

Long COVID: DTC and CDB

A guide for people with Long COVID

Two-page quick start - Prepared by Long COVID Action Canada - Robert DeRosa

Take one step at a time. Already applied or approved? Go to page 2.

What are they?

Disability Tax Credit (DTC): reduces income tax for you or an eligible supporting family member. It is non-refundable: unused credit is not paid as cash.

Canada Disability Benefit (CDB): a separate, income-tested payment. You need DTC approval, then a separate application to Service Canada.

1. Check the criteria

CRA assesses daily restrictions, not diagnosis or inability to work alone. A marked restriction usually means you cannot do an activity, or take at least three times longer than someone your age without the impairment, even with appropriate treatment, medication or devices.

It must occur almost all the time (about 90% or more) and last at least 12 continuous months, or be expected to. Combined significant limitations in different categories must equal one marked restriction.

[CRA: full eligibility and category rules](#)

2. Identify affected activities

Start with walking, mental functions, feeding or dressing. Note time, help, frequency, onset and what remains difficult with treatment. Include better and worse days.

Feeding excludes shopping and extra preparation time due only to dietary restrictions. [CRA rules](#).

3. Write a short summary

Since [date], [activity] takes [time] and I need [help/rests/device] on [frequency]. Even with [treatment], [restriction] remains.

Label estimates. Describe post-exertional malaise (PEM), including delayed worsening. Recovery time does not automatically count towards the three-times-longer test. Use existing experience; do not push through symptoms.

Optional: [build, edit, download or print your summary online](#). Notes are not sent to LCAC. Saving is off by default; use a trusted device.

2026 adult DTC: up to about **\$1,448 in federal tax savings**, plus applicable provincial or territorial savings. Eligible earlier claims can go back **up to 10 years**. Any refund depends on CRA-approved years and each year's tax situation.

[Finance: 2026 value](#) · [CRA: past years and transfers](#)

Apply and follow up

4. Talk to your practitioner

Bring your summary and relevant records. Ask an eligible practitioner to assess the DTC criteria, complete Part B and confirm when the qualifying restrictions began.

5. Complete the application

Complete **Part A**; your practitioner completes **Part B**. Use the same method. Digital: share your reference number. Paper: mail the current, complete T2201. Part A alone is not enough.

Since 14 July 2026, do not use Submit documents for new applications or unsolicited related documents. Forms from before 2023 are not accepted since 8 September 2026. Follow CRA's instructions for requested information.

[CRA: current application instructions](#) · [2026 changes](#)

6. Check CRA's decision

Keep copies and confirmation. Check approved years and any end year. If approved, claim the credit, check past returns and consider an eligible family transfer. Put renewal dates in your calendar.

Waiting? Check your CRA account and reply by the deadline in any request letter. [CRA: status](#).

Next: apply separately for the CDB

Generally for eligible adults **18-64** with DTC approval, Canadian tax residency and qualifying citizenship/status. You and your spouse or common-law partner, if applicable, must file tax returns.

For **July 2026-June 2027**, the maximum is **\$204.20/month**, based on 2025 returns. Family income and other rules set your amount. You can qualify with no tax owing.

Apply online, by phone, in person or by printed form. No invitation is needed. [Eligibility](#) · [Amounts](#) · [Apply](#).

Disagree with a decision?

DTC: file an income tax objection within **90 days** of the notice of determination. An informal review does not extend that deadline. [CRA options](#).

CDB: request reconsideration within **180 days** of the date on the decision letter. Check the official letter and act early. [Service Canada options](#).

Optional: [check a reminder date or add it to your calendar](#). Confirm the actual deadline with CRA or Service Canada.

Registered Disability Savings Plan (RDSP): long-term savings with grants and bonds; bonds need no contribution. Separate eligibility, age and withdrawal rules apply. [RDSP rules](#) · [Free RDSP support](#).

Full guide, examples and optional tools: longcovidaction.ca/dtc-guide

General information, not tax or legal advice. CRA and Service Canada decide eligibility. Checked 16 October 2026. Next review: 15 January 2027.