



# AISH

An overview of AISH guidelines

Presented by  
**Voice of Albertans with Disabilities**



## AISH Benefits

- provides financial and health benefits to eligible adults with a permanent medical condition that prevents them from earning a living.



## If eligible, you may receive:



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



## Living Allowance

**Standard living allowance:** monthly benefit 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 other income you and your spouse have.

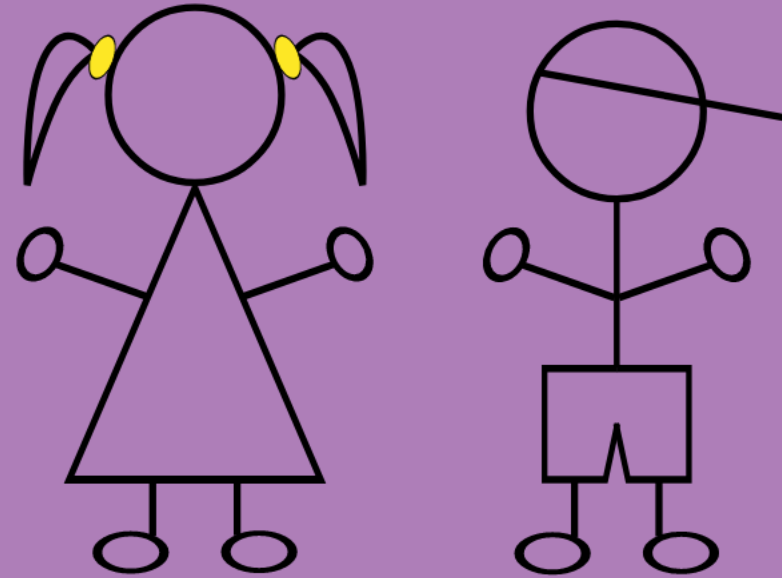
**Modified living allowance:** monthly benefit for individuals in an approved nursing home, auxiliary hospital, or designated supportive living facility. The amount you get depends on other income you and your spouse have. This includes a personal allowance paid to you and an accommodation amount paid directly to the facility.






# Child Benefit

you may receive a monthly child benefit for your dependent children.



# Health Benefits

- 
- You will be issued an AISH Health Benefits Card for:
    - pharmacists
    - dentists
    - accessing other health benefit providers

If you are planning on traveling outside Alberta, you:

- will continue to be covered by Alberta Health Care Insurance Plan
- will not be covered or reimbursed for any of the health benefits AISH provides outside of Alberta
- can talk with your AISH worker to arrange for extra supply of prescriptions if you will be away for an extended period of time

If you need a drug or service AISH does not cover, talk to your AISH worker about how to request it through the Health Benefits Exception process





# Health benefits you may get

- Prescription drugs
- Diabetic Supplies
  - test strips, lancing devices, glucose calibration solution, infusion sets, insulin cartridges/reservoirs, insulin pen needles, insulin syringes
- Optical
- Dental Services
  - check ups, cleaning teeth, x-rays, fillings, removing teeth, dentures, other dental services
- Emergency Ambulance
- AADL



# Personal Benefits

These benefits cover specific needs over and above monthly living allowances. Some personal benefits will need to be repaid.

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. Eligibility is determined on a case-by-case basis. Talk to your worker to understand how they might apply to you and what rates you may be eligible for.

To be eligible , you must:

- have no more than \$5000 in non exempt assets - cash, investments, bonds or be in a situation of financial hardship
- demonstrate a need for the benefit
- not be eligible under any other program or source and
- meet the specific requirement for each personal benefit.







# Eligibility

You must meet age, residency, medical and financial eligibility criteria to be approved for AISH.

You must continue to meet the requirements for the period of time you are receiving AISH allowance and benefits.



# Age and Residency Criteria

You must be 18 years of age or older and not eligible to receive OAS. 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.

## Medical Criteria

Your medical condition must be severe or permanent. It must be the main factor in limiting your ability to earn a living, not other factors such as education. AISH also looks at remedial therapies that are available to help improve your ability to earn a living

- medical treatments, therapy, rehabilitation and vocational training.

## Financial Criteria

AISH looks at income and assets you and your spouse have

- you and your spouse must apply for all other income you may be eligible for – CPPD, EI or WCB
- cannot have assets over what AISH program allows
- you can work and be eligible for AISH – clients are encouraged to work as much as they are able

# Medical Eligibility Criteria

To be medically eligible your application and medical information must show you have a 'severe handicap'.

- section 5 of Part B medical form must be marked as **major** somewhere with details.

You must meet three eligibility criteria:

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 no therapies are available to improve your ability to earn a living

You are also expected to:

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

You may need to show medical eligibility again at a later date.



# AISH Eligibility Criteria

AISH looks at the income you and your spouse have when considering financial eligibility, typically what is reported on your income tax.


While you must report all sources of household income, (AISH does not consider dependent children's income), some income types are exempt, others are partially exempt and some income is not exempt (this amount is subtracted from your living allowance).

Your personal situation determines if you get the full monthly allowance or a reduced payment.



## Exempt Income - not counted

- cash gifts
- income tax refunds
- child support agreement
- a spouse's AISH or AB Seniors and Housing ministry
- RDSP payments
- RRSP payments
- funding for education at a school/educational institute
  - scholarship, burasry, EAP payments from RESP, EI grant, or other approved grants
- award for outstanding academic or community achievement
- honorarium
- death benefits
- money for home repairs from Government of Canada
- money from rent supplement programs provided by Government of Alberta
- an income exception received for a one-time cost of living increase from Government of Canada



NO



# Non Exempt Income - counted at full value

- spousal support payments
- CPPD
- CPP
- CPP survivor's pension
- CPP children's benefits
- EI income
- OAS for survivor
- lump sum payments from previous employment pensions
- Treaty Indian pension income
- pension related annuities
- sponsorship value - the amount of support an immigrants' sponsor provides
- WCB benefits



# Partial Exempt Income - counted at part of its value

- wages
- retirement allowance
- training allowance
- commission
- awards for employment achievements
- deferred profit sharing
- long term disability where employer pays premiums
- northern living allowance
- severance pay
- sheltered workshop income
- Treaty Indian employment income
- business or commission income
- self employment income
- passive business income - rentals, dividends, investments, etc.
- income your spouse receives



# Employment Exemption Examples

when a couple with no dependants are both eligible for AISH, they each receive the single exemption.

When a couple, with dependants, are both eligible for AISH, one receives the single exemption and one receives the family exemption. The exemption that is applied to each partner depends on what benefits the family the most.

When only one spouse is eligible for AISH, each income is combined and the couple receives the family exemption.

## AISH Employment Income Exemption Calculation Examples

Note: The following tables are for sample purposes only. Employment income is just one factor that can affect the AISH monthly living allowance amount. The amounts identified may vary based on other income types an applicant or client and their spouse or partner receive. For specific information on how your employment income affects your living allowance, please contact your AISH worker.

**Single Exemption<sup>1</sup>:** The first \$1,072 of net<sup>2</sup> employment income is fully exempt. Any amount above \$1,072, up to \$2,009, is 50% exempt for a maximum exemption of \$1,541 per month.

Earnings	Exemption	Monthly AISH	Total AISH & Employment
\$0	\$0	\$1,685	\$1,685
\$500	\$500	\$1,685	\$2,185
\$750	\$750	\$1,685	\$2,435
\$1,000	\$1,000	\$1,685	\$2,685
\$1,250	\$1,161	\$1,596	\$2,846
\$1,500	\$1,286	\$1,471	\$2,971
\$1,750	\$1,411	\$1,346	\$3,096
\$2,000	\$1,536	\$1,221	\$3,221
\$2,250	\$1,541	\$976	\$3,226
\$2,500	\$1,541	\$726	\$3,226
\$2,750	\$1,541	\$476	\$3,226
\$3,000	\$1,541	\$226	\$3,226
\$3,225	\$1,541	\$1	\$3,226

**Family Exemption<sup>3</sup>:** The first \$2,612 of the applicant or client and their cohabiting partner's combined net<sup>4</sup> employment income is fully exempt. Any amount above \$2,612, up to \$3,349, is 50% exempt for a maximum exemption of \$2,981 per month.

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\$2,500	\$2,500	\$1,685	\$4,185
\$3,000	\$2,806	\$1,491	\$4,491
\$3,250	\$2,931	\$1,366	\$4,616
\$3,500	\$2,981	\$1,166	\$4,666
\$3,750	\$2,981	\$916	\$4,666
\$4,000	\$2,981	\$666	\$4,666
\$4,250	\$2,981	\$416	\$4,666
\$4,500	\$2,981	\$166	\$4,666
\$4,665	\$2,981	\$1	\$4,666

<sup>1</sup> When a couple with no dependent children are both eligible for AISH, they each receive the single exemption.

<sup>2</sup> See the [Employment and Self-Employment Income](#) policy for how AISH calculates net employment/self-employment income.

<sup>3</sup> When a couple, with dependent children, are both eligible for AISH, one receives the single exemption and one receives the family exemption. The exemption that is applied to each partner depends on what benefits the family the most.

<sup>4</sup> See footnote 2.

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## Employment

AISH clients are encouraged to work as much as they are able. Depending on your situation, AISH will figure out how much living allowance you will get - single or family exemption amounts.

# Assets

Assets are items of value like cash, investments, property, and vehicles.

AISH looks at you and your spouse's assets when determining eligibility.

You need to provide documentation to show value of current assets:

- bank statements, or income support statement
- property assessments
- quarterly statements
- income tax returns
- annual financial statements
- trust documents



# Exempt Assets

Some assets are exempt and are not counted towards eligibility

- main house or quarter section where you live
- main vehicle not used for recreational purposes
- a vehicle adapted for a disability
- LIRA, LIRF, LIF
- RDSP
- clothing
- reasonable household items
- a pre-paid funeral
- a trust
- assets held by trustee in bankruptcy proceedings
- a non-commutable annuity purchased before Feb 1, 2002
- money received from specific Government of Canada/Alberta payments



# Non-Exempt Assets

Some assets are non-exempt and are counted towards eligibility and affect your AISH benefits. The total market value of all non-exempt assets cannot be worth more than \$100,000 when added together. If you or your spouse have a written agreement showing outstanding debt on an exempt asset, AISH will reduce the market value of that asset by the amount of the debt owed.

- chequing/saving accounts, cash, un-cashed cheques
- GICs, term deposits
- RRSPs, RRIFs, annuities RESPs
- TFSA, stocks, bonds, mutual funds
- cash value of life insurance
- shares
- loan owed to you or spouse
- business or farm asset to earn income
- recreational property  
recreational vehicles



# Temporary asset exemption

When you receive money that AISH does not consider as income, you have 365 days to invest it in an exempt asset or it will be counted as a non-exempt asset.

- inheritance
- a gift
- funds from selling the main home or quarter section where you live and that AISH has already considered exempt
- funds from selling your main or adapted vehicle that is already considered exempt
- funds from an insurance pay-out to cover damages to, or loss of, your main home or vehicle that is already considered exempt





# Eligibility decisions

if you are approved:

- you will get a letter saying you are eligible
- your benefits will be backdated to the month AISH received ALL your completed information.
- you will be contacted by phone to set up a commencement meeting.
- AISH will ask for your Alberta Health Care number, social insurance number and other documents that relate to your situation

**APPROVED**

If you are denied, you will get a letter explaining:

- why you are not eligible - financial or medical
- how you can provide more information showing a change in your situation
- who to contact if you have questions
- how to appeal the decision
- where to find other benefit programs you may qualify for

**DENIED**



## Reopening an AISH file

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

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

If this describes your situation, contact any AISH office, if the above do not apply, you will need to reapply.

You cannot collect AISH benefits while living in an health institution or while incarcerated.



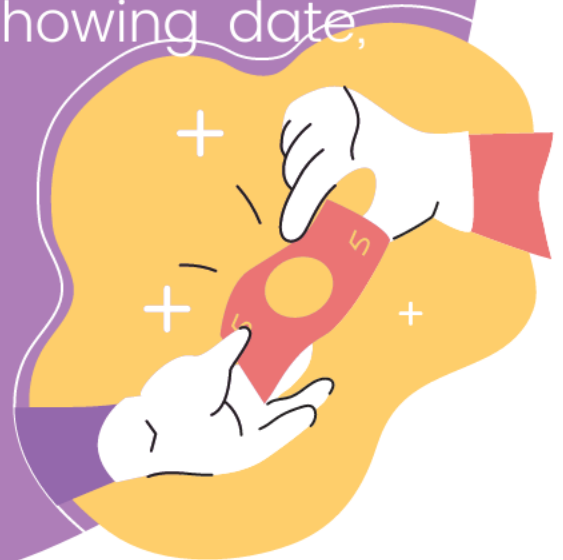
REINSTATED



# After you qualify

- Benefits are paid via direct deposit into your bank account.
- 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 to show how the money was spent. The financial administrator has the same responsibilities as you to report any changes to AISH.
- You will get a monthly statement after your deposit is made showing date, amounts and breakdown of the income you received.

Statements may also include important messages from AISH.





# Reporting Changes



You are responsible for reporting any changes to AISH

- marital status
- medical condition
- contact and address information
- number of dependents or dependents turning 18
- your ability to work or take training/rehabilitation
- starting/stopping or changes to your employment
- income you or your spouse get
- assets you or your spouse have
- eligibility of personal or health benefits
- if you move to another home outside of Alberta or leave for more than 30 days, stay in a hospital, nursing home, mental health facility, group home or prison
- any other change that could affect your AISH benefits
- 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 CPPD or employment income is too high, you may still be eligible for the Alberta Adult Health Benefit - call 780-427-6848 in Edmonton or 1-877-469-5437 toll free





# Appealing a decision

If you do not agree with a decision about your benefits, you have the right to appeal and ask for it to be reassessed.

You have 30 days to appeal from the denial letter date and your appeal must be in writing.

The appeals panel will not look at new information – new documentation must be submitted to AISH for review and processing. You may withdraw an appeal to submit new documentation to AISH.





# Important numbers

AISH Application Processing Centre  
1-877-759-6810 or 587-759-6810

Alberta Supports  
1-877-644-9992 or 780-644-9992

Income Support Emergency Assistance  
1-866-644-5135

Report misuse of AISH funds  
780-643-6584 or 310-0000 then 780-643-6584



**BOOK  
TODAY!** ↓

**Contact Voice of Albertans with Disabilities for an appointment to assist filling out AISH paperwork.**

**780-488-9088**

**[vad@vadsociety.ca](mailto:vad@vadsociety.ca)**

**[www.vadsociety.ca](http://www.vadsociety.ca)**

