

Your Long-Term Care Rate

www.islandhealth.ca/ltc-rates



What You Need to Know

You are receiving subsidized long-term care through Island Health. This brochure explains how the amount you pay is calculated, what affects it, and what actions you need to take each year.

How Your Rate is Calculated

Your monthly subsidized long-term care rate is based on:

- 80% of your after-tax income
- Information from your tax return via the Canada Revenue Agency (CRA)
- Rates set each year by the BC Ministry of Health (set January 1)

Your rate is:

- Adjusted each year based on your most recent tax return
- Subject to a minimum and maximum amount, adjusted annually by the Ministry of Health
- Used to cover your share of care and accommodation

Your rate does not change based on:

- Non-taxable income supports (e.g., BC Housing rent assistance, BC Bus Pass program)

If you or your spouse use **pension income splitting** for tax purposes, this may affect your rate. For questions, contact the CRA at **1-800-959-8281**.

Keeping Your Subsidized Rate

To keep your subsidized rate you must file your income tax with CRA by April 30 each year.

If you don't, you will be charged the maximum rate on January 1 of the following year. This rate will remain until your income is provided and a new rate is calculated.

Maximum Rate

If your previous rate was subsidized but your rate for next year is the maximum, you may not have filed your income tax or signed the form allowing the CRA to share your income with the Ministry of Health.

To have your rate recalculated:

- Sign the consent form.
- Give your most recent Notice of Assessment to the LTC Financial Administrator: **Phone:** 250-519-5275, **Email:** ResCareRates@islandhealth.ca.

If your rate is recalculated:

- By December 31: new rate starts January 1 of new year
- On January 1 or later: new rate is backdated to January 1 (you'll receive a refund or credit)

Using a Pension Trustee

If you've been referred to The Bloom Group (TBG) or the BC Public Guardian and Trustee (PGT) to help manage your pensions, but they are not yet acting as your trustee:

- You will be charged the minimum monthly rate until your income is verified.
- Once the Canada Revenue Agency (CRA) gives them access, TBG or PGT will send your Notice of Assessment to the LTC Financial Administrator: **Phone:** 250-519-5275, **Email:** ResCareRates@islandhealth.ca.
- Your income-tested rate will then be calculated and backdated to when you entered long-term care.

Income Correction

If your current income has undergone a significant and permanent change from the amount reported on your CRA Notice of Assessment, immediately contact:

- A member of the office staff at your long-term care residence to discuss your eligibility for a revised monthly rate
- The CRA office directly at 1-800-959-8281

Annual Rate Changes

The amount you pay for long-term care is adjusted each year by the Ministry of Health. The new amount is effective January 1st of the new calendar year.

Once the Ministry of Health has notified Island Health of your new rate, Island Health will notify you and your long-term care service provider by mail.

If another party (e.g., Veterans Affairs Canada, WorkSafeBC, or Indigenous Services Canada) is paying part or all of your long-term care rate, it is your responsibility to advise them of your new rate.

If paying your rate will cause you or your family serious financial hardship, please speak with the office staff at your facility, as you may qualify for a temporary rate reduction.

Receiving Support & Shelter Allowance

If the Ministry of Health has confirmed with the Ministry of Social Development and Poverty Reduction that you receive Person with Disabilities (PWD) or Income Assistance (IA):

- Your long-term care rate is paid directly by the Ministry of Social Development and Poverty Reduction.
- You still need to file your taxes with the Canada Revenue Agency (CRA) by April 30 every year.

At 65, PWD payments stop. Low-income seniors aged 65+ may qualify for a tax-free income benefit called Guaranteed Income Supplement (GIS). This will help you pay your monthly long-term care rate.

If you HAVE been filing your taxes at age 64, Service Canada will send you a GIS eligibility letter. Show this letter and your Notice of Assessment to the LTC Financial Administrator:

Phone: 250-519-5275

Email: ResCareRates@islandhealth.ca.

If you HAVE NOT been filing your taxes:

- You may miss out on:
 - Canada Pension Plan (CPP)
 - Old Age Security (OAS)
 - Guaranteed Income Supplement (GIS)
- You'll be charged the maximum rate until your income information is provided and a new rate can be calculated.