



Online Training

Alberta Aids to Daily Living




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Online Module 1.5

AADL Cost Sharing


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Cost Share

- The AADL program is a cost-share program.
- All AADL benefits are subject to cost sharing.
- Clients whose incomes are under AADL's income threshold are cost-share exempt.


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Cost Share

- 75% AADL


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Cost Share

- 75% AADL
- 25% Client


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Cost-Share Clients or Families

- 75% AADL
- 25% Client
- up to \$500 maximum
 - per family
 - per benefit year


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Cost-Share Clients or Families

- 75% AADL
- 25% Client
- up to \$500 maximum
 - per family
 - per benefit year
- July 1 to June 30 is Benefit Year

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Cost-Share Clients or Families


The Authorizer is responsible for:

- explaining cost-share to the client,
- determining the client's cost-share status using the Alberta Blue Cross Online Health Portal, and
- providing the client with the cost-share exemption forms if applicable.


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Qualifying for Cost-Share Exemption



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Income Verification Canada Revenue Agency
(CRA)/AADL Memorandum of Understanding

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Application for Cost-Share Exemption

This form needs to be completed only once.

The form can be found under General forms at <https://www.alberta.ca/aadl-forms-and-documents.aspx> or on the benefits websites under Forms on the Alberta Blue Cross website by clicking on the links at <https://www.ab.bluecross.ca/provider/type/aadl/index.php>

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Income Verification Canada Revenue Agency/AADL

- The Taxable Income (Line 26000 from the client's most recent combined household income tax return) is used to determine eligibility for cost-share exemption.
- AADL confirms with the Canada Revenue Agency each year that the client is still eligible for cost-share exemption. Therefore, the client does not have to reapply for cost-share exemption each year.

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Cost-Share Exemption

Eligible Taxable Incomes from Line 26000 from your most recent combined household income tax return:

- less than \$20,970 for single coverage,
- less than \$33,240 for a family with no children, or
- less than \$39,250 for a family with children.

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Signatures on the Cost-Share Exemption Form

- A parent/guardian is required to sign for a dependent child under the age of 18.
- If a parent or guardian is signing for the client, it is their income that is assessed.

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Signatures on the Cost-Share Exemption Form

- A parent/guardian is required to sign for a dependent child under the age of 18.
- If a parent or guardian is signing for the client, it is their income that is assessed.
- If the client has a trustee or power of attorney, they will sign the cost-share exemption application form.


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Cost-Share Exemption for Low-Income Albertans

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Automatic Cost-Share Exemption


Clients are automatically eligible to receive cost-share exemption and do not have to complete a cost-share exemption form if they receive:

- Income support from Alberta Employment and Immigration,
- Assured Income for the Severely Handicapped (AISH),
- Adult Health Benefit (AHB), or
- Children's Services clients (minors in foster care).

The client, or their designate, must contact AADL Client Services to ensure that they are registered as cost-share exempt

- Palliative clients and clients over age 65 are not automatically cost-share exempt.

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Temporary Cost-Share Exemption

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Temporary Cost-Share Exemption

This application is available on the AADL webpage under General forms at <https://www.alberta.ca/aadl-forms-and-documents.aspx> or on the benefits websites under Forms on the Alberta Blue Cross website by clicking on the Links at <https://www.ab.bluecross.ca/provider/type/aadl/index.php>

The form is titled 'Application for Temporary Cost-Share Exemption' and includes sections for personal information, family composition, and financial details. It features a table for listing family members and their income, and a table for listing medical expenses. The form is designed to be filled out by the applicant to request a temporary exemption from cost-sharing for pharmaceutical and supplementary benefits.

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Temporary Cost-Share Exemption

Family's gross income based on last three months:

- \$1,430 for a single person,
- \$2,270 for a family without children, and
- \$2,670 for a family with children.

This is a duplicate of the form shown in the first slide, titled 'Application for Temporary Cost-Share Exemption'. It contains the same sections for personal information, family details, and financial data.

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Cost-Share Exemption Appeal Process


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Cost-Share Exemption Appeal

- Client's current income was too high to qualify for AADL Cost-Share Exemption or Temporary Cost-Share Exemption
- Citizens' Appeal Panel

The application is available on the AADL webpage under General forms at <https://www.alberta.ca/aadl-forms-and-documents.aspx> or on the benefits websites under Forms on the Alberta Blue Cross website by clicking on the Links at <https://www.ab.bluecross.ca/provider/type/aadl/index.php>




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The \$500 Cost-Share Contribution



Calculating Cost Sharing on Multiple Benefits

- Clients are responsible for paying the cost-share portion of 25% up to a maximum of \$500 towards all AADL benefits received in a benefit year (July 1 to June 30).

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Calculating Cost Sharing on Multiple Benefits

- Clients are responsible for paying the cost-share portion of 25% up to a maximum of \$500 towards all AADL benefits received in a benefit year (July 1 to June 30).
- Vendors are responsible for correcting any difference between cost-share owing and cost-share collected.

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Upgrade Costs

- Upgrade costs are not considered part of the cost-share portion of a benefit and are not included in the \$500 cost-share yearly contribution.
- Clients continue to be responsible for any upgrade costs on benefits supplied after they reach the maximum annual cost-share contribution.

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Vendor Role in AADL Cost Share

The vendor is responsible for:

- verifying the client's cost-share status using the Alberta Blue Cross Online Health Portal,
- collecting the cost-share payment from the client,
- reporting cost-share on the claim invoice, and
- correcting any difference between cost-share payment collected and cost-share owing by the client.


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Hearing Aid Cost-Share Exemption


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Hearing Aid Cost-Share Exemption

Seniors (defined as beginning the month following their 65th birthday) and their adult dependents apply for cost-share exemption by filling out this form available under Hearing aid forms at <https://www.alberta.ca/aadl-forms-and-documents.aspx> or on the Alberta Blue Cross website under forms at <https://www.ab.bluecross.ca/provider/type/aadl/audiology-home.php>

All other hearing aid benefit clients will still use the AADL Cost-share Exemption form available under General forms at <https://www.alberta.ca/aadl-forms-and-documents.aspx> or under forms on the benefits websites on the Alberta Blue Cross website by clicking on the links at <https://www.ab.bluecross.ca/provider/type/aadl/index.php>




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Cost-Share
Review Questions and Answers



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Question #1

Which statement(s) are true?

Cost sharing:

- a) All benefits are subject to cost sharing
- b) All benefits except recycled benefits, like a wheelchair or a bed, are subject to cost sharing
- c) All benefits are subject to cost sharing, unless the client has been assessed as being palliative
- d) All benefits are subject to cost sharing unless an exception is noted in the AADL approved products list or schedules

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Question #1 - Answer

The answer to question #1 is:

- a) All benefits are subject to cost sharing.

There are no exceptions noted in any schedules or approved product lists and recycled benefits are cost-shared with respect to costs associated with their refurbishment or repair. All clients, including palliative clients, are subject to cost sharing.

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Question #2

A client became cost-share exempt on April 1, 2010 because she had contributed the \$500 cost-share maximum. On June 3, 2010, she was assessed for a wheelchair cushion. On July 2, 2010, the supplier delivered the cushion to her home.

The client:

- a) can contact AADL to discuss waiving the cost-share portion as the Authorizer was late sending in the authorization and the supplier could not supply the wheelchair cushion until the authorization was approved on July 2.
- b) does not need to cost-share because she was assessed for the wheelchair in the previous benefit year (July 1, 2009 to June 30, 2010).
- c) pays 25% of the cost of AADL's maximum contribution for the wheelchair cushion.
- d) Pays only 10% of the AADL maximum contribution because the assessment was in the previous benefit year. (July 1, 2009 to June 30, 2010).

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Question #2 - Answer

The answer to question #2 is:

- c) pays 25% of the cost of AADL's maximum contribution for the wheelchair cushion.

Cost sharing is based on service date, which is the date the benefit is obtained by the client. In this case, the service date is July 2, which is in the new benefit year so full cost sharing would be applicable. This example shows the need for Authorizers to submit authorizations in a timely manner.

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Question #3

The "upgrade" costs paid by a client:

- a) is always included in the \$500 cost-share contribution calculation,
- b) is never included in the cost-share exemption contribution calculation,
- c) can be included in the cost-share exemption calculation if the supplier submits it on the invoice, or
- d) is included in the cost-share exemption calculation if the upgrade cost is above \$500.

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Question #3 - Answer

The answer to question #3 is:

- b) The upgrade costs paid by a client are never included in the cost share exemption contribution calculation.

Upgrade costs are above the basic benefit paid for by AADL and are always paid for by the client. They are not considered as part of the cost-share portion of payment.

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Question #4

If a family's income is over \$100,000/year, they will never be eligible for cost-share exemption through the AADL program.

- a) True
- b) False

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Question #4 - Answer

The answer to question #4 is:

- b) False

This family may be eligible for cost-share exemption through the cost-share appeal process if they have extraordinary expenses, such as a van, elevator, prescriptions, etc. They may be cost-share exempt for the current benefit year and must reapply each year under the appeal process.

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Question #5

Your mother-in-law lives with your family. Is she considered part of your family for the purpose of cost-share status?

- a) Yes
- b) No

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Question #5 - Answer

The answer to question #5 is:

b) No

If your mother-in-law has her own registration number with Alberta Health, she will not be covered under your family cost-share status.

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Question #6

AADL clients currently cost-share exempt must apply for cost-share exemption every year if they receive assistance through AISH, Income Support Program, Alberta widow's pension or have submitted a cost-share exemption application form to AADL.

a) True
b) False

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Question #6 - Answer

The answer to question #6 is:

b) False

AADL verifies the continued eligibility of the client through these other financial assistance programs.

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Question #7

Clients who have paid over the \$500 maximum contribution for AADL benefits in the current benefit year must contact AADL to request the reimbursement of these funds.

- a) True
- b) False

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Question #7 - Answer

The answer to question #7 is:

- b) False

Clients do not have to contact AADL for a refund. Vendors are responsible for checking cost-share status and correcting the difference between cost-share payment collected and cost-share owing by the client.

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Question #8

Clients may be eligible for Temporary cost-share exemption if:

- a) A substantial change in income has occurred since the last income tax year,
- b) There has been change in marital status, whether through death or divorce,
- c) There has been a decrease in income due to a job loss,
- d) They have bought a new home and their mortgage payments have doubled, or
- e) a, b, or c.

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Question #8 - Answer

The answer to question #8 is:

e) a, b, or c.

- a) A substantial change in financial income has occurred since the last income tax year,
- b) There has been change in marital status, whether through death or divorce, or
- c) There has been a decrease in income due to a job loss.

Any of a, b, or c could make a family eligible for temporary cost-share exemption. Mortgage payments are not considered by AADL.

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Question #9

Which statement(s) is **incorrect**:

The cost share status of a client on the system:

- a) is always correct,
- b) may not be correct if the client receives financial assistance (e.g., AISH),
- c) may not be correct if the client 's cost-share exemption form or temporary cost-share exemption form has not been processed by AADL, or
- d) may not be correct if the client is new to the program and has not submitted any cost-share exemption forms to AADL.

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Question #9 - Answer

The answer to question #9 is:

a) is always correct.

Due to timing, there may be several ways that cost-share information is not entered for a client. Low income clients should check with client services to confirm whether they are cost-share exempt and whether the proper documentation has been received.

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Fax: 780-422-0968

<https://www.alberta.ca/alberta-aids-to-daily-living.aspx>
or
<https://www.ab.humciosa.ca/arc/old/advocacy/aadl/index.cfm>

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