

Your Guide to AISH

The Assured Income for the Severely Handicapped Program

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THE AISH PROGRAM

The Assured Income for Severely Handicapped (AISH) program provides financial and health benefits to eligible adult Albertans with a permanent medical condition that prevents them from earning a living.

If you are eligible for AISH you may receive:

- a monthly living allowance – money to pay for your living costs such as food, rent and utilities
- a monthly child benefit – money to assist you with raising your dependent children
- health benefits – assistance to cover health needs for you, your spouse or partner and your dependent children
- personal benefits – money over and above your monthly living allowance for specific needs such as a special diet or assistance in an emergency.

This guide will help you learn more about the AISH program and benefits. You can also get information from the Alberta Supports Contact Centre or any AISH office listed at the end of this guide. Or you can refer to the AISH Policy Manual at humanservices.alberta.ca/AWonline/AISH/7180.html.

Your Guide to AISH contains general information about the Assured Income for the Severely Handicapped (AISH) program and reflects what is in AISH legislation and the AISH Policy Manual. If there are any differences between what is in this document, the policy manual and the legislation, the legislation shall prevail.

AISH BENEFITS

AISH coverage may include a monthly living allowance, health benefits and personal benefits for you, your spouse or partner, and your dependent children.

Living allowance

Standard living allowance

This monthly benefit is provided to those who rent or own a home, apartment or condo; live with family; live in a private group home; or are homeless. The amount you get depends on any other income that you or your spouse or partner may have. The maximum standard living allowance is \$1,588 per month.

Modified living allowance

This monthly benefit is available for individuals who live in an approved nursing home, auxiliary hospital or designated supportive living (DSL) facility. The amount you get may depend on other income you, or your spouse or partner, may have. You may also get a personal needs benefit up to \$315 per month. AISH modified living allowance accommodation rates are:

- a private room rate of \$1,992 per month for:
 - nursing homes
 - auxiliary or active treatment hospitals when a daily rate is charged
 - approved DSL facilities
- a standard room rate of \$1,636 per month for approved DSL units in lodges.

Visit health.alberta.ca/services/health-benefits-services.html to see Alberta's health facility lists or contact an AISH office to find out if your facility is approved for modified AISH.

Child benefit

You may get \$100 per month for each dependent child. To be eligible, you must have no more than \$3,000 in non-exempt assets such as cash, investments or bonds, or be in a financial hardship situation.

Health benefits

Health benefit coverage may be provided for you, your spouse or partner, and dependent children. You receive an AISH Health Benefits Card to show pharmacists, dentists and other health-service providers every time you need health benefits.

Your AISH Health Benefits Card is only valid in Alberta – if you are planning to travel outside Alberta you:

- will continue to be covered by the Alberta Health Care Insurance Plan for insured services like doctor or emergency room visits within Canada
- will not be covered or reimbursed for any of the health benefits AISH provides while traveling outside of Alberta
- can talk with your AISH worker **at least one week before** you leave the province to arrange for an extra supply of prescription drugs if you will be away for a long time.

If you need a drug or service the AISH Health Benefits Card does not cover, or you are denied a health benefit you requested, talk to your AISH worker about how to request it through the Health Benefits Exception process.

These are the health benefits you may get through AISH:

Prescription drugs

You can see the medications AISH covers on the Government of Alberta Drug Benefit List at health.alberta.ca/services/drug-benefit-list.html. Some over-the-counter items and nutritional products may also be covered. Ask your doctor or pharmacist to help you with the items you need.

Dental services

Ask your dentist, denturist or dental hygienist for more details about AISH's basic dental coverage, which includes:

- check-ups
- cleaning teeth
- x-rays
- fillings
- removing teeth
- dentures
- other dental services.

Optical

Talk to your eye doctor, optician or ophthalmologist about AISH's basic optical coverage, which includes:

- one eye exam every 2 years for adults - children's eye exams are covered under Alberta Health Care
- one pair of glasses every 2 years for adults and every year for dependent children.

Diabetic supplies

These are the diabetic supplies AISH covers:

- test strips
- lancing devices
- glucose calibration solution
- infusion sets (tubing and needle)
- insulin cartridges / reservoirs
- insulin pen needles
- insulin syringes
- emergency ambulance
- ambulance trips to the closest emergency room.

Alberta Aids to Daily Living (AADL)

You do not have to pay the cost-share amount for AADL-approved items.

Personal benefits

These are benefits for specific needs over and above your monthly AISH living allowance. They may be covered for you and your dependent children. Some personal benefits may need to be repaid. To be eligible, you must:

- have no more than \$3,000 in non-exempt assets such as cash, investments and bonds, or be in a financial hardship situation
- demonstrate a need for the benefit
- not be eligible under any other program or source, and
- meet the specific requirements for each personal benefit.

Talk to your AISH worker to find out more about AISH personal benefits, or if you need help with an expense not normally covered by AISH.

These are the personal benefits you may get through AISH:

Health-related personal benefits

Addictions treatment

- \$40 per day to help with room and board at an Alberta Health Services-approved residential addictions treatment program.

Arch supports or foot orthotics

- up to \$400 per pair every 24 months.

Continuous Positive Airway Pressure (CPAP) device and supplies

- up to \$1,700 for a fixed-pressure CPAP device or up to \$2,000 for an auto-CPAP device to treat obstructive sleep apnea
- reasonable costs for supplies once every 12 months for mask, headgear, hose and 12 filters.

Equipment maintenance for wheelchairs and scooters

- up to \$450 every 12 months for manual wheelchair repairs
- up to \$600 every 12 months for power wheelchair or scooter repairs
- up to \$570 per set of 2 batteries for power wheelchairs or scooters every 12 months.

Health services

- essential health services pre-approved by AISH including acupuncture, chiropractic, massage therapy and physiotherapy.

Hearing aid batteries

- up to \$200 per hearing aid every 12 months.

Large medical equipment

- up to \$2,000 per item for large medical equipment that is not available through the Alberta Aids to Daily Living (AADL) program or other sources such as private insurance or temporary equipment loan programs.

Medical alert service

- most cost-effective set-up and monthly fees.

Medical supplies

- up to \$400 per month for disposable or one-time use medical supplies that are not available through the Alberta Aids to Daily Living (AADL) program or other sources like private insurance, home care or wound clinics.

Nebulizer and supplies

- up to \$125 for a nebulizer when you cannot use a Meter Dosed Inhaler (MDI)
- up to \$100 every 12 months for masks, filters and medication kits.

Oxygen supplies

- up to \$50 every 12 months for connector tubing, nasal prongs, cannula or swivel connectors when you are receiving home oxygen funding from the Alberta Aids to Daily Living (AADL) program.

Seasonal Affective Disorder (SAD) light

- up to \$250 for a SAD light
- up to \$50 every 5 years for replacement bulbs.

Service animal

- \$50 per month for food and routine veterinary services when you have a service animal that is certified by an approved training organization.

Small medical equipment

- up to \$120 for a blood pressure monitor
- up to \$60 for a manual breast pump
- up to \$200 for an electric breast pump
- up to \$75 per month to rent an electric breast pump for up to 3 months
- up to \$30 for a single point cane
- up to \$15 for an ice pick for a cane
- up to \$35 for underarm style crutches
- up to \$15 for ice picks for crutches
- up to \$45 for a heating pad
- up to \$45 for a hip kit with long shoe horn, sock aid and reacher
- up to \$15 for a thermometer
- up to \$50 for a weigh scale.

Specialized clothing

- up to \$300 every 12 months for clothing adapted for a disability.

Special diet

- \$20 to \$110 per month for a special diet.

Splints and braces

- up to \$400 every 12 months for off-the-shelf splints and braces for the ankle, wrist, knee, finger and shoulder
- up to \$400 every 12 months for temporary walking braces including air casts, Darco boots, foam casts or walking casts.

TENS machine (Transcutaneous Electrical Nerve Stimulation Unit)

- up to \$175 for a TENS machine every 5 years
- up to \$150 every 12 months for TENS electrodes, batteries and other supplies.

Personal benefits for dependent children

Infant care

- one-time payment of \$250 per dependent infant.

Child care

- may be provided when a parent or guardian is working, going to training or medical appointments, or unable to care for a dependent child due to a medical condition
- costs for the parent part of the subsidized daycare rate for a daycare or a licensed family day home
- when subsidized child care is not available or appropriate, up to \$4 per hour for the first child, plus \$1.50 per hour for each additional child, up to \$8.50 per hour total for private child care.

Children's education

- given once a year
- \$50 per dependent child who is 4 years or older and attending kindergarten or preschool
- \$100 per dependent child in grades 1 to 6
- \$175 per dependent child in grades 7 to 12.

Other personal benefits

Emergency costs

- help with costs to deal with an emergency situation beyond your control that puts you or your dependants at immediate risk:
 - most cost-effective temporary accommodation such as a hotel or motel
 - most cost-effective childcare
 - up to \$350 per client or \$1,000 per client with dependent children for a damage deposit once every 3 years
 - up to \$350 per client or \$1,000 per client with dependent children for eviction costs once every 3 years
 - up to \$20 per day per client and up to \$15 per day per dependent child for food
 - actual most cost-effective home and major appliance repairs
 - \$214 per client and \$160 per dependent child for replacement clothing
 - most cost-effective transportation
 - utility arrear costs once every 3 years if your utilities will be disconnected
 - up to \$1,000 for other emergency goods and services.

Leaving an abusive home costs

- up to \$1,000 to set up a new home
- cost of damage deposit
- moving costs.

Employment and training costs

- up to \$300 every 12 months for costs of applications, deposits, registration and testing fees, tools or other work-related goods and services.

Funeral costs

- costs for funeral arrangements for you and your spouse or partner and dependent children, based on agreements with funeral service providers.

Living in a remote community

- up to \$40 per month per client and each dependent child to help with increased costs to maintain your home in a remote community.

Moving costs

- help to pay for the most cost-effective way to move to set up a new home because you:
 - or your spouse or partner have been hired for a new job and have to move to a new town or city in Canada to live and work
 - need to move to a different home that is adapted for your disability or your dependent child's disability
 - need to move from a home that is causing health problems for you or your dependent child
 - are moving to another province for financial or social support .

Travel costs

- costs to travel for health-related services, court attendance and training including:
 - cost for bus and taxi fare
 - \$0.30 per kilometer mileage rate if public transit is not available or appropriate
 - most cost-effective temporary place to stay such as a hotel or motel
 - most cost-effective child care
 - up to \$20 per day per adult and up to \$15 per day per child for food.

AISH ELIGIBILITY CRITERIA

AISH considers your age, where you live, and your financial and medical situations to decide whether you qualify for the program. You must meet age, residency, financial and medical eligibility criteria to be approved for AISH and while you are receiving a monthly living allowance and benefits.

Age and residency criteria

To be eligible for AISH you must be at least 18 years old and not eligible to receive an Old Age Security pension. You must live in Alberta and be a Canadian citizen or permanent resident. You cannot live in a correctional facility or a mental health facility, such as Alberta Hospital Edmonton.

Financial criteria

AISH looks at the income and assets you and your spouse or partner have when considering financial eligibility. Review the next sections in this guide to find out how income and assets affect whether you qualify for an AISH monthly living allowance and other benefits. Keep these facts in mind when you apply for, or receive AISH:

- you and your spouse or partner must apply for all other income you may be eligible for, such as Canada Pension Plan Disability (CPP-D), employment insurance (EI) or Workers' Compensation Board (WCB) benefits
- you and your spouse or partner cannot have income or assets that are higher than the AISH program allows
- you can work and be eligible for AISH – AISH clients are encouraged to work as much as they are able.

Medical criteria

To receive AISH, you must have a medical condition that is likely to be permanent. It must be the main factor limiting your ability to earn a living, not other factors such as your education level. AISH also looks at medical treatment, therapy, rehabilitation and training that are available to help you improve your ability to earn a living.

FINANCIAL ELIGIBILITY CRITERIA

Income

AISH looks at the income you and your spouse or partner have when considering financial eligibility. We typically consider income reported on your income tax and your spouse or partner's income tax form. We do not consider a dependent child's income. All income must be reported to AISH.

How AISH treats income depends on where it comes from and whether it is received by you or your spouse or partner. Some income is not counted. Other income is counted at full value or at part of its value. If you are eligible for the standard living allowance, the amount that is counted is subtracted from the \$1,588 AISH monthly living allowance. Depending on your situation, you may get all of the \$1,588 or less. This is because the AISH monthly living allowance is meant to be added to income that is counted to make sure you have at least \$1,588 per month.

Exempt income

Some income is exempt – this means **it is not counted**. Exempt income does not affect your AISH monthly living allowance. It includes:

- cash gifts
- income tax refunds
- income for the benefit of a dependent child under
 - a child support agreement
 - the *Child, Youth and Family Enhancement Act*
- benefits your spouse or partner receives through AISH or the Alberta Seniors and Housing Ministry
- Registered Disability Savings Plan (RDSP) payments
- Registered Retirement Savings Plan (RRSP) payments
- funding for education at a school or educational institute that is recognized under the Income Tax Act (Canada), such as:
 - a scholarship
 - a bursary
 - Educational Assistance Payments (EAPs) paid to a beneficiary under a Registered Education Savings Plan (RESP)
 - an employment insurance grant for education or training
 - a grant to start a business
 - an artist grant
- an award or prize for an outstanding academic or community achievement
- honoraria
- death benefits

- money for home repairs or renovations from the Government of Canada, Government of Alberta or from a community service organization
- money from rent supplement programs provided by the Government of Alberta or by an organization that administers rent subsidies on behalf of the provincial government such as the Capital Region Housing Corporation and Calgary Housing Company
- an income exemption amount on money received for a one-time cost of living increase from the Government of Canada.

Non-exempt income

Some income is non-exempt – this means it is counted at full value when determining AISH benefits. Non-exempt income is subtracted dollar-for-dollar from your AISH monthly living allowance. It includes your income from:

- spousal support payments
- Canada Pension Plan Disability benefit (CPP-D)
- Canada Pension Plan retirement pension (CPP)
- Canada Pension Plan survivor's pension
- Canada Pension Plan children's benefits
- employment insurance (EI) income
- Old Age Security Allowance for Survivor
- regular or lump-sum payments from previous employment pension programs such as military pensions, provincial pension plans, retirement compensation arrangements, etc.
- Treaty Indian pension income
- pension-related annuities
- sponsorship value – the amount of support an immigrant's sponsor provides
- Workers' Compensation Board (WCB) benefits.

Partially exempt income

Some income is partially exempt – this means it is counted at part of its value when determining AISH benefits. Partially exempt income may affect the amount of AISH monthly living allowance you get. It includes:

- income paid to you by your employer, such as:
 - wages
 - a retirement allowance
 - a training allowance
 - commission
 - awards or prizes for employment achievement
 - deferred profit sharing
 - long-term disability where your employer pays your premiums
 - northern living allowance
 - severance pay
 - sheltered workshop income
 - Treaty Indian employment income
 - business or commission income
- self-employment income from:
 - your business
 - working as a designated professional, such as an accountant, doctor, engineer, etc.
 - commissions
 - farming
 - fishing
- passive business income from:
 - interest
 - dividends
 - capital gains
 - investments
 - a trust
 - rental income
 - mineral or oil royalties
 - land lease for oil exploration
 - a limited or non-active partnership

- income your spouse or partner receives from:
 - spousal support payments
 - Alberta Seniors Benefit
 - Canada Pension Plan Disability benefit (CPP-D)
 - Canada Pension Plan retirement pension (CPP)
 - Canada Pension Plan survivor's pension
 - Canada Pension Plan children's benefits
 - employment insurance (EI) benefits
 - Old Age Security Allowance (OAS)
 - Old Age Security Allowance for Survivor
 - Guaranteed Income Supplement (GIS)
 - regular or lump-sum payments from previous employment pension programs such as military pensions, provincial pension plans, retirement compensation arrangements, etc.
 - Treaty Indian pension income
 - pension-related annuities
 - sponsorship value – the amount of support an immigrant's sponsor provides
 - Workers' Compensation Board (WCB) benefits.

Single and family income exemptions

AISH uses single and family income exemption amounts to figure out how much AISH living allowance you will get when you and your spouse or partner have income from employment, self-employment, passive business and/or pension income.

The **single income exemption amounts** are shown in Table 1 below and are for:

- a single applicant or AISH client
- a couple, with no dependent children, who are both eligible for AISH. In this case each partner or spouse receives the single exemption.

Table 1: Single income exemption amounts

Single income exemption amounts	
Employment / Self-employment Income	<p>You can earn up to \$800 as employment or self-employment income after deductions without it counting and having money subtracted from your AISH living allowance.</p> <ul style="list-style-type: none"> • If you earn from \$801 to \$1,500, then: <ul style="list-style-type: none"> - the first \$800 is not counted - the extra amount you earn between \$801 and \$1,500 is counted at 50% and subtracted from your AISH living allowance - when the first \$800 and the extra amount that is not counted add up to \$1,150, you will no longer receive any more employment or self-employment exemptions.
Passive Business Income	<ul style="list-style-type: none"> • You can earn up to \$200 as passive business income without it counting and having money subtracted from your AISH living allowance. • If you earn more than \$200 as passive business income, the amount over \$200 is counted at 75% and subtracted from your AISH living allowance.
Pension Income Received by an AISH Client	<ul style="list-style-type: none"> • If you have pension income it is counted at full value and subtracted dollar-for-dollar from your AISH monthly living allowance.

The **family exemption amounts** are shown in Table 2 below and are for:

- a single applicant or AISH client with dependent children
- a couple, with or without dependent children, when **ONLY** one spouse or partner is eligible for AISH. In this case the income of each partner or spouse is combined and the couple or family receives the family exemption.
- a couple, with dependent children, who are both eligible for AISH. In this case one spouse or partner receives the family exemption and one receives the single exemption. The exemption given to each spouse or partner is decided by how the family will receive the most AISH living allowance.

Table 2: Family income exemption amounts

Family income exemption amounts	
Employment / Self-employment Income	<p>You and your spouse or partner can earn up to \$1,950 together through employment or self-employment income, after deductions, without these earnings counting and having money subtracted from your AISH living allowance.</p> <ul style="list-style-type: none"> • If these earnings are from \$1,951 to \$2,500, then: <ul style="list-style-type: none"> - the first \$1,950 is not counted - the extra amount you earn between \$1,951 and \$2,500 is counted at 50% and subtracted from your AISH living allowance - when the first \$1,950 and the extra amount that is not counted add up to \$2,225, you will no longer receive any more employment or self-employment exemptions.
Passive Business Income and Pension Income Received by a Spouse or Partner Who is Not Eligible for AISH	<ul style="list-style-type: none"> • The amount you and your spouse or partner earn as passive business income, and the amount your spouse or partner receives as pension income, can be up to \$775 when added together, without it counting and having money subtracted from your AISH living allowance. • Any amount more than \$775 is counted at 75% and subtracted from your AISH living allowance.
Pension Income Received by an AISH Client	<ul style="list-style-type: none"> • If you have pension income it is counted at full value and subtracted dollar-for-dollar from your AISH monthly living allowance.

Employment and AISH

AISH encourages you to work as much as you are able. We look at all the income you and your spouse or partner have and subtracts allowable Canada Revenue Agency employment deductions like CPP and EI. Then, depending on your situation, we will figure out how much AISH living allowance you will get by using either the single income exemption amounts in Table 1 on page 15, or the family income exemption amounts in Table 2 on page 16.

There are three steps to figure out your AISH monthly living allowance:

Step 1. Use the single or family income exemption amounts that apply to your situation to figure out your income exemption amount.

Step 2. Subtract your income exemption amount from your monthly take home pay after deductions.

Step 3. Subtract the amount you get in Step 2 from the \$1,588 maximum AISH monthly living allowance to get your AISH monthly living allowance.

The examples below show how the single and family income exemption amounts are used to figure out the monthly living allowance for two possible personal situations:

Example 1: Single Exemption

You are a single person. You are working for an employer and your take home pay is \$900 per month after allowable deductions. You have no other income. Follow the three steps to figure out your AISH monthly living allowance:

1. Figure out your Income Exemption using the information in this box:

Single income exemption	
Employment / Self-employment Income	<ul style="list-style-type: none">• You can have up to \$800 of employment or self-employment income without it counting and having money subtracted from your AISH living allowance.• If you have from \$801 to \$1,500, then:<ul style="list-style-type: none">- the first \$800 is not counted- the extra amount you have between \$801 and \$1,500 is counted at 50% and subtracted from your AISH living allowance- when the first \$800 and the extra amount that is not counted add up to \$1,150 you will no longer receive any more employment or self-employment exemptions.

The first \$800 of your \$900 take home pay is not counted.

50% of the remaining \$100 of your take home is counted.

Your Income Exemption calculation is: $\$800 + (50\% \times \$100) = \$800 + \$50 = \$850$

2. Subtract your Income Exemption amount from your total take home pay after deductions:
\$900 - \$850 = \$50
3. Subtract the amount you get in Step 2 from the \$1,588 maximum AISH monthly living allowance:
\$1,588 - \$50 = \$1,538 AISH monthly living allowance

Add this amount to your total take home pay after deductions to get your total monthly income:
\$1,538 + \$900 = \$ 2,438 total monthly income

Table 3: Single earnings and exemptions samples

This table shows how employment earning levels and single exemption amounts work together to get the AISH monthly living allowance amount and a total monthly income amount. It does not include income from other sources, which also needs to be considered to figure out the AISH monthly living allowance.

Employment Earnings	Exemption	Monthly AISH	Total Monthly Income from AISH & Earnings
\$0	\$0	\$1,588	\$1,588
\$800	\$800	\$1,588	\$2,388
\$900	\$850	\$1,538	\$2,438
\$1,000	\$900	\$1,488	\$2,488
\$1,200	\$1,000	\$1,388	\$2,588
\$1,400	\$1,100	\$1,288	\$2,688
\$1,500	\$1,150	\$1,238	\$2,738
\$1,700	\$1,150	\$1,038	\$2,738
\$1,900	\$1,150	\$838	\$2,738
\$2,100	\$1,150	\$638	\$2,738
\$2,400	\$1,150	\$338	\$2,738
\$2,700	\$1,150	\$38	\$2,738
\$2,737	\$1,150	\$1	\$2,738

Example 2: Family exemption

You have a spouse or partner. They are working and their take home pay after allowable deductions is \$2,200 per month. You have no other income. Follow the three steps to figure out your AISH monthly living allowance:

1. Figure out your Income Exemption using the information in this box:

Family income exemption amounts	
Employment / Self-employment Income	<ul style="list-style-type: none">• You can have up to \$1,950 of employment or self-employment income without it counting and having money subtracted from your AISH living allowance.• If you have from \$1,951 to \$2,500, then:<ul style="list-style-type: none">- the first \$1,950 is not counted- the extra amount you have between \$1,951 and \$2,500 is counted at 50% and subtracted from your AISH living allowance- when the first \$1,950 and the extra amount that is not counted add up to \$2,225, you will no longer receive any more employment or self-employment exemptions.

The first \$1,950 of your \$2,200 take home pay is not counted.

50% of the remaining \$250 of your take home is counted.

Your Income Exemption calculation is: $\$1,950 + (50\% \times \$250) = \$1,950 + \$125 = \$2,075$

2. Subtract your Income Exemption amount from your total take home pay after deductions:
 $\$2,200 - \$2,075 = \$125$

3. Subtract the amount you get in Step 2 from the \$1,588 maximum AISH monthly living allowance:
 $\$1,588 - \$125 = \$1,463$ AISH monthly living allowance

Add this amount to your total take home pay after deductions to get your total monthly income:

$\$1,463 + \$2,200 = \$3,663$ total monthly income

Table 4: Family earnings and exemptions samples

This table shows how employment earning levels and family exemption amounts work together to get the AISH monthly living allowance amount and a total monthly income amount. It does not include income from other sources, which also needs to be considered to figure out the AISH monthly living allowance.

Employment Earnings	Exemption	Monthly AISH	Total Monthly Income from AISH & Earnings
\$0	\$0	\$1,588	\$1,588
\$400	\$400	\$1,588	\$1,988
\$1,000	\$1,000	\$1,588	\$2,588
\$1,500	\$1,500	\$1,588	\$3,088
\$1,950	\$1,950	\$1,588	\$3,538
\$2,000	\$1,975	\$1,563	\$3,563
\$2,100	\$2,025	\$1,513	\$3,613
\$2,200	\$2,075	\$1,463	\$3,663
\$2,300	\$2,125	\$1,413	\$3,713
\$2,400	\$2,175	\$1,363	\$3,763
\$2,500	\$2,225	\$1,313	\$3,813
\$2,700	\$2,225	\$1,113	\$3,813
\$2,900	\$2,225	\$913	\$3,813
\$3,100	\$2,225	\$713	\$3,813
\$3,400	\$2,225	\$413	\$3,813
\$3,600	\$2,225	\$213	\$3,813
\$3,812	\$2,225	\$1	\$3,813

Remember: The amount of AISH living allowance you get depends on your family situation, the type and amount of income you and your spouse or partner may already have, and who gets the income. Please contact an AISH office to find out how your employment earnings and other income affect your AISH living allowance.

Assets

Assets are items of value like cash, investments, property and vehicles that are owned by you or your spouse or partner. AISH looks at the assets you and your spouse or partner have when determining if you are eligible for AISH. We do not consider assets your parents or dependent children own. All assets must be reported to AISH. Some may affect your eligibility for AISH benefits and others may not. You need to provide documents that show the current value of your assets, such as:

- bank statements
- property assessments
- quarterly statements
- income tax returns
- annual financial statements.

Exempt assets

Some assets are exempt – this means they are not counted. Exempt assets do not affect your eligibility for AISH benefits. They include:

- the main home or quarter section where you live, or where your spouse or partner, or dependent children live if you are in a health care facility or institution
- a main vehicle that is not used for recreational purposes
- a vehicle adapted for a disability that either you, your spouse or partner, or dependent children have
- a Locked-in Retirement Account (LIRA)
- a Locked-in Retirement Income Fund (LRIF)
- a Life Income Fund (LIF)
- a Registered Disability Savings Plan (RDSP)
- clothing
- reasonable household items
- a pre-paid funeral
- money from selling the main home or quarter section where you lived, and that AISH already considered exempt, as long as you:
 - reinvest the money in another exempt asset within 90 calendar days of selling
 - ask AISH to extend the time limit to 180 days if you started buying a new exempt asset within 90 days, but will not have it within 90 days
- money from selling your main or adapted vehicle that AISH already considered exempt, as long as you:
 - reinvest the money in another exempt asset within 90 calendar days of selling
 - ask AISH to extend the time limit to 180 days if you started buying a new exempt asset within 90 days, but will not have it within 90 days

- money from an insurance settlement to cover damages to, or loss of, your main home or vehicle, which AISH already considered exempt, as long as you:
 - use the money to repair or replace the home or vehicle within 90 calendar days
 - ask AISH to extend the time limit to 180 days if you started the repair or replacement within 90 days, but it will not be complete within 90 days
- assets held by a trustee in a bankruptcy proceeding
- a non-commutable annuity purchased on or before February 1, 2002
- money received from specific Government of Canada or Government of Alberta payments, or assets purchased with that money; however, interest earned on this money is not exempt.

Non-exempt assets

Some assets are non-exempt – this means they are counted. Non-exempt assets affect your eligibility for AISH benefits. The total market value of all the non-exempt assets cannot be worth more than \$100,000 when added together in order for you to be eligible for AISH. If you or your spouse or partner have a written agreement showing outstanding debt on an exempt asset, AISH will reduce the market value of that asset by the amount of debt you owe. Non-exempt assets include:

- chequing or savings accounts
- cash and uncashed cheques
- Guaranteed Investment Certificates (GICs)
- term deposits
- Registered Retirement Savings Plans (RRSPs)
- Registered Retirement Income Funds (RRIFs)
- annuities
- Registered Education Savings Plans (RESPs)
- tax-free savings accounts (TFSA)
- stocks
- bonds such as Canada Savings Bonds, other government bonds, strip bonds and corporate bonds
- mutual funds
- cash value of life insurance
- shares
- a loan owed to you or your spouse
- cash inheritances

- business or farm assets to earn an income such as:
 - a commercial firm
 - business property such as a shop, vehicles and equipment
 - farm land, buildings, crops, livestock, machinery, vehicles and equipment
 - a home-based business
 - rental property
- a recreational property or home
- recreational vehicles
- money or property legally entrusted to a person who has instructions to use it to benefit you or your spouse or partner.

Out of date

MEDICAL ELIGIBILITY CRITERIA

AISH considers the information you and your doctors provide to understand how your medical condition impacts you and your ability to earn a living. To be medically eligible for AISH, your application and medical information must show you have a severe handicap.

Based on the *Assured Income for the Severely Handicapped Act*, there are three eligibility criteria you must meet to show you have a severe handicap:

1. your mental and/or physical functioning is impaired,
2. this impairment substantially limits your ability to earn a living, and
3. this impairment is likely permanent because there is no medical treatment and/or therapy available to improve your ability to earn a living.

You must also meet two criteria in the *Assured Income for the Severely Handicapped Regulation*, which says you are expected to:

1. look for, accept or maintain reasonable employment
2. make use of suitable training or rehabilitation.

If you are approved for the AISH program, you may need to show you are medically eligible again at a later date. AISH will ask for new medical information to understand if your medical condition has changed.

APPLYING FOR AISH

You will need an AISH Application form and the *Your Guide to Completing the AISH Application* to get started. The guide will help you understand how to complete and send or bring in the form and other documents to support your application.

The form and *Your Guide to Completing the AISH Application* are available through the AISH website at alberta.ca/aish-how-to-apply.aspx. You can also get them by calling the Alberta Supports Contact Centre or at any AISH office listed at the end of this guide.

Understanding the application process

Applications are reviewed in the order they are received. We check to make sure you have included all the personal, financial and medical information we need to decide if you are eligible for AISH. If everything is included, we say your application is complete. If anything is missing, we will contact you and ask for it.

Once your application is complete, we review the personal and financial information to determine if you meet the age, residency and financial eligibility criteria. If you meet all of these criteria, then we decide whether you meet the medical eligibility criteria by considering the medical information you and your doctors provided. If you do not meet the age, residency and/or financial eligibility criteria you will not be approved for AISH and your application will not be reviewed for medical eligibility.

Application processing times vary depending on the number of applications AISH receives and how quickly we get all the personal, financial and medical information needed for a complete application.

Applicants who are receiving end-of-life palliative care and/or have been diagnosed with a terminal illness are prioritized.

Getting a decision about your eligibility

If your application is approved:

- you will get a letter saying you are eligible for AISH
- your benefits will be backdated to the month AISH received all the information that is needed to approve the application
- you will be contacted by phone or mail to schedule a meeting with an AISH worker to finish the application process and start your AISH benefits, and
- we will ask you to bring your Alberta Personal Health Card, social insurance number and other documents that relate to your situation.

If your application is not approved you will get a letter explaining:

- why you are not eligible for AISH – this may be due to financial, medical or other reasons
- how you can give AISH more information showing a change in your situation
- how to contact AISH if you have questions
- how you can appeal the decision
- where to find out about other financial and health benefit programs that may help you.

Reopening your AISH file

If you leave AISH, you may have your AISH file reopened if:

- it has been less than two years since you got your last AISH benefits, and
- you did not leave AISH due to a change in your medical situation.

To find out if these reasons relate to you, contact any AISH office listed at the end of this guide. If they do not, you will need to reapply.

Applying for other benefits while waiting

You may apply for other benefits and services, such as Income Support and health benefits, while you are waiting for a decision from the AISH program. Call the Alberta Supports Contact Centre listed at the end of this guide to find out how.

AISH PAYMENT DETAILS

Getting your payments

You are encouraged to sign up for direct deposit and AISH will put your money into your bank account. If you do not have a bank account, you can open one at any bank or credit union. Contact your AISH worker if you need assistance.

Once you have a bank account, there are two ways to set up direct deposit:

1. Prepare your own direct deposit forms:
 - fill in the Direct Deposit Registration form available at alberta.ca/AISH-payment-details.aspx or get one from your local AISH office or call the Alberta Supports Contact Centre listed at the end of this guide, and
 - write VOID on an unsigned cheque and attach it to the form, or
 - print your online bank account information, including your name, branch number, bank number and account number, and attach it to the form
 - bring or send the documents to your AISH worker.
2. Get help from your bank or credit union:
 - have your bank help fill in, stamp and sign the Direct Deposit Registration form
 - sign the form
 - bring or send the form to your AISH worker, or
 - get a document from your bank that includes your name and your banking information.

If you change your bank account and you have direct deposit, contact your AISH worker as soon as possible to make sure you do not miss any AISH payments.

If you do not have a bank account or you are unable to set up direct deposit, your cheques will be mailed to you.

Protecting your privacy

We do not share information about your AISH benefits with your bank. We only use this information to deposit funds directly into your account.

Getting help from a financial administrator

If you need help managing your monthly AISH living allowance and benefits, AISH can assist you with finding a financial administrator. The financial administrator must make sure your AISH living allowance is spent on you and keep records that show how the money was spent. The financial administrator has the same responsibility as you - they must report any change in your medical condition, ability to work, income or assets. If you are interested in adding a financial administrator to your AISH file, contact your AISH worker.

Monthly statement

You will get a statement after your deposit is made showing the date, amount of your deposit and a breakdown of the income you received. Your statement may also include important messages from AISH such as information about your benefits. If you are eligible for a Health Benefits Card, it will be sent with your monthly statement. It is important to review this statement and report any incorrect information or changes in your situation.

Out of date

REPORTING CHANGES TO AISH

You are responsible for reporting any changes in your financial, medical or living situation to make sure you get the benefits you are eligible for. Contact your AISH worker as soon as possible, to report any changes including:

- marital or partner relationship status
- medical condition
- address, phone number or other contact information
- number of children/dependents
- children turning 18
- your ability to work or take training or rehabilitation
- starting, stopping or changes in a job/employment/work
- income you, or your spouse or partner get
- assets you, or your spouse or partner have
- eligibility for health or personal benefits
- when you, or your spouse or partner, or dependent children:
 - move to another home
 - move away from Alberta permanently
 - leave Alberta for more than 30 days
 - stay in hospital, or move to or from a nursing home, mental health facility, group home or prison
- any other change that could impact your AISH eligibility or benefit levels.

To avoid an overpayment or underpayment, it is also important to report any errors in your monthly AISH benefits such as:

- being paid too much or too little
- not getting all the benefits you are eligible for.

If you no longer qualify for AISH because your Canada Pension Plan Disability (CPP-D) benefits or employment income is too high, you may still be eligible for the Alberta Adult Health Benefit. To find out more:

- call 1-877-469-5437 or 780-427-6848 in Edmonton, or
- visit humanservices.alberta.ca/ahb.

OVERPAYMENTS, UNDERPAYMENTS AND DEBTS

Reasons overpayments and underpayments happen

Overpayments and underpayments happen when:

- you forget to tell us your situation has changed and you continue to receive more or less AISH benefits than you are eligible for
- you use your benefits for a different purpose than you are supposed to
- you tell us your situation has changed, but your benefits have already been issued
- we make an error in your payment amount.

To prevent being overpaid or underpaid

You must report changes in your financial, medical or living situation to your AISH worker as soon as they happen. If you see an error in your monthly benefits statement, tell your AISH worker as soon as possible.

When overpayments happen

When AISH finds an overpayment, you will be sent a Notice of Overpayment. If you have questions about the overpayment amount or concerns about repaying it, talk to your AISH worker.

If you disagree with the Notice of Overpayment, you have 30 days from the date you get it to:

- make a written request to the AISH program asking to not have to repay the overpayment and explaining why you should not have to repay it
- file a written appeal to the AISH Appeal Panel saying why you disagree with AISH's decision that you have an overpayment that you must repay, and asking for this decision to be reviewed.

If you file an appeal you also have 30 days to make a written request asking to not have to repay the overpayment. These 30 days start from the day you were:

- asked in writing to reschedule an appeal hearing you did not attend, and you have not rescheduled the hearing, or
- told about the Appeal Panel's decision.

Contact the Appeals Secretariat or your local AISH office listed at the end of this guide if you have questions about appealing AISH's overpayment decision.

Overpayments become debts

When your overpayment becomes a debt, it means you must pay the Government of Alberta back for the benefits you received and were not eligible for. The Government of Alberta will start collecting a debt:

- after you sign a repayment agreement, or
- once 30 days have passed since you received your Notice of Overpayment and you have not filed an appeal or asked for more time to file an appeal.

Debt collection

Once your overpayment becomes a debt, collection may start. A debt is usually collected by subtracting some money from your AISH living allowance each month until your debt is paid back. The monthly collection amount is 10 per cent of the AISH maximum living allowance or modified living allowance you get. This means if you get \$1,588 from AISH each month, you would repay \$158 each month.

If you are having a very hard time meeting your basic needs, this amount may be lowered. Contact your AISH worker to talk about your repayment amount.

If your AISH file closes, you still have to pay your debt:

- AISH will send you a letter to explain how to make these payments
- if you do not make payment arrangements, your debt may be sent to a collection agency.

When underpayments happen

If you receive less AISH benefits than you are eligible for:

- AISH pays the full amount of an underpayment for the entire time you received less benefits than you were eligible for
- before you are paid, money from an underpayment may be used to pay debts you have to the Alberta government.

Contact your AISH worker if you think you have been underpaid.

APPEALING AN AISH DECISION

If you do not agree with a decision AISH makes about your benefits, you have the right to appeal that decision. When you appeal a decision, you are saying you disagree with the decision and you are asking for it to be changed.

Make sure to appeal within 30 days from the date you get the letter from AISH telling you about the decision and your right to appeal. Your appeal must be in writing.

You can also:

- appeal on behalf of another person
- allow someone to appeal on your behalf
- file an appeal if you are still waiting for more information
- ask for more time if you do not file your appeal within 30 days of receiving AISH's decision.

Find out how to file an appeal and get the forms you need at alberta.ca/appeal-an-aish-decision.aspx, or contact your local AISH office listed at the end of this guide, or call an Appeals Secretariat office at:

- 780-427-2709 in Edmonton
- 403-297-5636 in Calgary
- 403-340-5531 in Red Deer
- 403-381-5681 in Lethbridge
- 310-0000 then dial one of the numbers above for a toll-free call.

The Appeals Secretariat is a neutral government office that runs separately from AISH. They provide information and assistance to help you understand the appeals process.

TERMS AND DEFINITIONS

Dependent child

A child who is dependent on you for support and lives with you at least 50 per cent of the time and:

- does not have a spouse or partner
- is under 18, or 18 or 19 and going to high school.

Designated supportive living facility

There are spaces in some facilities that are approved by AISH as a designated supportive living (DSL) unit because they meet an AISH applicant or client's care needs. Contact the AISH program to find out if a facility is approved for AISH clients.

Financial hardship

This means you are having a very hard time meeting your basic needs. If you are unable to arrange your situation and finances to meet your basic needs, and those of your spouse or partner and dependent child, you may be considered in financial hardship.

Personal representative

This is an adult or organization that is appointed to receive and manage your AISH benefits when you need help making financial decisions. They have the same responsibility to tell AISH about any changes in your household, financial or medical situation as you do. A personal representative may include:

- an informal trustee appointed by AISH who is called a financial administrator; this person or organization may be appointed with or without your approval when you:
 - are unable to make decisions in a way that meets your basic needs, or you
 - have a pattern of using your benefits in a way that puts your health at risk, such as not buying food or not paying your rent and getting evicted
- a trustee is an adult or organization who is appointed by the Court under the *Adult Guardianship and Trusteeship Act*
- an adult who is appointed by you to manage your benefits under a Power of Attorney.

Sponsored immigrant

A person who is not a Canadian citizen or permanent resident who has:

- an approved sponsor who is a Canadian citizen or permanent resident and 18 years or older and legally supports the person, who is a family member, to become a permanent resident of Canada
- applied for permanent residence under the federal Family Class immigration category described on the federal government's Glossary webpage at cic.gc.ca/english/helpcentre/glossary.asp#s.

Spouse or partner

A spouse or partner refers to a relationship where two people:

- are living together, married or consider themselves in a common law relationship, or
- are married or living together and have a natural or adopted child together, or
- share each other's lives and consider themselves to be in a family and share expenses, or
- depend on each other financially, but are not living together – for example, one partner may be living in a nursing home.

CONTACT INFORMATION

AISH Questions

AISH office locations

Visit or call a location near you between 8:15 a.m. and 4:30 p.m., Monday to Friday. For TTY service, call 1-800-232-7215 or 780-427-9999 in Edmonton. AISH program locations and TTY services are closed during statutory holidays.

<p>Athabasca AISH Office 3rd Floor Duniece Centre 4810-50 Street Athabasca AB T9S 1C9 Phone: 780-675-6853 Fax: 780-674-8366</p>	<p>Barrhead AISH Office Provincial Building 6203-49 Street Box 4597 Barrhead AB T7N 1A5 Phone: 780-674-8209 Fax: 780-674-8366</p>	<p>Bonnyville AISH Office 5201-44 Street Box 4663 Bonnyville AB T9N 0H1 Phone: 780-815-4041 Fax: 780-840-2005</p>
<p>Bow Corridor AISH Office 3rd Floor Provincial Building 800 Railway Avenue Canmore AB T1W 1P1 Phone: 403-678-2363 Fax: 403-297-6221</p>	<p>Calgary East – Westland Alberta Supports Centre 2nd Floor, 2752 Sunridge Way NE Calgary AB T2M 3Y7 Phone: 403-297-1907 Fax: 403-297-8639 hs.ds-calgary@gov.ab.ca</p>	<p>Camrose AISH Office 3rd Floor Gemini Centre 6708-48 Avenue Camrose AB T4V 4S3 Phone: 780-608-2539 Fax: 780-608-4078</p>
<p>Cold Lake AISH Office #408, 6501B-51 Street Box 698 Cold Lake AB T9M 1P2 Phone: 780-840-2002 Fax: 780-840-2005</p>	<p>Crowsnest Pass AISH Office Provincial Building 12501-20 Avenue Box 870 Blairmore AB T0K 0E0 Phone: 403-562-3285 Fax: 403-562-3247</p>	<p>Drayton Valley AISH Office 5136-51 Avenue Box 7595 Drayton Valley AB T7A 1S7 Phone: 780-542-3134 Fax: 780-621-4022</p>
<p>Drumheller AISH Office 2nd Floor Riverside Centre 180 Riverside Drive East Box 2079 Drumheller AB T0J 0Y0 Phone: 403-823-1630 Fax: 403-823-1777</p>	<p>Edmonton AISH Office 500 Westcor Building 12323 Stony Plain Road Edmonton AB T5N 4B4 Phone: 780-415-6300 Fax: 1-844-686-9358</p>	<p>Edson AISH Office 102 Provincial Building 111-54 Street Edson AB T7E 1T2 Phone: 780-723-8215 Fax: 780-674-8366</p>

<p>Fort McMurray AISH Office 7th Floor Provincial Building 9915 Franklin Avenue Fort McMurray AB T9H 2K4 Phone: 780-743-7106 Fax: 780-743-7100</p>	<p>Grande Prairie AISH Office 101 Aberdeen Centre 9728-101 Avenue Grande Prairie AB T8V 5B6 Phone: 780-833-4399 Fax: 780-833-4397</p>	<p>High Level AISH Office 10106-100 Avenue High Level AB T0H 1Z0 Phone: 780-841-4335 Fax: 780-926-2114</p>
<p>High Prairie AISH Office 2nd Floor Provincial Building 5226-53 Avenue Box 849 High Prairie AB T0G 1E0 Phone: 780-523-6651 Fax: 780-624-6212</p>	<p>Hinton AISH Office 568 Carmichael Lane Hinton AB T7V 1S8 Phone: 780-817-3790 Fax: 780-674-8366</p>	<p>Lac La Biche AISH Office Provincial Building 9503 Beaverhill Road Box 2643 Lac La Biche AB T0A 2C0 Phone: 780-623-5361 Fax: 780-840-2005</p>
<p>Lethbridge AISH Office Provincial Building 200-5 Avenue S Lethbridge AB T1J 4L1 Phone: 403-381-5186 Fax: 403-388-3136</p>	<p>Lloydminster AISH Office Provincial Building 2nd Floor, 5124-50 Street Lloydminster AB T9V 0M3 Phone: 780-871-6418 Fax: 780-871-6408</p>	<p>Medicine Hat AISH Office 201A Provincial Building 346-3 Street SE Medicine Hat AB T1A 0G7 Phone: 403-529-3550 Fax: 403-529-3662</p>
<p>Morinville AISH Office 2nd Floor Provincial Building 10008-107 Street Morinville AB T8R 1L3 Phone: 780-939-1239 Fax: 1-844-686-9358</p>	<p>Olds AISH Office 203 Provincial Building 5030-50 Street Olds AB T4H 1S1 Phone: 403-556-4322 Fax: 403-556-4300</p>	<p>Peace River AISH Office 15 Midwest Building 9715-100 Street Mail Bag 900 Peace River AB T8S 1T4 Phone: 780-624-6241 Fax: 780-624-6212</p>
<p>Red Deer AISH Office 109 Provincial Building 4920-51 Street Red Deer AB T4N 6K8 Phone: 403-340-7077 Fax: 403-755-6171</p>	<p>Rocky Mountain House AISH Office Provincial Building 4919-51 Street Box 1180 Rocky Mountain House AB T4T 1A8 Phone: 403-845-8590 Fax: 403-845-8330</p>	<p>Slave Lake AISH Office 108 Government & Library Centre 101-3rd Street SW Box 70 Slave Lake AB T0G 2A0 Phone: 780-849-7216 Fax: 780-624-6212</p>

<p>St. Paul AISH Office 309 Provincial Building 5025-49 Avenue Box 46 St. Paul AB T0A 3A4 Phone: 780-614-6511 Fax: 780-614-6418</p>	<p>Vegreville AISH Office 5121-49 Street Box 1590 Vegreville AB T9C 1S7 Phone: 780-632-8675 Fax: 780-603-2460</p>	<p>Westlock AISH Office Ron Dales Building 11304-99 Street Westlock AB T7P 0A4 Phone: 780-349-7729 Fax: 780-674-8366</p>
<p>Wetaskiwin AISH Office Main Floor Macadil Building 5201-51 Avenue Wetaskiwin AB T9A 0V5 Phone: 780-361-5163 Fax: 780-361-5164</p>	<p>Whitecourt AISH Office 2nd Floor Midtown Mall 5115-49 Street Whitecourt AB T7S 1N7 Phone: 780-778-7226 Fax: 780-614-6418</p>	

Out of date

Other Help

Alberta Supports

Helping you find and apply for benefits and services to meet your needs. Find the nearest Alberta Supports Centre location and contact information at albertasupports.ca.

Phone: 780-644-9992 in Edmonton

Toll-free: 1-877-644-9992

Fax: 780 422 9681

Email: hs.ascc@gov.ab.ca

Office hours: 7:30 am – 8:00 pm, Monday to Friday, closed statutory holidays

Emergency assistance

Contact your AISH worker if you need help with an emergency during weekdays from 8:15 am until 4:30 pm or use the information above to contact AISH.

During evenings, weekends or holidays you can get emergency assistance for basic needs like shelter, food, clothing and transportation by contacting the 24-hour Income Support Contact Centre:

Phone: 780-644-5135 in Edmonton

Toll Free: 1-866-644-5135

Fax: 780-422-9681

Email: hs.iscc@gov.ab.ca

Report misuse of AISH funds

If you suspect someone is misusing funds or benefits issued by AISH, you can contact the Investigation Unit.

Phone: 780-643-6584 in Edmonton

Toll-free: Outside Edmonton area, dial 310-0000, then 780-643-6584

Email: hs.investigations@gov.ab.ca

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