



APRIL 2025

Standard Family Contribution Policy

GNB.CA/SocialDevelopment

New Brunswick
Nouveau
Brunswick

Standard Family Contribution



24-01779



LONG-TERM CARE AND DISABILITY SUPPORT SERVICES - FINANCIAL RESPONSIBILITY

As you age, living independently or doing things for yourself may eventually become more difficult. You may be dealing with a mobility issue, a physical or mental health condition or functional limitation. You may need assistance at home or other support services provided by a long-term care facility. Long-term care and disability support services are available to help you carry out your normal daily activities so you may continue to enjoy a good quality of life. Long-term care and disability support services include home support services and residential services in special care homes, community residences and nursing homes.

The costs of long-term care and disability support services are not covered by Medicare. New Brunswick residents are normally responsible to pay for their long term care and disability support services. However, financial assistance may be available by applying to the Department of Social Development.

The costs of long-term care and disability support services may vary according to the type and the amount of services you need.

WHAT IF I AM UNABLE TO PAY THE FULL COST OF SERVICES?

If you are unable to pay the costs of your services, you may apply to the Department of Social Development for financial assistance. A financial assessment will be completed to determine the amount of financial support that you may be eligible for, to be paid by the Department of Social Development, and the amount of your contribution towards the costs of your long term care or disability support services.



HOW DO I APPLY FOR A FINANCIAL ASSESSMENT?

You may contact your regional office of the Department of Social Development by either:

- dialing this toll-free number: **1-833-733-7835**
- or by applying online at: <https://socialsupportsnb.ca>

Fixed or liquid assets are not included in the financial assessment.

The Department of Social Development and the Canada Revenue Agency (CRA) have a partnership to make it easier to provide financial information needed to assess eligibility for financial support.



If you are applying for financial help, you will need to complete the **Financial Application Form for the Canada Revenue Agency (CRA) Process**. If you apply by phone this form will be sent to you by mail. This form provides Social Development (SD) with permission to access Canada Revenue Agency's (CRA) information on your behalf. The CRA will send the required information to SD within 24 hours so that we can proceed with your application in a timely manner.

All information provided by CRA will remain confidential and will only be used to determine eligibility for financial support for services.

Financial forms and associated documents will need to be returned to your local Social Development office within 30 days. If you are anticipating a delay in returning the documents, call the contact name listed on your application form to let them know.

WHAT INFORMATION IS REQUIRED FOR THE FINANCIAL ASSESSMENT?

A completed Financial Application Form for CRA Process. A cover letter will accompany your financial application as a guide to completing the application form. Please complete **all sections** of this financial application form and return it, with any required documentation, to the name and address on the bottom of the second page of the application. If both you and your spouse/partner are applying for services, you will only need to complete one financial application form.

If any of the following applies to your situation, you will need to provide copies of these as well:

- Power of Attorney document.
- Proof of pensions from any other country, including US Social Security.
- Last month's pay stubs (if employed).

HOW IS MY ABILITY TO PAY ASSESSED?

The financial assessor looks at net income/net family income to calculate your eligibility for financial support towards your long-term care or disability support service costs. What is considered depends on whether you:

- live alone;
- live with a spouse/partner, *dependant or dependants;
- have a spouse/partner who also needs either long-term care or disability support services.

**A dependant is a financially dependant child of, or a person under the guardianship of, the client or the spouse or partner. The dependant must be under 19 years of age, or under 25 years of age and enrolled full-time in an education institution, or over 18 years and disabled.*

WHAT INCOME IS CONSIDERED IN THE ASSESSMENT?

Your net income/net family income will be considered. This is your total income from all sources, whether taxable or non-taxable. It is your income after deductions from income tax. The eligibility for financial support is based on a graduated income scale.

When entering a nursing home or adult residential facility:

- if you are single, the Department of Social Development considers 100% of your income, less the Comfort and Clothing Allowance*;
- if you have a spouse/partner (married or common-law) and/or dependants, no more than 40% of the net income of the family unit will be paid towards the contribution to placement.

*** Comfort and Clothing Allowance** is money to be used by the resident to cover personal expenses that are not supplied by the home, such as personal care items, drugs not covered by the Prescription Drug Program or the home, and transportation.

WHICH INCOME SOURCES ARE CONSIDERED DURING THE FINANCIAL ASSESSMENT?

Income from the following sources is considered when calculating your eligibility for financial support towards the costs of your long-term care services and disability support services:

- Canada Pension Plan benefits (CPP).
- Employment Insurance benefits (EI).
- Guaranteed Income Supplement (GIS).

- Old Age Security (OAS).
- Spousal Allowance (SA).
- Veteran's Pension benefits (VAC).
- Income from annuities.
- Income from rental properties.
- Income from trust funds.
- Investment income.
- Long-term disability benefits (LTD).
- Other employment and retirement pension benefits.

Other sources of income may include:

- Alimony or child support payments.
- Capital gains or losses.
- Compensation payments.
- Provincial Income Assistance (IA).
- Registered Retirement Income Fund (RRIF).
- Salaried or self-employment income.
- United States Social Security (SS).
- Workers' compensation benefits.

MUST I SELL MY HOUSE WHEN I ENTER A NURSING HOME OR SPECIAL CARE HOME?

No. What you do with your home is your decision. The value of your house and other assets are not included in the calculation of your eligibility for financial support towards your long-term care or disability support services.



IN WHICH SITUATION IS THE VETERANS AFFAIRS CANADA DISABILITY PENSION NOT CONSIDERED AS INCOME?

The Veteran's Disability Pension Survivor's Benefit is not considered income when completing a financial assessment for all long-term care and disability support services.

The Veteran's Disability Pension (including the additional sum paid to the disability pensioner on behalf of a spouse/common-law partner) is not considered income if Veterans Affairs Canada has determined that the veteran's requirement for long-term care is linked to the service related injury for which he or she is pensioned.

When the veteran is living at home, the Veterans Affairs Canada Disability Pension, including the additional sum paid to the disability pensioner on behalf of a spouse/common-law partner, is not included when calculating the eligibility for financial support for his or her spouse in a residential facility.

WHAT IF MY FINANCIAL SITUATION CHANGES?

If there is a change in your financial or family situation, whether an increase or decrease in your income, the Department of Social Development will have to reassess your eligibility for financial support.

This includes if you or your spouse/partner (if applicable) turns 65 years of age as you may be eligible for Old Age Security and other pensions. It is your responsibility to let the department know if your financial situation has changed. If it has, please contact your local Department of Social Development office and ask to speak to the financial assessor.

WHAT HAPPENS TO OUR OLD AGE SECURITY (OAS) AND GUARANTEED INCOME SUPPLEMENT (GIS) IF ONLY ONE SPOUSE/PARTNER ENTERS FACILITY-BASED CARE?

When you enter a nursing home or special care home and your spouse or partner does not, Service Canada may find that you and your spouse or partner are each eligible for the same monthly financial benefits as single pensioners.

You **may be** expected to apply for **“Spouses or Common-law Partners Living Apart for Reasons beyond their Control” through Service Canada**. This allows both of you to possibly receive an increase in your Guaranteed Income Supplement (GIS) monthly pension amounts. This is an available financial resource that is to be applied for. Once you are approved, you will be financially reassessed by Social Development to determine your new financial subsidy amount.

Contact the Service Canada office. The toll-free number is **1-800-277-9914**. Explain your situation and ask about getting an increase in your OAS/GIS benefit. Do not press any buttons after you dial, just wait and the operator will eventually come online and talk to you.

WHAT ABOUT THE COST OF MY PRESCRIPTIONS AND MEDICATIONS THAT I NEED?

If you enter a nursing home, you may be eligible to receive free of charge prescription medications covered by the New Brunswick Prescription Drug Program. The cost of over-the-counter medication, which you take occasionally, is also covered by the nursing home. However, if you need over-the-counter medication on a regular basis, then the cost becomes your responsibility.

ADDITIONAL INFORMATION

You can find the full details about Standard Family Contribution Policy online under Long-term Care Services at GNB.CA/Seniors.

As New Brunswick's population ages, the provincial government will continue to invest significantly in programs and services for seniors and adults with disabilities to make sure they get the care they need at the right time and in the right place.

If you are looking for more information, please check out the following websites:

- Social Supports NB:
<https://socialsupportsnb.ca/>
- Financial Help Calculator:
https://nbsocialdevelopment.my.site.com/calculator/?language=en_US
- Application for Long Term Care or Disability Support Program:
https://nbsocialdevelopment.my.site.com/applications/?language=en_US&origin=long-term-care