

# CANADIAN DISABILITY PROGRAM

## Key Findings from National Survey



**Migraine**<sup>®</sup>  
Canada



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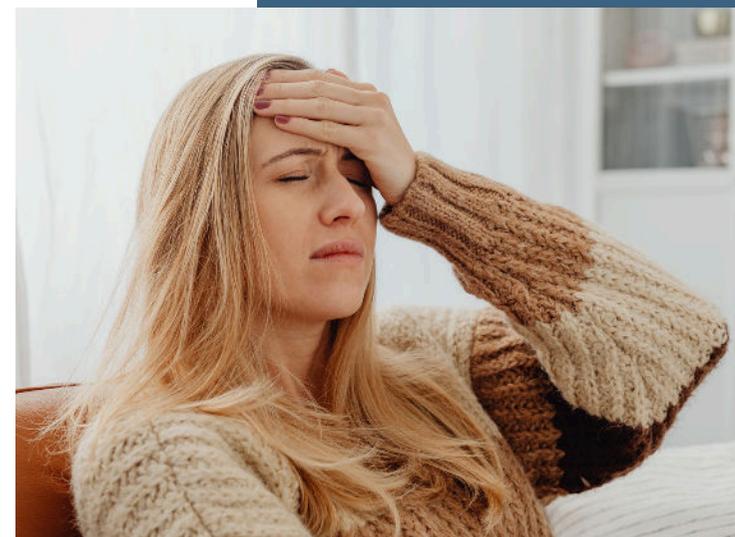
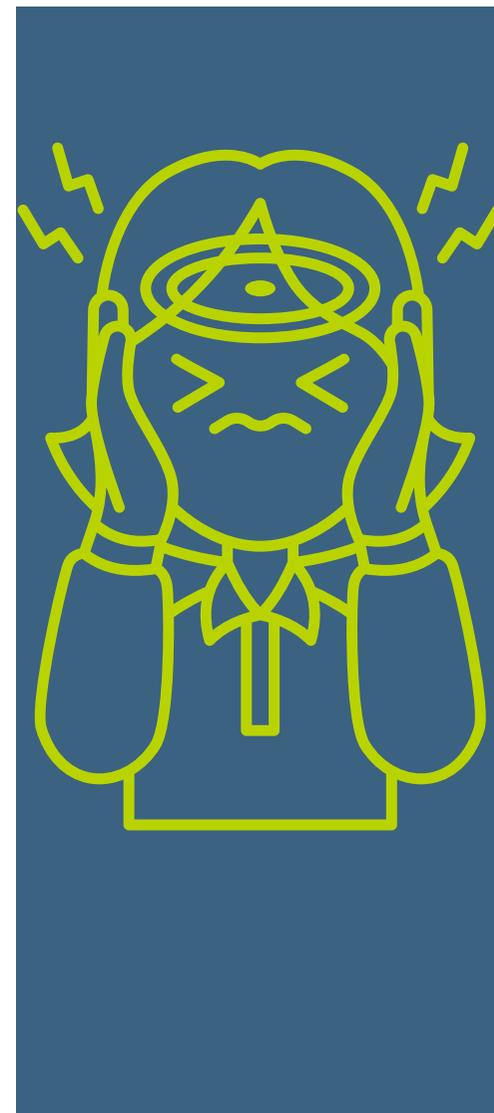


# INTRODUCTION

The Government Disability Program, Benefit, and Tax Credit Survey explores how individuals experience the process of applying for government disability supports. The data collected in this survey is critically important for people living with migraine, which is overlooked and underrepresented in disability-related programs. Chronic migraine, in particular, can be a highly disabling condition that significantly affects a person's daily life.

Despite this, many individuals who live with migraine face serious challenges when trying to access the support they need. The survey highlights the common barriers that applicants encounter, such as difficulties meeting eligibility requirements, navigating complex application processes, and gathering the required medical documentation.

In addition, the survey sheds light on the emotional toll that this process can take on people already struggling with debilitating chronic conditions such as migraine. The results of the survey point to several key areas that need improvement, including simplifying the application process, addressing the issue of insufficient financial support, and generally making the system more accessible. These recommendations aim to reduce the burden on applicants and ensure that individuals disabled by migraine can receive the benefits they need.





## Survey Methodology

The Government Disability Program, Benefit, and Tax Credit online survey was circulated to the migraine community in Canada to learn about their knowledge of, and experiences with, applying for government income assistance programs for people living with disabilities.

A total of 165 respondents participated in either an English or French version of the survey, offering insights into their personal experiences with the application process, the outcomes of their efforts, and the barriers they faced. Their responses shed light on the practical and emotional dynamics of applying for disability support when you are disabled by a chronic and invisible disease such as migraine.

The survey explored several key aspects of the application process, including how long it took to receive a decision, the role of healthcare providers in completing the application, as well as the outcomes of those applications (and the reasons behind those outcomes). It also asked respondents about whether they pursued review or appeals following an initial denial. In addition to exploring these logistics, the survey examined the emotional toll this process takes on applicants. Frustration, stress, and the struggle of being disbelieved or dismissed were common themes, particularly as migraine is so heavily stigmatized, and misunderstood even by many medical professionals. The data gathered through this survey provides valuable insight into the challenges people living with migraine face while trying to access the assistance they need. We hope that these findings can play a role in identifying where the current systems fall short and how they can be made more accessible, compassionate, and effective for individuals living with migraine.



## Survey Demographics

The Government Disability Program, Benefit, and Tax Credit Survey gathered responses from a total of 165 individuals across Canada.

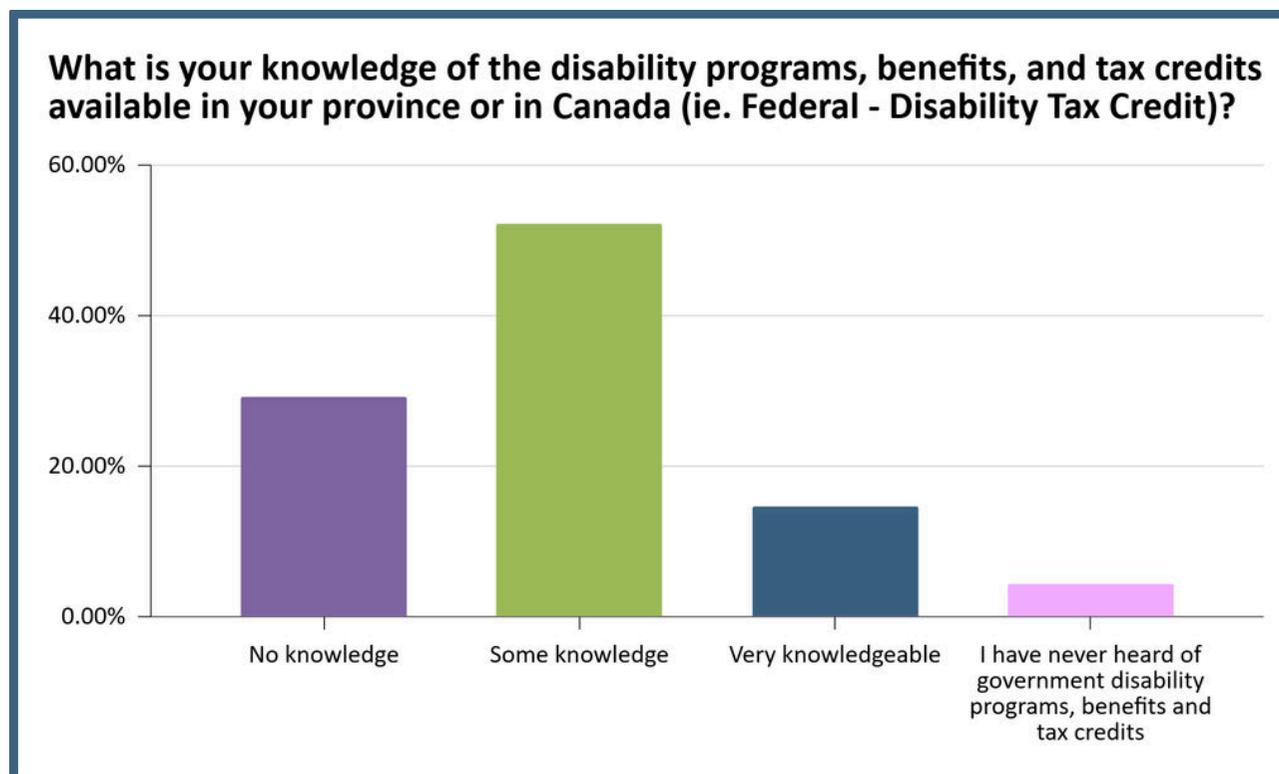
Of those who participated, the majority (77%) completed the survey in English, while the remaining participants responded in French. Participants were located throughout the country; however, there were no respondents from Prince Edward Island or the territories of Nunavut and the Northwest Territories. The provinces of Ontario and Québec were particularly well represented, with a combined 61.8% of participants residing in these regions. A significant majority of survey respondents (91.5%) identified as female. Additionally, 85.5% of participants





## KEY FINDINGS

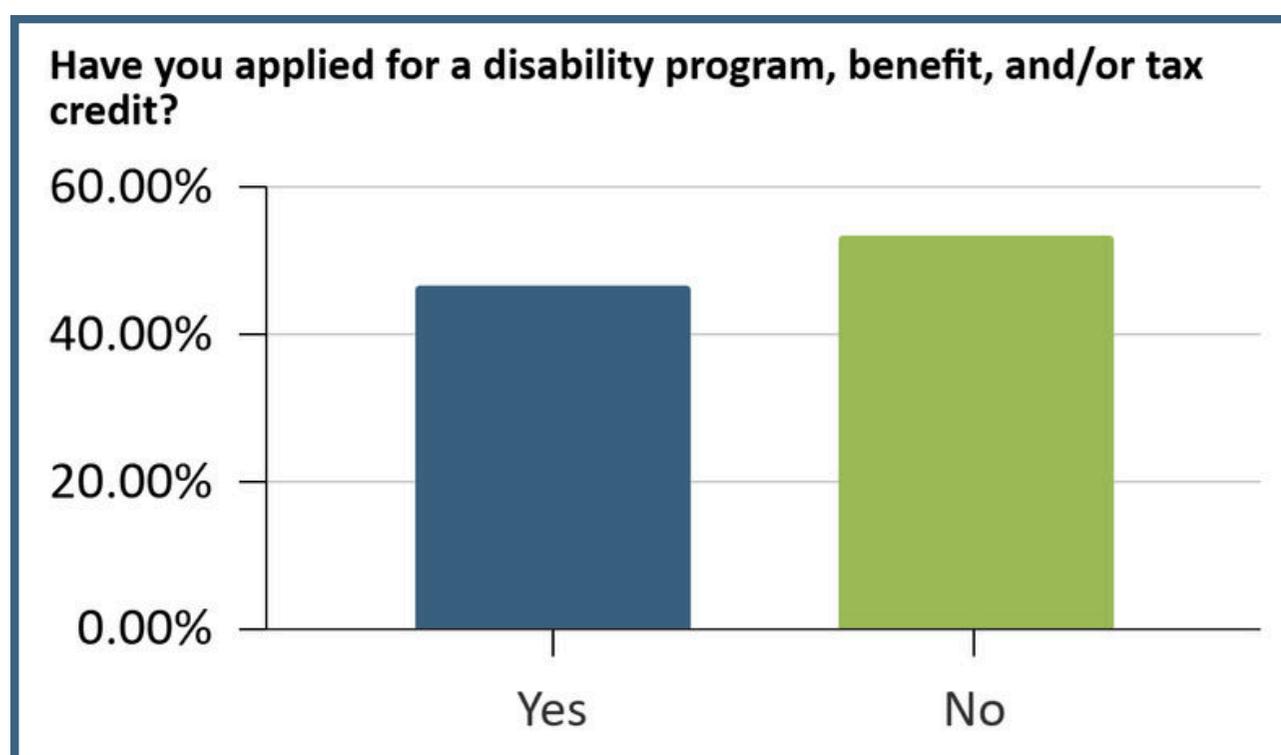
When survey respondents were asked about their familiarity with and knowledge of disability-related government programs, benefits, and tax credits available in their respective provinces and territories, responses varied widely. Nearly 30% of participants admitted to having no knowledge of these supports, while just over half (52%) indicated they had “some knowledge.” This suggests a considerable gap in public awareness and understanding of available resources even among those who need them most.



Furthermore, slightly fewer than half of the respondents (about 47%) reported having applied for at least one type of disability benefit, program, or tax credit. These respondents had applied to various forms of disability income assistance, with some applying to provincial disability benefits such as ODSP (Ontario Disability Support Program) and AISH (Assured Income for the Severely Handicapped-- Alberta's



provincial disability benefit), while others applied for insurance programs such as the Canada Pension Plan (CPP) disability benefit or Le Régime de rentes du Québec (RRQ). Some applied for the Disability Tax Credit (DTC), and a small minority applied for long-term disability (LTD) benefits offered by their employers.



While many (65%) of the survey respondents who had applied for disability programs had filed the applications themselves, some obtained assistance from professionals such as accountants, lawyers, and other consultants. Most respondents indicated that their healthcare providers had helped them apply for disability benefits, programs, and tax credits by willingly filling out the supporting medical documentation necessary for their application. However, about 21% of respondents faced difficulties in this area.

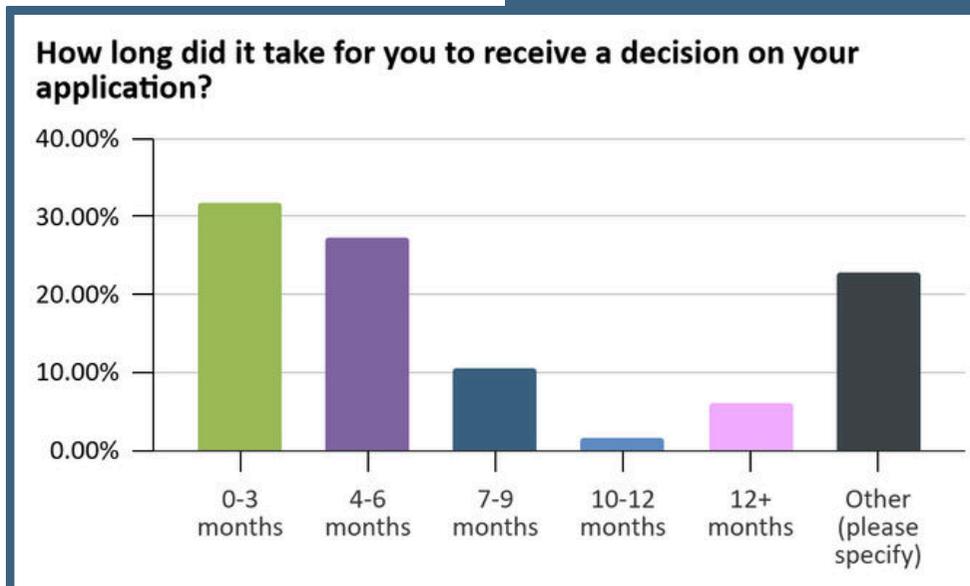
They reported that their healthcare providers were hesitant, or felt the process was pointless, or even decided not to complete the forms after initially agreeing to do so. 12.1% actually refused to complete the supporting documentation at all.



## Wait Times for a Decision

Survey respondents experienced a wide range of wait times when it came to receiving decisions on their applications for various disability supports. A majority of applicants (59.1%) received a decision within six months, with nearly one-third of all respondents (31.8%) receiving a response within three months of applying, while another 27.3% heard back within four to six months. Relatively fast decisions such as these can provide reassurance and relief from the significant stress the application process can engender.

However, not all respondents experienced such timely responses. A notable percentage of respondents—12.1%—reported waiting between seven and twelve months to receive a decision. Even more concerning, 6% of participants waited longer than a full year to receive a response. These long waiting periods can be incredibly stressful, particularly as applicants living with chronic and disabling conditions such as migraine are likely to be in urgent need of financial support and stability. Long delays not only heighten the emotional strain of the application process but can also exacerbate financial insecurity, especially when people are unable to work due to migraine, and/or face high out-of-pocket costs for treatments.

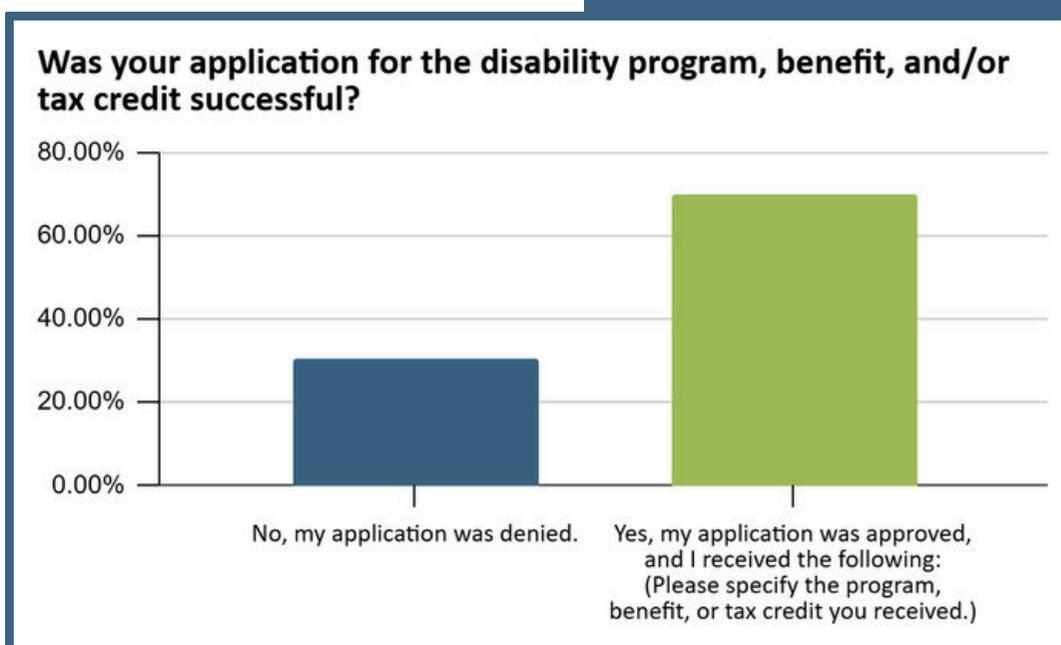




## Application Outcomes

The survey revealed that after an often deeply stressful application process, 69.7% of respondents were eventually approved for the government disability programs, benefits, or tax credits they had applied for. The success of a majority of applicants is a deeply positive outcome. However, this also means that nearly one-third of applicants (30.3%) received a denial, indicating that significant barriers exist within the application process. The most frequently reported reason for denial was ineligibility, with more than half of the applicants surveyed (57.9%) being told they did not meet the criteria for disability support, even when they were living with serious, debilitating health conditions such as migraine.

In addition to ineligibility issues, a number of respondents were denied due to more practical issues such as incomplete forms, missing documentation, or their admitted difficulty in understanding the requirements. While these challenges were significantly less common, they still contributed to some denials and indicate how complicated and inaccessible the application process can be. This is particularly true for individuals managing the chronic pain or cognitive symptoms commonly experienced by those living with migraine.





## Application Outcomes - Continued

It is particularly concerning that many participants were denied despite being clearly and significantly disabled. This raises important questions about how disability is defined and evaluated within these systems, and whether the current criteria adequately reflect the lived realities of people with invisible disabilities.



It is also possible that the prevalent stigma and misunderstanding about the nature of migraine was a factor in the outcomes of certain applications. The experiences of these survey respondents underscore the need for a more inclusive definition of disability, as well as reforms to both the eligibility criteria and the application process so as to ensure it is equitable and accessible for all.





## Appeals and Objections

Among respondents who had their disability application denied, 47.4% chose not to pursue a review or appeal. This lack of follow-up may reflect a lack of awareness about the appeals process, or it may point to deeper issues such as feelings of frustration, discouragement, or a belief that the appeal process would be too difficult or too unlikely to succeed.

Of the 21.1% of respondents who did engage with the appeals process, 10.5% reached out to discuss the decision but ultimately did not request a formal review, while another 10.5% not only reached out but also followed through with an appeal request. Of those who did file an appeal, half were required to submit additional medical documentation. Gathering further medical documentation can be time-consuming and logistically difficult, and requires the cooperation and participation of healthcare providers who for whatever reason may not be willing to engage in the process. For applicants with migraine, where the severity and impact can vary from day to day and may not always be well understood by general practitioners, inconsistent requirements for medical documentation can be particularly frustrating.

It may also result in unequal access to disability support programs, depending on who is reviewing the application and how familiar they are with the complexities of migraine.





## Appeals and Objections - *Continued*

This data highlights a critical gap in the system: not only are individuals living with migraine having their applications denied, but they are largely choosing not to engage in the appeals process because they feel unable or unprepared to challenge the denial. A more transparent, supportive, and accessible appeals process could help ensure that individuals living with chronic conditions such as migraine are not excluded from receiving the benefits they need and deserve. Furthermore, there is an obvious need for clearer guidelines and a more consistent approach to evaluating medical documentation, particularly for conditions like migraine which are invisible and not well understood by the general public.

Unfortunately, for those who appealed after their initial application was denied, the outcome was consistently disappointing. Among the respondent pool, there was not one successful appeal; a 100% failure rate. This suggests that the appeals process may be particularly strict or difficult to navigate. It also highlights the need to examine whether the appeals process is truly offering applicants a meaningful second chance. These concerns are especially troubling for individuals with complex, misunderstood, or invisible conditions such as migraine, where stigma and lack of awareness could potentially lead to denials.

Overall, the data suggests that the appeals process, as it currently stands, may not be providing the fair opportunity for review that applicants deserve. A more transparent, compassionate, and responsive approach is needed to ensure that every applicant has a chance to be heard.

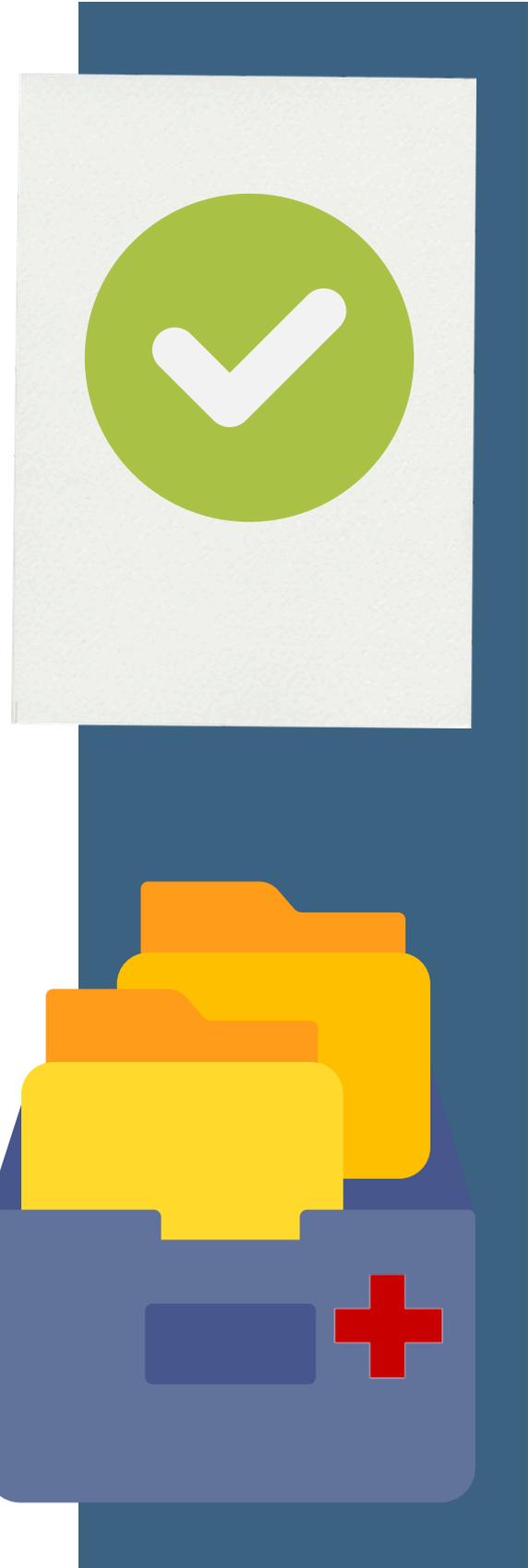




# CHALLENGES AND BARRIERS TO SUCCESS

## Eligibility Criteria

In the Government Disability Programs, Benefits, and Tax Credits survey, participants' responses indicated that the most common barrier to accessing disability support is the eligibility criteria itself. Many respondents shared that the requirements were difficult to meet, particularly for individuals living with a chronic condition with fluctuating and invisible symptoms. Proving eligibility when your disability is underrepresented and misunderstood by both the general public and healthcare providers can be extremely difficult, which may be why eligibility criteria was named by 57.9% of respondents as the reason why their applications were denied.



## Medical Documentation

In addition to the strict eligibility criteria, the application forms and paperwork were frequently described as overly complex and burdensome. Several respondents mentioned that the forms demanded detailed medical information and precise documentation, which can be difficult to provide when it comes to conditions like migraine, where symptoms can vary in intensity and frequency from day to day.



## Medical Documentation - *Continued*

That difficulty can be exacerbated by the fact that migraine is not always taken seriously by medical professionals, and it can take a long time to be seen by neurologists and headache specialists in Canada. This can mean that for some applicants, their medical documentation does not accurately portray their disability from migraine.

For many, working with healthcare providers, gathering the required paperwork, and articulating their experience in a way that fits the rigid format of the application felt overwhelming and disheartening.

These challenges shed light on a system that often fails to accommodate the realities of living with chronic illness. For people already navigating pain and fatigue, the application process itself can be a barrier-- one that may prevent many from even applying in the first place. A more inclusive, accessible, and compassionate approach to eligibility and documentation is needed to ensure that people with conditions like migraine are not unfairly denied the support they need.





## Financial Difficulties

Many survey respondents expressed that the financial support provided through disability benefits was simply not enough to meet the basic cost of living. Many shared that, even after being approved for provincial income support programs like the Ontario Disability Support Program (ODSP), they were still living below the poverty line. For individuals managing chronic and costly conditions like migraine, the gap between what is needed and what is provided can be devastating. Several respondents pointed out that, while they were glad to have been approved for disability support, their benefits did not even come close to covering essential treatments, such as Botox injections for chronic migraine.

Many treatments for migraine can be expensive, and they are not always covered, even in part, by public health plans. In addition to insufficient financial support, respondents also raised serious concerns about limited access to necessary medications through the public drug plans included in provincial income support programs.





## Financial Difficulties - *Continued*

Some disability programs either exclude specific treatments from coverage or impose strict and often confusing eligibility rules, requiring applicants to “prove” the severity of their disability in ways that can be emotionally and physically exhausting as well as having real medical consequences. For example, some patients are forced to trial a number of less expensive treatments before they can receive coverage for the medication that they actually find effective.

For people with fluctuating or invisible illnesses like migraine, these extra hurdles can delay care or even prevent them from receiving the treatments they need to manage their illness effectively.

Overall, these responses paint a troubling picture of a system that not only keeps its recipients in forced poverty by providing inadequate financial support, but also fails to ensure consistent and fair access to essential medical treatments. Without meaningful reform, many people are left to struggle with both their chronic illness as well as the crushing weight of financial insecurity.

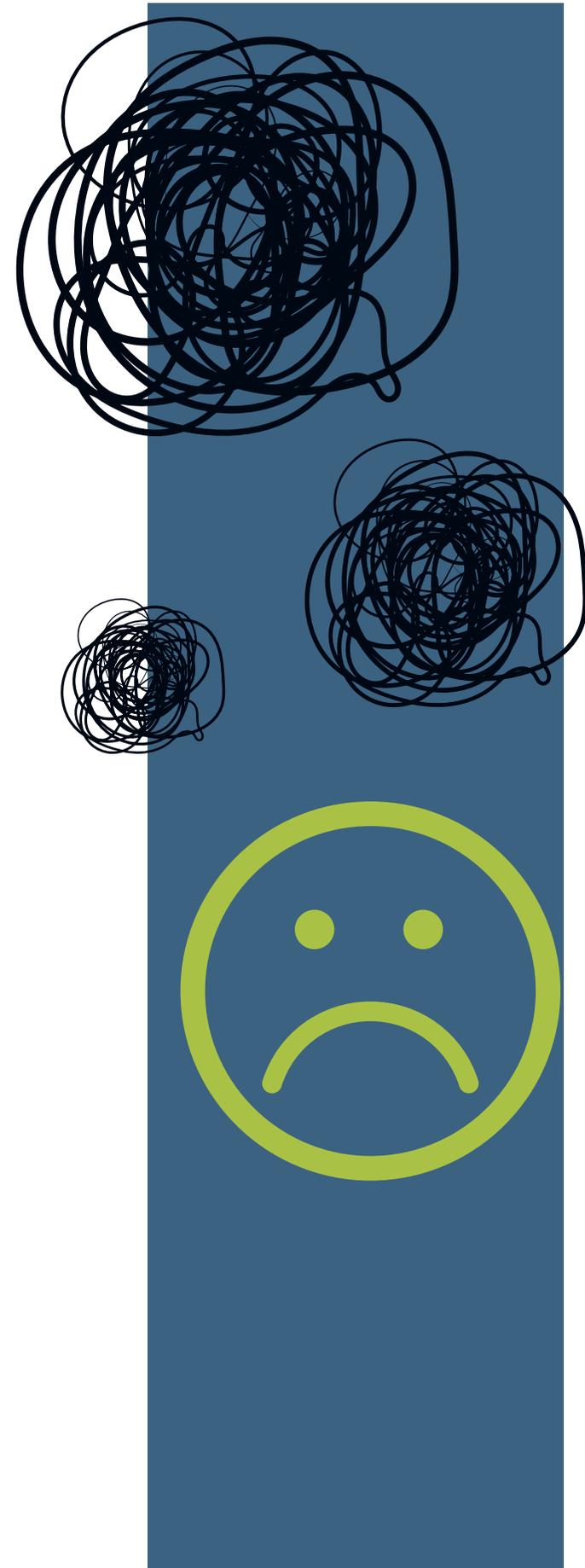




## Frustration With Social Services

Many respondents shared that they felt deeply discouraged and emotionally exhausted by the application process, not only due to the sometimes lengthy delays in receiving a decision, but also because of how dehumanizing and disempowering the process often felt. The high denial rate and lack of successful appeals added to a sense of frustration, with several respondents feeling invalidated. Some felt as though they were being forced to “prove” the legitimacy of their disability to a system that seemed unwilling to believe, or try to understand, them. Rather than feeling supported, respondents described the process as confusing, adversarial, and emotionally taxing, requiring significant time and resources to navigate. Several claimed that the stress of the process actually had real health consequences, as the stress worsened symptoms or triggered flare-ups.

Between the varied (and sometimes significantly delayed) response times, and the perceived lack of compassion from an inaccessible system, it is unsurprising that the application process left many feeling defeated. What should be a fair opportunity to access essential support too often seems to cause additional suffering. These experiences highlight the urgent need for a more accessible, compassionate approach that recognizes the dignity of applicants and the realities of living with chronic illness and disabilities.





## Limited Guidance

Many respondents emphasized the need for clearer guidance and better support throughout the application process. Several participants felt that they did not receive enough information about eligibility criteria or about how to properly complete the application forms, leaving them feeling confused, uncertain, and more likely to make mistakes that could delay or jeopardize their application.

This lack of clarity was particularly challenging for those dealing with the cognitive impacts of migraine. Respondents specifically expressed a demand for more hands-on support, such as workshops, webinars, or one-on-one guidance to walk applicants through the process. Many felt that this kind of support could make a significant difference in improving the outcome of their applications and reducing stress throughout the process. Overall, the respondents' feedback highlights the need for a more user-friendly, empowering, and accessible approach to the complicated application and appeals process.

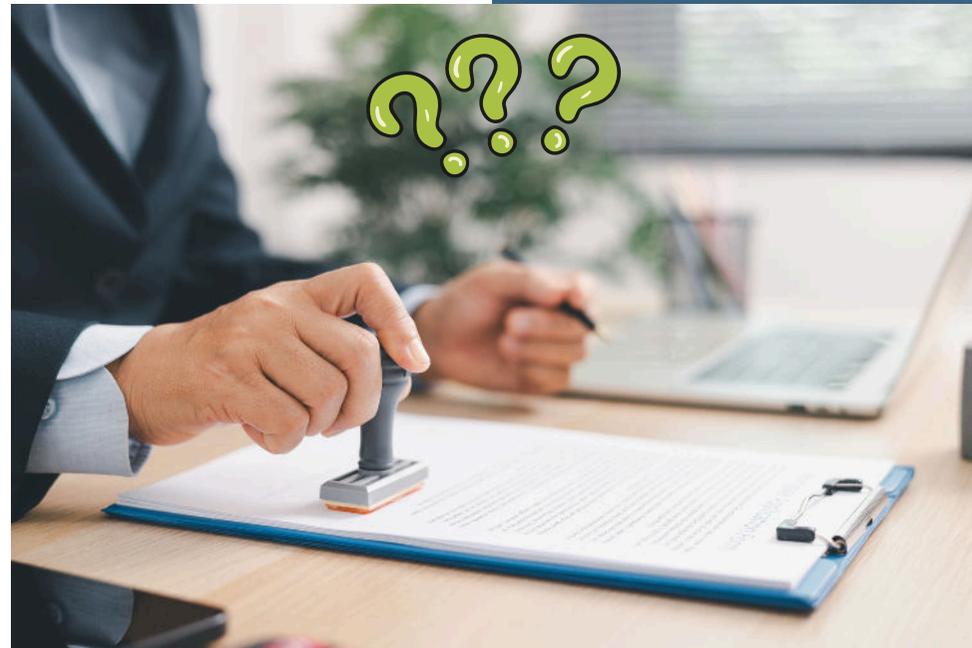




## Lack of Education Among Policymakers

Survey respondents consistently emphasized the need for policymakers to gain a broader understanding of the profound impact that chronic conditions such as migraine have on people's daily lives. Several participants mentioned that migraine is not taken seriously within the disability programs, benefits, and tax credits system, resulting in a lack of understanding, support, and accommodation.

This lack of awareness contributes to systemic gaps that leave many applicants feeling overlooked and underserved. Respondents stressed that eligibility criteria should better reflect the complex, fluctuating, and often invisible nature of migraine. Better educated policymakers shaping these disability support programs can lead to more informed, compassionate decisions, and ultimately create a more inclusive system that genuinely meets the needs of all Canadians living with disabilities.



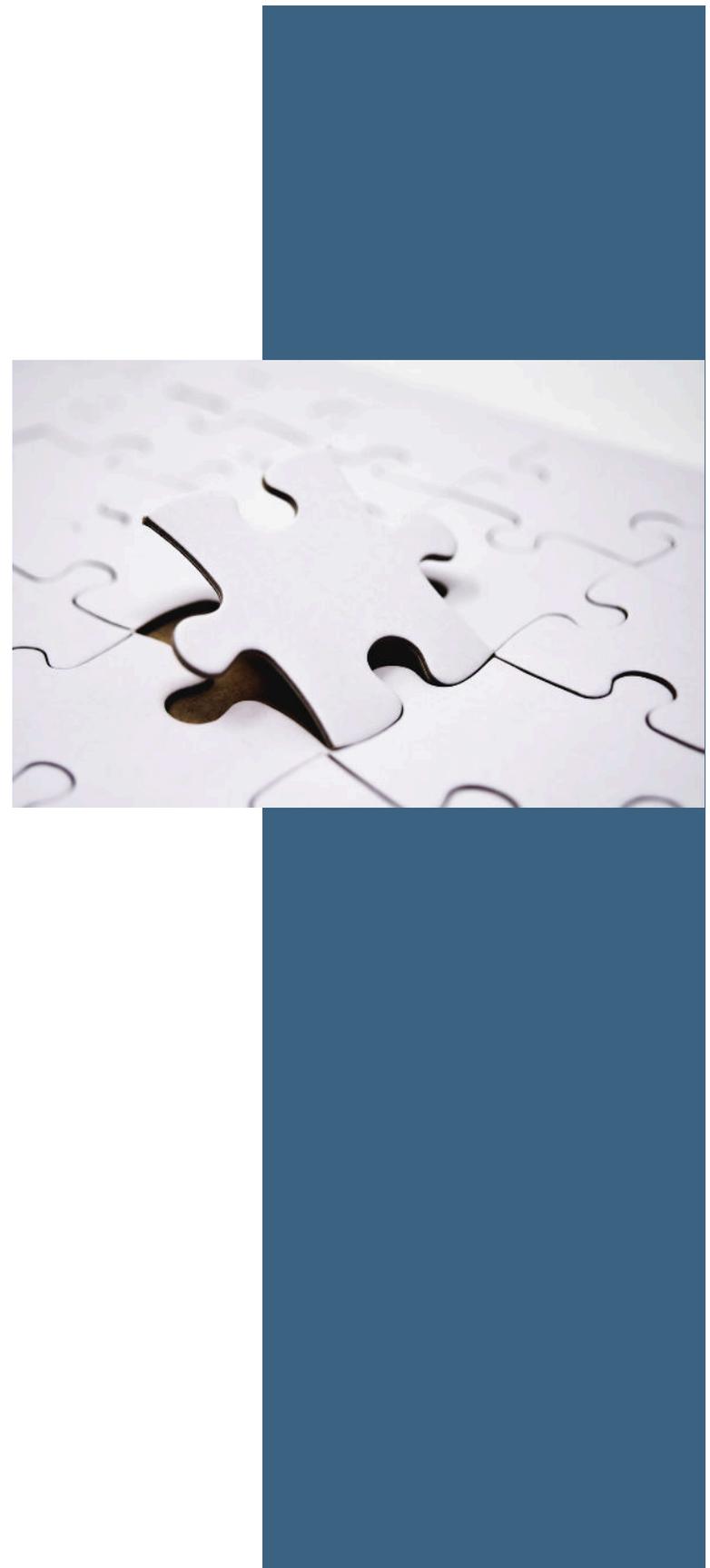


# RECOMMENDATIONS FOR IMPROVEMENT

## Simplify The Process

The application process for disability programs, benefits, and tax credits must be reformed and re-designed with user-friendliness and accessibility as a top priority. Applicants and healthcare providers alike would benefit greatly from clearer, more straightforward instructions that streamline the completion of forms and reduce confusion. Simplifying these documents can help ensure that applicants fully understand the requirements, reducing errors and delays. Additionally, disability support programs should carefully reconsider the extent and nature of medical documentation required. A more nuanced approach to medical documentation would respect the complexities of migraine while maintaining standards for eligibility.

Moreover, the appeals process must be made more accessible, transparent, and responsive. Clear guidance should be provided on what steps applicants need to take, accompanied by timely and helpful responses to questions or concerns. By simplifying the process and improving communication, the appeals process can become less intimidating and burdensome, ensuring that applicants feel supported and empowered rather than discouraged.

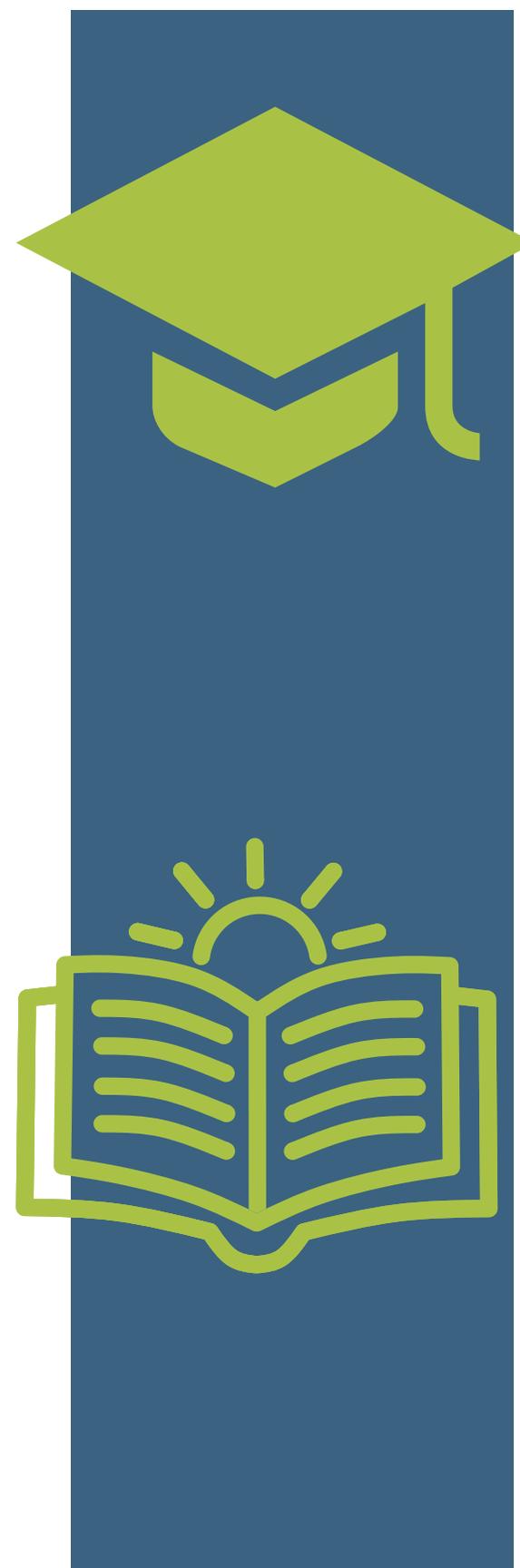




## Increase Awareness and Education

The survey findings highlight a pressing need for educational tools designed specifically to support and guide applicants navigating the application processes of disability support programs. Many applicants require more comprehensive guidance regarding various aspects of the process, including eligibility criteria, the steps involved in filing an appeal, and the range of services and benefits available. Without this support, applicants may feel lost or overwhelmed, increasing the risk of errors or incomplete applications.

To address this need, the respondents have indicated a demand for workshops, accessible resources, and the opportunity for one-on-one guidance. These educational resources could include sessions led by professionals such as accountants, lawyers, and disability consultants who have expertise in the complexities of disability support programs and can provide personalized guidance. Additionally, clear written and digital guides would empower applicants by outlining and breaking down the various requirements for the application process. Implementing these educational supports would not only improve applicants' chances of a positive response but also reduce frustration and stress throughout the process. Ultimately, incorporating more comprehensive education and guidance would serve as an important tool to promote accessibility, as well as increase fairness and foster confidence among those seeking the benefits and programs they need.



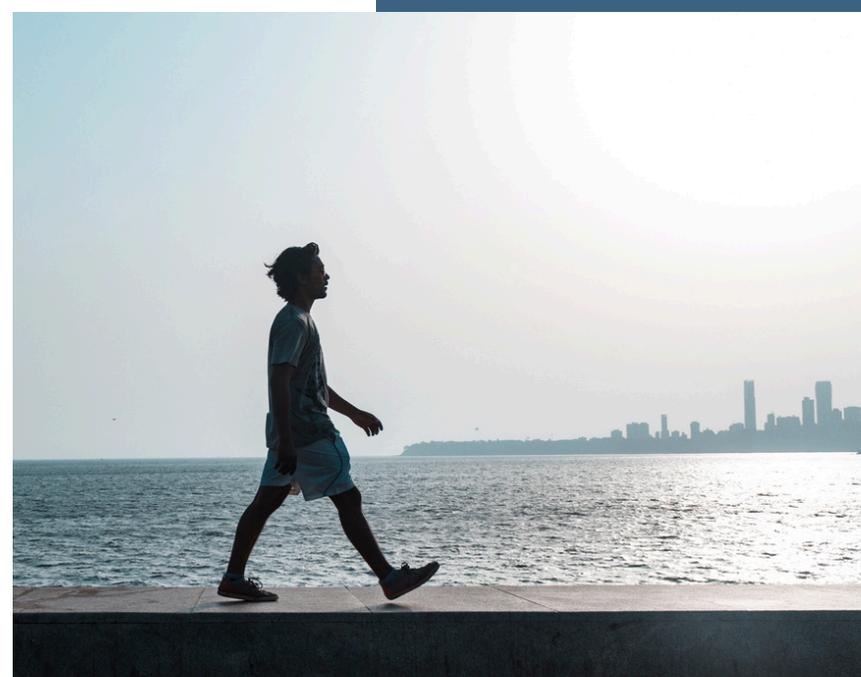


## Increase Financial Support

Even after applicants are approved for disability support, those disability benefits often fall short of covering even the most basic living expenses. To truly support the disabled population, disability benefits must be increased to reflect the cost of living, especially in regions with disproportionately high poverty rates. A particularly urgent area for improvement is the expansion of coverage for essential medications and treatments, such as triptans, Botox injections, and anti-CGRP therapies.

These treatments are often expensive and not fully covered by existing public insurance programs, creating significant barriers for people who rely on them to manage their symptoms and maintain their quality of life. Increasing access to these medications would not only alleviate their suffering but also reduce the overall strain on the healthcare system by helping patients better control their condition.

By increasing disability benefits and medication coverage, policymakers can take meaningful steps toward ensuring that people with migraine and other chronic conditions have the financial stability and access to treatments needed to live with dignity.



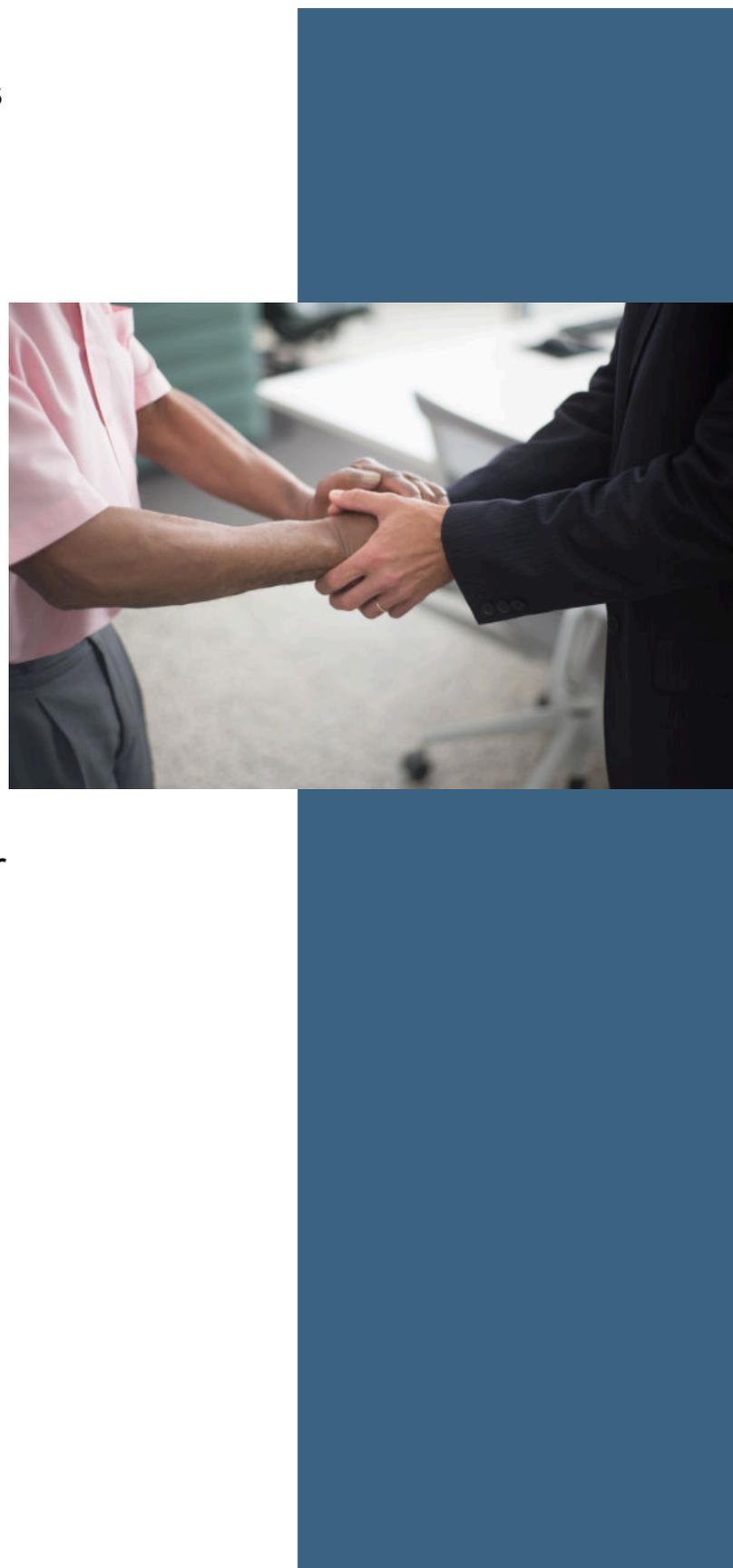
# Conclusion

## Conclusion

The Government Disability Programs, Benefits, and Tax Credits survey reveals that accessing disability support is a daunting and often discouraging challenge for those living with migraine. Complex and rigid eligibility criteria, combined with a lack of clear guidance, make the application process overwhelming and inaccessible for many.

The lengthy, unpredictable application and appeals processes, coupled with a system that frequently fails to recognize the true impact of migraine, leaves many applicants feeling frustrated, unheard, and disempowered. These findings point to a need for simplified application and appeals processes, as well as increased benefits that reflect the current cost of living for individuals who are approved.

Equally essential is helping applicants navigate the system with confidence by providing clear, accessible guidance and educational resources for both applicants and healthcare providers. Lastly, policymakers must educate themselves and deepen their understanding of chronic conditions like migraine. By doing so, government disability programs, benefits, and tax credits can become more compassionate, equitable, and accessible, and can better support people who are disabled by migraine.





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