bcdiabetes.ca
Patient Care + Research + Clinical Trials

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CRA Disability Tax Credit for Diabetes (DTC)

The Canada Revenue Agency (CRA) offers a non-refundable disability tax credit (DTC) of up to $1933 (in 2024, for combined Federal & Provincial credits) to all individuals living with Type 1 diabetes (T1D), no questions asked, for years 2021 and onwards.

If you only wish to apply for years 2021 and onwards you may apply online or by completing a paper form. If you choose online you will need to log in to your CRA account. If you choose paper, click here for the application form partially filled out for BCDiabetes clients. Note only pages 1, 2, 15 and 16 are required for Type 1 diabetes. Apart from putting your name of the tops of pages 15 & 16, I have circled areas for your input. Then send it to the clinic via questions@bcdiabetes.ca for my signature. I will sign it at no charge. For individuals applying for the DTC for years prior to 2021,

To qualify for the DTC for years prior to 2021 "the old rules", for both individuals living with Type 1 or Type 2 diabetes (and for those with Type 2 for 2022 and future years), a great deal of work is required. The main obstacle is documentation of the qualifying criteria of 14+ hours per week requirement, spent on these diabetes chores:

Testing sugar (blood glucose-monitoring & CGM)
Calculating insulin doses
Administering insulin
Logging sugar values & analyzing for trends
Reasonable time spent determining dietary intake and/or physical exertion to be considered part of therapy on a daily basis
Attending medical appointments to do with medication adjustment

Here is an example of a "time-spent" spreadsheet used by BCDiabetes patients who have previously been granted the CRA Disability Tax Credit for diabetes - note this example does not include the last 3 italicized items. **Kindly do not ask me to share this spreadsheet** - instead copy it (in Google Drive select File > Make a copy, or if you use Excel or another spreadsheet select File > Download As > Microsoft Excel, PDF, etc. Note the spreadsheet has two pages; one for insulin pen (or syringe) users and the other for pump users. I will consider signing this document for his clients who provide a printed or pdf version of their own unique version (not a copy) of the "time-spent" spreadsheet described in the paragraph above if he considers it has been truthfully completed. The charge for reviewing this documentation and signing the form for years prior to 2021 is $50. In addition to the above the CRA is frequently sending me this letter asking me for essentially the same information with the addition of the "time-spent" spreadsheet. The fee for completing this additional form is an additional $50.

Dr. Elliott is aware of a number of agencies who offer to help with the CRA Disability Tax Credit in exchange for very substantial commissions (20-30% of all proceeds). Dr. Elliott recommends his patients

NOT sign with these agencies unless their application for CRA Disability Tax Credit (using the forms above) is denied after following the process outlined above.

All individuals who are eligible for the DTC are also eligible for a Registered Disability Savings Plan (RDSP). If you have an RDSP, you may also be eligible for grants and bonds to help with your long-term savings.

For more on the financial benefits of the DTC & RDSP see these two articles: Intro to DTC & RDSP & RDSP wealth management strategies put together by Alison Jacquart, a BCDiabetes client & financial planner with RBC who put together a webinar series in April 2025. Please note that BCDiabetes has no financial ties with either Alison or RBC.

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