Standard Family Contribution Policy

April 2015

www.gnb.ca/socialdevelopment
Standard Family Contribution

Long-Term Care Services - Financial Responsibility

As you age, living independently or doing things for yourself may eventually become more difficult. You may be dealing with a mobility issue, a physical or mental health condition or functional limitation. You may need assistance at home or other support services provided by a long-term care facility. Long-term care services are available to help you carry out your normal daily activities so you may continue to enjoy a good quality of life. Long-term care services include home support services and residential services in special care homes, community residences and nursing homes.

The costs of long-term care services are not covered by Medicare. New Brunswick residents are normally responsible to pay for their long-term care services. However, financial assistance may be available by applying to the Department of Social Development.

The costs of long-term care services may vary according to the type and the amount of services you need.

What if I am unable to pay the full cost of services?

If you are unable to pay the costs of your services, you may apply to the Department of Social Development for financial assistance. A financial assessment will be completed to determine your contribution toward the costs of your long-term care services and the amount to be paid by the provincial government.
How do I apply for a financial assessment?

You may contact your regional office of the Department of Social Development (the following numbers are toll-free):

- Bathurst: 1-866-441-4341
- Campbellton: 1-866-441-4245
- Caraquet: 1-866-441-4149
- Edmundston: 1-866-441-4249
- Fredericton: 1-866-444-8838
- Moncton: 1-866-426-5191
- Miramichi: 1-866-441-4246
- Saint John: 1-866-441-4340

Must I sell my house when I enter a nursing home or special care home?

No. What you do with your home is your decision. The value of your house and other assets are not included in the calculation of your contribution toward your long-term care services.

How do I request a financial assessment?

To get a financial assessment you will have to fill out the Request for Financial Subsidy form. This form lists the information required for the financial assessment. It will state the name and telephone number of the financial assessor who will do the financial assessment. You can contact the financial assessor if you have any questions about the financial application.

After you fill out the Request for Financial Subsidy form, send it to the financial assessor, whose name and address are at the bottom of the form. Include all of the documents and information requested on that form. The financial assessor will review your application and let you know if you are eligible for a subsidy.

When you request a financial assessment, you will have 30 days to provide all the necessary information.
What information is required for the financial assessment?

Documents needed for a Financial Assessment:

• A completed **Request for Financial Subsidy** application form. Make sure you (and your spouse, if applicable) sign, witness and date the two places required at the bottom of the form.
• Copies of your **Notice of Assessment** for the previous two years (including spouse, if applicable). If you cannot find your **Notice of Assessment** contact the Canada Revenue Agency, toll-free, at 1-800-959-8281 and ask for a copy.
• Copies of your T4s and T5s for the previous two years (including spouse, if applicable).

If any of the following applies to your situation, you will need to provide copies of these as well:

• Proof of cost of private health insurance premiums (e.g., Medavie Blue Cross).
• Power of Attorney document.
• If your private pension amounts have changed since your last income tax, submit a copy of the notification confirming your private pension amounts for the current year.
• Proof of any income from Veterans Affairs Canada.
• Proof of pensions from any other country
• If you rent out your principal residence or other property, submit receipts of the rental income you received if it is not declared on your income tax.
• Last month’s pay stubs (if employed).
• Proof of long-term disability (LTD) payments.
How is my ability to pay assessed?

The financial assessor looks at net income to calculate your contribution toward your long-term care service costs. What is considered depends on whether you:

- live alone;
- live with a spouse, dependant or dependants;
- have a spouse who also needs long-term care services.

Which income sources are considered during the financial assessment?

Income from the following sources is considered when calculating your contribution toward the costs of your long-term care services:

- Canada Pension Plan benefits (CPP).
- Employment Insurance benefits (EI).
- Guaranteed Income Supplement (GIS).
- Old Age Security (OAS).
- Spousal Allowance (SA).
- Veteran’s Pension benefits (VAC).
- Income from annuities.
- Income from rental properties.
- Income from trust funds.
- Investment income.
- Long-term disability benefits (LTD).
- Other employment and retirement pension benefits.

Other sources of income may include:

- Alimony or child support payments.
- Capital gains or losses.
- Compensation payments.
- Provincial Income Assistance (IA).
- Registered Retirement Income Fund (RRIF).
- Salaried or self-employment income.
- United States Social Security (SS).
- Workers’ compensation benefits.
In which situation is the Veterans Affairs Canada disability pension not considered as income?

The Veteran’s Disability Pension Survivor’s Benefit is not considered income when completing a financial assessment for all long-term care services.

The Veteran’s Disability Pension (including the additional sum paid to the disability pensioner on behalf of a spouse/common-law partner) is not considered income if Veterans Affairs Canada has determined that the veteran’s requirement for long-term care is linked to the service related injury for which he or she is pensioned.

When the veteran is living at home, the Veterans Affairs Canada Disability Pension, including the additional sum paid to the disability pensioner on behalf of a spouse/common-law partner, is not included when calculating the client contribution for his or her spouse in a residential facility.

What income is considered in the assessment?

Your net income/net family income will be considered. This is your total income from all sources, whether taxable or non-taxable. It is your income after deductions from income tax. If you are single, the Department of Social Development considers 100 per cent of your income. If you have a spouse (married or common-law) or dependants, the department considers the net income of the family unit on a graduated scale. Income includes: wages, allowances, income from investments and pensions (e.g., OAS and CPP), etc.

What if my financial situation changes?

If there is a change in your financial situation, whether an increase or decrease in your income, the Department of Social Development will have to reassess your contribution. It is your responsibility to let the department know if your financial situation has changed. If it has, please contact your local Department of Social Development office and ask to speak to the financial assessor.
What about the cost of my prescriptions and medications that I need?

If you enter a nursing home, you may be eligible to receive free of charge prescription medications covered by the New Brunswick Prescription Drug Program. The cost of over-the-counter medication, which you take occasionally, is also covered by the nursing home. However, if you need over-the-counter medication on a regular basis, then the cost becomes your responsibility.

You can find the full details about Standard Family Contribution Policy online under Long-term Care Services at www.gnb.ca/seniors.

As New Brunswick’s population ages, the provincial government will continue to invest significantly in programs and services for seniors to make sure they get the care they need at the right time and in the right place.