

**FINANCIAL LITERACY**

# Medical Criteria Summary

Category	Examples	Do these apply to you?
<b>Vision – must be certified by a medical doctor, nurse practitioner, or an optometrist.</b>		<p>You are considered blind if, even with the use of corrective lenses or medication:</p> <p>a) the visual acuity in both eyes is 20/200 (6/60) or less with the Snellen Chart (or an equivalent); or</p> <p>b) the greatest diameter of the field of vision in both eyes is 20 degrees or less.</p>
<b>Speaking – must be certified by a medical doctor, nurse practitioner, or speech-language pathologist.</b>	<ul style="list-style-type: none"> <li>You must rely on other means of communication, such as sign language or a symbol board, generally 90% of the time.</li> <li>In the doctor's office, the doctor must ask you to repeat words and sentences several times, and it takes you an inordinate amount of time to make yourself understood.</li> </ul>	<p>Devices for speaking include tracheoesophageal prostheses, vocal amplification devices and other such devices.</p>
<b>Hearing – must be certified by a medical doctor, nurse practitioner, or audiologist.</b>	<ul style="list-style-type: none"> <li>You must rely completely on lip reading or sign language at least 90% of the time, to understand a spoken conversation, despite the use of hearing aids.</li> <li>In the doctor's office, the doctor must raise their voice and repeat words and sentences several times, and it takes you an inordinate amount of time to understand, despite the use of hearing aids.</li> </ul>	<p>Devices for hearing include hearing aids, cochlear implants and other such devices.</p>

<p><b>Walking – must be certified by a medical doctor, nurse practitioner, occupational therapist, or physiotherapist.</b></p>	<ul style="list-style-type: none"> <li>• You always rely on a wheelchair outside of the home, even for short distances.</li> <li>• You take an inordinate amount of time to walk 100 metres (about one city block), at least 90% of the time since you need to stop because of pain and shortness of breath.</li> <li>• You experience severe episodes of fatigue and problems with coordination and balance. Several days at a time, you cannot walk more than a few steps. Between episodes, you continue to have these symptoms, but to a lesser degree. These symptoms cause you to take an inordinate amount of time to walk, at least 90% of the time.</li> </ul>	<p>Devices for walking include canes, walkers and other such devices.</p>
<p><b>Eliminating (bowel or bladder functions) – must be certified by a medical doctor or a nurse practitioner.</b></p>	<ul style="list-style-type: none"> <li>• You need a device for eliminating, which causes you to take an inordinate amount of time to manage your bowel or bladder functions.</li> <li>• You are incontinent of bladder functions at least 90% of the time. You take an inordinate amount of time to tend to your elimination, as you need incontinence pads.</li> </ul>	<p>Devices for eliminating include catheters, ostomy appliances and other such devices.</p>
<p><b>Feeding – must be certified by a medical doctor, a nurse practitioner, or occupational therapist.</b></p>	<ul style="list-style-type: none"> <li>• You need tube feedings at least 90% of the time.</li> <li>• You take an inordinate amount of time to prepare meals or to feed yourself, on a daily basis, due to significant pain and decreased strength and dexterity in your upper limbs.</li> </ul>	<p>Devices for feeding include modified utensils and other such devices. Feeding yourself does include preparing food, except when the time spent is related to a dietary restriction or regime, even when the restriction or regime is needed due to an illness or medical condition.</p>

<b>Dressing – must be certified by a medical doctor, a nurse practitioner, or occupational therapist.</b>	<ul style="list-style-type: none"> <li>• You cannot dress without daily help from another person.</li> <li>• Due to pain, stiffness, and decreased dexterity, you take an inordinate amount of time to dress yourself on a daily basis.</li> </ul>	<p>Devices for dressing include specialized buttonhooks, long-handled shoehorns, grab rails, safety pulls and other such devices.</p> <p>Dressing yourself does not include identifying, finding, shopping for or obtaining clothing.</p>
<b>Mental functions necessary for everyday life – must be certified by a medical doctor, a nurse practitioner, or psychologist.</b>	<ul style="list-style-type: none"> <li>• You are independent in some aspects of everyday living; however, despite medication and therapy, you need daily support and supervision due to an inability to accurately interpret your environment.</li> <li>• You cannot make a common, simple transaction, such as buying food at the grocery store, without help at least 90% of the time.</li> <li>• You experience psychotic episodes several times a year. Given the unpredictability of your psychotic episodes and the other defining symptoms of your impairment (for example, lack of initiative or motivation, disorganized behaviour and speech), you continue to need daily supervision.</li> <li>• You are unable to express your needs or anticipate consequences of behaviour when interacting with others.</li> </ul>	<p>Mental functions necessary for everyday life include:</p> <ul style="list-style-type: none"> <li>• adaptive functioning (for example, abilities related to self-care, health and safety, abilities to initiate and respond to social interactions, and common, simple transactions)</li> <li>• memory (for example, the ability to remember simple instructions, basic personal information such as name and address, or material of importance and interest)</li> <li>• problem-solving, goal-setting, and judgment, taken together (for example, the ability to solve problems, set and keep goals, and make the appropriate decisions and judgments).</li> </ul>
<b>Life-sustaining therapy – must be certified by a medical doctor or nurse practitioner.</b>	<ul style="list-style-type: none"> <li>• Chest physiotherapy to ease breathing.</li> <li>• Kidney dialysis to filter blood.</li> <li>• Insulin therapy to treat Type 1 diabetes in a child who cannot independently adjust the insulin dosage.</li> </ul>	

<b>Cumulative effect of significant restrictions – must be certified by a medical doctor, a nurse practitioner (under proposed changes), or occupational therapist (occupational therapist can only certify for walking, feeding, and dressing).</b>	<ul style="list-style-type: none"><li>• You can walk 100 metres, but then must take time to recuperate. You can carry out the mental functions necessary for everyday life, but can only concentrate on any topic for a short period of time. The cumulative effect of these two significant restrictions is equal to being markedly restricted, such as being unable to do one of the basic activities of daily living.</li><li>• You always take a long time for walking, dressing and feeding. The extra time it takes you to do these activities, when added together, is equal to being markedly restricted.</li></ul>	
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