse;
- laboratory and diagnostic services; and
- medications and vaccines.

The IFHP will still cover the cost of the IME for all refugee claimants as their claim is being processed.

Visit the following link for further information:

<http://www.cic.gc.ca/english/refugees/outside/summary-ifhp.asp>

- ii. Private insurance and other vital preventative medical care

For some companies, you might have to buy insurance within a certain number of days after arriving in Ontario. To assist your clients in finding private health insurance, please see Settlement.Org article, at the link below, for more information:

www.settlement.org/sys/faqs_detail.asp?faq_id=4001254

Generally, the coverage they will need is for "visitors to Canada." They will need to confirm with the insurance company that the company has insurance plans for people who are not covered by OHIP. These private insurance companies may have individual health insurance plans for new immigrants and people who do not have OHIP:⁷

- Blue Cross - 1-866-732-2583 (For calls outside Canada, call collect 514-286-8411)
- ETFS - 1-800-267-8834 (For calls outside Canada, call collect 819-566-8839)
- TIC - 1-800-670-4426 (For calls outside Canada, call collect 416-340-0049)

Example of Intervention:

To cover the 3 month waiting period for OHIP we recommend you buy private insurance. This may be good for newcomers with disabilities even if they have OHIP because it covers things, such as:

- Dental costs
- Prescription drugs
- Prescription eyeglasses

⁷ This list comes from the Canadian Life and Health Insurance Association (CLHIA) and we are providing it as an information service only. We do not recommend or endorse any particular company.

- Semi-private or private hospital room, if you require an overnight hospital stay.

When you are looking for private health insurance make sure that your health needs are met by your private insurance plan, (i.e. dental care or vision care).

Another resource are local Community Health Centres who provide primary health services and may provide services to those awaiting OHIP coverage or who are not yet eligible for OHIP. See

http://www.settlement.org/sys/faqs_detail.asp?k=HEALTHINS_NOOHIP&faq_id=4001256 for further information

Dental - Dental schools offer a reduced fee for services such as cleanings, emergencies, orthodontics, and reconstruction. Some services are free and some may charge a small fee. For example, the Patient Clinic at the Faculty of Dentistry at the University of Toronto offers these kinds of services.

Toronto Public Health and other municipal public health offices also offers free or low cost dental care to children and youth (ages 0 to 17), adults enrolled in some of their programs and seniors (65 and over). For more information, please check your local public health website or http://www.toronto.ca/health/dental/free_dental_care.htm.

If you receive financial assistance there will be basic dental coverage for you and your children. The Ministry of Health may pay for some dental surgery if it is done in a hospital. You must however pay the cost of all other dental services that are not covered by OHIP or your health plan.

Hearing Aids -If your client is concerned about their hearing, the first step is to have their hearing tested and then, if necessary, be fitted for a hearing aid. If they need a hearing aid they may be eligible for financial assistance under the Assistive Devices Program (ADP).⁸

You may help your client choose one of the two ways to apply:

- Go to a doctor. The doctor will fill in Section 2 of the ADP form to verify their need for a hearing aid.

OR

- Go to a registered Audiologist who will test their hearing and fill in Section 2 and 3 of their form.

⁸ See The Ministry of Health and Long-Term Care Assistive Devices Program www.health.gov.on.ca/english/public/program/adp/adp_mn.html

They will need a valid OHIP card and need to complete the first section of the ADP Hearing Device Application form. ADP will pay the registered hearing clinic up to a maximum of \$500 of the cost of one hearing aid, ear mold, and other hearing accessories listed with ADP. If they require hearing aids for both ears, the hearing clinic will bill ADP for up to a maximum of \$1,000 of the cost of two hearing aids.

Prescription Drugs - Through the Ontario Drug Benefit (ODB) Program, most prescription drugs products are covered. If your client belongs to one of the following groups and they have a valid OHIP card, they may be eligible for drug coverage under the ODB Program:

- People 65 years of age and older;
- Residents of long-term care homes;
- Residents of Homes for Special Care and other programs;
- People receiving social assistance (Ontario Works or ODSP assistance), are eligible for ODB coverage.

There is also a fee for drug dispensing and these fees vary across pharmacies. You should encourage your clients to compare costs before choosing a pharmacy.

There may be other benefits available to your clients. You can help your client investigate this further by using the Benefits Finder at www.canadabenefits.gc.ca. Information on the health care system in Ontario.

Walk-In Clinics or After Hours Clinic - At a clinic, your client can see a health professional, often without an appointment. Clinics are meant for non-emergency health issues. It is advisable to call the clinic first to see if you need an appointment.

Encourage your clients to use walk-in clinic:

- In non-urgent situations.
- When their family doctor's office is closed OR they don't have a family doctor.
- They need care for more long-standing or chronic medical problems.

Emergency Departments- For medical problems which are more serious and require immediate medical attention, your client may need to visit an Emergency department. Emergency departments may have long wait times; so, ensure your clients understand that Emergency departments are for emergencies only.

It can be hard to decide how urgent a health problem might be. You can encourage your clients to contact Telehealth Ontario at 1-866-797-0000 in non-emergency situations. Telehealth Ontario is a free and confidential telephone service that people can call for advice about which health care option is right for them. They can call Telehealth Ontario 24 hours a day, seven days a week. Telehealth Ontario is available in English and French with translation support for 110 languages. A call to Telehealth

Ontario does not replace 911. Ensure that your clients know 911 is always the first number they should call in an emergency.

They can also call the hospital Emergency department of the hospital that they are considering going to. Staff can help them determine if they need to visit the Emergency department and advise them of other health care options.

Step 4: Setting Up Supports for Daily Living

The following are services that your client may need your assistance with. They may need support setting up the service or a referral to an appropriate service provider.

- Personal care
- Assistance with meals
- Housekeeping
- Assistance with chores outside of the house like grocery shopping, banking, doctor's appointments, etc.
- Recreational opportunities

Step 5: Setting Up an Accessible Home

- Finding affordable accessible housing.
- Making their home accessible, e.g. physical accessibility, phone system, i.e. TTY or TTD a telecommunication device for deaf people.

Many of the agencies that assist in setting up supports and services for people with disabilities can also help in finding affordable housing and provide assistance on how to make a person's home more accessible.

In your regular procedures in assisting people to find subsidized housing, remember to check off **accessible unit** when appropriate.

There is financial help available to help adapt your client's home. The program is called **Residential Rehabilitation Assistance Program for Persons with Disabilities (RRAP — Disabilities)** and is available through the Canada Mortgage and Housing Corporation (CMHC). The financial assistance helps homeowners and landlords pay for modifications to make their property more accessible to persons with disabilities. These modifications are intended to eliminate physical barriers, imminent safety risks and improve the ability to meet the demands of daily living within the home.⁹

Example of Intervention for Steps 4 and 5:

⁹ For more information on the Residential Rehabilitation Assistance Program for Persons with Disabilities see the Canada Mortgage and Housing Corporation website at www.cmhc-schl.gc.ca/en/co/prfinas/prfinas_003.cfm

You can ask your clients the following types of questions.

What type of help do you need in your everyday life?

- Someone to help you or go with you to medical appointments, grocery shopping and other places.
- Someone to help you with cleaning your house.
- Someone to help you with your laundry.
- Someone to help you take care of your children.
- Someone to help you with personal care.
- Delivery of hot or frozen meals.
- Assistance with your transportation needs.

Please note that some services may not be suitable to your client's needs. For example, some meal services like "Meals on Wheels" may not provide ethno-cultural or religious dietary requirements, such as halal or kosher options.

Other home and community support services available to your clients are:

- Nursing
- Personal support (help with bathing, dressing, etc.)
- Homemaking and home help
- Nutritional counseling
- Medical supplies and equipment

A **Community Care Access Centre (CCAC)** can help arrange for these services and determine if your client is eligible for government-funded financial programs and services. Once they have contacted CCAC, a case manager will visit your client's home to complete an assessment and determine their eligibility for services.

To learn more about this process and to assist your clients in arranging for these services contact your local Community Care Access Centre.

Independent Living Centres¹⁰

¹⁰ This section adapts information from the Centre for Independent Living website at http://www.cilt.ca/what_is_il.aspx

Independent Living Centres (ILC) are a great resource, particularly for people with physical disabilities. Independent Living Centres provide support for people with disabilities through the following services:

Information and Referral - There are many different types of organizations that provide services to people with disabilities, particularly in large cities. Independent Living Centres maintains a wide variety of resources about services in the local community in which they are situated. ILC's provides the following information:

- Information regarding Independent Living
- Housing information, referrals, vacancies
- Attendant services options, Direct Funding Program
- Project Information Centre (a central database for attendant services)
- Transportation options, accessible hotels, restaurants and
- Employment information, referrals, job opportunities

Peer Support Programs

Training and Information Workshops – ILCs may facilitate workshops for people with disabilities, community and family members and professionals.

Attendant Services – Attendant services are consumer-directed physical assistance with routine activities of daily living which the person with a disability would do by themselves if it were not for their disability. This assistance is provided by another person called an attendant. The client takes responsibility for the decisions and training involved in their own assistance. This is not professional medical care.

Also, there are a number of types of services and programs such as, supportive housing, attendant outreach services and transitional and life skills program.

Some ILCs may have multilingual staff and/or materials in different languages, many will not. Therefore you may wish to contact your local ILC for specific support or services that your client may need.

Refer to the Fact Sheets in your Resource Bag entitled - Attendant Services developed by ARCH Disability Law Centre.

To locate an Independent Living Centre closest to you, please refer to Appendix B of this manual or contact 211, for the most up-to-date contact information in your area.

Associations for Community Living

Associations for Community Living are not-for-profit organizations that advocate for people with intellectual disabilities and their families to fully participate in all aspects of community life. They offer a variety of services for people with intellectual disabilities and their families. The types of services offered include:

Community Participation – Gives people the opportunity to be active members of their community by providing computer training and literacy instruction, helping them acquire cooking skills, and a range of recreational services.

Passport Program - The Passport Program is a provincial government funded initiative to assist people with intellectual disabilities to make a successful transition from home/school to community life.

Supported Employment Program - Provides services to adults with intellectual disabilities in attaining and maintaining jobs within the community, taking into consideration the person's interests and personal goals.

Supported Independent Living - Provides adults with intellectual disabilities living in their own home or apartment the necessary supports to develop community connections and empowers them to live independently within their community.

Respite Services - Supports to the needs of families of adults with an intellectual disability.

There are over 100 local Associations for Community Living in Ontario. To find the nearest ACL visit the Community Living Ontario website:

<http://www.communitylivingontario.ca/find>

Step 6: Income, Education and the Job Search

i. English or French language Training

One of the first things a newcomer may need, if they arrive to Canada without having English or French language skills, is to learn one of the official languages of Canada. Most official language courses however are not accessible to people with disabilities. The goal is that these programs work on making their services accessible to the diverse needs of people with disabilities.

There may be some accessible language services offered by specific disability centres if your client would prefer this option. People should be able to choose whether they want to go to an inclusive program or a disability-specific language program. Currently there are limited options. Here are a few language programs that are available to people with disabilities.

1) **The Adult Education Department at The Bob Rumball Centre for the Deaf¹¹**

¹¹ Please see The Adult Education Department - The Bob Rumball Centre for the Deaf
http://www.bobrumball.org/brcd/adult_education.html

http://www.bobrumball.org/brcd/adult_education.html

They currently offer two general programs for Deaf and hard of hearing individuals:

- Literacy and Basic Skills (LBS) for Canadian citizens, landed immigrants, convention refugee applicants, and convention refugees able to work on English and ASL at a high Level 1 or Level 2; funded by Ontario Ministry of Training, Colleges and Universities .
- Language Instruction for Newcomers to Canada (LINC) for landed immigrants and convention refugees, funded by CIC.

For more information about either of these programs call: (416) 449-9651 VOICE

2) **Canadian National Institute for the Blind (CNIB)**

<http://www.cnib.ca/en/faq/programs-services/> or call 1800-563-2642

The CNIB has training in accessible computer technology for adults, and ESL training for new immigrants with vision loss.

College or university program

Universities and colleges in Ontario have a dedicated office for students with disabilities that offer information and supports to students. The Independent Living Institute identified 46 universities with information for students with disabilities in Canada. You can visit their website for more information on Ontario post-secondary programs that can support access for students with disabilities.

<http://www.independentliving.org/studyworkabroad/CA/universities.html>

ii. **Employment Supports for People with Disabilities**

Ontario Disability Support Program Employment Supports¹²

The Ontario Disability Support Program (ODSP) Employment Supports program is for people with disabilities who can work and want to work. These programs assists people to get ready for work and find a job, or start up their own business, regardless if the person has work experience or are in school. Once a person starts working, they can also get assistance to keep their job or advance their career.

To be eligible for Employment Supports, clients must:

- Be 16 years of age or older.

¹² Please see Ministry of Community & Social Services:

http://www.mcscs.gov.on.ca/en/mcscs/programs/social/odsp/employment_support/apply.aspx

- Be a resident of Ontario.
- Be able to work in Canada.
- Have a disability that is expected to last a year or more.
- Have a disability that makes it hard to find or keep a job.

They do not have to be receiving financial assistance from the ODSP to be eligible for Employment Supports.

For a list of organizations in Ontario who offer employment support services including computer training and other job skills for people with disabilities please see **Appendix C**.

iii. Income Support

What is a Registered Disability Savings Plan (RDSP)?

This is a savings plan that is intended to encourage parents and other caregivers to save or plan for the long-term financial security of Canadians with a disability. The person with a disability must be eligible for the Disability Tax Credit.

What is the Disability Tax Credit?

The Disability Tax Credit is a non-refundable tax credit that a person with a qualifying impairment can claim to reduce the amount of income tax they have to pay in a year.

What are Canada Disability Savings Grants (CDSGs)?

As a way to encourage long-term savings through an RDSP, the Government of Canada created the CDSG. Depending on the family's financial situation and the amount they contribute, the Government of Canada will pay matching grants of 100- 300%. An RDSP can receive a maximum of \$3,500 in matching grants in a single year, and up to \$70,000 over the individual's or client's lifetime. A grant can be paid into an RDSP based on contributions made to the beneficiary's RDSP by December 31 of the tax year until the beneficiary turns 49 years of age.

What are Canada Disability Savings Bonds (CDSBs)?

To assist low-income Canadians with disabilities, the government will pay up to \$1,000 a year based on the beneficiary's family income into a RDSP. CDSBs do not rely on individual contributions. The lifetime bond limit is \$20,000. A bond will be paid into an RDSP until the year in which the beneficiary turns 49 years of age.

If your client is interested in any of these savings plans the following sites offer more information.

- Human Resources and Skills Development Canada website for more information and eligibility: http://www.hrsdc.gc.ca/eng/disability_issues/disability_savings/cdsb.shtml

- Registered Disability Savings Plan Ontario website has information about the RDSP in Ontario and includes a step-by-step guide to becoming eligible, opening, and managing an RDSP: <http://www.rdspontario.ca/>

Working with Newcomer Families with Children with Disabilities

There are some financial supports available through different provincial and federal programs.

The Ontario government provides funding for families with children with disabilities. Supports fall into the following categories:

- Supports for children with “developmental” – intellectual disabilities.
- Supports for children with Autism Spectrum Disorder.
- Supports for children with severe disabilities.
- Supports for children with mental health disabilities.

Developmental Disability¹³

The Government of Ontario and many service agencies in Ontario use the term “developmental” disability rather than the label “intellectual disability”.

The Ministry of Community and Social Services offers two programs for children and youth under the age of 18 who have a developmental disability. These programs are:

- Special Services at Home
- Passport Mentoring

Special Services at Home are delivered through community-based agencies. Services include:

- Respite care (in-home and outside the home)
- Specialized community supports to help children with developmental disabilities live in their communities
- Residential services

¹³ Please see the Ministry of Children and Youth Services’ link for more information on supports to children with developmental disabilities <http://www.children.gov.on.ca/htdocs/English/topics/specialneeds/developmental/index.aspx>

Programs and Services for Children with Autism Spectrum Disorder¹⁴

- Ontario provides a range of services and supports to children and youth with Autism Spectrum Disorder (ASD).
- From the time of diagnosis through their school years, Ontario is building and improving the range of services for young people with ASD to meet their needs at every stage of development.

Assistance for Children with Severe Disabilities¹⁵

The Assistance for Children with Severe Disabilities Program helps parents with some of the extra costs of caring for a child who has a severe disability. Depending on your client's family income they may receive support if:

A parent or a legal guardian child:

- Is under 18 years of age
- Lives at home
- Has a severe disability

Children's Rehabilitation Services: Children's Treatment Centres¹⁶

There are 20 ministry-funded children's treatment centres across Ontario that provides rehabilitation services to children and youth with moderate or severe disabilities. These disabilities can be physical, developmental (intellectual) and/or communicative. Each treatment centre is designed to meet the needs of its local community. They offer a wide range of rehabilitation and treatment services, including:

- Physiotherapy
- Occupational therapy
- Speech and language therapy

¹⁴ Please see the Ministry of Children and Youth Services' link for more information on supports to children with autism <http://www.children.gov.on.ca/htdocs/English/topics/specialneeds/autism/programs.aspx>

¹⁵ Please see the Ministry of Children and Youth Services' link for more information on supports to children with severe disabilities <http://www.children.gov.on.ca/htdocs/English/topics/specialneeds/disabilities/index.aspx>

¹⁶ Please see the Ministry of Children and Youth Services' link for more information on children's rehabilitation services <http://www.children.gov.on.ca/htdocs/English/topics/specialneeds/rehabilitation/index.aspx>

Respite Care¹⁷

Special Services at Home

The Ministry of Community and Social Services offers this program to help families who are caring for a child with a developmental or physical disability, as well as adults with a developmental disability. The program helps families pay for special services in or outside the family home as long as the child is not receiving support from a residential program. For example, the family can hire someone to:

- Help the child learn new skills and abilities, such as, improving their communications skills and becoming more independent.
- Provide respite support to the family - families can get money to pay for services that will give them a break (or "respite") from the day-to-day care of their child.

The amount of money a family receives depends on:

- The type and amount of service the child needs.
- What other help is available in the community.
- What kind of support the family is already receiving.

For more information including how to apply, please see the Ministry's website at:

<http://www.children.gov.on.ca/htdocs/English/topics/specialneeds/specialservices/index.aspx>

Child Disability Benefit (CDB) is a tax free benefit for families who care for a child under the age of 18 with a severe and prolonged impairment in mental or physical functions. The CDB is paid as a monthly supplement to the Canada Child Tax Benefit (CCTB). Visit this link for more information on eligibility and the application process.

Service Canada - Child Disability Benefit (CDB)

<http://www.servicecanada.gc.ca/eng/goc/cdb.shtml>

Additional resources for parents include:

- Autism Ontario website has a resource list that includes information for many different disabilities, not just Autism Spectrum Disorder.
<http://www.autismontario.com/client/aso/ao.nsf/Durham/Funding+Services?OpenDocument#Q1>

¹⁷ This section is from the Ministry of Children and Youth Services' website section - <http://www.children.gov.on.ca/htdocs/English/topics/specialneeds/respites/index.aspx>. Please visit this link for more information on how to obtain respite funding.

- Ontario Association of Children’s Rehabilitation Services provides parents and families with resources to help them in navigating the system for their children. <http://www.oacrs.com/en/parentsfamilies>

Family Support Groups

Families supporting families is a form of support to families who have a family member with a disability. There are many family networks for families of children with disabilities available in Ontario. One of the things that organizations serving immigrants can do is help establish support groups for newcomer families and work with existing family networks to make them more accessible to newcomer families.

School Advocacy Hamilton

School Advocacy Hamilton offers a list of provincial parent support organizations and parent involvement in education groups. Parents facing opposition from school boards on accommodating children with special needs are encouraged to contact these groups for advocacy strategies and support. You may need to assist your clients when they make initial contact with these organizations to find out what information and resources are available, and if they provide services in different languages.

Please see the School Advocacy website for more information:

<http://www.schooladvocacy.ca/links.html>

Supporting Self Advocacy

Your Legal Rights – Formerly known as CLEO.net, Your Legal Rights is a community legal education website that helps low-income and disadvantaged communities understand and exercise their legal rights. They offer a number of plain language fact sheets on many issues of concern for people with disabilities. Please see the following link for more information that may support your clients.

<http://yourlegalrights.on.ca/about-your-legal-rights>

You might also wish to share information about the rights of people with disabilities here in Canada with this brochure:

Canada and the UN Convention on the Rights of Persons with Disabilities available at http://www.cashra.ca/documents/CASHRA-CRDP-brochure_accessible.pdf

See Appendix A for a list of Accessible Transportation Services.

See Appendix B for a list of Independent Living Centres

See Appendix_C for a list of Employment Services for People with Disabilities