

Is your patient turning 65 and receiving social assistance?

Turning 65 is a big change, especially for people receiving income from Ontario’s social assistance programs, Ontario Works and the Ontario Disability Support Program. For some seniors, leaving social assistance can lead to social and financial challenges that affect their health.

Healthcare providers can support patients in navigating this transition by connecting them to the right resources.

Top 5 Things You Can Do to Help Seniors Maintain their Income and Health Benefits when Turning 65

- Encourage patients to apply for seniors’ benefits like Old Age Security and the Canada Pension Plan
- Talk to patients about uninsured health products and services they need ahead of turning 65
- Apply for OW or ODSP “Extended Health Benefits”
- Fill out the fee waiver for the Ontario Drug Benefit
- Apply for the Canadian Dental Care Plan or the Ontario Seniors Dental Care Program



Encourage patients to apply for seniors’ benefits like Old Age Security and the Canada Pension Plan

Social assistance does not automatically end at age 65, but most people start receiving money from seniors’ benefits at that time. Once that happens, most seniors are no longer financially eligible for social assistance.



Seniors should apply for federal Old Age Security and the Canada Pension Plan **up to 11 months before they turn 65**. If they apply on time, payments usually start the month after they turn 65. Low-income seniors will also be eligible for other benefits to boost their income, like the Guaranteed Income Supplement. **Seniors must file their taxes on time annually to qualify.**

Seniors must **tell their social assistance caseworker when they start receiving seniors’ benefits**. If they don’t, their social assistance benefits will continue and they will end up owing a debt to the social assistance program.

What you can do: Connect your low-income patients to Service Canada, a community organisation, or seniors’ centre if they need help with applying for seniors’ benefits.

Talk to patients about uninsured health products and services they need ahead of turning 65

Social assistance can provide extra money or direct coverage for uninsured health needs including travel to medical appointments, special diets related to medical conditions, diabetic, surgical, and incontinence supplies, mobility device repairs and batteries, and hearing, vision, and dental care. Patients might be able to keep these benefits when they turn 65 even if they no longer get money from social assistance.



Maximizing their access to health products and services between ages 62-65 can help them keep their social assistance health benefits when they turn 65. This is because the higher their average health expenses, the more likely social assistance will let them keep their health benefits when they turn 65.

What you can do: Encourage your patient to talk to their social assistance caseworker about meeting their uninsured health needs **between ages 62-65**. Complete any forms from social assistance to verify your patient's health expenses.

Apply for “Extended Health Benefits”



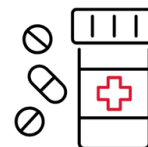
Seniors' income benefits like Old Age Security and Canada Pension Plan do not include health benefits. Seniors can apply to their social assistance program before they turn 65 to keep their existing health benefits if they have high average health expenses. This is called “Extended Health Benefits”. It is harder, but not impossible, to apply for Extended Health Benefits after leaving social assistance.

What you can do: Encourage your patient to talk to their social assistance caseworker about applying for Extended Health Benefits **a few months before they turn 65**. Complete any forms from social assistance to verify your patient's health expenses.

Fill out the fee waiver for the Ontario Drug Benefit

At 65, seniors with an OHIP card are enrolled automatically in the Ontario Drug Benefit program, which will cover most prescription drug costs. There is a yearly \$100 deductible plus a co-payment of up to \$6.11 per prescription.

Seniors leaving social assistance can get the deductible waived and the co-payment decreased or waived by applying for the Seniors Co-payment Program. The patient should file their taxes each year.



What you can do: Encourage your patient to apply for a waiver **up to three months before they turn 65** to avoid delays. The fastest way to apply is online at <https://www.ontario.ca/page/seniors-ontario-drug-benefit-deductible-and-prescription-co-payment>. Applications are also available at pharmacies or by calling 416-503-4586. If the patient doesn't get a response within three weeks, they can call to follow up.

Apply for the Canadian Dental Care Plan or the Ontario Seniors Dental Care Program

If your patient accesses dental care through the Ontario Disability Support Program, that coverage may end when they turn 65. If they do not have private dental coverage, there are two public programs available.



The Canadian Dental Care Plan is available to Canadians of all ages with a family net income under \$90,000. It subsidizes dental services including cleaning, exams, X-rays, teeth extractions, filings, root canals, crowns, dentures, and more. Applicants must file their taxes and confirm their eligibility each year to qualify. The patient may still have out-of-pocket costs.

The Ontario Seniors Dental Care Program offers free, routine dental services and partial coverage for dentures for eligible seniors with a net annual income of less than \$25,000 as a single person, or \$41,500 as a couple. Patients leaving social assistance will qualify. There are no out-of-pocket costs but space is limited.

What you can do: For the Canadian Dental Care Plan, encourage your patients to apply, or **renew annually** by phone at 1-833-537-4342 or online. For the Ontario Seniors Dental Care Program, patients can call 1-833-207-4435, apply online at <https://seniors.accerta.ca/> or contact their local public health unit to apply.

Other resources

Community legal clinics can often help seniors navigate income benefit programs and appeal decisions they disagree with. Find your local legal clinic at <https://www.legalaid.on.ca/legal-clinics/>.

Income Security Advocacy Centre - Living on OW/ODSP and turning 65? Top 5 Tips on Protecting your Income When Turning 65: <https://incomesecurity.org/wp-content/uploads/2026/03/Top-5-Tips-on-Protecting-your-Income-When-Turning-65-Client-Resource-March-2026.pdf>

Realize Canada - Navigating Benefits at age 65 in Ontario: https://www.realizecanada.org/wp-content/uploads/Navigating-Benefits-at-65-in-Ontario_Realize_FINAL.pdf

Steps to Justice – What happens to my ODSP when I turn 65?: <https://stepstojustice.ca/questions/income-assistance/what-happens-my-odsp-when-i-turn-65/>

Government of Ontario – A guide to programs and services for seniors: <https://www.ontario.ca/document/guide-programs-and-services-seniors/health-and-well-being>

Canadian Dental Care Plan: <https://www.canada.ca/en/services/benefits/dental/dental-care-plan/apply.html>

Diabetes Canada's Ontario Monitoring for Health Program for diabetic supplies: <https://www.diabetes.ca/get-involved/local-programs-events/ontario-monitoring-for-health-program>

Assistive Devices Program: <https://www.ontario.ca/page/assistive-devices-program>

Free Tax Filing Clinics: <https://www.canada.ca/en/revenue-agency/services/tax/individuals/community-volunteer-income-tax-program.html>