
Transforming disability income assistance in Alberta

Discussion guide

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Background and context

The discussion topics in this guide present proposed features of the Alberta Disability Assistance Program (ADAP). Feedback from Albertans will help shape the final program.

Alberta's government is establishing a new program for Albertans with disabilities so they can receive the support they need while pursuing meaningful careers. The new ADAP is scheduled to launch in July 2026.

Alberta Disability Assistance Program (ADAP) overview

Albertans with disabilities who rely on income assistance have made it clear that they want more opportunities to earn a living and support to gain and retain employment than what is currently being offered by the Assured Income for the Severely Handicapped (AISH) program.

ADAP will:

- Empower Albertans with severe disabilities to pursue fulfilling job opportunities while continuing to receive the supports they need.
- Support Albertans with severe disabilities with the health benefits they need, regardless of their employment income.
- Offer enhanced employment services so Albertans with severe disabilities have the resources they need to gain new skills and be empowered to work to their full potential.

Purpose of engagement

The goal of the Alberta Disability Assistance Program (ADAP) is to expand disability income support options for Albertans who have a severe disability but are still able to work.

There are five topic areas where Alberta's government is seeking input:

- Program Eligibility
- Applications, Adjudication and Appeals
- Benefits, Income and Asset Exemptions
- Employment Supports and Expectations
- Client Transitions

This discussion guide contains information about each topic and invites you to share your thoughts and insights to shape the new ADAP program.

How to participate

Input is being gathered through an online survey, written submissions and telephone town halls.

- **Online Survey** your.alberta.ca/adap/surveys/public – The survey will be open until September 12, 2025.
- **Written Submission** – Written feedback can be submitted to ADAPEngagement@gov.ab.ca. We ask that written submissions be made no later than **September 12, 2025**.
- **Telephone Town Halls** – Two public telephone town halls will provide Albertans an opportunity to learn about ADAP and ask questions. Dates and times for the telephone town halls will be published on alberta.ca/alberta-disability-assistance-program-engagement and on YourAlberta social media channels.





DISCUSSION TOPIC #1:

Eligibility

DISCUSSION TOPIC #1: ELIGIBILITY

AISH and ADAP will both provide financial and health benefits to eligible Albertans with severe disabilities. These benefits will include a monthly living allowance, child benefits, personal benefits and health benefits.

To be eligible for AISH or ADAP, individuals must meet general, financial and medical criteria.

General Eligibility Criteria

General eligibility criteria are applied to make sure the applicant is legally allowed to receive support from the program. These criteria must continue to be met for the individual to maintain eligibility for AISH or ADAP.

To be eligible for AISH or ADAP, individuals must:

- be at least 18 years old and not eligible to receive an Old Age Security pension
- live in Alberta and be a Canadian citizen or permanent resident of Canada
- not live in a correctional facility or a mental health facility

Financial Eligibility Criteria

AISH and ADAP are income and asset-tested programs intended to support low-income Albertans who need financial help to meet their basic needs.

These financial eligibility criteria explain how the AISH and ADAP programs will determine how income from various sources is treated.

Applicants and clients must report all sources of household income and assets, including income and assets of their spouse/cohabiting partner. This information is used to determine eligibility for AISH and the amount of monthly allowance a client receives. It is proposed that ADAP follows the same eligibility requirements as outlined below.

Income

Some income is **exempt** – this means it is not counted and will not affect a person's eligibility for ADAP and the monthly living allowance an ADAP client receives. It includes things like:

- cash gifts
- income tax refunds
- registered disability savings plan (RDSP) payments
- registered retirement savings plan (RRSP) payments

DISCUSSION TOPIC #1: ELIGIBILITY

Some income is **partially exempt** – this means it is counted at part of its value and may affect a person's eligibility for ADAP and the monthly living allowance an ADAP client receives. It includes things like:

- employment income such as wages paid by an employer, a training allowance or severance pay
- self-employment income such as business, farming or professional income
- passive business income such as interest, dividends, capital gains, trust and rental income
- a spouse/cohabiting partner's pension income such as Canada Pension Plan Disability (CPP-D), Employment Insurance (EI) and Workers' Compensation Board (WCB) benefits

Some income is **non-exempt** – this means it is counted at full value and will be subtracted from the monthly living allowance when determining a person's eligibility for ADAP and the monthly living allowance an ADAP client will receive. It includes things like:

- spousal support payments
- an applicant's/client's pension income such as Canada Pension Plan Disability (CPP-D), Employment Insurance (EI) and Workers' Compensation Board (WCB) benefits.

Assets

Assets are items of value like cash, investments, property and vehicles that the AISH or future ADAP client or their spouse/cohabiting partner has.

To be eligible for AISH or ADAP, the total value of all non-exempt assets owned by an applicant, client, and their spouse/cohabiting partner must not exceed \$100,000.

Some assets are exempt – this means they are not counted and include things like:

- a home or quarter section the client lives in
- a vehicle
- a second vehicle adapted for a disability
- clothing
- reasonable household items
- registered disability savings plans (RDSPs)
- a trust

DISCUSSION TOPIC #1: ELIGIBILITY

Some assets are non-exempt – this means they are counted and include:

- cash
- chequing or savings accounts
- tax-free savings accounts (TFSAs)
- registered retirement savings plans (RRSPs)
- cash inheritances
- a recreational property or home
- recreational vehicles

Clients who receive assets are provided a temporary asset exemption and have 365 days to invest the asset in an exempt asset or it will be counted as a non-exempt asset and may impact ongoing program eligibility. The money may include an inheritance, a gift, funds from selling a primary residence, vehicle, or insurance payout.

Medical Eligibility Criteria

AISH and ADAP are designed to support individuals who have a severe disability. The key factor that will determine whether a person with a severe disability is medically eligible for either AISH or ADAP is their ability to work.

AISH and ADAP will consider the information provided by the applicant and their medical professional(s) to assess the severity of the individual's disability and understand how it impacts their ability to work.

Medical Eligibility – AISH and ADAP

It is proposed that a person will be considered to have a severe disability if:

- They have a significant impairment of mental or physical functioning that is permanent or likely to continue for at least two years;
- The impairment, including its anticipated duration, has been diagnosed and substantiated through relevant medical or psychological reports; and
- They are undertaking the recommended medical and/or other remedial treatment that is available for their impairment.

Individuals with episodic or recurrent disabilities may be considered to be medically eligible for AISH and ADAP if they meet the proposed criteria above.

Ability to Work – AISH

In general, an individual with a severe disability that results in them being permanently unable to work will be medically eligible for the AISH program.

DISCUSSION TOPIC #1: ELIGIBILITY

This may include, for example, people receiving palliative care, those residing in a continuing care home due to a severe and progressive medical condition, and those with a severe and profound disability that require ongoing care or support.

Individuals with severe and permanent disabilities who participate in a nominal/minimal amount of employment (a few hours a week), for community attachment purposes, may qualify for AISH.

Ability to Work – ADAP

In general, an individual with a severe disability who is assessed as having some ability to work will be medically eligible for ADAP.

To be medically eligible for ADAP, the severe disability must be determined to either continuously or episodically restrict, but not prevent a person from being gainfully employed at the current time or in the future.

This may include, for example, people who are not currently employed but are deemed to have the potential to be employed in the future, with appropriate supports. It may also include those who are currently employed but deemed to have the capacity for greater employment, or those with episodic or recurrent disabilities who were recently employed but it is unknown when they might be able to work again.

ADAP clients will be able to apply for an AISH assessment if their medical condition or ability to work changes.

Discuss

- Are the financial eligibility criteria proposed for an individual to qualify for ADAP reasonable? If not, why?
- Is there anything else you feel should be considered in determining financial eligibility for ADAP?
- Is the initial medical eligibility criteria proposed for an individual to qualify for ADAP reasonable? If not, why?
- Should only individuals with severe and prolonged impairments be eligible for ADAP? If not, why?
- Should only individuals with severe disabilities who are significantly restricted from working be eligible for ADAP? If not, why?
- Is there anything else you feel should be considered in determining medical eligibility for ADAP?



DISCUSSION TOPIC #2:

Applications, adjudication and appeals

DISCUSSION TOPIC #2: APPLICATIONS, ADJUDICATION AND APPEALS

Application process

Starting in July 2026, there will be a single combined application for AISH and ADAP. The disability assistance application will have two parts:

1. Disability Assistance Application (completed by the applicant): collects information to determine general (age and residency) and financial eligibility.
 - An online application will guide applicants through the process and feature modern tools such as digital identity verification, easy document uploads and digital signatures for program consent and declarations.
 - A family member, guardian, community support worker or other trusted individual can assist the applicant to complete the application.
2. Disability Assistance Medical Report (completed by a medical professional): collects information about the individual's disability (medical conditions, diagnoses, prognosis and impact on ability to work).
 - The Disability Assistance Medical Report must be completed by a medical professional registered in Alberta.
 - Medical professionals who can complete the Medical Report are expected to include physicians, nurse practitioners, psychologists, occupational therapists and others.
 - Medical professionals will be invited to join a pre-qualified roster to complete medical assessments, which will increase access for Albertans and ensure quality of assessments.
 - Applicants will have the option of accessing a medical professional on the pre-qualified list, or their primary care provider, to complete the Disability Assistance Medical Report.

Adjudication process

A new medical adjudication process will determine if an individual with a severe disability is eligible for AISH or ADAP. Eligible applicants will be placed in the program that best meets their unique circumstances and needs.

A publicly available Disability Assistance Guide will share information on program eligibility and the adjudication process.

Once general and financial eligibility is confirmed, disability assistance adjudicators will review the medical evidence presented in the Disability Assistance Medical Report to determine if the applicant meets the medical eligibility criteria for AISH or ADAP.

- Individuals assessed as not having a severe disability will be determined ineligible for AISH or ADAP. They may be eligible for other support programs, such as Income Support.
- Individuals assessed as having a severe disability and some ability to work, or requiring further verification of ability to work, will be approved for ADAP.
- Individuals assessed as having a severe disability that results in them being permanently unable to work will be referred to a medical review panel to confirm or deny eligibility for AISH.

DISCUSSION TOPIC #2: APPLICATIONS, ADJUDICATION AND APPEALS

Medical Review Panel

A new AISH Medical Review Panel will be established to determine eligibility for AISH. The panel will include doctors and other medical professionals.

All clients awaiting an AISH decision from the AISH Medical Review Panel will be placed in the ADAP program in the interim. If approved for AISH, clients will receive a retroactive payment to account for the difference in benefits from the date they started ADAP.

Applicants denied for AISH by the medical review panel will be approved for ADAP, if all other eligibility requirements are met.

Appeal process

If an individual does not agree with an AISH or ADAP eligibility decision, they may have the right to appeal that decision. When an individual appeals a decision, they are saying they disagree with the decision and are asking for it to be reassessed.

Decisions by the AISH Medical Review Panel to deny eligibility for the AISH program will be final and not subject to appeal.

Decisions by the disability assistance adjudicator to not refer an application to the AISH Medical Review Panel for an AISH eligibility determination can be appealed to the new ADAP Medical Appeal Panel.

Decisions by the disability assistance adjudicator to determine an applicant is not eligible for ADAP can be appealed.

The Citizen's Appeal Panel will continue to hear non-medical appeals.

Discuss

- What could help make the ADAP application process simpler for applicants?
- As a potential AISH or ADAP applicant, would you be interested in accessing a pre-qualified roster of medical professionals with a strong understanding of the AISH and ADAP programs to complete the required medical report?
- Is the adjudication process proposed for AISH and ADAP reasonable. If not, why?
- What kind of health professionals should be part of the new Medical Review Panel to ensure fair and informed decisions? Examples include medical doctors, nurse practitioners, mental health professionals, occupational therapists, etc.
- Is there anything else that could help improve the adjudication process for AISH and ADAP?



DISCUSSION TOPIC #3:

Benefit rates, income and asset exemptions

DISCUSSION TOPIC #3: BENEFIT RATES, INCOME AND ASSET EXEMPTIONS

Benefit amounts will be determined based on several factors, including:

- Income from other sources received by the client or their spouse/cohabiting partner and whether that income is treated as exempt, partially exempt or non-exempt
- Whether the household includes dependent children, and how many
- Whether the client is eligible for additional personal benefits

Maximum benefit rates

It is proposed that effective July 2026:

- AISH clients will receive a maximum monthly living allowance of \$1,940
- ADAP clients will receive a maximum monthly living allowance of \$1,740

The proposed maximum ADAP rate is higher than most other provinces and \$200 lower than the maximum AISH rate, reflecting ADAP clients' greater opportunity to supplement income through employment as compared to AISH clients.

Rates for the AISH and ADAP monthly living allowance and personal benefits would be adjusted annually on January 1 to help keep pace with inflation.

Health benefits

ADAP clients will receive the same comprehensive health benefits (prescription drugs, ambulance, dental and optometry) as those provided under the AISH program.

ADAP clients who are no longer eligible for a monthly financial benefit due to excess employment income will continue to receive health benefits until age 65.

Personal benefits

Both AISH and ADAP will provide personal benefits to help offset costs associated with dependent children, and to assist clients with specific one-time or ongoing expenses over and above the monthly living allowance.

Personal benefits include assistance with costs such as childcare, children's school expenses, emergencies, employment and training, escaping abuse, establishing a new residence, funeral costs, infant care, moving, prenatal needs and travel.

Health and personal benefits are worth, on average, over \$400 per month for AISH clients.

DISCUSSION TOPIC #3: BENEFIT RATES, INCOME AND ASSET EXEMPTIONS

Income exemptions

As with the AISH program, ADAP clients and their spouse/cohabiting partners will be required to access all sources of income they are eligible to receive.

Depending on the source of income and whether the client or spouse/cohabiting partner receives the income, it can be fully exempt, partially exempt or non-exempt (see table below).

Treatment of income will be aligned between the AISH program and ADAP, with the exception of employment or self-employment income.

- Effective July 1, 2026, employment income exemptions will be reduced for AISH clients, reflecting the program's focus on supporting individuals with severe and permanent disabilities who are unable to work.
- ADAP clients would receive significant employment income exemptions that are designed to encourage continued growth in earnings.



DISCUSSION TOPIC #3: BENEFIT RATES, INCOME AND ASSET EXEMPTIONS

TABLE 2: PROPOSED AISH AND ADAP TREATMENT OF INCOME

Income Type	AISH	ADAP
Employment and self-employment income ¹	<p>Client: Partially exempt. First \$350/month fully exempt, remaining amounts deducted at 100%.</p> <p>Spouse/Cohabiting Partner: Partially exempt. First \$1,500/month fully exempt, remaining amounts gradually deducted at increasing levels until full deduction at approximately \$74,000 annual income.</p>	<p>Client (single, no dependents): Partially exempt. First \$350/month fully exempt, remaining amounts gradually deducted at increasing levels until full deduction at approximately \$45,000 annual income.</p> <p>Client (with dependents): Partially exempt. First \$525/month fully exempt, remaining amounts gradually deducted at increasing levels until full deduction at approximately \$50,000 annual income.</p> <p>Spouse/Cohabiting Partner: Partially exempt. First \$1,500/month fully exempt, remaining amounts gradually deducted at increasing levels until full deduction at approximately \$70,000 annual income.</p>
Passive business income (e.g. interest, trust and rental income)	<p>Client (single, no dependents): Partially exempt. First \$300/month fully exempt, remaining amounts deducted at 75%.</p> <p>Client (single parent) and Couples: Partially exempt. First \$600/month fully exempt, remaining amounts deducted at 75%.</p>	
Pension income (e.g. CPP, OAS, GIS, EI, WCB)	<p>Client: Non-exempt (deducted at 100%)</p> <p>Spouse/Cohabiting Partner: Partially exempt. First \$1,200/month fully exempt, remaining amounts deducted at 75%.²</p>	

¹ The fully exempt employment income exemptions for AISH and ADAP will be adjusted in line with adjustments to the minimum wage

² Exemptions for spousal pension income will be adjusted annually in line with core benefit adjustments to help keep pace with inflation.

DISCUSSION TOPIC #3: BENEFIT RATES, INCOME AND ASSET EXEMPTIONS

Asset exemptions

To be eligible for AISH or ADAP, the total value of all non-exempt assets owned by an applicant or client, and their spouse/cohabiting partner must not exceed \$100,000.

Clients who receive assets are provided a temporary asset exemption and have 365 days to invest the asset in an exempt asset or it will be counted as a non-exempt asset and may impact ongoing program eligibility. The money may include an inheritance, a gift, funds from selling a primary residence, vehicle, or insurance payout.

Case Studies

Case study #1

Jasmine is single and has been on AISH since 2017 due to an injury. She has no other sources of exempt income. She hopes to work again, but employers are reluctant to hire her due to her disability.

	CURRENT SUPPORTS		FUTURE SUPPORTS
Eligibility	Receives AISH benefits	→	Receives ADAP benefits
Employment	Unemployed, wants to work	→	Receives employment supports
Long-term outcome	Jasmine remains unemployed and on AISH.	→	Simulated worksite placement leads to permanent employment of 24 hours per week at minimum wage.
Monthly income	<ul style="list-style-type: none">• AISH benefit of \$1,940 per month• No employment income• Health and personal benefits• Total take home income = \$1,940 per month	→	<ul style="list-style-type: none">• ADAP benefit of \$1,566 per month after employment income deductions of \$174• Employment earnings of \$1,492 per month after tax• Health and personal benefits• Total take home income = \$3,058 per month

DISCUSSION TOPIC #3: BENEFIT RATES, INCOME AND ASSET EXEMPTIONS

Case study #2

Joe is single and has been on AISH since 2021. He has no other sources of exempt income. Joe works part-time and wants to work more but is worried doing so will result in a reduction or outright termination of his AISH and Health benefits.

	CURRENT SUPPORTS		FUTURE SUPPORTS
Eligibility	Receives AISH benefits	→	Receives ADAP benefits
Employment	Works 13 hours per week at \$20 per hour and wants to work more.	→	Receives employment supports
Long-term outcome	Remains on AISH and continues to limit employment to avoid deductions to his AISH benefit.	→	Increases employment to 30 hours per week at \$20 per hour, with the aim of progressively increasing to 40 hours per week.
Monthly income	<ul style="list-style-type: none"> • AISH benefit of \$1,940 per month • Employment income of \$1,059 per month after tax, which is below the \$1,072 fully exempt amount • Health and personal benefits • Total take home income = \$2,999 per month 	→	<ul style="list-style-type: none"> • ADAP benefit of \$1,257 per month after employment income deductions of \$483 • Employment income of \$2,253 per month after tax • Health and personal benefits • Total take home income = \$3,510 per month <p><i>If Joe increases his employment to 40 hours per week and gets a raise to \$29 per hour, he will receive a monthly net salary of \$4,034. At this level of employment income, Joe will no longer be eligible for a monthly ADAP financial benefit but will continue to receive health benefits until he turns 65. If Joe's circumstances change and he has to reduce work hours, Joe's ADAP financial benefits can be reinstated to provide additional financial support.</i></p>

DISCUSSION TOPIC #3: BENEFIT RATES, INCOME AND ASSET EXEMPTIONS

Discuss

- Is the suite of proposed benefits (financial, health, and personal benefits) available to ADAP clients reasonable?
- Are the proposed income and asset exemptions for ADAP reasonable?
- Is there anything else you feel should be considered when designing the ADAP benefits, income and asset exemptions?



A photograph of two women in a workshop or office setting. The woman on the right, with dark curly hair and a striped shirt, is smiling and pointing at a laptop screen. The woman on the left, with long brown hair and a denim shirt, is looking at the screen. The background shows shelves with various items and a warm, industrial-style lighting.

DISCUSSION TOPIC #4:

Employment services and expectations

DISCUSSION TOPIC #4: EMPLOYMENT SERVICES AND EXPECTATIONS

Employment services

Alberta is increasing investment in employment services to support ADAP recipients to enter the workforce and engage employers to hire persons with disabilities.

Work is underway to design a new ADAP employment services model that will provide customized one-on-one support to assist individuals with severe disabilities with the resources and tools they need to gain new skills and be empowered to work to their full potential.

Services will include:

- assessments
- referral services
- service navigation (including wraparound supports)
- case management
- digital services
- in-person support at employment centers
- simulated worksites
- career planning
- assistive technology
- education supports
- resume assistance
- interview preparation
- short-term training
- supported job placements
- job retention and sustainment

Employment expectations

Through active and supported case management, ADAP clients will have access to a range of supports to assist them to prepare for employment, find a job and work to their full potential.

A comprehensive assessment of each client's circumstances will be completed to understand their needs, employment aspirations, experience, skills and education. Based on this assessment, an action plan will be developed to outline key activities and goals.

If an ADAP client is unable to find a job after receiving employment services, they will continue to receive financial and health benefits. If their medical condition progresses to the point that they are unable to work, they can apply for the AISH program.

DISCUSSION TOPIC #4: EMPLOYMENT SERVICES AND EXPECTATIONS

Discuss

- What barriers have you or someone you know with a disability experienced when trying to find or keep a job?
- What do employers need to know about hiring and training employees with disabilities?
- Will the proposed ADAP employment supports assist clients to gain and retain employment?
- What other potential ADAP employment supports could assist clients to gain and retain employment, based on their individual circumstances?





DISCUSSION TOPIC #5:

Client transitions

DISCUSSION TOPIC #5: CLIENT TRANSITIONS

Starting in July 2026, the new ADAP program is scheduled to launch, and new disability income assistance applicants will be assessed for both AISH and ADAP. All existing AISH clients will be assured a place in either AISH or ADAP.

Transition process

On July 1, 2026, all AISH clients will be transitioned to the ADAP program.

AISH clients who transition to ADAP on July 1, 2026, will receive a monthly transition benefit that will keep their financial benefit amount the same as the AISH rate until December 31, 2027.

From July 1, 2026, to December 31, 2027, clients can choose to remain in ADAP or be assessed for AISH.

AISH reassessments

Reassessments for AISH will be prioritized and streamlined for clients with the most severe and profound disabilities, including those with palliative conditions.

- These exceptional cases will be identified by the disability assistance adjudicator and referred to the AISH Medical Review Panel for prioritized reassessment for AISH. These clients will not be required to provide a new Disability Assistance Medical Report.

All other transitioned clients who wish to be assessed for AISH will need to provide a Disability Assistance Medical Report, which may be supplemented with information regarding ability to work (this could include assessments following engagement in ADAP employment services). This information will be reviewed by a disability assistance adjudicator and, if appropriate, referred to the AISH Medical Review Panel for a final AISH eligibility determination.

- If the AISH Medical Review Panel determines that the individual is not eligible for AISH, they will remain in the ADAP program.

On January 1, 2028, all clients will be transitioned to the appropriate program for their circumstances, and the transition benefit will end.

Discuss

- Is the proposed transition approach for AISH clients reasonable?
- What are your thoughts on the 18-month transition period and the proposed monthly transition benefit?
- What steps could be taken to improve this transition?
- Is there anything else that could support the transition to ADAP for current AISH clients?

Final thoughts

- What do you most like about the new ADAP program?
- What do you least like about the new ADAP program?