

Chapter 5: Basic Benefits

(ii) Families and Single Persons 21 and Over

Intent:	To describe eligibility criteria for basic Income Support (food, clothing and/or shelter) and/or special needs/health related items using the Income Support needs test.
Act: (if applicable)	<p>7. (1) In the course of administering this Act, the minister may collect information which may include an applicant's or recipient's personal information.</p> <p>18.(1) An officer shall, as directed by the minister,</p> <ul style="list-style-type: none">(a) receive applications for income and employment support; and(b) in accordance with this Act and the regulations, <ul style="list-style-type: none">(i) determine whether the applicant is eligible to receive income support and the date on which that person becomes eligible,(ii) determine the amount of income support the applicant is eligible to receive,(iii) determine whether the applicant is eligible to receive employment support,(iv) advise the applicant of the amount of income support to be provided, the employment support that may be available to the applicant and the information required to be provided to ensure the continuation of that income or employment support,(v) direct the payment of income support or the provision of employment support in the approved time period,(vi) in the time period set by the minister, review the income support provided to the recipient and promptly advise the recipient of any changes in eligibility, and(vii) advise the applicant or recipient of the right to appeal decisions made under this Act.

	<p>(2) The minister may designate an officer to perform investigations under this Act, and that officer may perform those investigations in the manner prescribed by the regulations.</p> <p>(3) The minister may designate an officer to assist a person to obtain child or spousal support in the manner prescribed by the regulations.</p>
Regulations:	
Overview: (if applicable)	N/A
Policy: General <ul style="list-style-type: none">• An application for Income Support is required from all applicants to determine eligibility for basic benefits, or for special needs/health related items.• Applicants must apply for benefits from all other programs/sources prior to requesting Income Support and for continued eligibility for Income Support.• The Income Support needs test is used to determine an applicant's eligibility, comparing the applicant's resources (income and assets) against their requirements, prior to the date of the application.<ul style="list-style-type: none">○ Requests for Basic Benefits<ul style="list-style-type: none">▪ The Income Support needs test assesses the applicant's resources (income and assets) and requirements in the 30 days prior to the date of application.▪ If the applicant is deemed ineligible on that date, the assessment tool determines a date when the applicant can be considered for Income Support benefits.▪ This process is used for all applicants applying for basic Income Support benefits or a supplement to their income.	<p>(2) The minister may designate an officer to perform investigations under this Act, and that officer may perform those investigations in the manner prescribed by the regulations.</p> <p>(3) The minister may designate an officer to assist a person to obtain child or spousal support in the manner prescribed by the regulations.</p>

- Requests for Special Needs and/or Health Related Items:
 - The Income Support needs test assesses the applicant's resources (income and assets) and requirements in the 30 days prior to the application date and includes the cost of the requested item(s).
 - A determination is made regarding if the applicant is eligible for a contribution towards the cost of the item(s) or for the full benefit.

Determining Eligibility for Basic Income Support Benefits

- Applicants for basic Income Support are not eligible if their liquid assets exceed the maximum permissible limits as defined in Regulation 26 (see policy on Assets).
- Basic Income Support benefits are provided to meet a applicant's basic needs including food, clothing, shelter, personal care items, household maintenance and payment of utilities.
- The Single Parent Supplement is a basic benefit for applicants or recipients who are single parents. This benefit is \$168 per month for costs associated with sole parenting and is in addition to the Individual Benefit rate of \$561 for those who are board and lodging, renting or have a mortgage.
- Many people, particularly those with moderate to high incomes, should be able to manage during the period between loss of employment/income and possible eligibility for benefits from other sources such as: Employment Insurance, Canada Pension, and Workplace NL, etc.
- Basic Income Support rates are impacted by an applicant's:
 - household composition (i.e. number of adults)
 - living arrangements (please see policies on Board and Lodging, Shelter Assistance – Rent and Mortgage)

- The Income Support Needs Test:
 - determines eligibility by totalling the family income for the previous 30 days less allowable expenses, and
 - calculates the basic requirements of the family unit for the 30 days previous to the date of application, and increases the amount by the 40% eligibility adjustment to determine total requirements.
- If the income received by the applicant is a severance package, the amount is prorated over the covering period of the severance package as non-exempt income.
- If the income of the applicant does not exceed their calculated requirements as per [Regulation 9 \(3\)](#), the applicant is eligible on the date of application.
- If the income exceeds the requirements and the applicant is deemed ineligible, [Regulation 9 \(4\)](#) provides the authority to establish a date of eligibility for the applicant.

Determining Eligibility for Non-Basic Income Support Benefits

- If applicants are eligible for basic benefits, they may be eligible for other non-basic benefits provided by the Income Support Program.
- Non-recipients may apply specifically for some non-basic benefits such as emergency assistance/disaster services, and vision care. Persons who are victims of violence do not have to complete a financial assessment to obtain emergency transportation.
- Eligibility criteria for non-basic benefits varies depending upon the benefit requested, but typically the applicant is required to provide documentation supporting their request. Some of the non-basic benefits provided by the Income Support Program include:
 - [Blind Person's Supplement](#)
 - [Child Benefit Adjustment](#)
 - Child Care (although [licensed childcare](#) is provided through the Dept. of Education and Early Childhood

Development, funds for private childcare are provided through this Department)

- Comforts Allowance
- Emergency Assistance and Disaster Services
- Furniture and Appliances
- Seniors Supplement
- Back to School Benefit
- Housekeeping Services
- Job Start
- Transportation (general)
- Services to Victims of Violence
- Municipal Taxes and Fees

Eligibility for Special Needs/Health Items Provided by the Department of Health and Community Services/NL Health Services

- In addition to the basic and non-basic benefits provided through this Department, the Department of Health and Community Services/NL Health Services is responsible for administering:
 - The NL Prescription Drug Program (NLPDP) which provides financial assistance to purchase eligible prescription medications for residents of the province who financially qualify. Recipients who receive basic Income Support benefits are entitled to 100% coverage for eligible prescriptions unless they have private drug coverage. Non-Income Support recipients should contact NLPDP to determine their eligibility. For further information, please review policy on the [NL Prescription Drug Program](#).
 - Health Services Programs such as the:
 - Artificial Eye Program
 - Cystic Fibrosis Program
 - Food Distribution Program
 - Medical Gasses/Respiratory Therapy Program
 - Synthetic Growth Hormone Program
 - Special Assistance Program - provides medical equipment and supplies to eligible persons with chronic medical conditions.

Those who are not in receipt of Income Support must have a financial assessment completed by NL Health Services. For further information on this program, please refer to policy on [Medical Equipment and Supplies](#).

- Dental Health Programs for children and adults. [The Adult Dental Program](#) provides dentures to eligible Income Support recipients, as well as some diagnostic and treatment services to Income Support recipients and other low-income residents. The Children's Dental Health Program provides universal access to all dental services to children under 12, and some diagnostic and treatment services to children age 12 -17 who are deemed financially eligible. Income Support recipients receive an ambulance/dental card on their cheque which they must show to confirm financial eligibility at their dentist office. All other individuals (except for children under 12 who are universally eligible) who are not in receipt of Income Support must apply for prescription drug coverage with the Dept. of Health and Community Services to become eligible for dental services. For more information, please see the policy on the [Dental Program](#).
- Home Support Program – provides personal, behavioral, household management and respite supports at a minimum level to maintain an individual's independence at home.
- Medical transportation is covered for Income Support recipients assuming they meet the requirements.
- Health services programs are free to Income Support recipients if they qualify through NL Health Services.
- For further information on these programs, please review the policy on [Health Services](#)

[– Support Programs Available through NL Health Services.](#)

Determining Eligibility for Special Needs, Health Related Items and Medical Transportation for Non-Recipients

- Non-recipients who require supports through the Special Assistance Program or who reside in personal care/nursing homes should be referred to the Dept. of Health and Community Services/NL Health Services who will complete their eligibility assessments.
- Non-recipients requiring assistance with transportation must apply to the Dept. of Labrador Affairs to complete a financial eligibility assessment. Medical transportation is administered by that Department.
- The Income Support Program completes financial assessments for all other non-Income Support recipients who require the following services/supports:
 - [Vision care](#) – to low income applicants who have had marginal income over the previous three month
 - Prosthetics/orthotics (delivered through NL Health Services/Dept. of Health and Community Services)
 - Hearing aids - the Hearing Aid Program is delivered by the Department of Health and Community Services and provides 100% coverage. For further information, please review policy on the [Hearing Aid Program](#)
 - [Burial expenses](#) – if a contribution is required, it comes from the estate or the combined income of the family where a spouse is involved
 - If the applicant's liquid assets exceed the maximum permissible limits as defined in [Regulation 26](#), no eligibility exists
 - Applicants may be required to make a contribution towards the actual cost
 - Eligibility is determined using the Income Support Needs Test. For requests specific to special needs/health related items, the Income Support needs test:

- determines eligibility based on income in the previous 30 days by projecting this income for the next 30 days, and
- calculates the requirements for the next 30 days including the cost of the requested item(s)
- When applicants are determined to be eligible for a specific item such as vision care, they are also eligible for drug coverage for that period.

Procedure: Basic Income Support Benefits

- Client Services Officers must:
- ensure applicants requesting Income Support have applied for or been advised to apply for benefits from all other programs/sources prior to requesting Income Support
- verify the applicant does not have liquid assets in excess of the maximum permissible limit prior to determining eligibility for Income Support
- refer to [Determining Eligibility for Residents of Personal Care and Nursing Homes](#) if the applicant is a resident of long term care facility
- refer all single applicants over 21 to Employment and Training Services to access employment or training opportunities available. As a condition of eligibility for Income Support, all single recipients in this age group should demonstrate what efforts they are making to pursue such opportunities.
- verify and total all income received by the applicant in the previous 30 days
- total the basic monthly requirements by referring to the applicable Income Support rates (see [Appendix B.2](#), for the 30 day period prior to the date of application:
 - If the applicant had different accommodations/family composition in the preceding 30 days, this should be reflected in CAPS (e.g. if the applicant was married and living in their own home, separated from their partner and moved to a board and lodging arrangement). This is done in the AM5000 screen in CAPS by selecting “No” for “same accommodation type for past 30 days,” then

selecting the appropriate accommodation types.

- Once the total requirements are determined, an eligibility adjustment of 40% is automatically added in CAPS.
- do not add employment exemptions in the 30 day needs test
- add in a Child Benefit Adjustment if required, as per [Income and Employment Support Regulation 19 \(1\) \(g\)](#)
- If the applicant's income in the 30 days preceding the date of application is less than the total requirements, the applicant is eligible for Income Support effective the date of application.
- If an applicant's income in the 30 days preceding the date of application is greater than the total requirements, the applicant is not eligible for Income Support on the date of application.
- Determine a future date of eligibility within CAPS for all applicants who are deemed ineligible for benefits on the date of application. If the system determines that the applicant will not be eligible within 30 days of the date of application, CAPS will show an outcome of ineligible, and the applicant can reapply after 30 days to determine if there is eligibility.
- Where a future eligibility date has been established and reached, staff should verify with the applicant that there have been no other changes since the application. If there have been no changes, the “proceed” button should be ticked on screen AM 5000. If there have been changes that may affect eligibility, a new eligibility assessment must be completed.
- A deduction for expenses can only be used if employment income is declared. Ensure the deduction is applied to the declared “net income.”
- The Child Benefit Adjustment amount for the covering period can only be added if the applicant is entitled to a Child Benefit Adjustment for both months.
- Only the rates listed in [Appendix B.2](#) should be used in this process.
- The Single Parent Supplement of \$168 per month will be issued to applicants and recipients who are single parents in addition to the Individual Benefit rate of \$561 per month.

This benefit will be issued to those who are board and lodging, renting or have a mortgage.

- The Single Parent Supplement will also be included in the basic benefits when determining eligibility for Income Support.

Special Needs and/or Health Related Items - Non-Recipients

- Client Services Officer must:
 - refer non-recipients who are requesting items through the Special Assistance Program to the Department of Health and Community Services/NL Health Services
- verify the applicant does not have liquid assets in excess of the maximum permissible limit prior to determining eligibility for Income Support
 - verify all information received with the application for Income Support, including the requirement for special needs and/or health related item(s) requested
- ensure that applicants requesting Income Support have applied for or been advised to apply for benefits from all other programs/sources prior to requesting Income Support
- In order to determine the income of the applicant for the next 30 days, the Client Services Officer shall:
 - total the income (less deductions and exemptions, if applicable), that the applicant and/or spouse received for the 30 days prior to the date of application, and project the income received in previous 30 days ahead 30 days, assuming no change, or
 - if there is an anticipated change, use the estimated income for the next 30 days
- calculate and total the monthly requirements of the applicant and/or spouse, which the applicant would be entitled to receive if in receipt of full basic Income Support benefits
 - add in the cost of the requested special needs/health related item or recurring expenditure for any item(s)

identified as a special needs/health related item incurred by the applicant in the previous 30 days

- if there is eligibility for \$1.00 (calculated requirements exceed total net income), an "Authorization for Health Benefits" form should be forwarded to the Dept. of Health and Community Services/NL Health Services.
- Applicants should be provided with a drug card during their period of eligibility.
- For "contribution items," the difference between the calculated requirements less the declared net income up to the actual cost of the special needs/health related item can be provided.
- If there are multiple items included in one request, the individual items are to be included in the calculated requirements. If eligibility is established, the Client Services Officer must provide the benefit most beneficial to the applicant. If one of the requested items is a "no contribution item" then that item is to be provided first.
- Once the item has been provided, remove the cost associated with that item from the original calculation and then re-calculate eligibility for the remaining items.

Authority Level: Client Services Officer

Date revised: October 2025
