

Disability Denial Handbook & Resources



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Index

Disability Denial Handbook	4
Ways to Challenge the Denial of Your Disability Claim	8
Frequently Asked Questions	11
Disability Assistance Resources for British Columbia	22
A. General Disability Assistance	23
B. Mental Health & Counselling Services	26
C. Prescription Drugs & Other Health Care Costs	30
D. Phone & Internet	33
E. Groceries & Food Support	36
F. Children, Recreation, Entertainment, Clothing & Basic Items	42
How Can Taylor & Blair LLP Help You?	51

Disability Denial Handbook

Taylor & Blair LLP have created this handbook to assist as a guide to individual's who have had their legitimate disability claim denied. The information in this handbook can assist these individuals in appealing the decision to deny their disability claim and provide insight into the different avenues available to challenge your denial.

This handbook is not to be taken as legal advice. If you require legal advice regarding your claim for denied disability benefits contact the lawyers at Taylor & Blair LLP online at info@taylorandblair.com or call 604-737-6900 or toll free at 1-877-515-0903.



What To Do When Your Disability Claim Has Been Denied

Disability insurance is purchased to provide peace of mind and financial support when, due to injury or illness, an individual is rendered disabled from working. For many people losing the ability to work can be a significant blow. To find out that you won't be able to rely on the disability benefits you were counting on can be disastrous one.

Most people think of their insurance company as being "on their side". This couldn't be further from the truth. An insurance company is a business, and the goal of their business is to make a profit and the only way they can make a profit is to take in more money than they pay out. If an insurance company can think of a basis to deny a claim, they will, even if the basis is questionable at best.

Insurance companies can come up with many reasons to deny a disability claim, with the most common being:

- ▶ The cause of the disability is excluded in the policy language.
- ▶ Lack of sufficient medical evidence to support the claim.
- ▶ A misrepresentation on the application for the insurance policy.
- ▶ The insured refusing to participate in a return to work program or attend an independent medical examination when asked to by the insurance company.
- ▶ The disability claim was filed outside the timeframe laid out in the policy.
- ▶ Failure to be under the care of a medical practitioner.
- ▶ Failure to provide the insurer with requested documents.
- ▶ A change in the definition of "disabled" under the terms of the policy.
- ▶ Surveillance shows you doing things you said you could not do.

The good news is that there are steps you can take. It is important that you are proactive and that you stand up for your rights. If you don't have a lawyer representing you, you will need to be an advocate for yourself.

REQUEST YOUR FILE

The first thing you should do is request a copy of your entire file from your insurer. They have an obligation to provide it to you and it should contain all the information they have relating to your disability claim, including copies of any surveillance reports. This will assist in seeing how they came to the determination to deny your claim.

REVIEW THE DENIAL LETTER

You should also carefully review the denial letter and narrow the basis for the denial of your disability claim and what part of your insurance policy they use to support their denial. At the end of the day your relationship to your insurance company is strictly contractual and the language of your insurance policy will govern your entitlement to disability benefits. You can even contact the insurance adjuster who denied your claim to ask them to explain in detail why they denied your claim and what parts of your insurance policy support their decision. At the end of the day, even if they have denied your claim, they are still your insurer and owe you a duty of good faith.

MAKE AN APPOINTMENT WITH YOUR MEDICAL PROFESSIONALS

Another step to take would be setting up an appointment with your treating doctor and/or specialists to discuss the denial with them and get their opinion. Quite often a letter from your treating doctor and/or specialist can assist in fighting a denied disability. Often if the insurance company has even bothered to obtain a medical opinion, the opinion was made from a review of your medical records and without an in-person meeting/evaluation. The evidence and opinion

of treating doctors/specialists who have seen you over a period of time and in-person will carry far more weight than the opinion of an insurance company's hired gun who has never met you before.

APPLY FOR FEDERAL AND PROVINCIAL DISABILITY SUPPORT

If you believe your disability will likely be permanent or last for a prolonged period of time you can also apply to provincial and federal disability benefits. In British Columbia these provincial disability benefits are known as Persons With Disabilities (PWD) Benefits. Federal disability benefits are available to those who have paid into the Canadian Pension Plan (CPP) over their working years and they are known as Canadian Pension Plan Disability (CPP-D) benefits. If you are approved for either provincial or federal disability benefits this can help alleviate the financial burden caused by your disability and denial, as well as help support a challenge to the insurance company's decision to deny your legitimate claim.

Consulting a lawyer and having them go over your policy and the reason for your disability benefit denial can go a long way to help you decide the best way to challenge the denial of your disability claim.



Ways to Challenge the Denial of Your Disability Claim

There are usually two different ways to attempt to resolve your denied disability claim, either through the insurance company's internal appeal process, or through the Court system. If you go through the insurance company's internal appeal process it will likely be the same insurance adjuster who already denied your claim deciding the appeal, while the Court system is independent.

THE INTERNAL APPEAL PROCESS

One way to attempt to resolve your denied disability claim is through the insurance company's internal appeals process. You do not need a lawyer to challenge an insurance company's decision to deny your claim (although you can have a lawyer assist if you would like) and their denial letter will often lay out the process for appealing their decision.

While the internal appeals process is attractive, more often than not, even a well put together appeal will not change an insurance company's decision to deny a disability claim. That being said, if you are going to attempt to use the insurance company's internal appeal process make sure you are mindful of the time frame in which you have to start a lawsuit as insurance companies will try to drag out the appeals process as long as they can to run out the clock for your time to start a lawsuit. This is because they know that once a limitation period has passed there is nothing even the best lawyer can do to revive your right to sue to enforce your right to your disability benefits.

Should you be successful in your appeal process the insurance company should pay you the disability benefit arrears you are owed from the date they stopped paying you until they put you back on policy. Thereafter you should continue to receive your monthly disability benefits for as long as you remain disabled under your policy.

THE LEGAL SYSTEM

The most effective way to challenge an insurance company's denial of your legitimate disability claim is to start a lawsuit. If an insurance company knows that the basis for their denial won't hold up under the scrutiny of a judge they will often work to resolve your claim for denied disability benefits.

At the end of the day insurance companies all make decisions based on how much money they feel they will have to pay out, and if they realize they will have to pay legal fees for lawyers to represent them, as well as pay out your disability claim at the end of the day, it makes financial sense for them to resolve the claim quickly to keep their legal fees down.

Another motivator to resolve denied disability claims is that once a lawsuit is started in British Columbia the Plaintiff (the one who started the lawsuit) will have a right to examine a representative of the insurance company under sworn oath to tell the truth. Most often lawyers will choose the insurance adjuster who originally denied your claim to examine under oath. Insurance companies do not like to have their employees examined under oath and will fight hard to attempt to resolve claims before this has to happen.

Quite often lawsuits to make insurance companies pay denied disability claims are resolved through settlement negotiations or mediation. If you are unable to resolve your lawsuit this you can go to trial to have a judge decide the case.

If you bring your claim all the way to trial, the only thing a judge can do is award you the arrears of benefits you should have been paid and order the insurance company to reinstate your policy and to follow their contractual obligations pursuant to the policy. This does not preclude the insurance company from trying to deny your claim at a later date and requires you do continue to deal with the insurance company going forward.

While a judge is not allowed to do so, often insurance company and the lawyers representing those denied disability benefits will come to an agreement to “pay-out” the policy through settlement negotiations before trial. When this happens both you and the insurance company agree on a lump sum amount of money which is paid to you all at once to satisfy any claim you have against the insurance company for denied disability benefits. Many people denied their disability claim prefer the pay-out route as it means they do not have to ever deal with their insurance company again.

TIME LIMITS

It is very important to know that regardless of how you chose to challenge the denial of your disability claim, there are timelines for challenging the denial, whether you choose to go through the internal appeal process or challenge the decision legally. You should contact a lawyer to discuss these timelines as soon as possible to ensure you do not miss a deadline.



Frequently Asked Questions

Why would my Insurance Company deny my claim?

Often people are surprised and feel betrayed that their insurance company would deny them for the very coverage that was paid for. The unfortunate reality is that this happens all too often and the truth is insurance companies care more about paying as little as possible on claims than they do about taking care of their customers.

Who decides whether to accept or deny my claim?

An employee of the insurance company called an insurance adjuster or claims adjuster usually decides whether or not to accept or deny insurance claims. While these adjusters act like they're on your side, their main goal is to pay out as little as possible for insurance claims.

What can I do to protect myself from insurance or claim adjusters?

Insurance or claim adjusters often only want to communicate by phone as there is no record of what is being said. Always try to have them communicate in emails or writing what they tell you about your insurance coverage. If they won't, take your own notes with dates and times of your conversations with the insurance adjuster or claim adjuster.

Should I stop working if my injury or illness is making it difficult to do my job?

The answer as to whether or not you should continue working is something you will need to decide in discussions with your treating doctors. If your treating doctors think you should stop working, then you should probably listen to their opinion. If you keep trying to work you can cause further injury to yourself only making the situation worse. Also, some disability policies require you to be "actively working" at the time of your disability in order to qualify for benefits.

This is usually defined at a minimum number of working hours in your insurance policy. If your injury or illness causes you to reduce your hours of work over a period of time, by the time you finally decide to apply for disability, you may not be working enough hours to be considered “actively working” under the terms of your policy.

If I’m currently on Long-Term Disability when should I be concerned?

If you’re currently on Long Term Disability or receiving other ongoing disability benefits, beware when your claim adjuster starts asking for specific updates, or for you to write a diary of your day to day life. This is not information they need unless they’re evaluating whether or not you still qualify for disability payments.

How often do I have to see my Doctor if I’m on Disability?

Almost all insurance policies for disability require you to be under the care of a doctor. This can be challenging in a time where finding a general practitioner doctor is difficult and many walk-in doctors do not want to take on what they might see as a burdensome patient. What happens if you are being treated by a nurse-practitioner and not an actual doctor? How often must you see your doctor to be under their “care”? These are ill defined terms however, like most vague contractual terms, this usually works out to the disabled person’s benefit at the end of the day.

Can I travel or move out of province while on long-term disability?

Some insurance policies have specific provisions dealing with travelling or moving out of province. Even if your policy does not have a specific provision for this the best approach is to simply contact your insurer and let them know of your intention to travel out of province or move out of province. So long as your doctor supports the trip/move and the insurance company is aware there should not be a problem.

What is a Transferable Skills Analysis?

A Transferable Skills Analysis (TSA) is an assessment of your skills from previous employment that could be used to in another job in an attempt to evaluate an individual's ability to become employable. Quite often insurance companies will use these assessments to find alternative employment for disabled people when they have been on disability for close to two years after which they will need to be disabled from any occupation to continue with their long-term disability. Often insurance companies will identify occupations which are practically not workable but use those occupations as a rationale to deny further long-term disability coverage.

My Insurance Company sent me a questionnaire to fill out, is that normal?

Generally speaking, when you get a questionnaire to fill out about your day to day living and current capabilities, what the insurance company is really trying to do is gather evidence to support denying ongoing benefits. They will attempt to use medical documentation and video surveillance to contradict the answers you give in a questionnaire as the basis for denying benefits.

Do insurance companies use private eyes?

When insurance companies are trying to find ways to cut-off active insurance claims they will often hire private eye's or individuals called Independent Adjusters, to follow people and record what they're doing in hopes of using the surveillance footage to find an excuse to cut-off an active disability claim. Often they try to use the surveillance footage to contradict answers you've already given them in questionnaires.



What if my Insurance Company sends me to a medical evaluation?

If you're currently on Long Term Disability or receiving other ongoing disability benefits and your insurance company wants you to be evaluated by a medical practitioner they hire, this is a good indication that they're looking for a reason to cut-off your claim. Insurance companies hire doctors to do Independent Medical Evaluations (IMEs) to find a way to deny legitimate disability claims.

What's the difference between Private and Group Insurance Plans?

Private Insurance plans are taken out by an individual, while Group Insurance Plans are offered by employers. Because Group Plans spread the insurance risk among many people, they are usually less expensive than Private Plans.

What is an Insurance Policy Rider?

An insurance policy rider is extra coverage and benefits a person can choose to purchase to add on to their insurance policy. These are sometimes called endorsements.

What is a COLA Rider?

A COLA rider is a provision found in Long-Term Disability policies that allows for benefits to be adjusted for inflation. COLA stands for Cost of Living Adjustments and COLA rider's are usually based on a fixed percent or tied to the Consumer Price Index.



What is a Partial Disability Rider?

A partial disability rider is a provision found in Long-Term Disability policies that allows for payment of partial disability benefits when the person is not totally disabled. This occurs in situations where someone is working, but their disability is preventing them from working to their full capacity/full time.

Partial disability riders are usually only found in the more costly private policies.

What is an Own Occupation Rider?

An Own Occupation Rider is a provision in Long-Term Disability policies which provides for benefit payments if you are disabled from your own occupation, even if you start working in a different occupation.

Own Occupation Riders are usually only found in the more costly private policies.

What is a Future Increase Option Rider?

A future increase option rider allows a person to increase their coverage in the future as their income rises. These riders are useful for business owners who are just starting out and hope to earn more as their business grows.

Future Increase Option Riders are usually only found in the more costly private policies.



How long are disability benefits paid for?

Short-term disability benefits are paid for a specific amount of time which is set out in the insurance policy. Usually this time frame ranges from 15 weeks to up to a year, however each case is different.

Long-term disability benefits timelines are also governed by the wording of the insurance policy, with most policies continuing until the insured reaches 65 years of age. There are some policies however that have limits, which can be 2 to 5 years or any other amount agreed to, and others which allow you to pay a premium to continue coverage beyond 65 years of age, which usually have what is called a lifetime benefit rider.

As with most things involving your insurance coverage it will come down to the precise wording of your contract and how the Courts will interpret them. An experienced lawyer can help you understand your rights.

What's the difference between being disabled from your own occupation vs. any occupation?

Almost all disability contracts have two different standards of disability that someone must suffer from to meet the terms of the policy. Usually for the first 1 to 2 years of disability you have to be disabled from performing the duties of the job you have at the time you are disabled. This is known as the own occupation period. After this period most policies require you to be disabled from any occupation available to you within certain parameters. This is a much higher standard and usually when insurance companies deny serious long-term claims.

Will my Long-Term Disability payments affect my pension?

This depends. Surprisingly, under some Long-Term Disability employee group or union plans, a disabled individual can continue to accrue pensionable amounts as if you were still actively working. This is dependent on the particular plan and will require the review of someone with legal expertise to be certain.

Do I have to apply for Canada Pension Plan (CPP) Disability?

Many Long-Term disability contracts will require you to apply for Canada Pension Plan (CPP) Disability. This is because if you are found to be disabled by the definition of Canada Pension Plan (CPP) Disability, any benefits you are owed under your Long-Term Disability policy will be reduced by any benefits received from Canada Pension Plan (CPP) Disability.

Is it difficult to qualify for Canada Pension Plan (CPP) Disability?

The bar for qualifying for Canada Pension Plan (CPP) Disability is a high one. Your disability must be severe and prolonged in order to qualify. On top of this you must have contributed to CPP throughout your employment prior to becoming disabled.

You can apply for Canada Pension Plan (CPP) Disability here:

<https://www.canada.ca/en/services/benefits/publicpensions/cpp/cpp-disability-benefit/apply.html>

Will Canada Pension Plan (CPP) Disability payments reduce my Canada Pension Plan (CPP) Pension payments?

Likely not, and more often than not, if there is any effect it will increase your CPP Pension payments, as your period of disability will cause CPP to change how they calculate your CPP Pension entitlements.

Are Canada Pension Plan (CPP) Disability Benefits taxable?

Yes, unlike some Long-Term disability benefits Canada Pension Plan (CPP) Disability benefits are taxable as if they were income.

What is the Disability Tax Credit?

The Disability Tax Credit is a tax credit that is available for disabled individuals who meet the criteria of suffering from a severe and prolonged impairment in physical or mental functioning that results in a marked restriction.

Consideration is given to your ability to walk, see, hear, speak, undertake daily tasks of living, as well as other issues to determine if you suffer from a “marked restriction”.

You can apply for the Disability Tax Credit here:

<https://www.canada.ca/en/revenue-agency/services/tax/individuals/segments/tax-credits-deductions-persons-disabilities/disability-tax-credit.html>

Are there any other Disability Benefits available to me?

That depends on which province you reside in. In British Columbia there is the Persons With Disability (PWD) benefit. In order to obtain the Persons With Disability (PWD) benefit you must meet the criteria of being 18 years old, with a severe mental or physical impairment that is expected to continue for more than 2 years, be significantly restricted in your ability to perform the tasks of daily living and require assistance from another person/device/animal on a day to day basis.

There are certain asset and income restrictions you must meet in order to qualify for Persons With Disability (PWD) benefit.

You can apply for the Persons With Disability (PWD) benefit here: <https://www2.gov.bc.ca/gov/content/family-social-supports/services-for-people-with-disabilities/disability-assistance>

Can I hire a lawyer if I’m part of a union?

Often you can hire a lawyer if you are unionized, but it will require a lawyer’s examination of the policy to ensure this is the case.

What can I do if my Insurance Claim is Denied?

[The lawyers at Taylor & Blair LLP can help denied insurance claims.](#) If your insurance claim is for long term disability, there are steps you can take that will also help. These include applying for Canadian Pension Plan (CPP) disability or Provincial Persons With Disability (PWD) benefits.

What if my Insurance Company says I can appeal their decision?

While there is often an option to appeal your insurance company's decision internally, usually this is not only a waste of effort but a waste of time and your time is not unlimited. Once a claim is denied initially there is a limited amount of time in which you have to start a lawsuit to get your benefits or you can be statute barred from doing so. Often appeals are just the insurance company's way to make you waste this time.

What am I entitled to legally if my insurance claim is unfairly denied?

If your claim proceeds to trial, the law states that all a judge can do is order your insurance company to pay you any amounts owed to the date of the judgment and that it must continue to make payments pursuant to the terms of your insurance contract.

What if I don't want to continue with my Insurance Company after they denied me coverage?

While a judge can only make your insurance company pay you the amounts owed to date and that the insurance company must continue to make payments pursuant to your insurance contract, many people want nothing to do with their insurance company after an unfair denial. Due to this, many cases are settled out of court for a lump-sum settlement recognizing past payments owed as well as future payments.

How much is my claim worth?

This will depend on the facts of your case and the specific wording of the insurance policy. Insurance policies contain many terms and conditions that an experienced lawyer can help you understand.

How long will it take for my claim to settle?

While it may be shocking many claims can take up to a year if not longer to settle. However each case is specific and some can resolve much quicker than this.

What is the difference between an insurance broker and an insurance agent?

An insurance broker represents someone who is or wants to be covered by an insurance policy and deals with the insurance company on that person or company's behalf as their representative. An insurance agent represents the insurance company and insurance brokers represent the insured/those seeking insurance.

What if an insurance broker or agent gave me bad advise?

Insurance brokers have a professional obligation to their clients and if your insurance does not cover you because of something your insurance broker or agent did wrong or failed to do, you can sue them to recover what you should have received under your insurance.

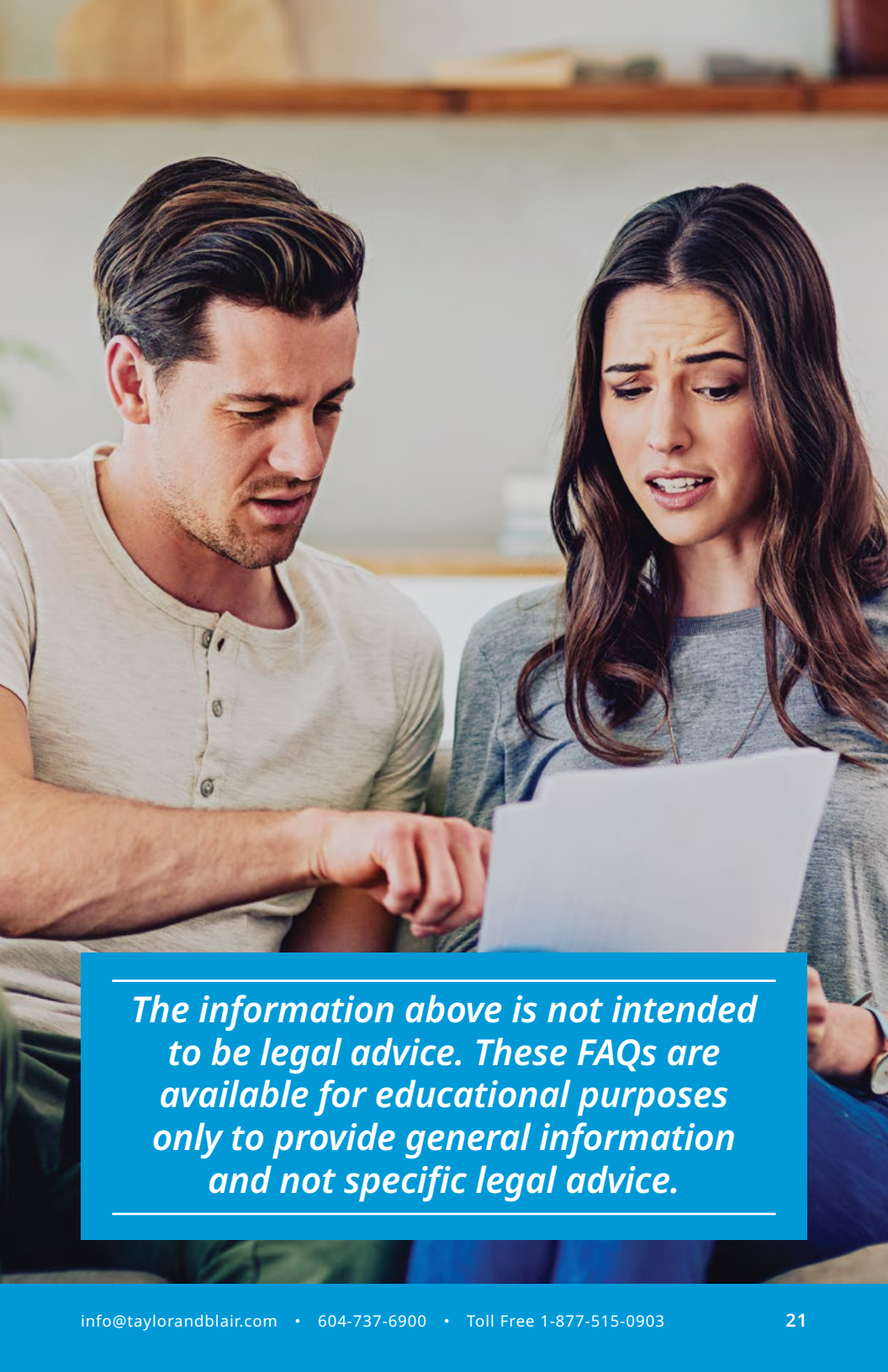
Are there time frames that I need to be aware of?

Yes, insurance contracts can contain time limits you need to be aware of. Experienced lawyers can help you understand these.

Are there any other resources to help me navigate my disability?

In British Columbia the group Disability Alliance BC has been helping people with disabilities for years. They can assist with applying for disability benefits, filing taxes, ensuring your finances are arranged so as not to interfere with disability benefits, as well as creating all kinds of useful programs to assist those suffering from a disability.

Alliance BC can be found here: <https://disabilityalliancebc.org/>



The information above is not intended to be legal advice. These FAQs are available for educational purposes only to provide general information and not specific legal advice.

Disability Assistance Resources for British Columbia

The team at Taylor & Blair LLP appreciates the financial and day to day difficulty that can arise when your disability benefits have been denied or cut off. We have put together this list of resources to assist you. All resources were reviewed and updated in 2026.

Acceptance into any program is subject to each program's availability and criteria, which may change from time to time. The availability of all services is subject to change without notice.



A. GENERAL DISABILITY ASSISTANCE

BC PERSONS WITH DISABILITY BENEFIT (PWD)

In order to obtain the Persons With Disability (PWD) benefit you must meet the criteria of being 18 years old, with a severe mental or physical impairment that is expected to continue for more than 2 years, be significantly restricted in your ability to perform the tasks of daily living and require assistance from another person/device/animal on a day to day basis.

There are certain asset and income restrictions you must meet in order to qualify for Persons With Disability (PWD) benefit.

Apply online: [gov.bc.ca Disability Assistance](https://gov.bc.ca/DisabilityAssistance)

CANADA PENSION PLAN DISABILITY (CPP-D)

The bar for qualifying for Federal Canada Pension Plan Disability (CPP-D) is a high one. Your disability must be severe and prolonged in order to qualify for CPP-D payments if you meet the other criteria. The “prolonged” criteria is usually the most difficult to satisfy. However, if you do qualify they will often pay you benefits retroactively to the date of disability.

Apply online: [canada.ca CPP Disability](https://canada.ca/ CPP Disability)

DISABILITY TAX CREDIT

The Disability Tax Credit is a tax credit that is available for disabled individuals who meet the criteria of suffering from a severe and prolonged impairment in physical or mental functioning that results in a marked restriction.

Consideration is given to your ability to walk, see, hear, speak, undertake daily tasks of living, as well as other issues to determine if you suffer from a “marked restriction”.

Eligibility and application: [canada.ca Disability Tax Credit](https://canada.ca/ Disability Tax Credit)

CANADA DISABILITY BENEFIT (CDB)

Introduced in 2025, the Canada Disability Benefit (CDB) provides up to \$200.00 per month, indexed annually to inflation, to Canadians aged 18 to 64 with low incomes.

In order to qualify CDB you must have a valid Disability Tax Credit certificate, have filed your most recent tax return, and meet the income test. A working income exemption allows you to earn some employment income without reducing the benefit. Back payments are available for up to 24 months, but not for any time period before July 2025.

Learn more and apply: [canada.ca Canada Disability Benefit](https://canada.ca/Canada-Disability-Benefit)

EMPLOYMENT INSURANCE SICKNESS BENEFITS

EI sickness benefits provide up to 26 weeks of financial assistance if you cannot work for medical reasons, paying 55 percent of your earnings up to a weekly maximum that is adjusted each year. You will need a medical certificate, and you should apply promptly, because many LTD policies expect you to exhaust EI sickness benefits first.

Apply online: [canada.ca EI Sickness Benefits](https://canada.ca/EI-Sickness-Benefits)

REGISTERED DISABILITY SAVINGS PLAN (RDSP)

If you qualify for the DTC, you can open an RDSP, a long-term savings plan to help people with disabilities save for the future. Depending on family income, the federal government contributes through the Canada Disability Savings Grant and, for lower income individuals, the Canada Disability Savings Bond, which can pay up to \$1,000 per year even with no personal contributions.

Learn more: [canada.ca RDSP](https://canada.ca/RDSP)

BC PROPERTY TAX DEFERMENT PROGRAM

Homeowners with disabilities may qualify to defer their property taxes through the provincial Property Tax Deferment program.

Learn more: [gov.bc.ca Tax Deferment](https://gov.bc.ca/Tax-Deferment)

BC BUS PASS PROGRAM

If you receive PWD benefits, you are eligible for a heavily subsidized annual bus pass through the BC Bus Pass program.

Learn more: [gov.bc.ca BC Bus Pass](http://gov.bc.ca/BCBusPass)

HEALTHLINK BC AND THE HEALTH CONNECT REGISTRY

HealthLink BC provides health information and advice for British Columbians. Dial 8-1-1 toll free to speak with a nurse or health service navigator. Translation services are available.

If you do not have a family doctor or nurse practitioner, register with the Health Connect Registry through HealthLink BC. This adds you to the list to be connected with a family doctor or nurse practitioner in your community when one becomes available.

This is important in disability claims because many disability policies require you to be under regular medical care and to follow reasonable treatment recommendations. Registering with the Health Connect Registry does not provide immediate care, so you should still use walk-in clinics, urgent and primary care centres, virtual care, or other available medical services while waiting.

Website: healthlinkbc.ca

DISABILITY ALLIANCE BC

Disability Alliance BC is an organization dedicated to assisting people with disabilities, especially in navigating applications for benefits such as PWD, CPP-D, the DTC, and the RDSP. They offer one-to-one advocacy and helpful self-help guides.

Website: disabilityalliancebc.org or phone: 604-872-1278 (toll free 1-800-663-1278).

BC211

bc211 is a free, confidential information and referral service covering community, government, and social services across British Columbia. Dial 2-1-1 or visit the website to be connected with help for housing, food, mental health, financial assistance, and more.

Website: bc211.ca

B. MENTAL HEALTH & COUNSELLING SERVICES

BC MENTAL HEALTH SUPPORT LINE

For free, confidential emotional support and information about mental health resources anywhere in British Columbia, available 24/7. This line can connect callers to a BC crisis line and can provide emotional support and referral information.

Phone: 310-6789. No area code is needed.

9-8-8 CRISIS HELPLINE

Canada's national three-digit crisis line launched in late 2023. If you or someone you know is thinking about suicide, call or text 9-8-8. Support is free, confidential, and available 24 hours a day, 7 days a week, in English and French.

Website: 988.ca or phone or text 988

BOUNCEBACK

BounceBack is a free skill-building program for adults and youth aged 13 and over who are dealing with low mood, mild to moderate depression, anxiety, stress, or worry. It is based on cognitive behavioural therapy principles and is delivered through online materials, workbooks, videos, and telephone coaching.

BounceBack is not the same as ongoing counselling or psychotherapy, but it can be useful for learning practical tools

to manage mood, worry, avoidance, sleep, confidence, and daily routines. BounceBack Online and the video resources can be accessed without a referral. Telephone coaching may require involvement from a primary care provider or other approved provider.

Website: bouncebackbc.ca or phone 1-866-639-0522.

FOUNDRY BC

Foundry offers free and confidential mental health and wellness services for young people aged 12 to 24 in British Columbia, as well as support for caregivers. Services may include counselling, peer support, primary care, substance use support, groups, workshops, and virtual services through the Foundry BC app or website.

Website: foundrybc.ca or phone 1-833-308-6379.

HELP STARTS HERE

Help Starts Here is a BC government website that allows you to search for mental health and substance use services across British Columbia. It can be useful for finding services close to where you live, including public programs, community services, and specialized supports.

Website: helpstartshere.gov.bc.ca

HERE TO HELP

Here to Help is a BC-based mental health and substance use information website. It provides plain-language information, self-screening tools, wellness resources, and referral information. It is not a replacement for medical treatment or counselling, but it can be a helpful place to learn about symptoms, coping strategies, and available supports.

Website: heretohelp.bc.ca

KELTY MENTAL HEALTH RESOURCE CENTRE

Kelty Mental Health Resource Centre helps families across BC navigate child and youth mental health and substance use services. It offers information, resources, and peer support for parents and caregivers of children and youth up to age 24. It can be especially helpful where a parent is trying to find services for a child, teenager, or young adult.

Website: keltymentalhealth.ca or phone 604-875-2084
(toll free 1-800-665-1822)

UBC PSYCHOLOGY CLINIC

The UBC Psychology Clinic provides psychological assessment and treatment for adults, children, and families. Services are provided by doctoral students in clinical psychology under the supervision of registered psychologists. Fees are charged on a sliding scale based on household income.

This can be a good option when you need more structured psychological treatment or assessment and cannot afford standard private psychology fees.

Website: clinic.psych.ubc.ca or phone 604-822-3005

FAMILY SERVICES OF GREATER VANCOUVER

Family services agencies often provide counselling, trauma services, family support, and community referrals. Availability and fees vary by agency and program.

For example, Family Services of Greater Vancouver provides programs for youth, families, survivors, and people dealing with trauma or crisis. Clients should ask specifically whether there is a free, sliding-scale, or supervised intern counselling program currently available.

Website: fsgv.ca/counselling or phone 604-874-2938

For North Shore residents, Family Services of the North Shore offers reduced-fee counselling with supervised intern counsellors.

Family Services of the North Shore website: familyservices.bc.ca or phone: 604-988-5281

MOVING FORWARD FAMILY SERVICES

Moving Forward Family Services offers low-cost or no-cost counselling, including services from interns and newer counsellors under supervision. It is designed to assist people who cannot afford typical private counselling rates or who face long waits for public services. Services may be available in multiple languages.

Website: movingforward.help or phone: 778-321-3054

OAK COUNSELLING SERVICES

Oak Counselling provides low-cost counselling in Metro Vancouver for adults and couples. It offers services on a sliding-scale basis and may be helpful for people looking for longer-term, affordable counselling for issues such as anxiety, depression, grief, relationship issues, life transitions, and trauma. It is not a crisis service.

Website: oakcounselling.org or phone: 604-266-5611

JEWISH FAMILY SERVICES

Jewish Family Services Vancouver offers counselling to the Jewish and broader community. It has a low-cost intern counselling clinic, with supervised graduate-level interns, and fees may be significantly lower than private counselling.

Services are open to people of all backgrounds.

Website: [jfsvancouver.ca counselling](http://jfsvancouver.ca/counselling) or phone: 604-558-5717

KUU-US CRISIS LINE SOCIETY

KUU-US provides free, culturally safe crisis support for Indigenous people in BC and can connect callers with additional resources.

Phone: 1-800-588-8717

Adult / Seniors line: 250-723-4050

Youth line: 250-723-2040

Métis line: 1-833-638-4722

VANCOUVER COASTAL HEALTH – SUBSTANCE USE SERVICES

Free substance use assessment, counselling, and treatment planning for individuals, couples, and families. Group counselling is also available through the Access Central intake line.

Website: vch.ca mental health and substance use

KIDS HELP PHONE

Kids Help Phone provides free, confidential support to children, teens, and young adults across Canada, 24 hours a day, 7 days a week, in English and French. Young people can call, text, or use online resources.

Website: kidshelpphone.ca or phone: 1-800-668-6868 or text: CONNECT to 686868

C. PRESCRIPTION DRUGS & OTHER HEALTH CARE COSTS

BC PHARMACARE

BC PharmaCare is the main public program that helps British Columbia residents pay for eligible prescription drugs, dispensing fees, some medical devices and supplies, and certain pharmacy services. There are several different PharmaCare plans, and a person can be covered under more than one plan at the same time. Most PharmaCare plans require the person to be enrolled in the Medical Services Plan of BC.

You should ask their pharmacist whether a medication is covered by PharmaCare, whether it requires Special Authority approval, and whether there is a lower-cost covered version of the medication.

Website: [gov.bc.ca PharmaCare](http://gov.bc.ca/PharmaCare) or phone: 1-800-663-7100

FAIR PHARMACARE

Fair PharmaCare helps BC residents pay for eligible prescription drugs, dispensing fees, and some medical devices and supplies. Coverage is based on family income. A family can be a single person, a couple, or a family with children. The lower the family income, the more assistance may be available.

Registration is free. Everyone in BC should consider registering, even if they also have private extended health benefits. Fair PharmaCare may help with costs that private insurance does not fully cover, and prescription costs may count toward the family deductible or family maximum.

Fair PharmaCare usually uses income information from two years earlier. If your income has dropped significantly because you are off work, disabled, or on reduced income, ask PharmaCare about an income review. If your deductible is difficult to pay at the beginning of the year, ask about the monthly deductible payment option.

Website: [gov.bc.ca Fair PharmaCare](http://gov.bc.ca/FairPharmaCare) or phone: 1-800-663-7100

PSYCHIATRIC MEDICATIONS – PHARMACARE PLAN G

PharmaCare Plan G provides coverage for certain psychiatric medications for BC residents who have both a clinical need and a financial need. It can assist with eligible medications for mental health conditions where the person meets the program criteria.

A physician or nurse practitioner must support the application and submit the Plan G form. Coverage is generally time-limited and may need to be renewed. Clients should keep track of the renewal date and speak to their prescriber before coverage expires.

Website: [gov.bc.ca Plan G](http://gov.bc.ca/PlanG)

INCOME ASSISTANCE AND FAMILY SERVICES – PHARMACARE PLAN C

People receiving BC income assistance, disability assistance, hardship assistance, or Medical Services Only may have no-deductible PharmaCare coverage through PharmaCare Plan C. Plan C can cover 100% of the eligible cost of many prescription drugs, dispensing fees, some pharmacy services, and some medical devices and supplies.

If you are on income assistance or disability assistance, tell your pharmacist and show your BC Services Card. If a medication is not covered, ask whether Special Authority approval is needed or whether there is another covered medication that may be appropriate.

Website: gov.bc.ca [Plan C](#)

MSP SUPPLEMENTARY BENEFITS

MSP Supplementary Benefits may provide partial payment for certain services, including acupuncture, chiropractic treatment, massage therapy, naturopathy, physical therapy, and non-surgical podiatry. Eligibility is income-based, and some people receiving income assistance or disability assistance may already qualify.

Coverage is limited and usually only pays a small portion of the treatment cost. Clients should ask the provider in advance how much MSP will pay and how much the client must pay out of pocket.

Website: gov.bc.ca [MSP Supplementary Benefits](#)

MSP MEDICAL EQUIPMENT AND DEVICES

People receiving disability assistance, and some other eligible clients, may be able to receive help with medically necessary equipment, devices, supplies, orthotics, braces, and breathing devices where there is an essential medical need and no other resource available.

Pre-approval is usually required. The ministry generally will not reimburse clients who buy equipment first and ask for repayment

later. Clients should ask their doctor, nurse practitioner, occupational therapist, physiotherapist, or ministry worker what forms and quotes are needed before purchasing equipment.

Website: [gov.bc.ca Medical Equipment](http://gov.bc.ca/MedicalEquipment)

CANADIAN RED CROSS HEALTH EQUIPMENT LOAN PROGRAM

The Canadian Red Cross Health Equipment Loan Program provides short-term loans of basic medical equipment for people recovering from illness, injury, or surgery, or who have mobility issues.

Equipment may include items such as walkers, wheelchairs, bath seats, commodes, canes, raised toilet seats, and similar items.

A referral from a health care provider is usually required.

Website: [redcross.ca HELP](http://redcross.ca/HELP)

D. PHONE & INTERNET

Discounted internet and mobile services are available to people receiving CPP-D or PWD benefits, depending on the provider. You will require proof of your designation to qualify.

TELUS CONNECTING FOR GOOD

TELUS Internet for Good offers low-cost home internet to eligible people with disabilities in BC, including people receiving BC Persons with Disabilities benefits, CPP Disability, or the Canada Disability Benefit. Available plans may include lower-cost internet options at different speeds and data levels.

Clients should check whether TELUS internet service is available at their address. Existing TELUS customers who qualify may be able to move to an Internet for Good plan, but should ask first about any contract or cancellation issues.

Website: [telus.com Connecting for Good](http://telus.com/ConnectingforGood)

TELUS ACCESSIBILITY DISCOUNT FOR MOBILE PLANS

TELUS offers an accessibility discount on eligible consumer smartphone plans for customers with disabilities. The discount may include a monthly bill credit and bonus data. Clients should contact TELUS and specifically ask about the “TELUS Accessibility Discount.”

Website: [telus.com Accessibility Services](https://telus.com/Accessibility/Services)

ROGERS CONNECTED FOR SUCCESS

Rogers Connected for Success offers low-cost internet, mobile plans, and some TV or streaming bundles to eligible people. In British Columbia, eligibility may include people receiving income support, disability support, the federal Guaranteed Income Supplement, or qualifying rent-geared-to-income housing, where Rogers service is available.

Rogers may require proof of assistance and may require eligibility to be reconfirmed every two years.

Website: [rogers.com Connected for Success](https://rogers.com/Connected/for/Success)

ROGERS ACCESSIBILITY DISCOUNT

Rogers also offers an accessibility discount for eligible mobile customers with a disability or accessibility need. The discount may include a monthmobile discount, extra data, and voicemail-to-text.

Accepted proof may include provincial disability support documents, Disability Tax Credit documents, disability-association membership, or a medical note. The name on the proof should match the person using the mobile line.

Keep in mind that Rogers says some special low-cost programs and accessibility discounts may not be stackable. If you qualify for more than one program, ask Rogers which option gives you the lowest total bill.

Website: [rogers.com Accessibility Discount](https://rogers.com/Accessibility/Discount)

KODOO ACCESSIBILITY DISCOUNT

Koodo offers an accessibility discount for customers with disabilities. The discount may include a percentage discount on eligible mobile plans and bonus data. Clients should contact Koodo and ask specifically about the “Koodo Accessibility Discount.”

Website: [koodomobile.com Accessibility](https://koodomobile.com/Accessibility)

PUBLIC MOBILE ACCESSIBILITY ADD-ON

Public Mobile offers an accessibility add-on for customers who identify as having a disability. Public Mobile is a lower-cost prepaid mobile provider, so this may be worth checking for clients who want to avoid higher-cost postpaid mobile plans.

Website: [publicmobile.ca Accessibility](https://publicmobile.ca/Accessibility)

BELL ACCESSIBILITY DISCOUNT

Bell offers accessibility discounts on some eligible personal mobile plans for customers with accessibility needs. Bell’s mobile service is available in BC, although Bell home internet availability may be limited depending on the area.

Clients should ask Bell’s Accessibility Services Centre whether their plan qualifies and what proof is required.

Website: [bell.ca Accessibility Services](https://bell.ca/Accessibility/Services)

FREEDOM MOBILE ACCESSIBILITY SERVICES

Freedom Mobile offers accessibility services, including text and data options, IP Relay, Video Relay Service information, Text with 9-1-1 registration information, alternative-format documents, and an extended trial period for customers who self-identify as having a disability.

Freedom’s accessibility page may be useful for clients who need disability-related phone features, although clients should confirm current plan pricing directly with Freedom.

Website: [freedommobile.ca Accessibility](https://freedommobile.ca/Accessibility)

CONNECTING FAMILIES (FEDERAL)

The federal Connecting Families initiative provides low-cost internet through participating internet service providers to eligible low-income families and seniors. Eligible households receive a letter from the Government of Canada or Service Canada with an access code.

This program is not something most people can apply for without an invitation letter. Eligibility is generally based on receiving the maximum Canada Child Benefit or being an eligible low-income senior receiving the Guaranteed Income Supplement.

The program may also provide access to a low-cost refurbished computer or device through Computers for Schools Plus, while supplies last.

Website: [ised-isde.canada.ca Connecting Families](https://ised-isde.canada.ca/ConnectingFamilies)

REUSETECHBC / BC TECHNOLOGY FOR LEARNING SOCIETY

ReuseTechBC, formerly associated with BC Technology for Learning Society, refurbishes donated computers and redistributes them to schools, non-profits, Indigenous groups, and low-income individuals. This may be useful for clients who need an affordable computer for medical appointments, disability forms, online treatment, job search, or communication.

Website: reusetechbc.ca or phone: 604-294-6886

E. GROCERIES & FOOD SUPPORT

2-1-1 BRITISH COLUMBIA

2-1-1 is often the best starting point if you are not sure where to get food help. It can help you find food banks, free meals, grocery hampers, community kitchens, seniors' food programs, delivery programs, and other local supports.

Website: bc.211.ca or phone or text 211

FOOD ASSET MAPS

Food asset maps help people find free and low-cost meals, food banks, community kitchens, grocery programs, and other food supports.

The Vancouver Coastal Health Food Asset Maps cover Vancouver Coastal Health communities, including Vancouver, Richmond, the North Shore, Sunshine Coast, Squamish-Lillooet, and related areas.

The City of Vancouver also maintains a free and low-cost food programs map for Vancouver residents. This can be useful for finding meals, grocery hampers, community fridges, food banks, low-cost grocery programs, and food vouchers.

Website: vch.ca [Vancouver Coastal Health Food Asset Maps](#)

Website: vancouver.ca [City of Vancouver Free and Low-Cost Food Programs Map](#)

FOOD BANKS BC

Food Banks BC is the provincial association of food banks. Its website can help you find a food bank in your community. If there is no food bank in your exact community, contact the nearest one, because some food banks also operate depots or related services in nearby areas.

Website: foodbanksbc.com

GREATER VANCOUVER FOOD BANK

For clients in the Lower Mainland, the Greater Vancouver Food Bank provides healthy food to people in need through distribution locations. Registration is required, and clients should book a registration appointment before attending.

The Greater Vancouver Food Bank also has specialized nutritional programs for children and seniors.

Website: foodbank.bc.ca

QUEST NON-PROFIT GROCERY MARKETS

Quest operates non-profit grocery markets where people living on low income can buy groceries and household items at significantly reduced prices. Quest is not a food bank and is not open to the general public. It is meant to provide a more dignified grocery shopping experience for people facing economic barriers.

Quest has five Metro Vancouver markets: Burnaby, Surrey, North Vancouver, East Vancouver, and the Downtown Eastside.

Clients usually need a Quest Client Card. You may qualify by presenting a food bank ID card, proof of income assistance, or by obtaining a referral from a social worker, non-profit, church, health practitioner, school, community organization, or other professional or organization that supports people facing economic barriers.

If you need help finding someone who can refer you, call 2-1-1

Website: questoutreach.org

FOOD STASH FOUNDATION

Food Stash Foundation operates a Rescued Food Market in Vancouver. The market provides access to rescued surplus food from grocery stores, farms, and wholesalers. The food may include items that are overstocked, imperfect, or approaching a best-before date, but still edible.

Membership and registration are required, and availability is limited. The program may use a lottery or registration cycle, so clients should check the website for current intake dates before relying on it.

Website: foodstash.ca

BC FARMERS' MARKET NUTRITION COUPON PROGRAM

The BC Farmers' Market Nutrition Coupon Program provides farmers' market coupons to eligible lower-income families, pregnant people, and seniors through local community partner organizations.

Coupons can be used at participating BC farmers' markets for foods such as vegetables, fruit, nuts, eggs, dairy, herbs, vegetable and fruit plants, honey, meat, and fish. Households enrolled in the program may receive up to \$27 per week for up to 16 weeks, depending on the local partner and available funding.

BC Farmers' Markets does not give coupons directly to individuals. Clients must contact the local community partner listed for their area. Demand is high and space is limited, so eligible clients should apply or inquire early.

Website: [bcfarmersmarket.org Nutrition Coupon Program](https://bcfarmersmarket.org/Nutrition-Coupon-Program)

UNITED WAY BC FOOD LINK & COMMUNITY FOOD HUBS

United Way BC supports food security programs across British Columbia, including Food Link and Regional Community Food Hubs. These programs are especially relevant for people who face barriers getting to food programs in person, including people who are homebound, have mobility issues, are ill, live rurally, or have transportation barriers.

Food Link is generally coordinated through community organizations rather than direct self-service by individuals. Clients should ask 2-1-1, a local food bank, neighbourhood house, social worker, or community organization whether Food Link, a food hub, or food delivery support is available in their area.

Website: [uwbc.ca Food Link](https://uwbc.ca/Food-Link)

COMMUNITY FRIDGES, COMMUNITY PANTRIES, NEIGHBOURHOOD HOUSES & COMMUNITY KITCHENS

Some neighbourhoods have community fridges, free pantries, rescued food distributions, low-cost community meals, neighbourhood house programs, and community kitchens. These programs are often hyper-local and may change quickly.

The best way to find them is to use the local food asset map, call 2-1-1, contact a neighbourhood house, or check with a local community centre.

GURU NANAK'S FREE KITCHEN & COMMUNITY MEAL PROGRAMS

Some community and faith-based organizations provide free meals. For example, Guru Nanak's Free Kitchen serves free vegetarian meals and supports people in need in Vancouver's Downtown Eastside and the Lower Mainland.

Clients can also look for community meals at churches, gurdwaras, temples, mosques, community centres, neighbourhood houses, and non-profit agencies. Programs may be open to everyone, but clients should check location and timing before attending.

Website: gnfk.org

JEWISH FAMILY SERVICES VANCOUVER GROCERY PROGRAM AND FOOD SERVICES

Jewish Family Services (JFS) Vancouver provides food security programs for people in Vancouver and the Lower Mainland who are experiencing food insecurity. Its Grocery Program, formerly known as the Jewish Food Bank, provides free nutritious groceries through JFS The Kitchen in Vancouver and neighbourhood food hubs across the Lower Mainland.

The program serves people of all religions and cultures. JFS states that its Grocery Program does not provide meat, poultry, or shellfish.

JFS also offers additional food programs, including community food hubs, community kitchens, Farm to Plate, holiday meal assistance.

Clients can contact JFS to ask about registration, grocery pickup, food hub locations, delivery options, and other available food programs.

Website: [jfsvancouver.ca Food Services](https://jfsvancouver.ca/Food%20Services)

TOO GOOD TO GO

Too Good To Go is a food-waste app that lets users buy surplus food from restaurants, cafés, bakeries, grocery stores, convenience stores, and hotels at a reduced price. Food is usually sold in “surprise bags,” so you may not know exactly what you are getting before pickup.

This is not a food bank or emergency food program, but it can be a useful way to buy discounted prepared food or groceries while reducing food waste.

Website: toogoodtogo.com

FLASHFOOD

Flashfood is an app that allows users to buy discounted groceries from participating grocery stores. Items are often close to their best-before date, overstocked, or otherwise discounted to reduce food waste. Users browse available items in the app, pay through the app, and pick up in store.

This can be useful for discounted produce, meat, dairy, seafood, prepared foods, and pantry items, depending on what participating stores have available.

Website: flashfood.com

FOODHERO

FoodHero is another food-waste app that allows users to buy discounted surplus groceries from participating stores. It may include items from major grocery retailers such as IGA, Safeway, Sobeys, Foodland, Metro, and others, depending on location and availability.

Clients should check whether FoodHero operates at stores near them before relying on it.

Website: [foodhero.com](https://www.foodhero.com)

F. CHILDREN, RECREATION, ENTERTAINMENT, CLOTHING & BASIC ITEMS

2-1-1 BRITISH COLUMBIA

2-1-1 is often the best starting point if you need help finding children's programs, free clothing, baby supplies, school supplies, low-cost recreation, camps, holiday gifts, community programs, youth services, or emergency supports.

Website: bc.211.ca or phone or text 211

BC DISABILITY DIRECTORY

BC Disability maintains a large online directory of disability-related resources in BC, including children and family resources, recreation, arts and culture, health, education, technology, housing, employment, seniors' resources, legal resources, and community living supports.

Website: bcdisability.com/directory

DOLLY PARTON'S IMAGINATION LIBRARY

Dolly Parton's Imagination Library is a free book-gifting program that mails enrolled children a high-quality, age-appropriate book each month from birth to age five, where the program is available in the child's community.

Availability depends on local community partners. If the program is not available in your area, check again later or ask your local library about other early literacy programs.

Website: imaginationlibrary.com/ca

BC PUBLIC LIBRARIES

Public libraries are one of the best free resources for families. BC libraries may offer books, e-books, audiobooks, children's programs, teen programs, story times, summer reading clubs, homework help, digital magazines, streaming services, public computers, Wi-Fi, printing, scanning, workshops, maker spaces, language learning tools, and community events.

Some libraries also offer free or discounted attraction passes, museum passes, or cultural passes, but availability depends on the library system and may change. Ask your local library what free family, teen, children's, digital, and accessibility services are available.

Website: go.bc.ca [Find Your Public Library](#)

VANCOUVER PUBLIC LIBRARY

For Vancouver residents, Vancouver Public Library offers books, e-books, audiobooks, movies, music, magazines, digital newspapers, online learning tools, children's programs, teen programs, public computers, Wi-Fi, printing, scanning, and free digital creation spaces through the Inspiration Labs.

VPL's Vancouver Inspiration Pass has historically provided free access to cultural and recreation attractions, but VPL currently says the pass is not being issued at this time. Clients should check the VPL website for current availability before relying on it.

Website: vpl.ca or phone 604-331-3603

LIBBY APP

Libby is a free app from OverDrive that lets you borrow e-books, audiobooks, magazines, and other digital library materials from your local public library. You need a library card from a participating library.

Libby can be especially helpful for people with disabilities because books and audiobooks can be borrowed from home without travelling to a library branch. Items can be read or listened to on a phone, tablet, computer, or some e-readers. The app also allows users to download books and audiobooks for offline use or stream them to save space.

Accessibility features may include adjustable text size, background colour, bookmarks, notes, highlights, audiobook speed control, and sleep timers. Some libraries also offer children's books, read-alongs, comics, magazines, and language-learning materials through Libby.

Popular books may have waitlists, because digital library copies are still limited by the library's licences. If your library does not have the title you want, ask the library whether it can be requested or whether other digital library services are available.

Website: libbyapp.com

PROJECT GUTENBERG

Project Gutenberg is a free online library of public domain e-books. It is especially useful for older classic books, school reading, and general reading material. Books can be read online or downloaded for free.

Website: gutenberg.org

STRONGSTART BC

StrongStart BC is a free early learning program for children aged birth to five. Children attend with a parent or caregiver and participate in play-based learning activities led by qualified early childhood educators. Programs are usually run through school districts.

This can be a good free activity for families with young children, especially where the child is not yet in kindergarten.

Ask your local school district about StrongStart locations, registration, and schedules.

Website: [gov.bc.ca Strongstart](http://gov.bc.ca/Strongstart)

MUNICIPAL LEISURE ACCESS PROGRAMS

Many cities and municipalities offer free or reduced-cost access to recreation centres, swimming pools, skating, fitness centres, registered programs, day camps, and community centre activities for residents with low income, income assistance, disability assistance, or children with disabilities.

The name of the program varies by municipality. Examples include:

- ▶ Vancouver Leisure Subsidy Program;
- ▶ Burnaby FAIR Play Program;
- ▶ Surrey Leisure Access Program;
- ▶ Richmond Recreation Fee
- ▶ Victoria LIFE Program;
- ▶ Kelowna Access Pass;
- ▶ other local recreation access or fee subsidy programs.

Clients should search their city or municipality name plus “leisure access,” “recreation subsidy,” “fee assistance,” or “low income recreation pass.”

ACCESS 2 CARD

The Access 2 Card is for people with permanent disabilities who need a support person with them at entertainment, recreation, or cultural venues. The person with the disability pays regular admission, and the support person may receive free or discounted admission at participating venues.

This can help with the cost of movies, museums, attractions, cultural events, sports, and recreation where a support person is needed.

Website: access2card.ca

FAMILY FUN CANADA / FAMILY FUN VANCOUVER

Family Fun Canada and Family Fun Vancouver list family activities, events, festivals, cheap or free activities, free public events, outdoor activities, water parks, movie showings, community events, and seasonal ideas.

This is not a benefit program, but it can be a useful event-listing site for families looking for free or low-cost things to do.

Website: familyfuncanada.com

BC CAMP FEES SUPPLEMENT

The BC government may provide a camp fees supplement to fully or partially cover the cost of a recognized camp for eligible children of people receiving income assistance, disability assistance, or hardship assistance, or for people with the Persons with Disabilities designation.

The supplement is limited and usually must be requested before the camp is attended. Clients should speak with their ministry worker before registering or paying for camp.

Website: [gov.bc.ca Camp Fees Supplement](http://gov.bc.ca/CampFeesSupplement)

KIDSPORT BC

KidSport BC provides grants to help eligible children and youth participate in organized sport. Funding is generally for sport registration fees, not equipment, travel, or camps. Families should apply before or near the beginning of the sport season.

Website: kidsport.ca/british-columbia or phone 604-333-3434

CANADIAN TIRE JUMPSTART

Canadian Tire Jumpstart helps children from low-income families participate in sport and physical activity. Individual child grants and

community programs may vary by location and funding availability, so families should check whether individual grants are available in their area before relying on the program.

Website: jumpstart.canadiantire.ca

ATHLETICS FOR KIDS

Athletics for Kids provides sport registration grants for BC children and youth from families facing financial barriers. Its Sport4Life Grant Program helps children and youth participate in organized sport, including many community sports and lessons.

Website: a4k.ca

BABYGOROUND

BabyGoRound provides essential baby items to families in need in the Lower Mainland. Items may include baby gear, diapers, clothing, cribs, strollers, carriers, high chairs, toys, blankets, and other baby supplies.

A referral from a partner health or social service agency is usually required. Clients can ask a social worker, hospital, public health nurse, pregnancy program, settlement agency, women's organization, or community support worker about a referral.

Website: babygoround.ca

MAMAS FOR MAMAS

Mamas for Mamas provides support to low-income mothers, caregivers, expecting parents, and families in crisis. Depending on location and availability, supports may include baby items, diapers, wipes, hygiene items, clothing, school supplies, emergency support, referrals, resource navigation, and other practical help.

Website: mamasformamas.org

CITY OF VANCOUVER FREE & LOW-COST CLOTHING PROVIDERS

The City of Vancouver maintains a list and map of free clothing providers for residents in need. Clothing programs may include drop-in clothing rooms, emergency clothing, women-specific services, youth services, and clothing programs connected to shelters or community agencies.

Website: [vancouver.ca Free and Low-Cost Clothing](https://vancouver.ca/free-and-low-cost-clothing)

GOOD STUFF CONNECTION THRIFT STORE & CLOTHING PROGRAM

Good Stuff Connection is a non-profit thrift store in North Vancouver. It sells low-cost clothing, footwear, accessories, toys, and household items. Through its Clothing Program, free donated items may be available to people in need who are referred by social service agency partners.

Website: nscss.net/gsc or phone: 604-987-1773

CHRISTMAS BUREAUS AND HOLIDAY GIFT PROGRAMS

Many communities have Christmas bureaus or holiday support programs that provide toys, gifts, grocery cards, hampers, warm clothing, or Adopt-a-Family support for low-income families, seniors, and people with disabilities.

Examples include:

- ▶ Lower Mainland Christmas Bureau;
- ▶ Surrey Christmas Bureau;
- ▶ Burnaby Christmas Bureau;
- ▶ North Shore Christmas Bureau;
- ▶ Langley Christmas Bureau;
- ▶ Salvation Army Christmas hampers or toy programs;
- ▶ local community and faith-based holiday programs.

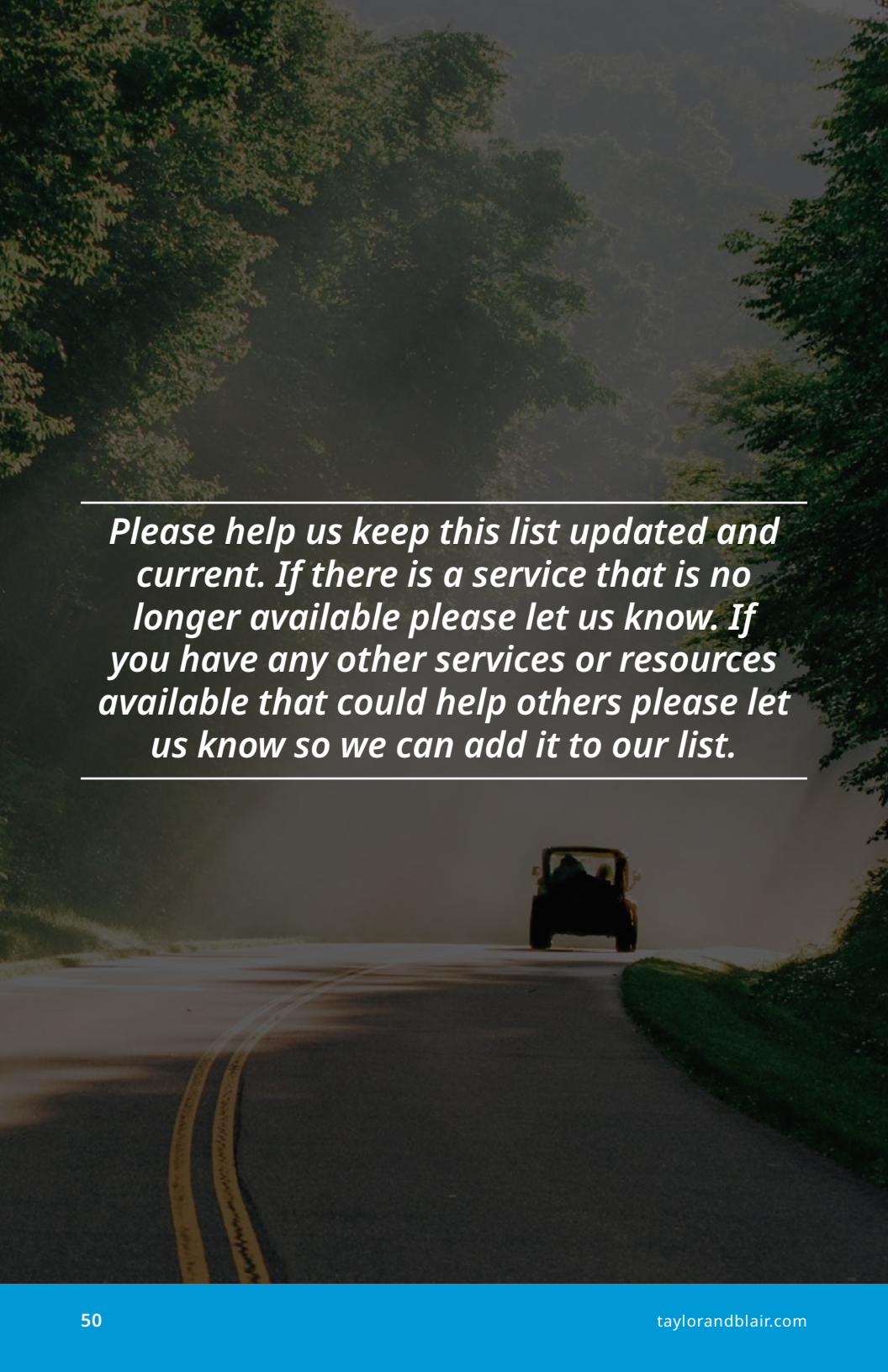
Registration usually opens in the fall and closes before December. Clients should apply early and ask what proof of income, address, children's ages, custody, or disability status is required.

SCHOOL START-UP SUPPLEMENT

People receiving income assistance, disability assistance, or hardship assistance may receive a school start-up supplement for dependent children under 19 who are attending school full time. This is intended to help with extra school-related costs.

If an eligible family did not receive it, they should contact the ministry.

Website: [gov.bc.ca School Start-Up Supplement](https://gov.bc.ca/School-Start-Up-Supplement)



Please help us keep this list updated and current. If there is a service that is no longer available please let us know. If you have any other services or resources available that could help others please let us know so we can add it to our list.

How Can Taylor & Blair LLP Help You?

The lawyers at Taylor & Blair LLP have been helping people fight insurance companies for what they're rightfully entitled to for over 30 years.

We have a dedicated team of lawyers and paralegals, with a network of legal, medical and insurance experts that assist us in putting together the strongest case possible to put forward to the insurance companies and their lawyers. We will work hard with you to ensure you get a fair deal and the benefits you are entitled to.

Taylor & Blair LLP has 7 office locations throughout the lower mainland in the cities of Vancouver, Richmond, Burnaby, North Vancouver, Port Coquitlam, Surrey and Langley, however we proudly serve all of British Columbia and all of the Provinces and Territories of Canada.

There are strict time limits for starting a claim for your denied disability benefits. Contact the lawyers at Taylor & Blair LLP for help online at info@taylorandblair.com or via **phone at 604-737-6900** or **toll free at 1-877-515-0903**.

*This handbook is provided for educational purposes only.
It contains general information and is not legal advice.*

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VANCOUVER

1607 - 805 West Broadway
Vancouver, BC V5Z 1K1
(at Willow, 2 blocks East of Oak Street)

RICHMOND

#305-5811 Cooney Road
Richmond, BC V6X 3M1
(South Tower, behind Price Smart Foods)

BURNABY

#501-3292 Production Way
Burnaby, BC V5A 4R4

SURREY

Scottsdale Square Business Centre
7164 - 120th Street
Surrey, BC V3W 3M8
(Scott Road & 72nd Avenue)

NORTH VANCOUVER

Griffin Business Centre
901 West 3rd Street
North Vancouver, BC V7P 3P9

LANGLEY

8661 201st Street, 2nd Floor
Langley, BC V2Y 0G9
(Regus Building)

PORT COQUITLAM

#2300-2850 Shaughnessy Street
Port Coquitlam BC V3C 6K5
(The office tower at Shaughnessy Street)

We can also intake clients remotely through teleconference, video conference or mail.