



Income Based Financial
Assessment Policy Manual
For
The Home Support
&
Special Assistance Programs

Issued: September 2011

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1.0 INTRODUCTION

The Income Based Financial Assessment Manual is a reference for the Regional Health Authorities (RHAs) and individuals. The Manual outlines the provincial policies related to the Income Based Financial Assessment (Income Test) that is to be used in the Home Support and Special Assistance Programs of the Long Term Care and Community Support Services System (LTC CSS).

The RHAs include:

- Eastern Health Authority
- Central Health Authority
- Western Health Authority
- Labrador-Grenfell Health Authority

1.1 Structure and Numbering

Policies are grouped into sections as indicated in the Table of Contents. The first Arabic number corresponds to the section. The second set of numbers corresponds to the subsection and the last set of numbers indicates the specific policy. Policies can be added by continuing the sequential numbering. The number of pages for each policy is indicated as “page 1 of 2”, for example, if a policy extends beyond one page.

The *Effective date* will change to *Revised date* when there has been a revision. Old policies will be stored for five years.

1.2 Approval

Policies in this manual are approved by the Department of Health and Community Services (DHCS).

1.3 Responsibility for Reviews, Revisions and Additions

New policies are added and existing policies are revised whenever the need is identified by DHCS or the RHAs. All policies are regularly reviewed by program and financial staff of DHCS.

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It is the responsibility of the RHAs to write procedures to implement policies contained in this Manual. Individuals and staff should forward questions or suggestions to their RHA.

The RHA will:

- review the request;
- determine if the request is policy related;
- write recommendations; and
- forward requested edits or additions to provincial program and financial staff.

DHCS Program and financial staff will:

- review, revise or edit material for appropriateness to the manual;
- research proposed material as necessary;
- obtain approval for policies;
- incorporate approved policies in the manual; and,
- distribute copies of the approved policies and revised table of content, if applicable.

Holders of the manual are responsible for replacing pages upon receipt of new or revised versions. All holders of this manual are responsible to notify the RHA to ensure that their name is on the mailing list for manual revisions.

1.4 Purpose

The Income Based Financial Assessment Policy Manual for Home Support and Special Assistance Program is intended to:

- provide information, direction and support to RHAs and individuals;
- ensure consistent application of financial policies in the Home Support and Special Assistance Programs;
- identify RHA responsibility and promote accountability by providing clearly written, accessible policies;
- identify stakeholder responsibilities; and
- ensure RHA compliance with applicable legislation.

1.5 Authority

The provision of LTC CSS are set out in the Health and Community Services Act. A Long Term Care and Community Support Services Act is currently under development. The eligibility for LTC CSS is established based on criteria set out in policy.

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2.0 LTC CSS OVERVIEW

The Long Term Care and Community Support Service (LTC CSS) system in Newfoundland and Labrador, funded through the Department of Health and Community Services and delivered by the Regional Health Authorities (RHAs), is comprised of services to adults and children with disabilities and seniors. LTC CSS include professional care and supportive services provided to individuals in their own homes, Personal Care Homes, Community Care Homes, Nursing Homes and residential options for persons with disabilities such as Alternate Family Care Homes. Care and support services are provided to individuals who qualify and need long term support in order to help them perform the activities of daily living and maintain maximum independence.

A client of the LTC CSS system is an individual who requires support in order to address the unmet needs which impact their ability to perform the activities of daily living that enable them to participate in the community. Access to publicly funded service subsidies requires:

- Professional assessment of need;
- Financial assessment; and
- Meeting service eligibility criteria as established by the Department of Health and Community Services.

Individuals may enter the LTC CSS system in a number of ways, depending on their support needs and circumstances. RHA staff, in collaboration with the individual, will identify their service and support requirements. The services or support needs required by an individual will determine the type of financial assessment to be used in accessing the LTC CSS system.

Home Living, Residential Living, and Long Term Care Home Models are foundational components of the LTC CSS system. These Models are divided into a variety of Programs which offer a range of services and benefits. The resulting framework supports the individual in either the community or an appropriate care setting to meet their needs. The following table identifies the Models and their Programs.

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MODEL	PROGRAM
Home Living	Home Support
	Special Assistance Program
	Special Child Welfare Allowance
	Allowances/Supplementary Benefits
	Board & Lodging Relative Supplement
Residential Living	Board & Lodging Non Relative Supplement
	Alternate Family Care
	Cooperative Apartments
	Individualized Living Arrangements
	Right Futures
Long Term Care Homes	Nursing Homes
	Personal Care Homes/Community Care Homes
	Protective Community Residences

Allowances/Supplementary Benefits are also available, within the Programs, depending on the assessed need of the individual.

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3.0 LTC CSS PROGRAM DESCRIPTION

Individuals entering the system, who have been assessed by RHA staff, have access to a number of Home Living, Residential Living and Long Term Care Home programs. Depending on the option chosen, the appropriate financial assessment will be applied.

Eligibility for subsidization is financially assessed based on the individual/family income and liquid assets. Depending on the program being accessed, either a Needs Based test, which considers income and expenses; an Income Test; or the LTC Assessment will be applied.

The Home Support and Special Assistance Programs utilizes an income test to determine the amount the client is required to contribute towards the cost of the service/benefit. A needs based test will be used in most other programs to determine the client contribution and eligibility for financial subsidies. The programs of PCH/CCH and Nursing Homes will use the LTC/PCH Financial Assessment.

The Section 5.0 *Financial Assessment Types* details the Programs and the type of financial assessment that will be applied.

This focus of this manual is on the application of the Income Test for Home Support and SAP, as other financial assessment types and program eligibility criteria remains unchanged.

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3.1 Home Support Program

Home Support services are available to individuals who require assistance with activities of daily living. These services are delivered in the individual's home as defined in the *Provincial Operational Manual Governing Home Support 2005* (<http://www.health.gov.nl.ca/health/publications/pdffiles/Home%20Support%20Manual%202005.pdf>), and may include assistance with personal care, behavioral support, household management, and/or respite services. Home support services are provided by non professional staff employed by a private home support agency or through a self-managed care arrangement whereby the client is the employer. Home Support subsidies are available at a Provincially set hourly subsidy rate, to a monthly maximum ceiling (see Schedule I *Rates and Maximums*).

3.1.1 Home Support Financial Eligibility

Clients wishing to access only Home Support services must meet program criteria as determined through a professional assessment by the RHA. The individual will then be financially assessed with the “**Income Test**” to determine their client contribution to the services which they require. (see Section 7.0 *Income Test*)

When other allowances/supplementary benefits are requested either at the same time as the request for home support services or while in receipt of subsidized home support services, they would be financially reassessed using the “**Needs Test**”. (see Section 8.0 *Needs Test*)

3.1.2 Bookkeeper Fees

Bookkeeper Fees may be approved for Home Support clients who are self-managing their care needs and employ bookkeepers to manage the payroll activities, including Federal remittances, for the home support workers they have hired. Bookkeeper Fees are a paid benefit that may be approved for individuals in receipt of Home Support subsidies.

The amount approved for the bookkeeper fees is over and above the Home Support subsidy ceiling for all clients and is based on the number of workers a client employs. See Schedule I *Rates & Maximums* for the bi-weekly fee guidelines.

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3.2 Allowances/Supplementary Benefits

Allowances/supplementary benefits are provided to support individuals under 65, Right Futures clients, and Alternate Family Care clients in either the community or an appropriate care setting to meet their needs. The allowances/supplementary benefits covers a wide array of services designed to assist an individual to remain supported in their environment, such as rent supplements and community access funding. To qualify for financial subsidization for these benefits, the allowable liquid asset level must first be met (See Schedule II *Allowable Liquid Assets*).

The “**Needs Test**” financial assessment will be used to calculate the client contribution when the individual meets the liquid asset criteria and:

- meet the eligibility criteria for Home Support services but may not be in receipt of subsidized Home Support;
- is requesting only allowances/supplementary benefits; or
- is requesting allowances/supplementary benefits and home support services;

For individuals who are already in receipt of:

- subsidized home support services and subsequently requests allowances/supplementary benefits, the total package of services will be financially reassessed with the Needs Test.
- allowances/supplementary benefits and subsequently requests home support services, the total package of services will be financially reassessed with the Needs Test

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3.3 Special Assistance Program

The Special Assistance Program (SAP) provides basic supportive health products to individuals who meet program criteria to assist them with activities of daily living. The SAP is managed by the RHAs with an approved listing of available supplies, equipment and orthotics maintained by the Province. Benefits of the program include access to Health Supplies such as dressings, catheters and incontinent supplies; oxygen and related equipment and supplies; orthotics such as braces and burn garments; and equipment such as wheelchairs, commodes or walkers. Reference the provincial Special Assistance Program Guidelines.

3.3.1 SAP Program Eligibility

To be eligible for products/benefits through the SAP, the following criteria must be met:

- Item being requested must be on the Provincially approved listing of product/benefits for the SAP; and
- Personal Health Supplies (Schedule III) are only available to individuals who are in receipt of subsidized Home Support services from the RHA.

Individuals in receipt of HRLE benefits are automatically financially eligible but may require a clinical assessment by RHA staff to determine program eligibility. There is no requirement for an individual to be in receipt of a service from the RHA as a condition of eligibility for the SAP, these individuals may apply directly to the appropriate RHA. Private paying residents of Nursing Homes and PCHs may apply directly to the SAP to determine if they meet financial and program eligibility for requested products.

3.3.2 Special Assistance Program Financial Eligibility

To be eligible for these benefits, individuals must meet the following criteria:

- Hold a valid MCP card;
- Meet provincially set liquid asset levels;
- Have Line 236 Net Income below the provincially Maximums for the product/benefit;
- Have exhausted benefits available through private insurance plans;
- Have a professional assessment and where necessary a prescription completed;
- Have a demonstrated long term (typically greater than three months) or palliative need for the product;

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- Have a condition requiring equipment for a short term need; and
- Be financially assessed with the “**Income Test**” to determine their client contribution to the SAP benefits which they require.

The SAP may be a stand alone program or a supplementary benefit to other programs within the LTC CSS system. Eligibility for this program does not automatically qualify an individual for other supplementary benefits without further assessment to determine the individuals need for supportive services.

The Income Test will be the financial assessment used when the client is requesting only SAP benefits. If the client has already been income tested and is in receipt of subsidized home support services, then the approved SAP benefits would be fully subsidized and any client contribution collected would be applied against the Home Support services.

The Needs Test would be the financial assessment used for determining the client contribution when the individual is in receipt of SAP and in receipt of, or subsequently requests, a service/benefit other than Home Support.

3.3.3 One-Time Requests

Individuals presenting with a one-time request for a product/benefit through the SAP would have their total client contribution assessed as 3 X the monthly contribution calculated by the Income Test. The product cost must be more than the 3 month contribution for the individual to be eligible.

The following provides an example of how this is to be calculated:

Piece of equipment requested	\$150
Line 236 of Client	\$15,050
Monthly contribution	\$30
Client contribution for product is 3 x monthly	\$90
Client is eligible for subsidization:	
RHA Pays to Vendor	\$60
Client Pays to Vendor	\$90

If multiple one-time requests or a combination of one-time and then a new on-going requests are approved during the fiscal year, the individuals contribution is not to exceed their annual contribution toward the cost of the products/benefits.

Individuals requesting a one-time only item from the Special Assistance Program are required to provide their Notice of Assessment at the time of application. (See Section 7.1.7 *Individuals Presenting with No Notice of Assessment.*)

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4.0 FINANCIAL ASSESSMENT OVERVIEW

A financial assessment process is in place which enables a RHA to complete an assessment for any individual who requests financial subsidization for a service/benefit in the LTC CSS system.

4.1 Guiding Principles

The LTC CSS system financial assessment policy is based on the following principles:

1. All individuals will be financially assessed to determine their financial contribution towards the approved programs and services being accessed.
2. The approved programs and services are those that have been authorized by the RHA staff to meet the client's assessed needs.
3. An individual's financial contribution is only made towards one program or service.
4. When a couple has one individual receiving services from the Home Living Model and the spouse is receiving services from the Residential or LTCH Model, any contribution towards subsidized Home Living Services cannot be claimed as an expense in any other financial assessment.
5. Once a client is assessed using the Income Based Financial Assessment, they will no longer be eligible to be assessed by the Needs Test unless they request additional services governed by that financial assessment.

4.2 Individual/Client Responsibility

Individuals who can afford the full cost of their services do not require a financial assessment.

Individuals who cannot afford to pay the full cost of their services/benefits may request a financial assessment to determine their eligibility for financial subsidization and client contribution.

Individuals requesting financial subsidization must:

- Complete the appropriate application form;
- Provide the required financial information and/or documentation to complete the particular financial assessment;
- Agree to pay the amount calculated as the monthly client contribution;
- Agree to follow program policies; and
- Provide any additional information that may be requested by the RHA in relation to the subsidized service.

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If the individual does not provide all information required by the RHA the application for financial subsidization will not be processed.

The client contribution towards the approved service must first be paid to the service provider/bookkeeper before the RHA subsidy is paid.

If the monthly contribution is greater than the cost of the approved service for a given month, then the client is responsible for the full cost of that month's service.

4.3 Financial Assessment Process Timelines

Within 5 working days of receiving all required information from the individual requesting a financial subsidy, the financial assessments will be completed and the clinical assessor notified of the results. It is the responsibility of the individual to provide the necessary information to complete the assessment. Any service received by the individual prior to the completion of the financial assessment and approval of the subsidy is the responsibility of the individual.

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5.0 FINANCIAL ASSESSMENT TYPES

There are three types of financial assessments utilized in the LTC CSS system are:

1. Income Test
2. Needs Test
3. LTC/PCH/CCH/Medically Discharged Financial Assessment

The financial assessment type applied when a request for subsidization is processed is dependent upon the program or allowance/supplementary benefit being requested.

5.1 Application of A Financial Assessment

The table below identifies the financial assessment that is to be used for each Program from which services are being requested.

Program	Services Requested	Financial Assessment
Home Support	Home Support Only	Income
	With SAP	Income
	With Allowances/Supplements	Needs
	With B/L (both Relative and Non-Relative)	Needs
	Alternate Family Care Resident	Needs
	Individual Living Arrangement Client	Needs
Special Assistance Program (SAP)	SAP Only	Income
	With Home Support	Income
	With Allowances/Supplements	Needs
	With B/L (both Relative and Non-Relative)	Needs
	Alternate Family Care Resident	Needs
	Co-op Apartment Resident	Needs
Special Child Welfare Allowance (SCWA)		Needs
Allowances/Supplements	Allowances/Supplements Only	Needs
	With Home Support	Needs
	With SAP	Needs
B&L Relative Supplement	B&L Relative Supplement Only	Needs
	With Home Support	Needs
	With SAP	Needs
B&L Non-Relative Supplement	B&L Non-Relative Supplement Only	Needs
	With Home Support	Needs
	With SAP	Needs

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Program	Services Requested	Financial Assessment
Alternate Family Care (AFC)	Alternate Family Care (AFC) Only	Needs
	With Home Support	Needs
	With SAP	Needs
Co-op Apartments	Co-op Apartments Only	Needs
	With SAP	Needs
Individual Living Arrangements	Individual Living Arrangements Only	Needs
	With SAP	Needs
Nursing Homes		LTC Assessment
Personal Care & Community Care Homes (PCH/CCH)		LTC Assessment
Protective Community Residences		LTC Assessment

5.2 Use of Multiple Assessments

It is possible that the situation will arise where more than one assessment may be used to determine an individual's eligibility for financial subsidization.

There will be cases present where a community spouse of a Nursing Home/Personal Care Home subsidized resident requests a financial subsidy for services/benefits under the Home or Residential Living Models. The LTC Assessment would first be applied to the couple to determine the amount of income, if any, which would flow to the community spouse. If the community spouse requires Home Support Only and/or Special Assistance Program benefits the Income Test would then be applied. In the application of the Income Test, the Line 236 of the community spouse would be used to determine the client contribution. The income of the LTC resident, including any that may be diverted to the community spouse, is not to be considered in the financial assessment. **The client contribution of the community spouse is not to be considered an allowable expense in the LTC Financial Assessment.**

When the community spouse requires benefits other than Home Support and/or SAP, the Needs Test will be applied. **The client contribution of the community spouse is not to be considered an allowable expense in the LTC Financial Assessment.**

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6.0 FINANCIAL ASSESSMENT COMPONENTS

As identified in Section 5.0 *Financial Assessment Types*, there are three types of financial assessments utilized in the LTC CSS system. Each of these tests gives different consideration to the income, expenses and liquid assets of the individual applying for subsidization. This section provides a general description of income and liquid assets.

6.1 Net Income as Calculated by Canada Revenue Agency

For the purposes of the Income Test, the RHAs will be referring to the net income calculated by Canada Revenue Agency (CRA) as identified in Line 236 of the Notice of Assessment. Schedule III includes a listing of the income and deductions which CRA considers in the calculation of Line 236.

The Canada Revenue Agency requires an individual to file a tax return for the prior calendar year if any of the following situations apply:

- Taxes have to be paid for the prior calendar year.
- CRA had sent a request to file a return.
- If the individual and spouse or common-law partner elected to split pension income for the prior calendar year.
- The individual received Working Income Tax Benefit (WITB) advance payments in the prior calendar year and they wish to apply for WITB advance payments for the current calendar year.
- The individual disposed of capital property in the prior calendar year (for example, the sale of real estate or shares) or the individual realized a taxable capital gain (for example, if a mutual fund or trust attributed amounts to the individual, or the individual is reporting a capital gains reserve claimed on the a previous return)
- The individual has to repay any Old Age Security or Employment Insurance benefits.
- The individual has not repaid all of the amounts withdrawn from their Registered Retirement Savings Plan (RRSP) under the Home Buyers' Plan or the Lifelong Learning Plan.
- The individual has to contribute to the Canada Pension Plan (CPP).

Even if none of these requirements apply, the individual may still want to file a return to receive certain benefits and credits.

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The Canada Revenue Agency identifies the following benefits of filing a return:

You may want to file a return if any of the following applies to you:

- *You want to claim a refund.*
- *You received Working Income Tax Benefit (WITB) advance payments in prior year and you want to apply for WITB advance payments.*
- *You want to apply for the GST/HST credit.*
- *You or your spouse or common-law partner want to begin or continue receiving your Canada Child Tax Benefit payments.*
- *You have incurred a non-capital loss in the previous year that you want to be able to apply in other years.*
- *You want to carry forward or transfer the unused portion of your tuition, education and textbook amounts.*
- *You want to report income for which you could contribute to an RRSP, in order to keep your RRSP deduction limit for future years up to date.*
- *You want to carry forward the unused investment tax credit on expenditures you incurred during the current year.*
- *You receive the Guaranteed Income Supplement or Allowance benefits under the Old Age Security Program. You can usually renew your benefit simply by filing your return by April 30th. If you choose not to file a return, you will have to complete a renewal application form.*

6.2 Liquid Assets

Liquid assets are considered in the Income Test assessment process. The allowable liquid levels vary depending on the programs and services being requested. Schedule II *Allowable Liquid Assets* details the allowable liquid asset levels by program and service.

Individuals who have liquid assets above the allowable limits are not eligible for subsidization therefore a financial assessment would not be completed.

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6.2.1 Liquid Assets that are Assessed

A liquid asset is a possession or valuable that is in the form of cash, or can easily be converted to cash without losing much, if any, of its value. The following types of assets are considered liquid assets and are assessed:

- Cash
- Bank accounts
- Treasury bills
- Guaranteed income certificates (RHAs may work to maximize funds where penalties apply to early liquidation)
- Bonds
- Marketable securities listed on stock exchanges
- Marketable commodities listed on commercial exchanges
- The income provided from RRSP's, and RRIF's is to be considered assessable income. Any withdrawal of funds from these plans is to be considered income in the month of withdrawal.

6.2.2 Liquid Assets that are Not Assessed

Non-liquid assets are not easily converted to cash. The following types of assets are not considered liquid and are not assessed:

- Shares in private companies and the assets of unincorporated businesses
- Prepaid funeral expenses (both spouses)
- Real property, including personal residences, cottages, lands, etc.
- Tangible personal property, including household effects, motor homes, jewelry, artworks, etc.
- RRSP's and RRIF's
- Settlements from the Breast Cancer Testing Class Action Suit

6.2.3 Confirmation of Liquid Asset Levels

Individuals requesting a financial assessment must provide documentation for the verification of their liquid asset levels. Individuals will be required to present the documentation detailing the closing balance of their liquid assets from only the most recent prior month. For example, if the individual is requesting a financial assessment during August 2010, all statements/documentation for July 2010 must be presented.

In situations where there had been a significant withdrawal of funds during the prior month, the RHA may request the individual to swear an affidavit to the effect that they no longer have any legal claim to the funds.

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6.2.4 Treatment of Severance Packages due to Layoff

There may be situations where an individual has received a significant severance package as a result of a layoff. The following guideline identifies the process to follow in such situations:

1. Clients impacted by layoff will be re-assessed, as per program policy, to determine:
 - a. their continued need for supportive services or supplementary benefits; and
 - b. client contribution toward services or subsidy due to their changed circumstances.
2. If liquid assets exceed program exemption levels due to the receipt of a layoff severance package by the client/family, the excess funds may be used in the following manner:
 - a. Transferred within 7 business days of receipt, into a Registered Retirement Savings Plan (RRSP) or Registered Retirement Investment Fund (RRIF). Income received from these plans will be considered as part of the monthly/annual income in the financial assessment.
 - b. The contribution in (a) will be considered as a one time exemption from the Home Support policy for the treatment of new contributions to RRSP's and RRIF's.
3. Individuals may choose to keep a portion of the severance package to bring their liquid assets to the maximum exemption level permitted by provincial policy for the program accessed.
4. All funds in excess of these options will be treated as non-allowable liquid assets and considered in the financial review.
5. In the event the client/family member returns to work, a financial reassessment would be completed which must consider income from employment as well as any income received from the investment made per item 2(a) above.

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7.0 INCOME TEST

The income based financial assessment process applies to all individuals who apply for Home Support only and/or the Special Assistance Program and have been deemed eligible for service by RHA staff.

The income test is solely based on the income reported on Line 236 of the Canada Revenue Agency Notice of Assessment from the previous Income Tax Assessment year. Expenses of the individual are not considered.

See Schedule VII *Sample Income Test Application* for the application/assessment form.

7.1 Application of Income Test

7.1.1 Liquid Assets

It must first be determined that the individual presenting for a financial assessment has liquid assets below the allowable level for the program and/or service being requested. If the allowable liquid asset level is met, then the assessor will proceed with the application of the income test.

7.1.2 Income Exemption Threshold

The income exemption threshold is a Provincially set level of income which is exempt from the financial assessment process in the application of the Income Test. The threshold will differ depending on whether or not the assessment is being completed for a single individual or a couple. In the event there are dependant(s) residing with the individual, an additional annual exemption may be added to the basic exemption threshold (also refer to Section 7.1.4 *Dependant Income*).

See Schedule V *Income Exemption Thresholds*, for the current income exemption thresholds.

7.1.3 Outstanding Debt of Individual

The Income Test does not take into consideration expenses or debts of the individual. It is based solely on the individual's reported net income, and permits the individual to manage their financial affairs with the income that is retained after the client contribution is made.

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7.1.4 Dependant Income

When the client chooses to claim the additional exemption amount for a dependant, any income earned by that dependant would be considered as income for the family and their Notice Of Assessment Line 236 Net Income must be used in determining the client contribution.

7.1.5 Client Contribution Calculation

An individual applying for Home Support only and/or the Special Assistance Programs will be income tested to determine the amount, if any, of client contribution.

The bands of income above the income exemption thresholds will be assessed using the percentages identified in Schedule IV *Income Test Bands and Assessment Percentages*. Also refer to Schedule VII *Examples of Calculating Client Contribution Using the Income Test*. The details of how to manually calculate the client contribution has been included in these schedules, however RHA staff will have access to either CRMS Pay or a Client Contribution Calculator which will be used to automatically calculate the contribution amount. Client contributions under a pre-determined level (see Schedule II *Rates and Maximums*) will not be collected.

If the monthly contribution calculated is greater than the cost of the approved service, the client is not eligible for financial subsidization.

7.1.6 Individuals with Income below the Income Exemption Threshold

In the event the individual reports income below the exemption threshold, as per the Notice of Assessment, the individual will be eligible for a subsidy with no client contribution, providing they meet the liquid asset criteria. All approved benefits would be set up in CRMS Pay Module or the client payment system being used by the RHA.

7.1.7 Individuals Presenting with No Notice of Assessment Home Support/On-going Special Assistance Program Benefits

When an individual under 65 presents at the initial application of the income test without a Notice of Assessment, the assessor will assume there is no income and proceed with the assessment as detailed in the section "Individuals with Income below the Income Exemption Threshold".

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When an individual who is over 65 presents at the initial application of the income test without a Notice of Assessment, the assessor will assume that the individual has an income equivalent to the basic OAS/GIS rates.

In either case, the individual must be advised that they will have six months to file a return and present the RHA with a Notice of Assessment. The client file should be flagged for a reassessment in 6 months.

One Time Only Special Assistance Program Benefits

Individuals requesting a one-time only item from the Special Assistance Program are required to provide their Notice of Assessment at the time of application. When an individual meets the SAP eligibility criteria as outlined in Section 3.3.1, but does not have a Notice of Assessment, they will not normally be eligible for financial subsidization of the requested item, as there will be no automatic assumption of a level of income.

If the individual would experience hardship (eg. risk of physical harm) by not having the item provided immediately, the RHA has the discretion to contact the Department to obtain approval for the request without the Notice of Assessment.

Individuals who had filed their Income Tax return but misplaced their Notice of Assessment can contact CRA at 1-800-959-8281 to request a duplicate copy.

The RHA may also accept any official documentation from CRA that identifies the most recent Net Income reported on Line 236, if the Notice of Assessment is not available.

7.2 Financial Reassessment

The client is financially reassessed annually, at a minimum.

Financial reassessments may be requested by the client at any point in time when there are substantial changes in their income. The normal cost of living indexing to the Old Age Security/Guaranteed Income Supplement is not considered a significant change in income, and need only to be considered in the annual review process for Home Support and SAP. A variation in income due to changes in employment status would be considered significant and should result in a review.

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A financial reassessment may be undertaken by the RHA at any time information is received that there is a change to client's income that may affect the calculated client contribution.

7.2.1 Reassessment Process

To reassess the client contribution when there has been a substantial change in the income of the client, the RHA will have to estimate the average monthly income based on the information more recent than the Notice of Assessment.

In estimating the revised income, the income of the individual includes, but is not limited to:

- Employment income;
- Public and private domestic and foreign pensions;
- Income provided from RRSP's and RRIF's, as well as withdrawal of funds from these plans;
- Transfer payments for any level of government (e.g. OAS, GIS, CPP, WHSC, Veteran's Allowance);
- Business revenues;
- Investment income (e.g. interest and dividends);
- Loan repayments from family members;
- Income from a trust fund;
- Social Assistance Payments;
- Lump sum payments received from any source;
- Rental income; and
- Any other form of monies received as income.

7.3 Grand Parenting

There will be clients in receipt of services prior to December 1, 2009, who will have an increased client contribution calculated with the introduction of the income test for Home Support and Special Assistance Programs. A grand parenting period will be introduced for these clients that will give them time to adjust their finances so that they will be able to pay their client contribution at the end of the phase-in period. **Grand parenting is only available to clients who were in receipt of services at the time of introduction of the Income Test, December 1, 2009.**

7.3.1 Phase-in of Client Contribution

Clients being grand parented will have no change in their client contribution for 12 months. At the end of the 12 month period, the client contribution phase in will

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begin. The first phase will see 20% of the client contribution increase that is calculated with the income test being added to the original Needs Test contribution. The client contribution will continue to increase by 20% each 12 month period, until the individual is paying 100% of the calculated client contribution. Each year the most recent CRA Notice of Assessment is used in the Income Test.

The schedule for the grand parenting and phase-in is as follows:

Monthly Client Contribution as a % of Income Test contribution	
Year 1	No change to Contribution
Year 2	20 % of Income Test Contribution
Year 3	40 % of Income Test Contribution
Year 4	60 % of Income Test Contribution
Year 5	80 % of Income Test Contribution
Year 6	100 % of Income Test Contribution

The following is an example of how this would be applied:

Enriched Needs Client Contribution assessed as: \$ 30
Income Test Monthly Client Contribution assessed as: \$ 200

Schedule of Increases to Client Contribution		
	Monthly Client Contribution	Client Contribution Calculation
Year 1	\$ 30	0 %
Year 2	\$ 64	$((200-30) \times 20\%) + 30$
Year 3	\$ 98	$((200-30) \times 40\%) + 30$
Year 4	\$ 132	$((200-30) \times 60\%) + 30$
Year 5	\$ 166	$((200-30) \times 80\%) + 30$
Year 6	\$ 200	$((200-30) \times 100\%) + 30$

The following example demonstrates how the grandfathering would be applied in the event that the client contribution increased in year 3 due to increase in income.

Enriched Needs Client Contribution assessed as: \$ 30
Income Test Monthly Client Contribution assessed as: \$ 200
Year 4 Monthly Client Contribution assessed as: \$ 250

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Schedule of Increases to Client Contribution		
	Monthly Client Contribution	Client Contribution Calculation
Year 1	\$ 30	0 %
Year 2	\$ 64	$((200-30) \times 20\%) + 30$
Year 3	\$ 98	$((200-30) \times 40\%) + 30$
Year 4	\$ 162	$((250-30) \times 60\%) + 30$
Year 5	\$ 206	$((250-30) \times 80\%) + 30$
Year 6	\$ 250	$((250-30) \times 100\%) + 30$

While the details of how to manually calculate the client contribution has been included in this manual, RHA staff will have access to CRMS Pay which will automatically calculate the contribution amount for grand parented clients each year.

7.3.2 Termination of Grand Parenting

In the event the financial situation of a client changes, resulting in the client contribution calculated with the income test being more favorable, they would move to the income based financial assessment immediately.

7.4 Administrative Financial Review Process

Each RHA has a protocol in place to review decisions. Clients who have had a financial assessment completed using the Income Test have the ability to request a financial review by using the established protocol process.

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Section: 8.0 Needs Test	Page: 1 of 1
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8.0 NEEDS TEST

The Needs Test is a financial assessment which considers the actual expenses, all income and liquid assets of an individual. The Needs Test is applied when it is determined that the individual meets eligibility criteria for a particular program or supplementary benefit and a client contribution is to be calculated. Section 5.0 identifies when the Needs Test is to be used as the financial assessment.

The RHAs are to continue using the current needs test, as this financial assessment process has not been changed.

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Section: 9.0 LTC/PCH/CCH/Medically Discharged Financial Assessment	Page: 1 of 1
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9.0 LTC/PCH/CCH/MEDICALLY DISCHARGED FINANCIAL ASSESSMENT

The LTC/PCH financial assessment considers the actual expenses, all income and liquid assets of the individual applying for a subsidy in a Nursing Home/PCH/CCH. This test is also used when an individual is medically discharged and awaiting either a community service or placement in a Nursing Home/PCH/CCH.

The RHAs are to continue using the current LTC/PCH/CCH/Medically Discharged financial assessment as this process has not been changed.

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Section: 10.0 Definitions	Page: 1 of 1
Effective Date: December 1, 2009	Revised

10.0 DEFINITIONS

Client – for the purpose of this policy, refers to the person in receipt of the services.

Cohabiting partner – means either of 2 persons who are cohabiting and:

- Have cohabitated continuously in a conjugal relationship outside marriage for not less than one year; or
- Have entered into a written agreement in respect of their cohabitation, in which they agree on their respective rights and obligations during cohabitation, upon ceasing to cohabit or upon the death of either of them.

Dependant – for the purposes of this policy, refers to a child of, or a person under the guardianship of, the client or the client’s spouse who depends financially on either and who is either under 19; over 18 and enrolled full time in a post secondary institution; or over 18 and disabled.

Family – the purposes of this policy, refers to a single person; a single person with dependants; a husband and wife, or cohabitating partners, with or without dependants.

Family Income – for the purposes of this policy, refers to the amount reported in the Canada Revenue Agency Income Tax Assessment, Line 236 “Net Income” for both the client and their spouse/cohabitating partner. If separate Income Tax Assessments are filed, the amount in Line 236 on each assessment will be combined to calculate the client contribution.

Income – for the purposes of this policy, refers to the amount reported in the Canada Revenue Agency Income Tax Assessment, Line 236 “Net Income”.

Liquid Assets – the total amount of funds that are in the form of cash or can quickly be converted to cash. These include such things as cash; demand deposits; time and savings deposits; and investments capable of being quickly converted into cash without significant loss, either through their sale or through the scheduled return of principal at the end of a short time remaining to maturity.

Spouse – refers to a person to whom you are legally married.

Schedule I

Rates and Maximums

Private Paying Rates	
LTCH	\$ 2,800/mth
Medically Discharged	\$ 1,132.50/mth
Protective Community Residence	\$ 2,800/mth
Transportation Rates	
Transportation Rates:	
Community Access	\$ 0.30/km
PCHs (when provided by operator)	\$ 0.35/km
PCHs (when provided by family)	\$ 0.30/km
PCHs (when provided by Licensed Taxi carrier)	Actual
Residential Respite	
Residential Respite Rates	
Daily	\$ 47
Weekend (Friday to Sunday)	\$ 162
Extended Weekend (Friday to Monday)	\$ 215
Weekly	\$ 312
Monthly	\$ 1,238
Respite Provided in a PCH	\$ 59/day
Respite Provided in a LTCH	\$ 20/day
Home Support Hourly Subsidy Rates	
Effective July 1, 2011:	
Self-Managed:	
Respite/Homemaker/Attendant Care (base rate)	\$ 12.00
Behavioural Aides (base rate)	\$ 13.58
Home Therapist (base rate)	\$ 13.58
Agency	\$ 17.63
Maximum Subsidies	
PCH	\$ 1,800/mth
Home Support – Under 65	\$ 3,952/mth
Home Support – Over 65	\$ 2,746/mth
AFC	\$ 1,238/mth
Client Contribution	
No collection of client contributions below:	\$ 5.00/mth
Bookkeeper Rates	
1 - 2 Workers	\$25.00 bi-wkly + HST
3 Workers	\$30.00 bi-wkly + HST
4 Workers	\$35.00 bi-wkly + HST
5 + Workers	\$40.00 bi-wkly + HST

Updated: July 2011

Schedule II

Allowable Liquid Assets

Model	Program	Liquid Asset Level	
		Single	Couple
Home Living	Home Support	\$10,000	\$ 20,000
	Special Assistance Program (SAP)	\$ 3,000	\$ 5,500
	Special Child Welfare Allowance (SCWA)	\$10,000	\$ 20,000
	Allowances/Supplements	See Table Below	
	Board & Lodging Relative	\$ 3,000	\$ 5,500
Residential Living	Board & Lodging Non Relative	\$ 3,000	\$ 5,500
	Alternate Family Care (AFC)	\$10,000	\$ 20,000
	Co-op Apartments	\$10,000	\$ 20,000
	Individual Living Arrangements (ILA)	\$10,000	\$ 20,000
	Right Futures	\$10,000	\$ 20,000
Long Term Care Homes	Nursing Homes	\$10,000	\$ 20,000
	Personal Care and Community Care Homes (PCH/CCH)	\$10,000	\$ 20,000
	Protective Community Residences	\$10,000	\$ 20,000

When an individual presents for a financial assessment for allowances/supplementary benefits, either as an individual service or in conjunction with a service from the above program, the following liquid asset levels must be met:

Allowance/ Supplementary Benefit	Available In the Program of:	Liquid Asset Level	
		Single	Couple
Clothing	AFC Home	\$ 3,000	\$ 5,500
	ILA	\$ 3,000	\$ 5,500
	Right Futures	\$ 3,000	\$ 5,500
Community access	AFC Home	\$ 3,000	\$ 5,500
	ILA	\$ 3,000	\$ 5,500
	Home Support	\$ 3,000	\$ 5,500
	Right Futures	\$ 3,000	\$ 5,500

Allowance/ Supplementary Benefit	Available In the Program of:	Liquid Asset Level	
		Single	Couple
Compensation for damages	AFC Home	\$ 3,000	\$ 5,500
	Co-op Apartment	\$ 3,000	\$ 5,500
	ILA	\$ 3,000	\$ 5,500
	Board & Lodging	\$ 3,000	\$ 5,500
	Right Futures	\$ 3,000	\$ 5,500
Dental	AFC Home	\$ 3,000	\$ 5,500
	Co-op Apartment	\$ 3,000	\$ 5,500
	Right Futures	\$ 3,000	\$ 5,500
Foot Care	AFC Home (Under 65)	\$ 3,000	\$ 5,500
	Home Support	\$ 3,000	\$ 5,500
	Co-op Apartment	\$ 3,000	\$ 5,500
	PCH	\$ 3,000	\$ 5,500
	Right Futures	\$ 3,000	\$ 5,500
Fuel & electricity	Home Support (Under 65)	\$ 3,000	\$ 5,500
	ILA	\$ 3,000	\$ 5,500
	Shared Living Arrangement	\$ 3,000	\$ 5,500
	Collective Funding	\$ 3,000	\$ 5,500
	Right Futures	\$ 3,000	\$ 5,500
Household Items	ILA	\$ 3,000	\$ 5,500
	Right Futures	\$ 3,000	\$ 5,500
Long Term Care Home Rate	Long Term Care Home	\$ 10,000	\$ 20,000
Meals/Accommodation related to transportation	AFC Home	\$ 3,000	\$ 5,500
	Co-op Apartment	\$ 3,000	\$ 5,500
	Right Futures	\$ 3,000	\$ 5,500
	PCH (Subsidized residents only)	\$ 3,000	\$ 5,500
Minor equipment/repairs (Programming Needs)	AFC Home	\$ 3,000	\$ 5,500
	Co-op Apartment	\$ 3,000	\$ 5,500
	ILA	\$ 3,000	\$ 5,500
	Home Support	\$ 3,000	\$ 5,500
	Right Futures	\$ 3,000	\$ 5,500
Modification/renovations	AFC Home	\$ 3,000	\$ 5,500
	ILA	\$ 3,000	\$ 5,500
	Right Futures	\$ 3,000	\$ 5,500
Mortgage top-up	Home Support (Under 65)	\$ 3,000	\$ 5,500

Allowance/ Supplementary Benefit	Available In the Program of:	Liquid Asset Level	
		Single	Couple
Moving expenses	AFC Home	\$ 3,000	\$ 5,500
	Co-op Apartment	\$ 3,000	\$ 5,500
	ILA	\$ 3,000	\$ 5,500
	Right Futures	\$ 3,000	\$ 5,500
Personal Allowance	AFC Homes	\$ 3,000	\$ 5,500
	Home Support (Under 65)	\$ 3,000	\$ 5,500
	Collective Funding	\$ 3,000	\$ 5,500
	Shared Living Arrangements	\$ 3,000	\$ 5,500
	Co-op Apartment	\$ 3,000	\$ 5,500
	ILA	\$ 3,000	\$ 5,500
	Right Futures	\$ 3,000	\$ 5,500
	Board and Lodging	\$ 3,000	\$ 5,500
	PCH	\$ 10,000	\$ 20,000
	LTC	\$ 10,000	\$ 20,000
	Community Protective Residences	\$ 10,000	\$ 20,000
Personal Care Home Monthly Rate	Personal Care Homes	\$ 10,000	\$ 20,000
Rent	ILA	\$ 3,000	\$ 5,500
	Home Support (Under 65)	\$ 3,000	\$ 5,500
	Collective Funding	\$ 3,000	\$ 5,500
	Shared Living Arrangements	\$ 3,000	\$ 5,500
	Right Futures	\$ 3,000	\$ 5,500
Special Diet	AFC Home	\$ 3,000	\$ 5,500
	ILA	\$ 3,000	\$ 5,500
	Home Support (Under 65)	\$ 3,000	\$ 5,500
	Right Futures	\$ 3,000	\$ 5,500
Start-up funds	ILA	\$ 3,000	\$ 5,500
Transportation Community Access	AFC Home	\$ 3,000	\$ 5,500
	ILA	\$ 3,000	\$ 5,500
	Right Futures	\$ 3,000	\$ 5,500
	Home Support (Under 65)	\$ 3,000	\$ 5,500
Transportation Medical	AFC Home	\$ 3,000	\$ 5,500
	PCH (subsidized residents only)	\$ 3,000	\$ 5,500
	Right Futures	\$ 3,000	\$ 5,500
	Co-op Apartment	\$ 3,000	\$ 5,500

Allowance/ Supplementary Benefit	Available In the Program of:	Liquid Asset Level	
		Single	Couple
Transportation Vacation	AFC Home	\$ 3,000	\$ 5,500
Uninsured medical services: Medical assessment for AFC applicant's only	AFC Home	\$ 3,000	\$ 5,500
Uninsured medical services: Lifeline	ILA	\$ 3,000	\$ 5,500
	Home Support (Under 65)	\$ 3,000	\$ 5,500
Uninsured medical services: Vision care	AFC Home	\$ 3,000	\$ 5,500
	Co-op Apartment	\$ 3,000	\$ 5,500
	Right Futures	\$ 3,000	\$ 5,500

An Ambulance/Dental Card is a service approved by the RHA which requires an individual to meet the allowable liquid asset level as part of eligibility determination for the card. The Ambulance/Dental card is available in the following areas:

Other Services	Available In the Program of:	Liquid Asset Level	
		Single	Couple
Ambulance/dental card	Home Support	\$ 3,000	\$ 5,500
	Right Futures	\$ 3,000	\$ 5,500
	PCH	\$ 3,000	\$ 5,500
	Long Term Care Home	\$ 3,000	\$ 5,500

Note:

Liquid asset levels above apply to benefits provided by Regional Health Authorities. Accessing services from HRLE may require a reduction of liquid assets to be eligible for their services.

Schedule III
Personal Health Supply Listing

Personal Health Supplies	
Catheter Supplies	Syringes
Dressing Supplies	
Creams lotions and shampoos	
Gloves – Unsterile	
Incontinence Supplies	Bed Pans
	Disposable Adult Diapers
	Disposable Belted Undergarments
	Disposable Child Diapers
	Disposable Incontinence Liners
	Other Disposable Pads
	Reusable Incontinence Brief
	Soaker Pad
	Urinal
	Pull Ups

Schedule IV

Calculation of Net Income as per Line 236 of the Income Tax Assessment

Income included in Line 236:

Line 101	Employment Income
Line 102	Commissions
Line 104	Other employment income: <ul style="list-style-type: none"> • Employment income not reported on a T4 • Net research grants • Clergy's housing allowance • Foreign employment income • Income maintenance insurance plans (wage loss replacement plans) • Veteran's benefits • Certain GST/HST rebates • Royalties • Amounts received under a supplementary unemployment benefit plan (a guaranteed annual wage plan) • Taxable benefit for premiums paid to cover you under a group term life-insurance plan • Employee profit sharing plan • Medical premium benefits • Wage earners protection plan
Line 113	Old Age Security pension
Line 114	CPP benefits
Line 115	Other pensions or superannuation (includes foreign pensions, annuity and RRIF)
Line 116	Elected split-pension amount
Line 117	Universal Child Care Benefit
Line 119	Employment Insurance and other benefits
Line 120	Taxable amount of dividends from taxable Canadian corporations
Line 121	Interest and other investment income (includes foreign dividends, bank accounts, term deposits, GICs, Canada Savings Bonds, T-Bills, earnings on life insurance policies, etc.)
Line 122	Net partnership income: limited or non-active partners only
Line 125	Registered disability savings plan income
Line 126	Rental income
Line 127	Taxable Capital Gains
Line 128	Support Payments received
Line 129	RRSP income
Line 130	Other Income (scholarships, fellowships, bursaries, artists' project grants; apprenticeship incentive grant; lump-sum payments; retiring allowances; death benefits; other)
Lines 130 to 143	Self-employment income
Line 144	Workers' compensation benefits
Line 145	Social Assistance payments
Line 146	Net Federal Supplements

Deductions to Income:

Line 206	Pension adjustment
Line 207	Registered Pension Plan deduction
Line 208	RRSP deduction
Line 209	Saskatchewan Pension Plan deduction
Line 210	Deduction for elected split-pension amount
Line 212	Annual union, professional or like dues
Line 213	Universal Child Care Benefit repayment
Line 214	Child Care expenses
Line 215	Disability supports deduction
Line 217	Business investment loss
Line 219	Moving expenses

Line 220	Support payments made
Line 221	Carrying charges and interest expenses
Line 222	Deduction for CPP or QPP contributions on self-employment and other earnings
Line 223	Deduction for provincial parental insurance plan premium on self-employment income
Line 224	Exploration and development expenses
Line 229	Other employment expenses
Line 231	Clergy residence deduction
Line 232	Other deductions
Line 235	Social Benefits repayment (EI or OAS)
Line 236	Net income

Schedule V

Income Exemption Thresholds

Family Size	Annual exemption	Monthly Exemption
Single	\$ 13,000	\$ 1,083
Couple	\$ 21,000	\$ 1,750
Dependant Exemption (per Dependant)	\$ 2,000	\$ 167

Effective December 1, 2009

Schedule VI

Income Test Bands and Assessment Percentages

Application of the income test for a single:			Total % of income assessed
Annual Exemption Threshold for a Single		\$13,000	0%
Portion of Income Between \$13,001 to \$18,000	Assess at	18%	Up to 5%
Portion of Income Between \$18,001 to \$23,000	Assess at	28%	Up to 10%
Portion of Income Between \$23,001 to \$28,000	Assess at	38%	Up to 15%
Income Between \$28,001 to \$150,000	Assess at	15%	15%
If Income Exceeds \$150,000, Assess Full Income At			100%

Application of the income test for a couple:			Total % of income assessed
Annual Exemption Threshold for a Couple		\$21,000	0%
Portion of Income Between \$21,001 to \$25,000	Assess at	31%	Up to 5%
Portion of Income Between \$25,001 to \$32,000	Assess at	28%	Up to 10%
Portion of Income Between \$32,001 to \$40,000	Assess at	35%	Up to 15%
Between \$40,001 to \$150,000	Assess at	15%	15%
If Income Exceeds \$150,000, Assess Full Income At			100%

In the event there is a dependant(s) in the household. An additional \$2,000 per dependant would be added to the annual exemption threshold.

Income related to the dependant(s) would have to be included in the calculation of total Net Income of the family.

Schedule VII

Examples of Calculating Client Contribution Using the Income Test

The following are examples of how this test would be applied

Example 1: Application for a single:

Line 236, annual income		\$25,200
This equates to monthly income of		\$2,100
Assess Contribution:		
Portion of Income Between \$13,001 to \$18,000	At 18%	\$900
Portion of Income Between \$18,001 to \$23,000	At 28%	\$1,400
Portion of Income Between \$23,001 to \$25,200	At 38%	<u>\$836</u>
Total Annual Contribution		\$3,136
Monthly Contribution		\$261
Monthly Retained Income		\$1,839

Example 2: Application for a single:

Line 236, annual income		\$29,400
This equates to monthly income of		\$2,450
Assess Contribution:		
If Income Exceeds \$28,000 Assess Full Income At	15%	<u>\$4,410</u>
Total Annual Contribution		\$4,410
Monthly Contribution		\$368
Monthly Retained Income		\$2,082

Example 3: Application for a Couple:

Line 236, annual income		\$32,000
This equates to monthly income of		\$2,583
Assess Contribution:		
Portion of Income Between \$21,001 to \$25,000	At 31%	\$1,239
Portion of Income Between \$25,001 to \$32,000	At 28%	<u>\$1,960</u>
Total Annual Contribution		\$3,199
Monthly Contribution		\$267
Monthly Retained Income		\$2,316

Example 4: Application for a Couple:

Line 236, annual income		\$43,000
This equates to monthly income of		\$3,583
Assess Contribution:		
If Income Exceeds \$40,000 Assess Full Income At	15%	<u>\$6,450</u>
Total Annual Contribution		\$6,450
Monthly Contribution		\$538
Monthly Retained Income		\$3,045