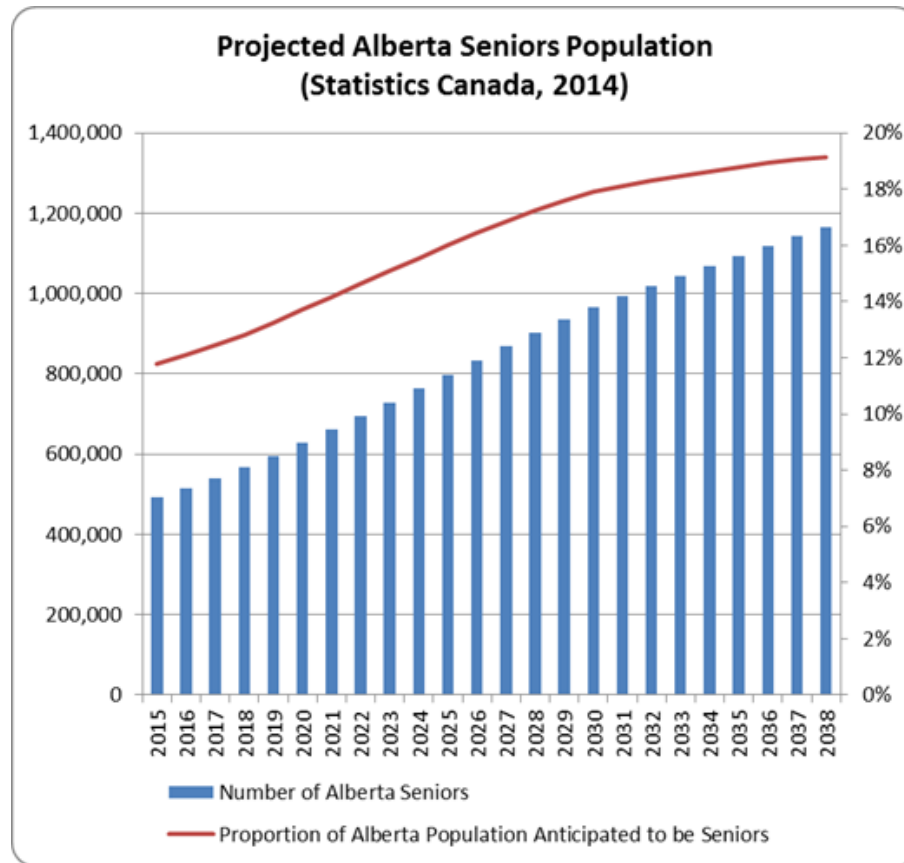


Understanding Provincial Financial Support for Seniors

Grey Matters 2016
September 21, 2016

Projected Seniors Population



Alberta 

SENIORS FINANCIAL ASSISTANCE INCOME BASED PROGRAMS

Seniors Financial Assistance Income Based Programs

- **Alberta Seniors Benefit**
- **Special Needs Assistance for Seniors**
- **Dental and Optical Assistance for Seniors (Health)**
- **Eligibility**
 - 65 or older
 - Lived in Alberta at least three months before applying
 - Canadian citizen or permanent resident (landed or sponsored immigrant)
 - Annual income within program thresholds
 - Old Age Security**
- **Benefit Year – July 1 to June 30**

Seniors Financial Assistance

How to Apply

- Information package sent to Albertans three months before their 65th birthday
 - Quick Facts Brochure
 - Seniors Financial Assistance application
 - Blue Cross Coverage for Seniors (Health)
 - Proof of Age Declaration
- Income information received directly from Canada Revenue Agency

Alberta Seniors Benefit

Alberta Seniors Benefit

Income Thresholds and Benefits

Income Eligibility Thresholds	Maximum Monthly Benefit
Single \$26,965 or less	Single \$280
Couple \$43,785 or less	Couple \$420
Benefits for seniors living in long-term care and designated supportive living facilities are calculated to provide a senior with \$315 discretionary income based on a monthly accommodation charge of \$1,950.	

Alberta Seniors Benefit

Calculating Income

- Income information is limited to the following lines on the income tax return:

Line No.	Income
150	Total income
116	Elected Split – pension amount (applicable to senior couples)
101	Employment Income

Alberta Seniors Benefit Deductions from Total Income

Line No.	Income
113	Old Age Security pension
114	CPP Death Benefit
145	Social Assistance payments
146	Net federal supplements
207	Registered pension plan deductions
208	RRSP deduction
210	Deduction for election split
229	Other employment expenses

Supplementary Accommodation Benefit (SAB)

- **Supplementary Accommodation Benefit is provided to seniors:**
 - **With low-income**
 - **Living in publicly-funded Designated Supportive Living or Long-Term Care**
 - **Assist with accommodation charges**
- **Assistance is added to monthly Alberta Seniors Benefit payment for eligible seniors**
- **SAB provides:**
 - **Up to \$675 per month**
 - **Up to \$315 left after paying accommodation charge**

Example of SAB Calculation for Single Senior entering LTC or DSL

Total Income		\$19,454
Monthly Income		\$1,621
Monthly Expenses	Room Rate	\$1,950
	Discretionary Amount	\$315
TOTAL		\$2,265
Subtract income		\$2,265 - \$1,621
Monthly SAB		\$644

Example of SAB Calculation for Senior Couple entering LTC or DSL

Total Combined Income		\$38,500 ÷ 2 = \$19,250
Monthly Income		\$1,604
Monthly Expenses	Room Rate	\$1,950
	Discretionary Amount	\$315
TOTAL		\$2,265
Subtract income		\$2,265 - \$1,604
Monthly SAB		\$661

Designated Supportive Living and Long Term Care Information Portal (DLIP)

- The secure web-based portal allows Alberta care facility operators to provide residence information related to Designated Supportive Living (DSL) and Long Term Care (LTC) placements directly to the ASB and Assured Income for Severely Handicapped (AISH) programs.
- If changes to a resident's information do not get entered into DLIP, the senior may not receive a SAB payment until the entry has been made and processed by the ASB program.

Alberta Seniors Benefit Additional Information

- **Retroactive Benefits**
- **Payment Termination**
- **Absences from Alberta**
- **Appeals**

Special Needs Assistance For Seniors Program

Special Needs Assistance Eligibility

- Low-income seniors
- Allowable expenses
- The funding provided is determined by:
 - A senior's income level,
 - Residence, and
 - The expense applied for
- Maximum benefit \$5,000
- Date of service
 - A senior must be eligible at the time of purchase to be considered for the expense requested.

Special Needs Assistance Income Thresholds

Total Annual Income	Funding Level
Single \$22,565 or less Couple \$35,585 or less	Primary and secondary items
Single \$22,566 to \$26,965 Couple \$35,586 to \$43,785	Primary items only
Single over \$26,965 Couple over \$43,785	Not eligible

Special Needs Assistance for Seniors

Primary Items

Special Needs Assistance

Primary Items – Appliances / Furniture

Appliance	Maximum	Supporting Documentation
Bed (mattress/frame)	\$500	<ul style="list-style-type: none">• Receipt/estimate
Dryer	\$400	<ul style="list-style-type: none">• Receipt/estimate
Refrigerator	\$700	<ul style="list-style-type: none">• Receipt/estimate
Stove	\$700	<ul style="list-style-type: none">• Receipt/estimate
Washer	\$500	<ul style="list-style-type: none">• Receipt/estimate
Appliance Repair	Up to cost of appliance	<ul style="list-style-type: none">• Receipt/estimate

The maximum amounts include GST, delivery, removal of old appliance and installation/hook-up and environmental fees.

Special Needs Assistance

Primary Items – Health Supports

Expense	Maximums	Supporting Documentation
CPAP machine (non auto)	\$1,600 every 5 years	<ul style="list-style-type: none"> • Level 1 Sleep Assessment Polysomnogram • A prescription from physician with fixed pressure setting • A receipt or estimate for a CPAP machine • A copy of a Level 3 sleep test if the Level 1 test is 5 years or older • A 3-4 week compliance report from the current CPAP machine may be required.
CPAP Machine Supplies	\$200 per year	<p>For supplies in the following year:</p> <ul style="list-style-type: none"> • Receipts/estimates required
Diabetic supplies (test strips, lancets, needles, antiseptic swabs and sharps containers)	Maximums apply	<ul style="list-style-type: none"> • Receipts or a recent 12-month prescription printout from the pharmacist showing the diabetic supplies purchased.

Special Needs Assistance

Primary Items – Health Supports

Expense	Maximums	Supporting Documentation
Nutritional beverages		<ul style="list-style-type: none"> A medical note is required once a year prescribing the number of bottles of nutritional beverages required per day. Receipts
Podiatrist (Nail trimming and callous removal)	\$25 per month	<ul style="list-style-type: none"> Receipts must include : <ul style="list-style-type: none"> The senior's name, date of service and type of service provided. The service provider's name, phone number and signature
Prescription medications (prescription medications only)	Copayments made above \$45 per month, or \$90 for a seniors couple	<ul style="list-style-type: none"> Detailed 12-month prescription pharmacy printout

Special Needs Assistance

Primary Items – Personal Supports

Expense	Maximums	Supporting Documentation
Bed Bug fumigation	\$300	<ul style="list-style-type: none"> Letter confirming infestation, and receipt/estimate
Celiac groceries	\$50 per month	<ul style="list-style-type: none"> A doctor's note confirming celiac disease is required the first time a senior applies. Benefits are provided for the current benefit year only
Clothing	\$600	<ul style="list-style-type: none"> A doctor's note confirming weight gain or loss of 50 lbs. or more in a current 12-month period is required.
Funeral Expenses	\$1,200	<ul style="list-style-type: none"> Invoice or receipt
Home Cleanup (Initial Hoarding cleanup)	\$500	<ul style="list-style-type: none"> Letter from community based worker or agency and estimate or receipts

Special Needs Assistance

Primary Items – Personal Supports

Expense	Maximums	Supporting Documentation
Lift chair / repair (once in a lifetime)	\$800	<ul style="list-style-type: none"> • Receipt/estimate
Medication Administration Fee	\$70 per month	<ul style="list-style-type: none"> • Documentation from the facility stating the monthly medication administration fee and the effective date is required.
Medical Trips <i>(Greater than 100 km return trip to see a medical specialist or for medical testing/ treatment.)</i>	<p>Per diem amount</p> <p>Maximum of \$75 per night for required accommodations</p>	<ul style="list-style-type: none"> • A report from the medical specialist or the medical facility specifying the dates of the appointment and confirmation of attendance. • Receipts for overnight accommodations in the senior's name.

Special Needs Assistance

Primary Items – Personal Supports

Expense	Maximums	Supporting Documentation
Personal Response Service	\$30 per month monitoring fee and \$80 installation	<ul style="list-style-type: none"> • Receipts/estimates
Relocation of washer/dryer	\$800	<ul style="list-style-type: none"> • Medical note stating a medical condition necessitating the relocation, and receipt/estimate
Utility Arrears (water, electricity and gas)	Available for each utility once every three years.	<ul style="list-style-type: none"> • A disconnection notice (in the senior's name) from the utility company is required. • The utility account must be in the senior's name.
Wigs	\$250 each Two per year	<ul style="list-style-type: none"> • A doctor's note confirming the medical condition is required the first time the senior applies • Receipts

Special Needs Assistance for Seniors

Secondary Items

Special Needs Assistance

Secondary Items – Appliances

Appliance	Maximum	Supporting Documentation
Microwave	\$100	<ul style="list-style-type: none">• Receipt/estimate
Television	\$300	<ul style="list-style-type: none">• Receipt/estimate
Vacuum	\$150	<ul style="list-style-type: none">• Receipt/estimate
Appliance Repair	Up to the maximum allowed for the appliance	<ul style="list-style-type: none">• Receipt/estimate

The maximum amounts include GST, delivery, removal of old appliance and installation/hook-up and environmental fees.

Special Needs Assistance

Secondary Items – Health Supports

Expense	Maximum	Supporting Documentation
Foot Orthotics <i>(custom made)</i>	\$400 each Two pair per lifetime	<ul style="list-style-type: none">• Receipt/estimate

Special Needs Assistance

Secondary Items – Personal Supports

Expense	Maximum	Supporting Documentation
Housekeeping/ Yard maintenance	\$1,200 annually	<ul style="list-style-type: none">• Doctor's note (needed once). Receipts, estimates are accepted for the first year only.

Example

SERVICE PROVIDER/COMPANY NAME
ADDRESS
TELEPHONE NUMBER

SOLD TO: Senior's name and address

Breakdown of service provided (housekeeping, grass cutting, snow shoveling.)

Date of service and hours - cost per hour - total cost

Signature and printed name of service provider

Special Needs Assistance

Secondary Items – Personal Supports

Expense	Maximums	Supporting Documentation
Laundry Costs <i>(at a facility)</i>	\$40 per month (single) \$80 per month (couples)	<ul style="list-style-type: none">• Receipt or letter from facility confirming laundry charge
Respite Care <i>(relief for caregiver)</i>	Maximum of 4 weeks per year	<ul style="list-style-type: none">• A doctor's note documenting that the senior's medical condition that requires daily full-time care from a caregiver.• Receipt or estimate from the care centre

Special Needs Assistance

Items not funded

- Home repairs – SHARP
- Vehicle repairs / maintenance
- Expenses for spouses under 65
- Receipts older than 12 months
- Hearing aids
 - Provided under Alberta Aids to Daily Living (AADL) program
 - Hearing aid vendors determine eligibility and submit to AADL
 - Maximum of \$1,200 for two aids provided in a five year period

Special Needs Assistance Receiving Benefits

- When a decision is made:
 - The senior receives a letter notifying of decision
 - If the request is granted, benefits are deposited directly into the senior's bank account.

Dental and Optical Assistance for Seniors

Dental & Optical Assistance for Seniors

Income Thresholds and Coverage

Total Annual Income	Dental Coverage	Optical Coverage
Single \$0 to \$26,965 Couple \$0 to \$53,930	Maximum	Up to \$230 every 3 year
Single \$26,966 to \$31,675 Couple \$53,931 to \$63,350	Partial 99% - 10%	Up to \$115 every 3 years
Single over \$31,675 Couple over \$63,350	Not eligible	Not eligible

How Claims are paid

The Alberta Dental Services corporation processes dental claims and Alberta Blue Cross processes claims for the optical program.

There are two ways claims are paid

1. Direct billing
2. Reimbursement

Alberta

Seniors Home Adaptation and Repair Program (SHARP)

Seniors Home Adaptations and Repair Program (SHARP)

- Allows senior homeowners to finance home repairs, renovations and adaptation through a low-interest home equity loan with the Alberta government.
- Provides assistance for seniors to:
 - Remain independent in their homes
 - Be safe in their homes
 - Adapt and modify homes to improve accessibility and mobility
 - Improve the energy efficiency of their homes
- This new program began on July 1, 2016.

Seniors Home Adaptations and Repair Program (SHARP)

- Examples of eligible expenses include:
 - Door widening and other home adaptations
 - Plumbing and electrical repairs
 - Roof, flooring, windows, painting
- Maximum loan is \$40,000.
 - Minimum loan amount: \$500

SHARP

Eligibility Requirements

- Eligibility
 - 65 or older
 - Canadian citizen or permanent resident of Canada
 - Resident of Alberta for three months prior to applying
 - Owner of a residential property which serves as the senior's primary residence
 - Single seniors or senior couples with an annual income of \$75,000 or less
 - Minimum 25% per cent equity

SHARP

- Application required – must be signed by all registered owners and spouse (if applicable)
 - Original signatures – cannot accept fax
- SHARP staff will determine reasonableness of request and whether applicant meets all eligibility requirements
- Seniors have the right to cancel certain contracts without penalty if not eligible to receive a loan
- Low-income seniors not eligible for a loan will be contacted and informed about other financial support for which they may qualify.

Benefits of SHARP

- Assist more senior homeowners than currently eligible to receive assistance with home repairs.
- Include more eligible home repairs than currently considered under SNA.
- Cover most or all of the costs of home repairs and modifications.
- No monthly payments
- Includes a grant component to help seniors who may not meeting loan requirements (ex: mobile homeowner on rented land; insufficient home equity)

SHARP

Interest and Repayment

- Simple interest (not compounded) will be charged once a loan is approved.
- The interest rate is variable and reviewed twice a year in April and October.
- Loan and interest is repaid upon the sale of the property, or earlier if the senior chooses.
- The loan is due when:
 - The homeowner sells the primary residence,
 - They are no longer the registered owner; or
 - The home is no longer their primary residence.

Alberta 

Seniors Property Tax Deferral Program

Seniors Property Tax Deferral Program

- Eligibility
 - 65 or older
 - Canadian citizen or permanent resident of Canada
 - An Alberta resident
 - Own residential property
 - Primary residence
 - minimum 25% equity
- Any amount on the property tax bill is eligible for deferral including:
 - Municipal portion
 - Education portion
 - Levies and other charges
 - Arrears and penalties

Seniors Property Tax Deferral Program

- Caveat registered
- Prime rate, simple interest
- The loan is due when
 - Primary residence changes
 - Applicant is no longer the registered owner
 - Home is sold
- Payments will apply to the interest portion first
- ATB Financial is the loans administrator
 - Loan tracking
 - Application of interest
 - Accepting payments
 - Issuing statements

Alberta 

Information Resources

Information Resources Ministry Website

www.seniors-housing.gov.ab.ca

- Access to resources:
 - Turning 65 checklist
 - Benefit estimator
 - Forms and publications
 - Resources for elder abuse and fraud awareness
 - Reports and announcements



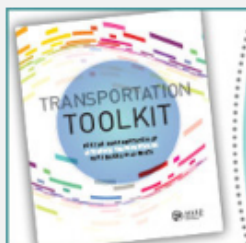
Minister Lori Sigurdson

- Biography
- Contact
- Minister's Office Expenses
- International Travel Expenses
- Email Minister Sigurdson



About Us

- Business Plans and Annual Reports
- Budget 2016



New toolkit helps communities develop transportation options for seniors

News Releases

- Alberta seniors have a new advocate to voice their concerns - July 14, 2016
- New Affordable Housing for Seniors Officially Opens in Camrose - July 6, 2016
- New Seniors Housing on the Horizon in Lamont - July 5, 2016
- Low-interest home equity loans will help seniors age in community - July 4, 2016
- Bonnyville seniors lodge to be modernized and expanded - June 30, 2016

Programs and Services

The Government of Alberta provides a number of programs and services to support seniors in Alberta. This information is also helpful for caregivers and those Albertans who will be needing these services in the near future.

Seniors Programs

- Financial assistance programs
 - Alberta Seniors Benefit Program
 - Special Needs Assistance
 - Property Tax Deferral
- Seniors Home Adaptation and Repair Program – Information for Senior Homeowners
- Seniors Home Adaptation and Repair Program – Information for Contractors

Housing

- Provincial Affordable Housing Strategy
- Search Low-Income Housing
- Special Needs Housing
- Community Housing
- Seniors Housing
- Rent Support

Seniors in the community

- Seniors' Week
- Minister's Service Awards
- GreyMatters Conference
- Funding Opportunities

- Financial Assistance
- Aging Population
- Age-Friendly Alberta
- Aging in Place
- Elder Abuse
- Seniors' Week
- GreyMatters Conference
- Funding Opportunities
- Service Awards
- Forms & Publications
- Seniors Advocate

Feedback

- Questions & Comments
- Contact Alberta Seniors and Housing

Seniors services

Programs and services for seniors

The Government of Alberta provides a number of programs and services to support seniors in Alberta. This information is also helpful for caregivers and those Albertans who will be needing these services in the near future.

Looking for Disability Services?
Disability services are provided through Alberta Human Services

Seniors Programs

- Financial assistance programs
 - Alberta Seniors Benefit Program
 - Special Needs Assistance
 - Property Tax Deferral
 - Seniors Home Adaptation and Repair Program – Information for Senior Homeowners
 - Seniors Home Adaptation and Repair Program – Information for Contractors

Housing

- Search Low-Income Housing
- Special Needs Housing
- Community Housing
- Seniors Housing
- Rent Support

Seniors in the community

- Seniors' Week
- Minister's Seniors Service Awards
- GreyMatters Conference
- Funding Opportunities

Related information

- Dental & Optical Assistance
- Disability Services (Alberta Human Services)
- Alberta Aids to Daily Living
- Supplementary Benefits / Drugs
- Ambulance Service
- Continuing Care
- Protection for Persons in Care
- Health Care Insurance Plan
- Find seniors housing
- Federal Government Links

Awareness & information

- Elder Abuse and Awareness
- Planning for Aging in Place
- Age-Friendly Alberta
- Aging Population Policy Framework
- Forms & Publications
- Contact us

Seniors Advocate

Seniors Advocate

- Alberta's Seniors Advocate will:
 - Request inspections, investigations, and quality and safety assessments
 - Refer seniors' concerns and complaints
 - Provide information and referrals
 - Provide public education on the rights, interests and needs of seniors

Seniors Advocate: Sheree Kwong See

Email: Seniors.Advocate@gov.ab.ca

Phone: 780-644-0682 in Edmonton

Toll free: 1-844-644-0682

Website: www.seniors-housing.alberta.ca

Information Resources

Alberta Supports:

- Contact Centre
 - Monday – Friday, 7:30 a.m. – 8:00 p.m.
 - Toll-free in Alberta 1-877-644-9992
 - Edmonton and area 780-644-9992
- Website: www.albertasupports.ca
- In-person Centres
- Translation services available

811 Health Link – Dementia Advice

- **Dementia Advice**

- Available provincially since May 2016
- Health Link staff can assess the caller's needs and provide immediate advice
- Provide referrals to specialized dementia nurse if extra support is needed



Privacy and Authorizations

Disclosure of personal information can only occur when a senior has identified the information and consented to its disclosure.

Consent to disclose information can be provided through:

- Verbal Consent
- Certificate of Incapability and Undertaking to Administer Benefits
- Authorization of Representative Form
- Service Provider Information Release Form

Thank you
Questions?