

The benefits system is diverse and sometimes confusing. In most cases, disability benefits are available for those who are not able to work due to a physical or mental illness or disability. The issues addressed in this document are meant to provide basic information about government or agency sponsored disability benefits, but this is not an exhaustive discussion of benefits available. For more information, or to apply for benefits, refer to the websites cited in this document or contact a Client Services worker at AIDS Calgary, Southern Alberta Clinic or other social service agency.

Assured Income for the Severely Handicapped (AISH)¹

“The Assured Income for the Severely Handicapped (AISH) program provides financial assistance (living allowance), supplementary assistance (child benefits and personal benefits) and health-related assistance (health benefits) to adults with a disability. The disability must severely limit the ability to earn a living and must be permanent (e.g. all opportunities for rehabilitation and training have been exhausted). AISH provides health benefits to assist clients, their cohabiting partners and dependent children with expenses related to their health.”

AISH is an Alberta Government Seniors and Community Supports program. As of May 1st 2007, AISH Living Allowance benefits were raised to a maximum of \$1,050 per month for individuals living independently. Additionally, AISH benefits are available to people who are living in a hospital, nursing home, AISH approved designated assisted living unit or AISH approved residential facility. Individuals receiving this “modified AISH” are eligible for a personal allowance of \$315 per month and a monthly accommodation rate.

Health benefits provided include premium-free Alberta Health Care Insurance, prescription drug, dental, optical, ambulance, essential diabetic supplies and an exemption from the Alberta Aids to Daily Living (AADL) co-pay fees.

Additional personal benefits available include support for addictions treatment, child care, child education, infant care, emergency expenses, employment training, funeral expenses, moving, living in a remote area, special equipment (e.g. medical supplies or equipment), special dietary requirements and travel to medical appointments, court and training programs. Specifically, people living with HIV qualify for an additional \$36/mo for special dietary needs. Also, individuals with children are eligible for an additional \$100 per dependant child who resides with the individual per month.

AISH Eligibility

To be eligible for AISH, the applicant must have an Alberta Health Care card and meet all of the following criteria:

- The applicant must have a severe disability.
- The disability must substantially limit and be the main factor limiting your ability to earn a living.
- The disability must be permanent. If treatment helps the applicant to be able to work, he or she may no longer be eligible for AISH.
- The applicant must have searched for and accepted reasonable work offered and must not have quit work of which she or he was capable.
- The applicant must have taken training, rehabilitation, or medication which would help him or her to work.
- The applicant's income or that of her or his cohabiting partner must not exceed program limits.
- The applicant's assets and those of his or her cohabiting partner must not exceed \$100 000 (some items exempt from this total are the applicant's home, vehicle, insurance settlement payments, special compensation payments, assets held in a bankruptcy proceeding, clothing and reasonable household items and locked in retirement accounts are exempt from this total).
- The applicant must be over 18 but not eligible for Old Age Security pension.
- The applicant must be a resident of Alberta.
- The applicant cannot be residing in an institution which provides for all of her or his needs (i.e. an psychiatric hospital or correctional centre).
- The applicant must apply for and claim or collect benefits from other programs for which he or she qualifies (i.e. Canada Pension Plan disability benefits).

How to Apply for AISH

An AISH application process is comprised of a pre-application, assets assessment and screening, a full application form, a physician's report, a personal interview, and the decision process. The information required in the application includes medical and work history, information about any mental illness or disability the applicant may have, their ability to work and description of the kind of work they may be able to do.

In the case of HIV/AIDS, individuals are not automatically granted AISH benefits and are sometimes declined on their first application. In order to support their applications, individuals are encouraged to include a letter from their HIV physician or clinic social worker outlining their physical and mental health issues, including medication side effects and the impact of these on the ability of the individual to work. Applications accompanied by such a letter of support typically have a higher success rate. It often takes between three and six months to go through the application process for AISH, but applicants may be able to access Alberta Works Income Support while they wait (see below for more information).

Canada Pension Plan Disability Benefits²

Canada Pension Plan (CPP) Disability Benefits program is a federal government sponsored program administered by Service Canada. CPP Disability pays a monthly pension to people with disabilities (and their dependants) who have contributed to the plan. Benefit payments are composed of a flat rate portion (\$405.96 per month in 2007) and a portion dependant on the amount and length of time the recipient paid into the CPP. The maximum benefit amount in 2007 is \$1,053.77. Additionally, dependent children under 18 years of age, or children between 18 and 25 who are attending school full time, can receive \$204.68 a month in 2007.

Payments begin four months after the recipient became disabled according to CPP legislation and stop when the recipient ceases to be disabled, when he or she turns 65 years of age, or at the time of death

CPP Disability Eligibility

In order to qualify for CPP Disability Benefits an applicant must:

- Have contributed to the Canada Pension Plan for at least four of the last six years.;
- Have a severe and prolonged physical or mental disability (i.e. one which prevents him or her from working and is long term or may result in death);
- Be between the ages of 18 and 65.

How to Apply for CPP Disability Benefits

To apply for CPP Disability Benefits (CPP-D), the applicant must submit an application form, a work history and medical questionnaire, a medical report to be filled out by a physician, a consent form that CPP may use to obtain additional information, and, for people who have reduced work or stopped working in the past to look after children under age seven, a form to request that that period of time be excluded from calculating the applicant's contributory period.

AISH and CPP – Do They Work Together?

In order to apply for AISH, an individual must first apply to any other programs they may be eligible for, including CPP Disability. CPP Disability and AISH can be collected simultaneously, however every dollar collected from CPP-D, or any other income program, reduces AISH benefits by one dollar. Both CPP-D and AISH will allow part-time work while continuing to provide benefits.

The Transition from CPP-D or AISH to the Workforce

If the decision is made to attempt a return to the workforce, CPP-D will continue paying benefits while the recipient attends school or volunteers as long as she or he has not regained the ability to work. CPP-D will pay for an educational program if that program will enable the recipient to return to work.

CPP-D allows people to earn up to \$4,200 (before taxes) per year before they need to inform SDC staff and without losing their benefits. If an individual begins to work regularly, they will be given a trial period during which their benefits will continue for three months. Also, CPP-D allows rapid reinstatement for individuals who return to work and discontinue their benefits. If an individual's disability recurs and they require reinstatement of their benefits within two years, then they can have their benefits reinstated without needing to re-qualify. If they require reinstatement within five years, then they can have their application "fast tracked" and their benefit restarted relatively quickly.

Likewise, AISH allows individuals to earn up to \$400 per month of "exempt income" which does not affect the AISH benefit level. Additionally, income between \$400 and \$1000 is 50% exempt. This means that for every dollar earned, the AISH benefit is reduced by 50 cents. So, an individual receiving \$1,050 per month on AISH, who earns additional employment income of \$600, would have a final monthly income of \$1550 (\$400 in exempt income+\$200 in 50% exempt income +reduced AISH benefit of \$950). The maximum income exemption an individual can receive is \$700 per month.

If an individual chooses to return to working regularly, the transition between AISH and employment based coverage is made smoother by the two year trial work period during which an individual can request "rapid reinstatement" of their AISH benefit. This means that a person has two years to determine whether or not they are healthy enough to return to work and if they are unable to continue working, they can have their AISH reinstated without going through a full re-application and medical assessment.

Additionally, individuals who are able to return to work, but have high medical expenses they are unable to afford while working, may still qualify for the Alberta Adult Health Benefit program or Alberta Child Health Benefit program. These programs provide health benefit coverage (dental, optical, prescription drug, ambulance and diabetic supplies) for individuals and families living on low incomes. These benefits are specifically designed for individuals who are transitioning from Alberta Works Income Support or AISH into receiving income from employment or the Canada Pension Plan Disability Program. Also, women who are pregnant and living on low income, or people with high medical expenses who are living on low income may also qualify for the program.³

For Those Not Eligible for AISH or CPP

Having HIV or AIDS does not necessarily mean a person will meet the requirements for AISH or CPP-D. For those who do not qualify for these programs, there are other income and benefit support programs available.

Employment Insurance Sickness Benefits⁴

Service Canada's Employment Insurance program can provide short-term sickness benefits if your earnings have decreased by more than 40% due to your health status. In order to qualify for this program, you must have worked at least 600 insured hours in the 52 week period leading up to your claim. The benefit rate is 55% of an individual's average insured earnings up to a yearly maximum of \$40,000. The maximum benefit payment possible is \$423 per week.

Alberta Works⁵

Alberta Works was formerly known as "welfare" or Supports for Independence. This program is administered by Alberta Human Resources and Employment (AHRE) and "helps unemployed people find and keep jobs, helps employers meet their need for skilled workers and helps low-income Albertans cover their basic costs of living". This program includes four main areas: Employment and Training Services, Income Support, Child Support Services and Health Benefits.

Alberta Works Income Support benefits recognize two kinds of beneficiaries, those are “expected to work” and those who are “not expected to work” and benefits rates vary accordingly. For example, a single individual who is living in private housing and is “expected to work” could receive a benefit of \$402 (includes core essential benefit and core housing benefit) while an individual who is “not expected to work” could receive \$622 for the same coverage. Individuals receiving Alberta Works may also be eligible for additional benefits such a “special diet” benefit for people living with HIV (\$36/month) or a personal needs supplement of \$78/month.

When applying for Alberta Works benefits, information about income, assets, and basic needs must be provided. Alberta Works Income Support benefits are largely used as a last resort as other sources of financial support must be exhausted before applying, though applicants may be able to access Income support while they wait for applications to other programs to be processed. Processing time for applications to Income Support range from three weeks to three months depending on how quickly applicants are able to get an appointment to see a worker.

Applicants for Alberta Works Income Support may have a home (of “reasonable value”), equity in a vehicle up to \$5000 and up to \$5000 in RRSPs. However, applicants are only allowed to have the cash/liquid assets equivalent of one month of core benefits for those who are “expected to work” (\$402) and two months of benefits for those who are “not expected to work” (\$1244). Additionally, single individuals who work while they are on Alberta Works Income Support may earn \$115 dollars without affecting their benefits, but beyond that amount, benefits are decreased by seventy five cents for every dollar earned.

Health Benefits:

Women who are pregnant and living on low income, or people with high medical expenses who are living on low income may qualify to receive the Alberta Adult Health Benefit or Alberta Child Health Benefit.⁶

For persons ineligible for AISH due to high family income, Alberta Blue Cross individual health plans can also provide affordable drug coverage for prescriptions. It is important to note that HIV treatment medications are provided by the Alberta Government and can be picked up free of charge from HIV clinics.⁷

Alberta Aids to Daily Living (AADL)⁸

Alberta Aids to Daily Living (AADL) is a program mandated to “help Albertans with a long-term disability, chronic illness or terminal illness to maintain their independence at home, in lodges or group homes by providing financial assistance to buy medical equipment and supplies.” This program is administered by Alberta Seniors and Community Supports and benefits provided include items such as hospital beds, walkers, oxygen, and bathing equipment etc. Individuals pay 25% of the cost up to a maximum of \$500.00 per individual or family, per benefit year. Individuals who are already receiving income assistance are not required to pay the cost-shared portion.

In order to qualify for AADL, the client must have a long term disability (six or more months), chronic illness, or a terminal illness and be an Alberta resident with a valid Alberta Personal Health Care Number. To access AADL, a person must first contact an AADL Authoriser (a health care professional working in a community health care centre, a hospital, continuing care centre, or a home care program) for assessment.

AIDS Calgary’s Greenbough Fund

AIDS Calgary’s Greenbough Fund helps people living with HIV/AIDS through financial crises affecting housing, health, and/or support. The Fund is divided into two categories of need; emergency assistance and quality of life assistance.

Emergency assistance provides funding for temporary homelessness, one-time rental or bill supplements, supplemental food costs, extra billing for health services, temporary coverage for particular prescription drugs, as well as transportation costs for Calgary Transit, taxi use, and transportation related to family emergencies. Quality of life assistance covers educational or employment related conferences or courses, one-time assistance with social or recreational opportunities and other needs as identified by an individual.

In order to qualify for this program, a client must demonstrate financial need, provide proof that the Fund is the last resort, and confirm their HIV status (if not already registered with AIDS Calgary) and register with AIDS Calgary. Each request for funding is assessed individually, and due to limited funds, priority is often given to individuals requiring emergency assistance. Money for this fund comes from donations and agency fund-raising.

AIDS Calgary's Vitamin Fund Pilot Project

The Vitamin Fund provides individuals living with HIV/AIDS free multi-vitamins. In order to qualify, you must be an individual living with HIV/AIDS, unable to pay for vitamins, not able to qualify for coverage from another program and a registered client of AIDS Calgary OR willing to register. In order to apply, contact AIDS Calgary to request an application form.

AIDS Calgary's Safe Passage Pilot Project

The "Safe Passage Pilot Project" provides essential transportation assistance for people living with HIV/AIDS, who reside outside of Calgary, to access medical and psychosocial support in Calgary. The fund will provide a voucher for Greyhound transportation to and from Calgary as well as a return taxi voucher to and from the Calgary Greyhound terminal to the appointment within Calgary.

Eligibility requirements:

- Individual living with HIV/AIDS, who lives outside of Calgary, and who requires transportation to access medical and/or psycho-social support in Calgary.
- Unable to pay for the transportation themselves and all other options for funding have been exhausted (i.e. social assistance)
- Clients who want to access the funding do NOT need to register as a client with AIDS Calgary, unless they live in Calgary or surrounding area.

Please note that applications should be made well in advance of your requested travel date to ensure your application can be reviewed in time.

Difficulties in Discussing Disability Benefits

The aforementioned information on programs and coverage is taken from government or social agency sources. Unfortunately, however, problems do occur in delivery, availability, and continuity of service. If you encounter difficulties accessing services, a Client Services worker at AIDS Calgary may be able to advocate on your behalf or refer you to other benefits options that are a better fit for you. Often, a letter of support from a doctor or social worker will make a big difference in getting access to benefits. Also, other organizations and programs can provide you with additional support.

Social Benefits Advocacy Program, Calgary Legal Guidance⁹

This program provides assistance to low-income people who are having difficulty accessing social benefits programs. This program can provide information about all of the programs available, help you fill out your application forms and answer any questions you might have. They can also intervene on your behalf and advocate for you to help you access benefits and can assist with appeals and administrative tribunals. Specifically, they can assist with Alberta Works, AISH, Workers' Compensation, Employment Insurance, benefits available under the Canada Pension Plan, and any other Social Benefit.

Private Insurance

Private insurance company policy has not been addressed at this time due to its variability and the limited availability of information. Each individual plan is different, so it is best to request this information from your employer or insurance provider.

References

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- Alberta Human Resources and Employment, *Alberta Works: Financial Benefits Summary*. Electronic document: accessed October 10, 2007. <http://employment.alberta.ca/hre/is/reg/pdf/ncn0433.pdf>
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- ⁸ Alberta Seniors and Community Supports, *Alberta Aids to Daily Living*. Electronic document: accessed October 10, 2007. <http://www.seniors.gov.ab.ca/aadl/>
- ⁹ Calgary Legal Guidance, *Social Benefits Advocacy Program*. Electronic document: accessed October 10, 2007. <http://clg.ab.ca/benefits.htm>