

## **Dale Beesley - Statutory Director of the AISH program (Alberta Provincial Assured Income for the Severely Handicapped)**

If you look at the video you will see Dale's slides as he presents. Below I have included some points which he discusses but which are not written in a slide.

For more information go to the AISH web page. <https://www.alberta.ca/aish.aspx>

Even Dale was stumped by one question and mentioned that the AISH policy manual is on line. If you have a situation which wasn't mentioned in the talk go to: <http://www.humanservices.alberta.ca/AWonline/AISH/7180.html>

Dale talked about:

### **What is AISH?**

The rules that govern AISH are legislated by the AISH Act of the Alberta Government.

### **Who is currently receiving AISH (slide 3)?**

The program has grown by 5% per year over the past several years. The majority of recipients are single adults but some are co-habiting and have families.

### **What does AISH provide (slide 4)?**

- For people living in a care facility, the amount received is modified and the individual receives a monthly allowance of \$315. I presume the rest goes to pay for the care.
- The Alberta Aids for Daily Living program complements and supplements things not covered by AISH such as medical aids.

### **Who is eligible (slides 5 – 7)?**

Residents of Alberta who are severely and permanently disabled may be eligible if they meet the financial criteria. People with a temporary disability can apply to EI or Alberta Works.

In considering financial eligibility, the income of both the applicant and the co-habiting partner are reviewed annually. Income must be less than the AISH amount to be eligible and assets must be less than \$100,000. (see below for exempt assets).

AISH considers some types of income not reportable to CRA including:

- Tax exempt employment
- Self employment and
- Pension received by a treaty Indian

Passive business income is partially deducted.

### **Working while on AISH (slide 8)**

AISH clients can work and only part of this income is deducted from the monthly payment. This is to provide incentive to work as much as one is able. 19% of AISH clients report employment income.

AISH considers net (not gross income). To calculate the net employment income, AISH uses most of the same deductions used by CRA.

For single individuals, the first \$800/month earned is fully exempt. The next \$700 is 50% exempt. The maximum exemption is \$1150.

For families, the first \$1950/month earned is fully exempt. The next \$550 is 50% exempt. The maximum exemption is \$2225.

See the example on the slide 8 for how it works. The bottom line is that working always leads to more money in the pocket – no exceptions.

### **How many assets are allowed for AISH applicants (slide 9)?**

Combined assets of the applicant and the co-habiting partner must be less than \$100,000. Assets of parents or children are not considered.

See Slide 9 for assets you can have that are not considered in the \$100,000 limit.

### **Right to Appeal (slide 10)**

If denied AISH, you have the right to appeal and must submit a request in writing within 30 days. See below for flexibility on the timeline, if one is too ill to be prompt.

### **Changes underway because of the recent audit of the Alberta Auditor General (slide 11)**

Like CPP-D, changes are underway to make the application process more user-friendly and to make the forms simpler to understand. See slide 12 for the 6 actions being taken by AISH to address the concerns of the Auditor General. They are moving towards accepting online submissions. They are also moving towards an integrated application rather than the current 2-part process. AISH is working with a group of physicians to modernize the form to update it with current knowledge.

### **Questions**

- What happens to someone who moves between provinces? You must reapply in each province. While waiting to be approved one can apply for the Alberta Works program.

- If you are on AISH and sell an asset such as house, you have a temporary period of exemption while you use the money received from the sale and move it into a sheltered asset such as a new residence. What if you inherit a house? Again, there will be a grace period to get your affairs in order such as moving into or selling the house.
- What is the medical eligibility? Must be severely and permanently handicapped and unable to earn an income. The client is responsible for the financial information and a medical doctor completes the medical form.
- Are full time students eligible for AISH? Yes, if they meet other eligibility requirements. AISH does not support retraining but Alberta Works helps people on any form of income support to retrain or upgrade their education.
- Once approved are benefits backdated? Yes, benefits are backdated to the date when the application is received by AISH and deemed complete.
- Is the 30-day deadline for appeals flexible? Yes, usually with communication by applicant.
- What about lump sum disability settlements from insurers? This does not disqualify someone from AISH if the settlement does not put the AISH client above the asset limit. As with the sale of a house, there is a temporary exemption period to allow the client to redistribute the settlement (example purchase a residence, car or RDSP) before AISH eligibility is reconsidered.

As I stated at the end of the Question period, I learned a lot about AISH that I didn't know and realize it is both flexible and individualized. Thanks Dale for that high-level talk.

Ellie Stein MD FRCP(C)