

Standard Family Contribution Policy

Be informed



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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 towards 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.

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 own decision. The value of your house and other assets are not included in the calculation of your contribution towards your long-term care services.

How do I request a financial assessment?

You may talk to the person completing your assessment for services or you may contact the Department of Social Development office in your region.

You should receive a Financial Declaration Form. This form asks for information about your family income. It will state the name and phone number of the Financial Assessor who will do the financial assessment.

After you fill out the Financial Declaration Form, you may call and set up an appointment with the Financial Assessor. If you cannot attend, a family member can go to the meeting for you. The assessor will give you a list of all the documents to bring to this meeting. The assessor will review your application form and documents.

When a request for a financial assessment has been made, you will have 21 days to provide all the necessary information.

What information is required for the financial assessment?

- Personal identification
- Information on income must be supplied for both yourself and your spouse, such as Canada Pension Plan (CPP), Old Age Security (OAS), Guaranteed Income Supplement (GIS), (exact amounts - photocopies of cheques or stubs)
- If applicable, information on rental income from all properties
- Income tax returns for both spouses for the previous two years
- Information on Power of Attorney or Trustee
- Legal documents re: separation, divorce, and/or custody where applicable.

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 or a dependent(s)
- 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 towards the costs of your long-term care services

- Federal Canada Pension Plan Benefits (CPP)
- Federal Employment Insurance Benefits (EI)
- Federal Guaranteed Income Supplement (GIS)
- Federal Old Age Security (OAS)
- Federal Spousal Allowance (SA)

- Federal Veteran’s Pension Benefits (VAC)
- Income from Annuities
- Income from Rental Properties
- Income from Trust Funds
- Investment Incomes
- Long Term Disability Benefits (LTD)
- Other Employment/ Retirement Pension Benefits

Other sources of income may include

- Alimony or Child Support payments
- Capital Gains/Loss
- Compensation payments
- Provincial Income Assistance (IA)
- Registered Retirement Income Fund (RRIF)
- Salaried or Self Employment Income
- United States Social Security (SS)
- Workplace Health Safety and 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 as 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 as 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/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/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 considers 100 per cent of your income. If you have a spouse (married or common-law) or dependents, the Department considers the net income of the family unit on a graduated scale. Income includes: wages, allowances, income from investments, pensions (ex. Old Age Security and Canada Pension), 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 would 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 are eligible to receive free of charge prescription medications that are covered by the NB Prescription Drug Program. Cost of over-the-counter medication, which is taken occasionally, is also covered for you by the nursing home. However, if you require 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/socialdevelopment

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.