Alberta Adult Health Benefit - FAQ

1. How much does a person have to pay for prescriptions to qualify for AAHB sub-type 79 High Drug Needs?

There is no definition of "high" in policy. The cost is considered in relation to income.

If the applicant's household income **minus** the ongoing cost of prescription drugs and/or diabetic supplies is equal to or less than the applicable qualifying income level, then the household is eligible for the AAHB sub-type 79.

Consider for example the following two families, both single parents with two children. The qualifying income level for a family of this size is \$29,073.

Example A Example B

Household income \$29,600/year

Minus ongoing drug costs \$50/month

Equals adjusted income of \$29,000/year

Household income \$34,300/year

Minus ongoing drug costs \$500/month

Equals adjusted income of \$28,300/year

Both households are eligible for the AAHB sub-type 79

2. Do birth control pills qualify under sub-type 79 High Drug Needs?

Yes, the cost of any prescription drug, over-the-counter drug, nutritional product or diabetic supply listed on the Interactive Drug Benefit List (DBL and DBS) or approved by the Health Benefits Review Committee may be considered to qualify a household for the AAHB subtype 79.

3. Is it always necessary to confirm the cost of drugs and/or diabetic supplies for sub-type 79?

If the household is below the applicable qualifying income level it is *not* necessary to have documentation of prescription costs. All that is needed is confirmation of which drugs and/or diabetic supplies are required on an ongoing basis.

If the household income is over the applicable qualifying income level, then verification of the cost of prescriptions and/or diabetic supplies is necessary because the cost can be used to reduce the total income when determining eligibility.

4. What type of documentation is required to substantiate ongoing needs for prescription drugs and/or diabetic supplies?

Any of the following would be acceptable:

- Letter from a physician stating what medications are required and for how long.
- Pharmacy printout listing the prescriptions and/or diabetic supplies that have been purchased over the past 2-3 months.
- Copies of prescription receipts for the past 2-3 months.

5. What documentation is required to confirm pregnancy for AAHB sub-type 78?

On the AEHB 3931 application form the applicant is only required to check off the pregnancy category and provide their expected due date. The applicant may have a letter from their doctor or community health nurse, but such written documentation is *not* required.

6. If a woman's due date is late in the month and her baby is overdue, or if the due date changes (i.e. as a result of an ultrasound), can health benefits be extended under AAHB sub-type 78?

Yes, if the applicant confirms verbally or in writing that her due date has changed, or that the baby is overdue, AAHB coverage can be extended for one month.

7. Can pregnant women under the age of 18 be enrolled in AAHB sub-type 78?

If a pregnant woman under the age of 18 has a spouse or partner who is over 18 years of age, they can apply for pregnancy benefits under AAHB.

If a pregnant woman under the age of 18 is living with parents she is considered part of their household. The parents can apply for the Alberta Child Health Benefit (ACHB) if their household income is below the income threshold.

If a pregnant woman under the age of 18 is living independently, she is not eligible for the AAHB; however, Children's Services may be able to assist her with health benefits.

8. In cases where the woman in the household is pregnant and someone in the household has ongoing prescription drug needs, should the household be coded subtype 78 or 79?

If there are ongoing prescription drug needs in the household, then the household could be reassigned to sub-type 79 at any time during the pregnancy, or at the end of the pregnancy.

9. If a pregnant AAHB applicant has children enrolled in the ACHB, what is involved in moving the children to AAHB and then back to ACHB after the baby is born?

The current systems do not allow members of a household to be active in two different health benefit programs. In this case, when the pregnant mom applies for AAHB she must include her children on the application. When the baby is born, she can phone the Health Benefits Contact Centre to request that all of the children including the newborn be transferred to the ACHB program. The Health Benefits Contact Centre would already have a signed ACHB application form on file and would *not* require a new one to be completed.

10. Are Albertans over the age of 65 eligible for AAHB?

A person who is eligible for benefits under the Seniors Benefit Act is not eligible for the AAHB. Seniors can apply for dental and optical coverage through Alberta Seniors. They can apply for premium-free Alberta Blue Cross coverage for prescription drugs, ambulance services and several other benefits.

11. Some Albertans have no income or very little income, may live on the street, and have no access to medical coverage. What can be done to assist them?

People who are not on Income Support may qualify for AAHB if they have ongoing prescription drug needs and their household income is below the applicable qualifying income level. They should complete the AEHB 3931 AAHB application form and mail it to the Health Benefits Contact Centre, Centrally Delivered Services.

If a person is eligible for Income Support they are eligible for the health benefits card, as long as they are not First Nations or coded as a one time issue client (sub-type 81 or 82). When they leave Income Support, if they have any amount of employment income, or if they have ongoing prescription drug needs, they may be eligible for AAHB.

Where people live is not important under the AAHB program as long as they reside in Alberta; however, they must provide an address where the health benefit card can be mailed.

12. Can an AAHB applicant use an agency address for delivery of their AAHB health benefits card?

It is important that the AAHB card as well as letters and notices from the program be mailed to an address where the applicant can rely on receiving it. The applicant can use their home address, the address of a friend or relative, or an agency address (e.g. Bissell Centre) provided the agency agrees.

13. If an AAHB (sub-type 78 or 79) applicant's income for the previous tax year was over the qualifying income level but now their situation has changed, can they qualify for AAHB?

When applications are received at Centrally Delivered Services, they are forwarded to Canada Revenue Agency for verification of the previous year's income. If that income is over the applicable qualifying income level a letter is sent to the applicant stating that they do not qualify, but encouraging them to contact CDS if their circumstances have changed or their income is lower. Upon reassessment of current income, many applications are approved.

14. To enroll a client in AAHB when they leave Income Support, what type of verification is needed that the household has employment or self-employment income?

Workers should exercise flexibility regarding confirmed employment. Any of the following are acceptable: self-report, pay stub, job confirmation letter, phone call, written message from the client, request for work related expenses, or knowledge of employment by Human Services staff.

15. Who handles Health Benefit Review Committee (HBRC) requests for AAHB clients – AISH, Income Support, or Centrally Delivered Services?

All HBRC requests for AAHB clients are handled by the Health Benefits Contact Centre, Centrally Delivered Services.

16. If a household has Alberta Blue Cross non-group coverage are they eligible for AAHB?

If the household income **minus** their non-group premiums and co-pay amount is below the applicable qualifying income level, then they would be eligible for AAHB. They should be advised to maintain their ABC non-group coverage and present both cards at the pharmacy. ABC will adjudicate the claim with ABC non-group coverage as first payer and AAHB as second payer. In this way, the full amount of their prescriptions would be covered.

17. When a person leaves Income Support because they are working with Alberta Job Corp, or another work/training program, are they eligible for AAHB?

Yes, participants in Job Corp as well as other government funded training programs where a wage is paid would be eligible for AAHB.