

Targeted Basic Income Support Benefit - Pilot

Intent:	To pilot a Targeted Basic Income Support Benefit for people 60 to 64 years of age currently in receipt of Income Support, as well as receiving supportive services and/or receiving financial assistance through NL Health Services, Community Supports Program, at an amount equal to the basic federal seniors' benefits.
Act: (if applicable)	9.(2) In providing programs under subsection (1), the minister may provide for pilot projects, demonstration projects and innovations in income and employment support programs and services in all or part of the province.
Regulations:	N/A
Overview: (if applicable)	<ul style="list-style-type: none"> The Targeted Basic Income Support Benefit is a benefit of the Income Support program, as a pilot project under the Income and Employment Support Act and Regulations and will be referred to as a Targeted Basic Income (TBI) pilot. Eligible TBI pilot participants are people 60 to 64 years of age currently in receipt of Income Support, as well as receiving supportive services and/or receiving financial assistance through NL Health Services, Community Supports Program. People receiving services from NL Health Services Mental Health and Addictions program are only eligible if they are also assessed as requiring supportive services through the Community Supports Program. Recipients who participate in the three-year TBI pilot will receive a monthly benefit amount equal to the amount of basic federal and provincial benefits for people ages 65 to 74. The TBI amount includes the full amount of the NL Seniors Benefit, and the average difference between the GST/HST Credit amount and NL Income Supplement amounts for people under and over 65. The TBI benefit amount will be adjusted July 1 each year.

TBI Benefit	Monthly Amount	
	Single	Couple
OAS/GIS (full)	\$1,778.81	\$2709.38
NL Seniors Benefit (full)	\$126.33	\$96
NL Income Supplement (difference)	\$22.16	\$22.16
GST/HST Credit (difference)	\$9.25	0
Total TBI	\$1,937	\$2,828

- All pilot participants will receive the same annual TBI amounts based on household type (single or couple). A change in household composition will therefore impact TBI benefit payment amounts, and a reassessment will be required to determine the new benefit amount.
- The TBI benefit amount for couples is dependent on at least one member of the couple meeting the TBI pilot criteria and the age of the spouse/common law partner. For couples where the spouse/common law partner is also over age 60, and may or may not also meet the TBI pilot criteria, they would receive the full TBI couple benefit amount. However, if the spouse/common law partner is under age 60, they would receive the single TBI benefit amount, regardless if the spouse/common law partner is also receiving supportive services and/or receiving financial assistance through NL Health Services, Community Supports Program.
- Pilot benefits are not dependent on living arrangements, and the same benefit amount is provided regardless of accommodation type. However, participants are required to report a change in address for the purpose of program integrity.
- TBI benefit amounts will be adjusted dollar-for-dollar when a participant receives any form of non-exempt income, including, but not limited to such things as Canada Pension Plan benefits, Workplace NL benefits, etc.

- Income Support earnings exemption policy will be applied to any employment earnings.
- A lump sum payment of partially exempt or non-exempt income received by a TBI pilot participant, will be assessed using the [Lump Sum Payment Policy](#). However, the TBI benefit payment amount should be the only Income Support requirement added in the eligibility date calculation.
- Each participant with paid home supports will be financially assessed by NL Health Services (NLHS) to determine the client contribution amount they may now need to pay toward the cost of any services provided through the Community Supports Program. The exact client contribution amount will be calculated by NLHS.
- TBI benefits will be paid semi-monthly by the Department of Children, Seniors and Social Development (CSSD) through the Income Support Client Automated Payment System (CAPS). This benefit will show as a single requirement, Targeted Basic Income, in CAPS.
- TBI pilot participants are eligible for a number of other benefits depending on individual circumstances. Eligibility for some other benefits differ for pilot participants not in receipt of clinical supportive services (e.g., home supports) and are only in receipt of financial supports from NLHS, as described in Appendix A.
- Participation in the TBI pilot is voluntary. If at any time agreement to participate is withdrawn, Income Support financial benefits will be reinstated based on regular Income Support program eligibility criteria and financial eligibility assessment. Community Supports Program financial benefits will also be reinstated based on Community Supports Program eligibility criteria. Upon withdrawal from the pilot, there will be no future opportunity to re-enroll.
- The TBI pilot may be cancelled at any time, and if cancelled, Income Support and Community Supports Program financial benefits will be reinstated based on regular Income Support program eligibility criteria and financial eligibility assessment and Community Supports Program eligibility criteria.

- All federal monthly seniors' benefits are paid in arrears at the end of the month. In order to prevent financial hardship to TBI participants, it is permissible to overlap the first calendar month in which participants receive their initial OAS/GIS benefit payment.
- The Department of Children, Seniors and Social Development, responsible for the Income Support program, the Department of Health and Community Services and NL Health Services, responsible for the Community Supports Program, will share participant information with each other. The purpose of sharing information is for the administration of Targeted Basic Income pilot benefits and ongoing eligibility assessment.
- With respect to sharing of information, the Rights, Responsibilities and Client Consent Form signed during the initial Income Support application remains in place throughout the pilot.
- The pilot will be evaluated, and participants will be asked to provide information upon enrollment and periodically during the pilot period.
- **For clarity with respect to the sections in Income and Employment Support Regulations which do and do not apply to pilot participants:**
 - Pilot participants are required to meet all Income Support program eligibility criteria, as per **Income and Employment Support Regulations**, specifically sections 4, 5, 6, 7, 8, 9, 10, 11, 12, 25, 26 and 45, with the exception of sections related to household composition, in sections 5 (1) (e); 6 (1) (f); 7 (1) (b) and (d).
 - Pilot participants are not eligible to receive any other monthly Income Support benefits, specifically those described in sections 13, 14, 16, 18 and 19 of Income and Employment Support Regulations.
 - Income Support program integrity measures and appeal processes will still apply to TBI pilot participants, as per sections 46, 55, 56, and 57 of **Income and Employment Support Regulations**.

Policy:

- Recipients who meet the criteria for the TBI pilot will be fully informed by CSSD in writing of the amount of financial benefits they will receive, how the benefits will be disbursed, and the other benefits to which they may be entitled (Appendix A).
- Recipients agreeing to become pilot participants will be required to sign a Participant Agreement form when they enroll in the pilot indicating they understand the TBI monthly benefit and other benefits they may be entitled to receive.
- CSSD staff will email NLHS staff with the TBI enrollment date for each participant, so that NLHS can adjust the participant's benefits and calculate any client contribution amount they may now need to pay toward the cost of any services provided through the Community Supports Program.
- CSSD staff will email a monthly list of enrolled TBI participants to the Newfoundland and Labrador Prescription Drug Program (NLPDP), so that they can be added to the sub-plan that has been created within the Foundation Plan for TBI participants.
- TBI benefits can only begin on the 1st day of the month, and enrollment must be completed and NLHS must be notified no later than the 15th day of the month prior.
- Participants will be required to pay for any supports and services that are not covered by the pilot, as per Appendix A.
- Participants will receive TBI payments twice per month (usually the 1st and the 16th of each month), as per the Income Support recurring pay schedule.
- Any redirect of benefits to a landlord or utility company can be continued on behalf of the participant.
- Participants are expected to file their income tax on time annually to ensure that their federal and provincial income-dependent benefits continue (e.g. GST/HST, NL Income Supplement, etc.). The Disability Tax Credit should also be promoted to this group.
- Any ongoing income from another source will be deducted from the TBI payment amount. Non-exempt income, such as CPP, EI, etc., will be deducted dollar-for-dollar and employment income will

	<p>be assessed using the Income Support earnings exemption formulas.</p> <ul style="list-style-type: none"> Any existing and new overpayments will be recovered from the TBI benefit at a rate of 1.5 per cent. Each year on July 1st, pilot income and eligibility will be reviewed and adjusted by CSSD staff, and a new financial assessment will be completed by NLHS staff, as required for people receiving paid home supports. To prevent financial hardship to participants transitioning from the TBI to federal seniors' benefits, it is permissible to overlap the first calendar month in which participants receive their initial OAS/GIS benefit payment. Pilot participants who continue to meet the financial eligibility criteria for Income Support and community supports after the age of 65, will continue to receive the pilot benefit (e.g. recipients who have not lived in Canada for 10 years and therefore do not qualify for OAS/GIS or recipients who have large garnishments from their federal seniors' benefits, etc.). Current Income Support recipients turning age 60 who meet the TBI pilot criteria will be provided an opportunity to enroll in the pilot in the month after their 60th birthday. Recipients who are eligible to enroll in the pilot can decide to do so at any point during the three-year pilot period. Participants who enroll in the pilot, but then decide not to participate, will not be permitted to re-enter the pilot at a later date.
Procedure:	<p>CSSD staff must:</p> <ul style="list-style-type: none"> Send individuals eligible to become Pilot participants an individualized letter with pilot details, including information about how it will impact their particular monthly benefit amounts as well as which other benefits will continue to be available. The letter should be saved to TRIM. A follow up phone call may be required to ensure that potential participants have the opportunity to ask questions and discuss the pilot. NLHS contact information should

be provided to participants who have questions about benefit changes under the Community Supports Program.

- Obtain a signed TBI pilot Participant Agreement form and save to TRIM.
 - Ensure that CAPS records/notes are kept current and that the TBI program is updated, including entering the answers to all evaluation questions.
 - Reassess the participant's file for the 1st of the following month to add only the TBI pilot requirement. Immediately notify NLHS staff by email so that NLHS benefits can be adjusted/suspended for the same date. Reassessment and NLHS notification must be completed before the 15th of the month prior to the start of TBI.
 - As a part of the initial reassessment to add the TBI benefit, ensure that the recovery rate is set to 1.5 per cent of the TBI benefit amount for any participants who have overpayments.
 - Ensure that all ongoing non-exempt income (e.g. CPPD, EI, etc.) is deducted from the TBI benefit amount dollar for dollar.
 - Ensure that employment income is assessed using the Income Support earnings exemption formulas.
 - Issue other benefits where there is entitlement.
 - Maintain redirect agreements for landlords and/or utility companies.
 - Conduct an annual review of pilot eligibility and income and make necessary adjustments to TBI payment amounts.
 - When a participant provides a written request to withdraw from the pilot, complete a reassessment for the 1st of the following month to remove TBI benefits. The request to withdraw must be received and NLHS must be notified by the 15th of the previous month, so that both Income Support and NLHS benefits can be reinstated (based on financial eligibility). Reinstatement of Income Support recovery amounts on any overpayments.
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	<ul style="list-style-type: none"> • Prepare pilot participants to transition to federal senior benefits at age 65. This may include assisting with the OAS/GIS application. • Ensure that the following steps are taken when participants are still eligible for pilot income after age 65: <ul style="list-style-type: none"> ○ Update the employment status on screen CR3000 to “Not Available - Over 65 Not Elig. OAS” ○ Enter a detailed CAPS note explaining why the recipient is not eligible for federal senior benefits or not receiving the full amount. If the recipient has not lived in Canada for 10 years, then the date that the recipient will be in Canada for 10 years must be identified in the note. ○ If the federal senior benefits are being garnished, the recipient will need to make a request to Service Canada that the garnishment be reduced. If the garnishment cannot be reduced, this should be entered in the CAPS note, as well as when the garnishment is expected to end. ○ Only those recipients whose federal garnishment reduces their income to below regular Income Support rates will continue to be eligible for the TBI pilot benefits. ○ Recipients who receive pilot income after age 65 are not eligible for the Senior Supplement (currently GISS) requirement. These recipients will need regular monitoring for changes in federal income and to determine ongoing eligibility for TBI pilot benefits. • Keep a list of participants that have been enrolled/removed from the TBI pilot each month, which includes the MCP number and TBI start/end date. At the end of each month, email the list to the Newfoundland and Labrador Prescription Drug Program (NLPDP), so that the names can be added to/removed from the sub-plan that has been created within the Foundation Plan for TBI participants. • Maintain ongoing communication with NLHS staff to support pilot participants.
Authority Level:	Client Services Officer
Date revised:	April, 2024

Other Benefits – Appendix A

Targeted Basic Income Support Benefit Pilot Eligibility for Other Benefits		
Source	Benefit	Participant Eligibility
Health and Community Services	Newfoundland and Labrador Prescription Drug Program (NLPDP)	Foundation Plan 100% prescription drug coverage
Health and Community Services	Ambulance Services	100% coverage
Health and Community Services	Adult Dental Program	100% coverage of particular services for Foundation Plan members
Health and Community Services	Hearing Aids	100% coverage
Labrador Affairs	Medical Transportation	Income Support Medical Transportation Program 100% coverage
Income Support	Bus Pass Program	Free Metrobus and GoBus passes available to all pilot participants living in the St. John's metro area (Income Support card)
Income Support	Emergency Transportation (Victim of Violence)	As per Income Support policy
Income Support	Vision Care	As per Income Support policy
Income Support	Funeral Benefits	Coverage for various amounts and limits, as per Income Support policy and financial eligibility assessment
Income Support	Earnings Exemptions on employment income	As per Income Support policy

NL Health Services	Medical Equipment and Supplies	Community Supports Program Clients: 100% coverage Non-Community Supports Program Clients: Will have to be financially assessed by NL Health Services to determine client contribution.
Newfoundland and Labrador Housing Corporation	Rental Housing Programs and PHRP	Based on NLHC assessment of income
Justice and Public Safety	Legal Aid	Based on JPS assessment of income
NL Health Services	Community Supports Program Personal Allowance; Rent Top-up; Board and Lodging Top-up; Fuel allowance	No Eligibility (exception of AFC and ILA)
NL Health Services	Dietary Supplements (ie. Boost/Ensure)	No Eligibility
Income Support	Municipal Taxes	No Eligibility
Income Support	Fuel Supplement	No Eligibility
Income Support	Comfort Allowance	No Eligibility
Income Support	Special Diet Allowances and Diabetic Food Allowance	No Eligibility
Income Support	Guaranteed Income Supplement Supplement	No Eligibility
Income Support	Cost of Living Allowance	No Eligibility
Income Support	Blind Person Supplement	No Eligibility
Income Support	Child Benefit Adjustment	No Eligibility
Income Support	High School Incentive Allowance	No Eligibility
Income Support	Housekeeping	No Eligibility
Income Support	Furniture and Appliances	No Eligibility
Income Support	Household Moving and Storage	No Eligibility
Income Support	Security Deposit	No Eligibility

Income Support	Other Special Needs	No Eligibility
Income Support	Emergency Assistance	No Eligibility
Income Support	Victim of Violence Start Up Allowance	No Eligibility
Income Support	Child Care	No Eligibility
Income Support	Job Start Allowance	No Eligibility
Income Support	Earned Income Supplement	No Eligibility
Income Support	Employment Continuation Bonuses	No Eligibility
Income Support	Employment Stability Assistance	No Eligibility
Education	Child Care Subsidy	No Eligibility
Immigration, Population Growth and Skills	Employment Development Supports	No Eligibility