

# Applying for a Canada Pension Plan (CPP) disability benefit

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*[This article is for informational purposes only and does not constitute legal advice, which cannot be given without consideration of your individual circumstances.]*

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The Canada Pension Plan (CPP) disability benefit is a taxable monthly payment that is available to people who have contributed to the CPP while [working](#) and who are not able to work regularly at any job because of a disability.

## Frequently Asked Questions Regarding Canada Pension Plan Benefits

### Who is eligible for the CPP disability benefit?

To qualify for a CPP disability benefit, you must:

- have a **severe and prolonged** disability
- be under the age of 65\*
- meet the CPP contribution requirements.

### What is a severe and prolonged disability for the purposes of the CPP disability benefit?

To be eligible for a CPP disability benefit, you must have a **severe and prolonged** medical condition. What is important is how the medical condition and its treatment affect your ability to work at any job on a regular basis. Your condition must be expected to last at least one year or be likely to result in death.

### What are the CPP contribution requirements?

To qualify for a CPP disability benefit, you must have contributed to the CPP while at work in:

- four of the last six years, **or**
- three of the last six years if you have contributed for at least 25 years.

However, there are certain provisions that may help you qualify for CPP disability benefits, even if you fail to meet these requirements. For example, you may be eligible if you stayed at home and raised children, if you applied too late for CPP disability benefits, if you are separated or divorced, if you lived and worked in another country, or if you were physically or mentally unable to apply for CPP disability at a specific time. You can obtain more information on

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\* If you are aged 60 to 64 and you think you might qualify for a CPP disability benefit, you may also want to apply for a CPP retirement pension. While you cannot receive both at the same time, you may qualify to begin receiving a retirement pension while you wait for your CPP disability benefit application to be assessed, which usually takes longer.

these provisions on the [Service Canada website](#), by calling your nearest Service Canada centre, or by seeking legal advice.

## When and how can you apply for CPP disability benefit?

You should apply **as soon as you develop a severe and prolonged or terminal medical condition** that prevents you from working regularly at any job.

You must apply for CPP disability in writing by printing out the main application form (ISP 1151), the consent forms, and any other necessary forms that can be found on the Service Canada website or at one of the Service Canada centers near you. Fill out the necessary forms and mail them to the nearest Service Canada office.

## If the claim for CPP disability benefits is denied, what can you do?

If you disagree with the decision regarding your CPP disability application, you may request a reconsideration of the decision. A reconsideration is a new review of your application by Service Canada.

You must make your request for reconsideration in writing **within 90 days after you are notified in writing of the decision**. Your written request for reconsideration should be mailed to the return address on the decision letter.

Prepare your written request for reconsideration and include:

- your name, address, telephone number, and Social Insurance Number;
- a detailed explanation of why you want a reconsideration; and
- any new information that could affect the decision including any new medicals information or documents.

If you are still dissatisfied with the reconsideration decision, you can appeal to the Social Security Tribunal.

## What if you are receiving a disability income from another source?

If you are receiving disability income from other sources, such as a private insurer or a provincial social assistance program, you may still be eligible to receive the CPP disability benefit. However, these other sources may adjust their payments if you are approved for a CPP disability benefit. For example, if you are receiving monthly Long Term Disability (LTD) benefits from your private insurer, once you are approved for CPP disability, your private insurer will reduce the amount of monthly LTD benefits you are entitled to by the amount you are now receiving under CPP disability.

***We are here to help*** navigate the CPP disability application and appeal process. Consult one of our experienced Disability lawyers at [Raven, Cameron, Ballantyne and Yazbeck LLP](#) if you are considering making a claim for CPP disability benefits or if your claim for benefits has been denied.

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