



The Special Needs Planning Group

Tax Tips For The 2017 Taxation Year

This guide was compiled by Graeme Treeby of The “Special Needs” Planning Group. It is intended for free and unencumbered distribution to organizations serving the Special Needs Community, clients and friends of The “Special Needs” Planning Group (www.specialneedsplanning.ca) and anyone else who may be interested. It is not to be taken as Accounting or Tax advice but rather, as a resource to provide a starting point for your journey through the maze that is Income Tax Preparation and Planning for people with a disability and their families. Graeme Treeby can be reached at 905 640-8285 or graemetreeby@sympatico.ca.

What’s New for 2017?

Once again this year, Canada Revenue Agency has announced a few changes that may affect the Income Taxes of people with disabilities and their families. They are:

- A. **Canada Caregiver Credit (CCC):** The Canada Caregiver Credit is an attempt at simplifying the former system of credits for Caregivers. It combines the former Caregiver Tax Credit, Infirm Dependant Credit and the Family Caregiver Credit into one new credit. The CCC amount for 2017 is \$6883 plus a supplement of \$2150 for an infirm dependant spouse in some cases or a dependant child under the age of 18.
- B. **Registered Disability Savings Plan (RDSP):** Although not specifically a tax issue, the latest Federal Budget proposes that a qualifying family member can now establish an RDSP for a adult child who is not capable themselves up until the end of 2023 instead of 2018.
- C. **Disability Tax Credit (DTC):** Effective this year, a Nurse Practitioner is authorized to complete and certify T2201 DTC application form. This may simplify the process for many people particularly those in areas where the Nurse Practitioner is the first or primary medical contact.

- D. Fertility Related Expenses:** People with disabilities and those without disabilities may benefit from this change. If a person needs medical procedures to conceive a child, they may be able to claim certain expenses related to that process. In addition, if you were not able to claim those expenses in previous years, you can go back for up to 10 calendar years to adjust your tax returns for those years.
- E. Age 17 Tax Returns:** While not new, it is important to remember to file income tax returns for people receiving RDSP Grants and Bonds. The income amount switches from the parents income to the person with the disability's income at the beginning of the year that he or she turns age 19. The income amount used for these calculations is the amount reported to CRA 2 years prior to the current year. Therefore it is important that we submit an Income Tax Return for the year in which the person turns age 17 and every year thereafter, even if he or she has earned no income in those years.
- F. Elimination of Various Other Credits:** A number of former tax credits were also eliminated for the tax year 2017. They are:
- Education and Textbook Credits as of January 1, 2017
 - Children's Arts Tax Credit as of January 1, 2017
 - Children's Fitness Tax Credit as of January 1, 2017
 - Public Transit Tax Credit as of July 1, 2017 – you can still claim credits from January 1, 2017 to June 30, 2017

Tax Time - 2017

Once again, it is time for us to prepare our annual income tax returns. Canadian Tax Returns must be filed by April 30 of the year following the tax year in question in order to avoid late filing penalties. Penalties for not filing your returns amount to 5% of any taxes owing plus 1% per full month that the return is outstanding up to 12 months. As you can see, filing on time is important. Even if you don't have an income to report, it is still wise to file a return since the GST/HST credit may be available to you even when no income has been earned.

The Income Tax Act allows us to take advantage of a variety of different credits and deductions that can minimize the amount of tax that we have to pay. Families with members with disabilities have a number of benefits that can be taken advantage of if they are aware of their existence.

The purpose of this guide is three fold:

1. To introduce you to the a) **The Disability Amount**, b) **The Canada Caregiver Credit** and
c) **The T2201 Disability Tax Credit Certificate**
2. To share a **FREE Re-File Process to Get Back Taxes That Should Never Have Paid**.
3. To highlight many of the **Tax Deductions, Credits and Benefits** available to people with disabilities and their families.

1. Introduction to:

a) The Disability Amount (Disability Tax Credit)

Perhaps one of the most valuable tax credit available to people with disabilities and their families is the Disability Amount. This credit is most often called the Disability Tax Credit (DTC). It is a non-refundable tax credit which can reduce the amount of tax that a person with a disability has to pay. If the DTC is not required by the person with a disability to reduce their taxable income to zero, then it may be transferred in whole or in part to a family member who supplied some or all of the basic necessities of life such as food, shelter and clothing to the person. Even if the person with the disability is not living with you, you may still be able to claim the DTC if the person depends on you for regular and consistent support for one or more of the basic necessities

of life such as food, shelter or clothing. You may be asked to provide receipts or other documents to support this claim.

In the 2017 Taxation Year, the Disability Amount for a person who was 18 years of age or older is \$8,113.00. If the person with the disability was under age 18 then there is also a Disability Tax Credit Supplement of \$4,733.00 that is added to the disability amount. Both of these amounts can be transferred to a supporting family member if necessary. It should be noted that the supplement can be reduced in 2017 if someone claimed Child Care Expenses or Attendant Care expenses as a Medical Expense. Details of the Disability Amount can be found on Canada Revenue Agency's web site by following the link at:

<http://www.cra-arc.gc.ca/tx/ndvdl/tpcs/ncm-tx/rtrn/cmpltng/ddctns/lns300-350/316-eng.html>

b) The Canada Caregiver Credit (CCC)

The Canada Caregiver Credit is designed to provide tax relief to caregivers of dependants who have an infirmity and who are dependant on the caregiver for support because of that infirmity. It is new for the tax year 2017 and it replaces the former Caregiver Credit, Infirm Dependant Credit and the Family Caregiver Credit all of which ended in the 2016 tax year.

The amount that can be claimed depends on the circumstances:

- An amount of \$6883.00 can be claimed for an infirm spouse or common-law partner or an infirm dependant 18 or over but is reduced by any amounts claimed for the Spousal Amount (Line 303) or the Equivalent to Spouse amount (Line 305). In this circumstance, the amount is claimed on line 304 of the caregiver's return.
- An amount of \$6883.00 can be claimed for infirm dependants who are parents, grandparents, siblings, aunts, uncles, nieces, nephews or adult children (age 18 or over) of the claimant or claimant's spouse or common-law partner. In this circumstance, the amount is claimed on line 307 of the caregiver's return.
- An amount of \$2150.00 can be claimed for an infirm dependant spouse or common-law partner for whom the claimant claims the Spousal Amount (Line 303) or Equivalent to Spouse amount (Line 305).
- An amount of \$2150.00 can be claimed for an infirm child who is under 18 years of age at the end of the taxation year. This amount is claimed on line 367 of the return.

It should be noted that the dependant person no longer has to live with the caregiver but must be dependant upon the caregiver. Also, the Canada Caregiver Credit will be reduced dollar for dollar by the amount of the dependant's Net Income above \$16,163.00.

c) **T2201 Disability Tax Credit Certificate**

In order to qualify for the Disability Tax Credit, information relating to the disability must be reviewed by Canada Revenue Agency. This information is collected on form T2201, “Disability Tax Credit Certificate” which is submitted to CRA. A new form has been released by CRA which is only 6 pages in length instead of the old forms’ 12 pages. The new form can be obtained on line at <http://www.cra-arc.gc.ca/E/pbg/tf/t2201/>.

An interesting feature of the new T2201 form is found in Section 3. When you are applying for the DTC for yourself or for your dependent child with a disability under age 18, you can tick the box on the form and have CRA adjust your tax returns for prior years. There is no longer any need to send a letter to CRA to have this done. However, in other circumstances you will still have to send the T1-ADJ **or** a letter requesting an adjustment of prior years’ returns. Generally, we recommend that a letter be used since this simplifies the process and so the procedure with the T1-ADJ is not being shared in this year’s Tax Tips document. Those circumstances in which a letter to CRA is still required are:

- The dependant is 18 years of age or older
- You are claiming for your spouse or common law partner
- The Disability Amount is being divided between 2 or more supporting persons
- Other changes not mentioned above

If a person needs assistance in filling out the form and if they wish to appoint another individual or organization as their Representative for income tax matters, they must complete CRA’s form T1013, “Authorizing or Cancelling a Representative”. This form can be found on the web at <http://www.cra-arc.gc.ca/E/pbg/tf/t1013/>. The completed form will allow the named representative to have access to your records with CRA and to act on your behalf with respect to issues surrounding your tax matters.

A person may be eligible for the disability amount if a qualified practitioner certifies on Form T2201 Disability Tax Credit Certificate, that you have a prolonged impairment, and that the effects of the impairment are such that one of the following applies:

- You are blind, even with the use of corrective lenses or medication.
- You are markedly restricted in any one of the following basic activities of daily living:
 - speaking;
 - hearing;
 - walking;
 - elimination (bowel or bladder functions);
 - feeding;
 - dressing; or
 - performing the mental functions necessary for everyday life.

- Life-sustaining Therapy – You need therapy to support a vital function, and you need this therapy at least 3 times per week for an average of at least 14 hours per week.
- Cumulative Effect of Significant Restrictions – if you do not quite meet the criteria for being blind or markedly restricted, but the following conditions apply:
 - because of your impairment, you are significantly restricted in two or more basic activities of daily living, or you are significantly restricted in vision and at least one of the basic activities of daily living, even with appropriate therapy, medication, and devices;
 - these significant restrictions exist together, all or substantially all the time (at least 90% of the time); and
 - the cumulative effect of these significant restrictions is equivalent to being markedly restricted in a single basic activity of daily living.

The key to a successful application for the DTC is to fully describe the effect that the condition has on the person with the disability. To merely name the condition is not sufficient. You must be very specific as to how the condition affects the person. Your doctor will complete the form with his or her impression of the **impact** the disability has in the various categories. The doctor should also complete the full details of the effects of the impairment on the last page of the form. The more information provided the easier it will be to approve the application. It is also important to stress to the doctor that the “onset of impairment” date be listed as the very first date upon which the impairment began. This is important when any back-filing actions are undertaken. If you have been approved for a period of time for which you have not claimed the credit, you may re-file for those years and receive a refund of taxes.

Once the form is completed, you should sign it, and forward it to Canada Revenue Agency. These forms can be reviewed at any time of the year so you needn't wait until tax time for submission. In fact, it often takes several months for Canada Revenue Agency to approve the form and so it would be prudent to send it in as soon as it has been completed.

Measures Requiring the Disability Tax Credit:

It should also be noted that approval for the Disability Tax Credit has a significant impact on several tax measures. It is a pre-requisite for the following:

- **Registered Disability Savings Plan (RDSP):** The RDSP is a savings plan from the Federal Government which is designed to allow people with disabilities and their families to save for the future. It involves contributions of money from private sources plus generous matching provisions from the Federal Government. A pre-requisite for creating and the continuation of the RDSP is qualification for the Disability Tax Credit. More information relating to the benefits of this program can be found at:

<http://www.specialneedsplanning.ca/rdsp.html>

- **Qualified Disability Trust (QDT):** Qualified Disability Trusts are trusts that are created in a will and which have a beneficiary who qualifies for the Disability Tax Credit. These trusts receive preferential tax treatment on income earned and retained in them. Henson Trusts are often deemed to be QDT's and so having a beneficiary qualify for the Disability Tax Credit can permit preferential tax treatment. More information regarding Henson Trusts that are deemed to be Qualified Disability Trusts can be found at:
<http://www.specialneedsplanning.ca/henson.html>
- **Home Buyer's Plan:** A person who qualifies for the Disability Tax Credit or a blood relative can withdraw up to \$25,000 from their RRSP to purchase a home and it doesn't have to be a new property nor the first property. The home need only be more accessible or in an environment that is better suited to his or her personal needs.
- **Registered Education Savings Plan:** When the beneficiary of a single RESP qualifies for the Disability Tax Credit, the maximum lifespan of the plan is extended from 35 to 40 years. In addition, the maximum contribution period is extended from 31 years to 35 years.

Therefore, even if a person cannot use the Disability Tax Credit (due to income levels) there is still significant benefit in obtaining it.

2. Get Back Taxes That You Should Never Have Paid

It is quite possible that you may not be keeping as much of your hard earned money as you are entitled to keep. Many people in the special needs community are giving the Government thousands upon thousands of dollars in tax revenue that should stay in our community. But this doesn't have to continue. By following a few simple steps, people with disabilities and their supporting family members can claim the DTC from this year onward and for up to 10 years in the past where they have not claimed the credit. In addition, caregivers can also claim back as far as 2007 for the Caregiver Tax Credit provided that your dependent is over age 18 in each of the years being claimed. These credits could result in you receiving tax refunds of \$10,000, \$18,000 and even much more when combined with the other tax credits or deductions that you may have missed over the years and which are still available to you.

Once the DTC has been approved by Canada Revenue Agency, a number of things can happen. If you were able to take advantage of the new T2201 form section where you can tick the box in Section 3, CRA will re-evaluate your returns from prior years and if appropriate, they will issue a refund to you. If you are not able to take advantage of Section 3 then you can commence the back filing process.

The back-filing process is very simple; so simple in fact that virtually anyone can do it. The first and easiest method is to simply mail a letter to Canada Revenue Agency outlining the details of your claim and asking that they review your file for the past 10 years.

The alternative method is to acquire the Canada Revenue Agency T1 Adjustment Request form. Since this is a more difficult method, we suggest that if you wish to re-file in this manner, you arrange for an Accountant to do it for you.

Why pay any of the many tax re-file firms that have sprung up in our community in the last few years anywhere from 15% to 35% of the refund for a task that can be completed by you in about 10 minutes? The Federal Government has some serious concerns about the amount that these firms are charging and so has launched an enquiry process with a view toward limiting the amount they are allowed to charge. Some of those firms are not even represented by trained Accountants.

The choice is yours. If you are not comfortable with submitting a letter to Canada Revenue Agency asking for a review of previous years' tax returns, then by all means talk to an Accountant and have him or her re-file for you for a couple of hundred dollars (ask your accountant for rates). If you are not comfortable using an Accountant, then by all means talk to one of the re-file firms and have them re-file for you for a several thousand dollars. However if you are interested in saving your hard earned money and are willing to do a little work on your own, then simply mail a letter to Canada Revenue Agency outlining the details of you claim and asking them to review your returns. CRA will do the work for you.

As a general rule of thumb, if an ODSP recipient lives with his or her family and receives support from them, the family member who provides support to the ODSP recipient ordinarily would be able to get a transfer of the full Disability Tax Credit. If the ODSP recipient earns other income, there are some restrictions which must be taken into account. Please refer to Canada Revenue Agency tax guides if this is your situation. In addition, if the family member provides some or all of the person's food, shelter or clothing on a regular and consistent basis the credit may be able to be transferred even if the person does not live with the family member.

3. Tax Deductions, Credits and Benefits:

The next section of this guide relates to the various deductions, credits and benefits that are available to people with disabilities and their caregivers. We will list the categories that are available to people with disabilities themselves and categories that are available to the caregivers of people with disabilities. We suggest that you scan each of the descriptions and if it sounds like that particular deduction may apply to you and your situation, then you can investigate further into the details of the rules and regulations.

Deductions, Credits and Benefits Available to People With Disabilities Themselves:

- **Home Accessibility Tax Credit:** People with disabilities who qualify for the Disability Tax Credit as well as their supporting family members who are qualified to claim the disability amount for the individual may be able to claim a non-refundable tax credit for up to \$10,000 per year for renovations made to a residence. The renovations must be made to allow the person to gain access to the home or to be mobile or functional within the home; or to reduce the risk of harm within the home or in accessing the home. Further details are available at: <http://www.cra-arc.gc.ca/tx/ndvdl/tpcs/ncm-tx/rtrn/cmpltng/ddctns/lns360-390/398/398-eng.html>
- **Home buyers' amount:** A credit of up to \$5000 applies. A person qualifying for the DTC does not have to purchase a first home to qualify if the new home is more accessible.
- **Home Buyer's Plan:** A person who qualifies for the Disability Tax Credit or a blood relative can withdraw up to \$25,000 from their RRSP to purchase a home and it doesn't have to be a new property nor the first property. The home need only be more accessible or in an environment that is better suited to his personal needs.
- **CRA Auto-fill Feature:** Canada Revenue Agency has created a service for tax returns that will assist all taxpayers including those with disabilities. This new service will automatically fill in certain parts of the income tax return with information that CRA already has on file. CRA says that it is able to populate a taxpayer's return with things such as T3, T4 and T5 slips, RRSP information, Home Buyers' Plans, Capital Gains and Losses to name a few. A full list can be found at <http://www.cra-arc.gc.ca/auto-fill/> and can be used when a return is filed online with certified tax preparation software.

- **Disability Supports Deduction:** If you are a person with a disability you may be able to deduct disability supports expenses you incurred in the year to work, go to school, or to do research for which you were paid. The Disability Supports are actually claimed as medical expenses on your Income Tax Return and some are:
 - Attendant care services
 - Bliss symbol boards
 - Braille note-taker devices
 - Braille printers, synthetic speech systems, large print-on-screen devices
 - Deaf-blind intervening services
 - Devices or software
 - Electronic speech synthesizers
 - Job coaching services
 - Note-taking services
 - Optical scanners
 - Page turner devices
 - Reading services
 - Real-time captioning or sign-language interpretation services
 - Talking textbooks
 - Teletypewriters
 - Tutoring services
 - Voice recognition software
- **Other deductions:** Misc amounts found at <http://www.cra-arc.gc.ca/tx/ndvdl/tpcs/ncm-tx/rtrn/cmpltng/ddctns/lns206-236/232/menu-eng.html> relating to misc. items
- **Disability Amount:** As previously mentioned, this is a non-refundable disability tax credit which can reduce the amount of tax that a person with a disability has to pay.
- **Spouse or Common-Law Partner Amount:** If a person supported a low income spouse or common law partner, a deduction is available.
- **Working Income Tax Benefit:** This benefit may be available to individuals and families with low income. In 2017 it includes a basic claim plus a supplemental benefit for individuals who qualify for the Disability Tax Credit. You may also be able to apply for 2018 advance payments. These amounts may be adjusted depending on where you live in Canada and on your family income levels. Further information can be found at:

<http://www.cra-arc.gc.ca/bnfts/wtb/menu-eng.html>

- **Disability-Related Employment Benefits:** If an employer provides benefits or allowances to an employee who has a disability, such as transportation costs or attendant services, the benefit may not be taxable in the hands of the person with the disability.
- **Medical Expenses:** See the Medical Expenses section to follow.
- **Refundable medical expense supplement:** If you are working, have low income and high medical expenses you may be able to claim a maximum amount of \$1203 in 2017.
- **Tuition Tax Credit:** While the Education and Textbook tax credits were eliminated for 2017, eligible tuition fees are not affected. Eligible tuition fees are still deductible.

Deductions, Credits and Benefits Available to Caregivers of a Person With a Disability:

- **The Canada Caregiver Credit (CCC):** Please see page 4 of this guide for a description of the Canada Caregiver Credit that may be available to your family.
- **Child Disability Benefit:** Families with children under age 18 who qualify for the disability amount may be eligible for the Child Disability Benefit. It is income tested based on family income and the maximum available in the 2017 tax year is \$2730. Therefore, the benefit provides up to \$227.50 per eligible child. This amount is calculated automatically by Canada Revenue Agency.
- **Child Care Expenses:** If you have paid someone to look after your child who qualifies for the Disability Amount, you may be able to deduct up to \$11,000 for child care expenses and the age of the child can exceed 16.
- **Amount for Eligible Dependant:** If you did not have a spouse or common-law partner and you supported a dependant with whom you lived in a home you maintained you may be able to claim this amount.
- **Disability Amount Transferred From a Dependant:** If the DTC is not required by the person with a disability to reduce their taxable income to zero, then it may be transferred in whole or in part to a family member who supplied some or all of the basic necessities of life such as food, shelter and clothing to the person. The person with the disability does not necessarily have to live with the family member in order to make the transfer.

- **Adoption Expenses:** You can claim an amount for eligible adoption expenses related to the completed adoption of a child who is under 18 years of age that were incurred during the adoption period. The maximum claim for each child is \$15,670 for the 2017 taxation year.

Medical Expenses

This is a major section of potential deductions that may be available to people with disabilities themselves or to caregivers of people with disabilities. You can claim eligible medical expenses paid in any **12-month period** ending in 2017 and not claimed by you or anyone else in 2016. If you are claiming for yourself, your spouse or common law partner or for a child under the age of 18, you claim the expenses on line 330 of your return. The expenses you claim for all other dependants is done on line 331 of your return. The amount claimed for a person with a disability is reduced by formula based on his or her income. There is no maximum amount that can be claimed in any given year.

You do not have to send any supporting documents relating to the Medical Expense claims to Canada Revenue Agency when you submit your return. This applies to income tax returns submitted electronically or those submitted on paper. You still need to keep them for at least 6 years in case CRA asks to see them at a later date. Those receipts must show the name of the company or individual to whom the expense was paid. Receipts for attendant care or therapy paid to an individual should also show the individual's social insurance number.

If you are submitting a claim for medical expenses, speak with your Pharmacy and ask for a print out of your prescriptions for 2017. All Pharmacists in Ontario and some other provinces are required to provide you with a listing free of charge. This can be useful in preparing your returns.

The following is a partial listing of eligible medical expenses. It is not exhaustive. Once again, we suggest that you scan each of the descriptions and if it sounds like that particular deduction may apply to you and your situation, then you can investigate further into the details of the rules and regulations.

- **Acoustic coupler** - prescription required.
- **Air conditioner** - 50% of the amount paid up to \$1,000 for a patient with a severe chronic ailment, disease, or disorder - prescription required.
- **Air filter, cleaner, or purifier** - paid for someone to cope with or overcome a severe chronic respiratory ailment or severe chronic immune system disorder - prescription required.
- **Altered auditory feedback devices** – for treatment of a speech disorder – prescription required.
- **Ambulance** service to or from a public or licensed private hospital.
- **Animals (Service)** - the cost of a specially trained dog or other animal for use by someone who is blind, profoundly deaf, or has a severe and prolonged physical

impairment that markedly restricts the use of their arms or legs, or a person who is severely affected by autism or epilepsy or a person who has severe diabetes (for expenses incurred after 2013).

In addition to the cost of the animal, the care and maintenance (including food and veterinarian care) are eligible expenses

Reasonable travel expenses for the person to attend a school, institution, or other place that trains him or her in handling such an animal (including reasonable board and lodging for full-time attendance at the school) are eligible expenses. The training of such animals has to be one of the main purposes of the person or organization that provides the animal.

- **Assisted breathing devices** that supply air to the lungs under pressure, such as a continuous positive airway pressure (CPAP) machine or mechanical ventilator.
- **Artificial eye or limb**
- **Attendant care expenses**
- **Audible signal** - prescription required.
- **Baby's breathing monitor** designed to be attached to an infant to sound an alarm if the infant stops breathing.
- **Bathroom aids** to help someone get in or out of a bathtub or shower or to get on or off a toilet - prescription required.
- **Bliss symbol boards**
- **Blood coagulation monitors** – the amount paid for the purchase including disposable peripherals such as pricking devices, lancets, and test strips for a person who requires anti-coagulation therapy – prescription required.
- **Bone conduction receiver**
- **Bone marrow transplant**
- **Brace for a limb**
- **Braille note-takers** -prescription required.
- **Braille printers, Synthetic Speech Systems, Large Print-on-Screen Devices** – designed only to assist a person who is blind to use a computer – prescription required.
- **Breast prosthesis** - prescription required.
- **Cancer treatment**
- **Catheters**, catheter trays, tubing, or other products required for incontinence caused by illness, injury or affliction.
- **Certificates** - the amount paid to a medical practitioner for completing and providing additional information in regard to Form T2201 and other certificates.
- **Chair** - power-operated guided chair to be used in a stairway, including installation - prescription required.
- **Cochlear implant**

- **Computer peripherals** designed exclusively to be used by someone who is blind - prescription required.
- **Cosmetic surgery** – purely cosmetic procedures are eligible if incurred before March 5, 2010. After 2010, only for procedures for medical or reconstructive purposes.
- **Crutches**
- **Deaf-blind intervening services**
- **Dentist**
- **Dentures and dental implants**
- **Devices or software** designed to be used by a blind person or with a person with a severe learning disability to enable them to read print – prescription required.
- **Diapers or disposable briefs**
- **Driveway access**
- **Drugs and medical devices** – purchased under Health Canada’s Special Access Program.
- **Elastic support hose** - prescription required.
- **Electrolysis**
- **Electronic bone healing device** - prescription required.
- **Electronic speech synthesizers** - prescription required.
- **Electrotherapy Devices** – for the treatment of a medical condition or a severe mobility impairment – prescription required.
- **Environment control system (computerized or electronic)** - prescription required.
- **Extremity pump** - prescription required.
- **Fertility-related procedures** – amounts paid to conceive a child.
- **Furnace** - prescription required.
- **Gluten-free products** - incremental cost
- **Group home**
- **Hearing aids**
- **Heart monitor** - prescription required.
- **Hospital bed** - prescription required.
- **Hospital services** – public or private, that are licensed as hospitals by the province, territory or jurisdiction they are located in.
- **Ileostomy and colostomy pads** including pouches and adhesives.
- **Infusion pump** including disposable peripherals - prescription required.
- **Insulin or substitutes** - prescription required.
- **In Vitro fertility program** – paid to a medical practitioner or public or licensed private hospital.
- **Kidney machine**
- **Laboratory services** - prescription required.
- **Large-print on-screen device** - prescription required.
- **Laryngeal speaking aids**
- **Laser eye surgery**

- **Lift or transportation equipment** - prescription required.
- **Liver extract injections** - prescription required.
- **Medical marijuana or marijuana seeds** - for medical purposes.
- **Medical Practitioner**
- **Medical services outside Canada**
- **Moving expenses** - to housing that is more accessible to the person to a maximum of \$2813 in Ontario in 2017
- **Needles and syringes** - prescription required.
- **Note-taking services**
- **Nurse**
- **Nursing home**
- **Optical scanner** - prescription required.
- **Organ transplant**
- **Orthodontic work**
- **Orthopaedic shoes, boots, and inserts** - prescription required.
- **Osteogenesis stimulator (inductive coupling)** - prescription required.
- **Oxygen concentrator**
- **Oxygen and oxygen tent** or other equipment necessary to administer oxygen – prescription required.
- **Pacemakers** - prescription required.
- **Personalized therapy plan** – the salaries and wages incurred after 2013 for designing a personalized therapy plan are eligible medical expenses if certain conditions are met.
- **Page-turning devices** - prescription required.
- **Phototherapy equipment**
- **Premiums paid to private health services plans**
- **Pre-natal and post-natal treatment** - prescription required.
- **Prescription drugs and medications**
- **Pressure pulse therapy devices** - prescription required.
- **Reading services**
- **Real-time captioning**
- **Rehabilitative therapy**
- **Renovating costs**
- **Respite Care services**
- **School for people with an impairment in physical or mental**
- **Scooter**
- **Service Animals** – (see Animals section)
- **Sign-language interpretation services**
- **Spinal brace**
- **Standing devices** - prescription required.
- **Talking textbooks** - prescription required.

- **Teletypewriters** - prescription required.
- **Television closed caption decoders** - prescription required.
- **Tests** - prescription required.
- **Therapy**
- **Training**
- **Travel expenses** – in excess of 40 km and for medical services not available near your home.
- **Treatment centre for addictions**
- **Truss for hernia**
- **Tutoring services**
- **Vaccines** - prescription required.
- **Van** - 20% of the amount paid for a van that has been adapted up to \$7033 in Ontario for 2017.
- **Vehicle modification** to permit someone confined to a wheelchair to gain independent access to and drive the vehicle - prescription required.
- **Vision devices** – eyeglasses etc – prescription required.
- **Visual or vibratory signalling device** - prescription required.
- **Vitamin B12 injections** - prescription required.
- **Voice recognition software**
- **Volume control feature** - prescription required.
- **Walking Aids** - prescription required.
- **Water filter, cleaner, or purifier** - prescription required.
- **Wheelchairs and wheelchair carriers**
- **Whirlpool bath treatments**
- **Wigs** - prescription required

If you think that any of these items may apply to your particular situation, please follow the following link for more details.

<https://www.canada.ca/en/revenue-agency/services/forms-publications/publications/rc4065.html>

Non-eligible Medical Expenses Include the Following:

- athletic or fitness club fees;
- birth control devices (non-prescription);
- blood pressure monitors;
- cosmetic surgery - expenses for purely cosmetic procedures including any related services and other expenses such as travel, **incurred after March 4, 2010**, cannot be claimed as medical expenses. Both surgical and non-surgical procedures purely aimed at

enhancing one's appearance are not eligible. These non-eligible expenses include the following:

- liposuction;
- hair replacement procedures;
- filler injections (for removal of wrinkles);
- teeth whitening.

An expense, including those identified above, may qualify as a medical expense if it is necessary for medical or reconstructive purposes, such as surgery to address a deformity related to a congenital abnormality, a personal injury resulting from an accident or trauma, or a disfiguring disease.

- diaper services;
- health plan premiums paid by an employer and not included in your income;
- health programs;
- organic food;
- over-the-counter medications, vitamins, and supplements, even if prescribed by a medical practitioner;
- personal response systems such as Lifeline and Health Line Services;
- the following provincial and territorial plans:
 - Alberta Health Care Insurance Plan
 - Manitoba Health Plan
 - Medical Services Plan of British Columbia
 - New Brunswick Medicare Division of Provincial Department of Health
 - Newfoundland Medical Care Plan
 - Northwest Territories Health Insurance Services Agency of Territorial Government
 - Nova Scotia Medical Services Insurance
 - Ontario Health Insurance Plan
 - Prince Edward Island Health Services Payment Plan
 - Quebec Health Insurance Board (including payments made to the Health Services Fund)
 - Saskatchewan Medical Care Insurance Plan
 - Yukon Territorial Insurance Commission; or
- Travel expenses for which you can get reimbursed.

In conclusion, we trust that this guide has been useful to you. Again, remember that we are not providing Accounting or Tax Planning or preparation advice. If you have any questions regarding your Income Tax Returns, please contact a Tax Accountant or Canada Revenue Agency for assistance.

Disability Related Information Links:

The “Special Needs” Planning Group www.specialneedsplanning.ca

Canada Revenue Agency Links:

Disability Amount <http://www.cra-arc.gc.ca/tx/ndvdl/tpcs/ncm-tx/rtrn/cmpltng/ddctns/lns300-350/316-eng.html>

Canada Caregiver Credit <https://www.canada.ca/en/revenue-agency/programs/about-canada-revenue-agency-cra/federal-government-budgets/budget-2017-building-a-strong-middle-class/consolidation-caregiver-credits.html>

T2201 Disability Tax Credit Certificate <http://www.cra-arc.gc.ca/E/pbg/tf/t2201/>

Prior Years Re-File Form <http://www.cra-arc.gc.ca/E/pbg/tf/t1-adj/README.html>

Allowable Medical Expense Listing <https://www.canada.ca/en/revenue-agency/services/forms-publications/publications/rc4065.html>

Additional Disability Deductions & Credits <http://www.cra-arc.gc.ca/E/pub/tg/rc4064/rc4064-e.html>

Working Income Tax Benefit <http://www.cra-arc.gc.ca/tx/ndvdl/tpcs/ncm-tx/rtrn/cmpltng/ddctns/lns409-485/453-eng.html>