

Rate Reduction under the LTCHA Frequently Asked Questions (FAQ) Bank (for changes effective October 1, 2022)

Questions	Page Number
GENERAL	4
1. What is a rate reduction?	4
2. When does the current rate reduction term end?	4
3. Do residents who have applied for a rate reduction in January 2022 and are currently receiving a rate reduction, have to apply again for a rate reduction by September 28, 2022?	4
4. Where and when can the rate reduction application forms be accessed?	4
5. Where can LTC Homes without access to www.ltchomes.net obtain access to the rate reduction application forms?	4
6. What is the minimum co-payment that can be charged to a long-term care home resident under the new rate reduction methodology?	5
7. Since the long-term care home (LTCH) licensees are responsible for obtaining income information, how can licensees ensure residents are declaring foreign income or private insurance? What are the obligations placed on LTCH licensees?	5
8. Is there a deadline to apply for a rate reduction?	5
9. Is there a minimal income amount that a resident needs to receive in order to qualify for a rate reduction?	5
RATE REDUCTION CALCULATION	6
10. How is a resident's rate reduction calculated?	6
ELIGIBILITY CRITERIA: LONG-TERM CARE HOME RESIDENCY	7
11. What are the necessary eligibility criteria that allow a Long-Term Care home resident to apply for a rate reduction?	7
12. Is a resident who lives in semi-private accommodation with their spouse/partner eligible to receive a rate reduction?	7
13. What options are available to the licensee in situations where a resident who is receiving a rate reduction had to be placed in a private room due to dangerous and violent behaviour, and the family cannot afford to pay the private accommodation rate?	7
ELIGIBILITY CRITERIA: ACCESSING ALL AVAILABLE BENEFITS	8
14. What are the income sources residents are expected to access?	8
15. If a resident has applied to ODSP but has not yet received a notice of decision, can that resident also apply for a rate reduction?	9
ELIGIBILITY CRITERIA: SUPPORTING DOCUMENTS	9
16. Is all the information required to calculate a resident's reduced rate available on the resident's Notice of Assessment (NOA)?	9
17. What are the supporting documents residents are required to submit?	9
18. Are tax returns acceptable documentation in verifying income instead of an "Option-C Printout"?	11
19. Which year's NOA is applicable for application effective July 2022?	11
20. What are the alternative documents to a Notice of Assessment (NOA) if a resident is unable to obtain one?	12
21. Who is required to submit a Service Canada Rate Letter?	12

22. When can a Service Canada Rate Letter be dated?	12
23. How do we obtain documents from issuing agencies and does the Director have any discretion to change the start date of the rate reduction term?	13
24. What are the requirements for residents to show proof that lump sum income was used to pay in full or in part for LTCH accommodation in a previous term?	13
25. What qualifies as an “assistive device” and what supporting documents are required?	13
26. Some foreign countries refuse to issue an official letter outlining the amount of foreign pension a resident is currently receiving. What alternative documents can be submitted by these residents?	14
AUTOMATED INCOME VERIFICATION (AIV)	14
27. What is AIV?	14
28. Who can use AIV?	14
29. Can residents opt out of using the AIV Service?	14
COMFORT ALLOWANCE	15
30. What is the current comfort allowance?	15
31. Is the comfort allowance \$149 every month?	15
ANNUAL NET INCOME	15
32. When calculating annual net income, what components are considered to be “current income”?	15
33. Does the annual net income calculation include retroactive lump sum payments the resident may receive?	16
34. Is the financial benefit received by a resident from Veterans Affairs Canada considered as income and therefore included in the calculation of annual net income?	16
35. Are support payments due and owing to a resident included in their annual net income calculation?	16
36. What happens if a resident’s income changes within their rate reduction term?	16
37. Are residents who only receive extended health benefits from the Ontario Disability Support Program (ODSP) considered “ODSP Residents”?	17
38. The rate of \$1,535.51 (\$1,684.51 - \$149) per month or \$18,426.12 (\$20,214.12 - \$1,788) per year is calculated for a resident but this is not consistent with the income information on line 23600 of the resident’s Notice of Assessment (NOA). Why is this happening?	17
39. How will the financial support from sponsors of residents who are sponsored immigrant be calculated? Is the sponsor’s financial information required to calculate the annual net income for residents who are sponsored immigrants?	18
40. Do residents who are sponsored immigrants have to apply to ODSP?	18
41. For residents who are sponsored immigrants, what is the set period of time a sponsor is required to provide the sponsored resident with their basic living needs?	19
DEPENDANT DEDUCTIONS	19
42. What is the definition of a dependant child? What age can the dependant child be? Would grandchildren be considered as dependants?	19
43. Does the licensee need to verify the recognized status of Secondary or Post-Secondary School and Full-Time Enrolment?	19
44. Who is considered a spouse for the purposes of accessing a rate reduction?	19
45. What supporting documentation is required of residents to show proof that an individual is in fact a dependant spouse or child?	20
46. What are some situations when a resident cannot retain income to support a dependant in the community?	20
47. Is a resident eligible to retain income to support a dependant spouse from whom he/she is “involuntarily separated” as defined by Service Canada?	21

48. Would a child under 18 years of age who is living with another parent/legal guardian be expected to apply for all available income sources?	21
49. Should CPP children's benefit be reported as income by a child attending post secondary school?	21
50. How do we know if the child's income is less than \$13,808 if we don't ask for proof?	21
51. Can a resident who is separated from a spouse retain income to support their dependant child under custody of that spouse?	21
TERM LENGTH.....	21
52. When does a resident's rate reduction term start?	21
53. Can a resident's start date be modified?	22
PLACEMENT COORDINATOR'S ROLE IN RATE REDUCTION METHODOLOGY	22
54. What is the role of Placement Coordinators?	22
RATE REDUCTION METHODOLOGY FOR PUBLIC GUARDIAN AND TRUST CLIENTS AND INTERIM UNITS	22
55. Do the same rate reduction rules apply to residents that have their finances managed by the Office of Public Guardian and Trustee (OPGT)?	22
56. Are there certain exceptions provided for residents residing in interim units?	22
COVID-19 BENEFIT INCREASES AND ONE-TIME PAYMENTS	22
57. What are COVID-19 benefit increases and one-time payments?	22
58. What COVID-19 benefit increases and one-time payments have been provided to support long-term care residents during the pandemic?	23
59. Will temporary COVID-19 benefit increases and one-time payments be included in the 2021 annual net income amount for residents receiving a Rate Reduction?	24

General

1. What is a rate reduction?

Under the *Fixing Long-Term Care Act, 2021*, Ontario Regulation 246/22, the Ministry of Long-Term Care offers a reduction in long-term care home accommodation rates for eligible long-stay residents residing in basic accommodation. The rate reduction system mitigates the risk of financial hardship for residents who, despite having exhausted all available income, are unable to afford the current basic accommodation rate of \$1,938.46 (effective October 1, 2022). Please refer to the most recent LTC Co-payment bulletin for the applicable maximum basic accommodation rate.

2. When does the current rate reduction term end?

Current rate reductions end on June 30, 2022. Residents must reapply to continue receiving rate reductions for the July 1, 2022 to June 30, 2023 cycle. All applications are to be submitted through the Enhanced Rate Reduction Information System Application (E-RRISA) to the Ministry of Long-Term Care and processed by long-term care home (LTCH) staff between July 1 and September 28, 2022, in order to receive rate reductions retroactive to July 1, 2022. Please note, residents are encouraged to continue to submit their rate reduction applications to LTCH within the first 30 days of being admitted to a LTCH.

Residents or their lawful representatives should work with staff at their long-term care home to complete and submit the application.

3. Do residents who have applied for a rate reduction in January 2022 and are currently receiving a rate reduction, have to apply again for a rate reduction by September 28, 2022?

If a resident is currently receiving a rate reduction, that term will end no later than June 30, 2022. In general, to continue to receive a reduced rate, the resident will need to reapply for a rate reduction by September 28, 2022 for the July 1, 2022 to June 30, 2023 cycle. Please note: the resident will need to reapply for a rate reduction every July.

4. Where and when can the rate reduction application forms be accessed?

The forms can be accessed by long-term care home staff in English and French online at:

<https://www.ltchomes.net/LTCHPortal/ContentMgr.aspx?File=RateReductionApplicationInformationSystem.htm#RateReductionForms>

Residents or their lawful representatives, can access the forms on the Ministry of Long-Term Care's Public Information Repository at:

<https://forms.mgcs.gov.on.ca/en/>

5. Where can LTC Homes without access to www.ltchomes.net obtain access to the rate reduction application forms?

Please check with your home's User Account Manager (UAM) to request access to www.ltchomes.net or by sending an email to: askhealthdata@ontario.ca.

6. What is the minimum co-payment that can be charged to a long-term care home resident under the new rate reduction methodology?

A resident's co-payment may be reduced anywhere from \$1,938.46 to \$0.00 (effective October 1, 2022). \$1,938.46 is the basic co-payment rate effective October 1, 2022. Please refer to the most recent LTC Co-payment bulletin for the applicable maximum basic accommodation rate.

7. Since the long-term care home (LTCH) licensees are responsible for obtaining income information, how can licensees ensure residents are declaring foreign income or private insurance? What are the obligations placed on LTCH licensees?

Residents are responsible for providing and attesting to the accuracy and correctness of the information by signing a declaration.

LTCHs are required to:

- Verify that the application is complete
- Verify that the information provided by the resident on their application corresponds to the information provided on supporting documents (e.g., NOA line 23600, Service Canada Rate Letter)

8. Is there a deadline to apply for a rate reduction?

No. A resident can apply for, and receive, a rate reduction at any point in time. Residents should apply in a timely manner to ensure there is no delay in their start date.

All applications submitted through the Enhanced Rate Reduction Information System Application (E-RRISA) to the Ministry of Long-Term Care and processed by the long-term care home will be automatically backdated up to a maximum of 90 days. Applications submitted between July 1, 2022 and September 28, 2022 will receive a start date of July 1, 2022 (start of the 2022-23 Rate Reduction Program Cycle).

9. Is there a minimal income amount that a resident needs to receive in order to qualify for a rate reduction?

There is no income threshold for receiving a rate reduction because the Rate Reduction Program considers multiple factors in calculating a resident's rate reduction. For example, the Program provides for deductions for dependants and exclusions of income that are no longer available to the resident.

However, if you consider the simplest case when a resident is not claiming any deductions for dependants or exclusions of income, a resident with a maximum annual income of approximately \$25,049 would likely qualify for a rate reduction (based on the basic accommodation rate effective October 1, 2022). This is calculated by adding the maximum basic accommodation rate and the comfort allowance and multiplying the sum by 12 months. Please refer to the most recent LTC Co-payment bulletin for the applicable maximum basic accommodation rate.

Rate Reduction Calculation

10. How is a resident's rate reduction calculated?

A key component of calculating a resident's rate reduction is the resident's Notice of Assessment (NOA) line 23600, as determined by the Canada Revenue Agency (CRA). There are also additional components that need to be considered in determining the amount that a resident can pay for long-term care home accommodation. These additional components include deductions for the comfort allowance amount and any dependants in the community the resident wishes to support.

A resident's reduced monthly rate is determined as follows:

$$\text{Reduced Monthly Rate} = \frac{\text{Annual Net Income}}{12} - \text{Comfort Allowance} - \text{Dependant Deductions}$$

The NOA line 23600 represents a resident's CRA defined net income from a previous year and, when used alone, this amount may not adequately reflect what a resident can pay for his/her long-term care home accommodation.

A resident's annual net income:

$$\text{Annual Net Income} = \text{NOA line 23600 Income*} + \text{Current Income} - \text{Exclusions of Specific Income Sources}$$

- For residents who have been in the LTCH for a year or less and who do not have an NOA, the NOA line 23600 income will not be included.

Current income sources include non-taxable and/or newly available income that the resident is receiving but was not captured in the NOA.

These may include:

- Non-Taxable Income
- Financial assistance from a foreign country
- Financial support from sponsors if residents are sponsored immigrants
- Canadian government benefits that were not reflected in the NOA line 23600¹
- Private insurance that is not reflected in the NOA line 23600 (both taxable and non-taxable)
- Support payments paid or owed to the resident

Exclusions of specific income sources are those captured in the NOA that are excluded under the Ontario Regulation 246/22 or those income sources that are no longer available to residents.

¹ Non-taxable benefits provided to LTCH residents from any of the following are **not** included in the annual net income calculation even though they are also not reflected in a resident's NOA line 23600: *War Veterans Allowance Act*, *Pension Act*, or under the Veterans Health Care Regulations under the *Department of Veterans Affairs Act* and any non-taxable benefits under the *Canadian Forces Members and Veterans Re-Establishment Act*

These may include:

- Taxes payable on line 43500 from of the NOA
- Payments received for the Universal Child Care Benefit
- Payments received from a Registered Disability Savings Plan
- Payments from CPP or QPP death benefit
- Lump-sum income (e.g., Registered Retirement Savings Plan [RRSP] income, Registered Retirement Income Fund [RRIF] income) in their NOA year to pay for:
 - LTCH accommodation
 - Assistive Device from the Ministry's Assistive Devices Program
- Income payable for a period when the resident did not receive a rate reduction in their NOA year:
 - Employment income no longer available
 - RRSPs withdrawn prior to receiving a rate reduction
 - Split pension income prior to receiving a rate reduction
 - RRIF and life income fund income that that was withdrawn prior to receiving a rate reduction
 - Old Age Security/Guaranteed Income Supplement/Ontario Guaranteed Annual Income System retroactive lump-sum payments payable for a period when the resident did not receive a rate reduction

The September 1, 2022 Ontario Disability Support Program (ODSP) rate increase and the October 1, 2022 co-payment rate increase will automatically be factored into residents' rate reductions in E-RRISA as of October 1, 2022 (although the ODSP rate increase will still apply as of September 1, 2022, even if the rate letter reflects the previous rate). Because reduced monthly rates are calculated based on income, any increase to co-payment rates should not affect residents' rates, except in some cases if they are receiving a dependant deduction (as the maximum dependant deduction amounts residents can retain will also increase at the same time as co-payment rates). Residents who just barely did not qualify for a rate reduction based on their income being too high may submit a rate reduction application that will apply from October 1, 2022 to see if they would now qualify for a reduction.

Eligibility Criteria: Long-Term Care Home Residency

11. What are the necessary eligibility criteria that allow a Long-Term Care home resident to apply for a rate reduction?

In order to be eligible to apply for a reduced co-payment rate, residents must:

- Occupy a long-stay or interim bed in basic accommodation
- Access all available sources of income before applying for a rate reduction including income benefits from other federal and provincial governments and private insurance
- Provide all required supporting documents

12. Is a resident who lives in semi-private accommodation with their spouse/partner eligible to receive a rate reduction?

Licensees are required to re-designate two-bed semi-private rooms occupied by these and all other spouses as basic accommodation. Spouses/partners in these rooms can only be charged up to the maximum basic accommodation rate. If they cannot afford this rate, each spouse/partner can apply for a rate reduction.

13. What options are available to the licensee in situations where a resident who is receiving a rate reduction had to be placed in a private room due to dangerous

and violent behaviour, and the family cannot afford to pay the private accommodation rate?

In the situation described above, a LTCH licensee may access the High Intensity Needs Fund (HINF). Please refer to the HINF Guide on www.LTChomes.net.

Eligibility Criteria: Accessing All Available Benefits

14. What are the income sources residents are expected to access?

Residents must be accessing all income sources available to them before applying for a rate reduction. This includes:

- All private insurance that they may be eligible to receive
- Financial assistance they may be eligible to receive from any foreign country
- Support payments that are either paid or owed to them
- Financial support from sponsors if they are a sponsored immigrant
- Financial assistance from all levels of government in Canada, (i.e., federal, provincial and municipal), that they are eligible to receive as outlined in the table below.

Government Income Source	Who is Expected to Access this Income Source and the Supporting Documents Required
Old Age Security (OAS) and Guaranteed Income Supplement (GIS) Pension Benefits	<p><i>Accessed By</i></p> <ul style="list-style-type: none"> • All residents 65 years and older <p>OAS recipients who have a spouse they are not currently sharing a room with and whose spouse is also receiving or is eligible to receive OAS will be expected to access “Involuntary Separation” by contacting Service Canada.</p> <p>“Involuntary separation” is a term used only to indicate that, as a result of circumstances beyond their control, married couples are required to live apart. This application does not change the couple’s marital status.</p> <p><i>Supporting Documentation Required</i></p> <ul style="list-style-type: none"> • All residents 65 years and older who are not currently receiving these benefits are required to submit a Service Canada Rate Letter OR verify that they have applied for these benefits <p>Residents can obtain a Service Canada Rate Letter by contacting the agency at 1-800-277-9914. It is very important that residents request that these letters explicitly state all benefits they are currently receiving from Service Canada, including their “involuntary separation” status (whether this status has been granted by Service Canada or whether the resident is ineligible for this status).</p>
Ontario Disability Support Program (ODSP) from the	<p><i>Accessed By</i></p> <ul style="list-style-type: none"> • All residents under 65 years with an income of less than the maximum provided by ODSP for LTC residents • All residents 65 years and older who are ineligible for OAS and whose income is less than the maximum provided by ODSP for LTC residents

Ministry of Children, Community and Social Services (MCCSS)	<p>Effective September 1, 2022, the maximum amount provided by ODSP to LTC residents is \$1,217 per month or \$14,604 per year. For up to date information about this amount or to apply to ODSP, please contact the Ministry of Children, Community and Social Services Interactive Voice Response (IVR) system at 1-800-808-2268, and press “zero” or a local ODSP office directly to apply for ODSP</p> <p><i>Supporting Documentation Required</i></p> <ul style="list-style-type: none"> • If eligible, provide ODSP cheque stub • If ineligible, provide MCCSS Notice of Decision letter, dated within application year, indicating ineligibility
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15. If a resident has applied to ODSP but has not yet received a notice of decision, can that resident also apply for a rate reduction?

All residents must access all available benefits before applying for a rate reduction. If a resident has applied to ODSP and is awaiting a decision, the resident must first receive a decision from ODSP before applying for a rate reduction. Once the resident learns the status of their application, they may apply for a rate reduction. In some cases, ODSP may take longer than 90 days to provide a decision to the resident, if so; the resident may apply for Director’s discretion to modify their start date.

Eligibility Criteria: Supporting Documents

16. Is all the information required to calculate a resident’s reduced rate available on the resident’s Notice of Assessment (NOA)?

The most commonly required information to calculate a resident’s reduced rate is available on the resident’s NOA. Depending on a resident’s individual circumstances, certain additional documents, such as a resident’s Service Canada Rate Letter, may be required (see question 18). In addition, residents who wish to retain income to support dependant children may be required to submit documents verifying that child’s current enrolment in post-secondary school.

17. What are the supporting documents residents are required to submit?

Notice of Assessment (NOA)

Please refer to the answer for Question 19.

In addition, please note that residents who receive income support from the Ontario Disability Support Program, those who are Office of the Public Guardian and Trustee clients and those who have provided a signed Canada Revenue Agency (CRA) Consent Form for the current Program Cycle to have their income information electronically obtained by their LTC Home do not need to submit an NOA.

Inability to acquire a “most recent” NOA

Sometimes residents experience unforeseen hardships which render them unable to file their income taxes in a timely manner. If a resident has been in a LTCH for a year or less and is

unable to obtain a valid NOA (i.e., from their most recent taxation year) they are not required to have an NOA. However, in all other cases a NOA is required.

Income generally reported on an NOA can be calculated using alternative documents that are not dependent on the resident having filed his/her taxes. These alternative documents must all be from the same and **most recent** NOA year as defined above.

“Option-C Printout”

The “Option-C Printout” provides a line-by-line account of the financial information submitted to Canada Revenue Agency (CRA) when completing Income Taxes. An “Option-C Printout” is required if residents submit an NOA and have done at least one of the following:

- Claimed an amount greater than \$0.00 for an exclusion in income
 - This verifies the amount of income to be excluded in the annual net income calculation
- Received support payments
 - This ensures the income amount included in the annual net income calculation is not “double counted”
- Received benefits that have since been replaced by new benefits (e.g., Old Age Security (OAS) Spousal Allowance has been replaced by OAS pension)
 - This ensures annual net income is calculated accurately

This document can be obtained by contacting CRA at 1-800-959-8281.

If a resident is unable to obtain an “Option-C Printout” in a timely manner from CRA, the resident may instead submit an appropriate tax slip (e.g., t-slip) for the corresponding income.

T4A (P) Slip

If residents received a Canada Pension Plan (CPP) or other provincial Death Benefit under CPP (i.e., Quebec Pension Plan), in their NOA year, they must also submit their T4A (P) slip to ensure this income amount is excluded from the resident’s annual net income calculation.

Additional Supporting Documents

Document	Submitted an NOA?	
	Yes	No
Ontario Disability Support Program (ODSP) Notice of Decision letter or Cheque Stub	Required for residents who are eligible or who currently receive ODSP.	
CRA Consent Form	Required for residents who wish to have their LTC Home electronically obtain income information instead of submitting a paper copy of the NOA or Option-C Printout.	
Service Canada Rate Letter	Required for residents for whom eligibility for a Service Canada benefit is required. This document is also required if a resident is currently receiving income from Service Canada that was not included in NOA line 23600.	Required for residents for whom eligibility for a Service Canada benefit is required. This document is also required if a resident is currently receiving income from Service Canada.

Ministry of Revenue Rate Statement Letter for the Ontario Guaranteed Income System (GAINS)	Required for residents who currently receive income support from GAINS and this benefit was not included in NOA line 23600.	Required for residents who currently receive income support from GAINS.
Ontario Works (OW) Cheque Stub	Required for residents who currently receive income support from OW and this benefit was not included in NOA line 23600.	Required for residents who currently receive income support from OW.
Workers' Compensation Letter	Required for residents who currently receive income support from Workers' Compensation and this income was not included in NOA line 23600.	Required for residents who currently receive income support from Workers' Compensation.
Foreign Country Letter	Required for residents who currently receive income support from a foreign country and this income was not included in NOA line 23600.	Required for residents who currently receive income support from a foreign country.
Regie de rentes Quebec Rate Letter	Required for residents who are currently receiving QPP and this income was not included in NOA line 23600.	Required for residents who are currently receiving QPP.
Private Insurance Letter	Required for residents who currently receive income support from a private insurance company.	
Currently Applicable Court Order or Support Agreement	Required for residents who currently have support payments due or owing to them.	
Assistive Device Receipt	Required for residents who elect to have income excluded that was used to pay for an assistive device.	
LTCH Accommodation Receipt	Required for residents who elect to have income excluded that was used to pay for LTCH accommodation.	

18. Are tax returns acceptable documentation in verifying income instead of an “Option-C Printout”?

A tax return is not an acceptable documentation to verify income instead of an “Option-C Printout”. A resident’s tax return may be useful to residents as a “memory aid” to help them determine whether their current income is reflected in their Notice of Assessment line 23600.

19. Which year’s NOA is applicable for application effective July 2022?

Effective July 1, 2022, residents will be required to submit a 2021 NOA. The following table shows the NOA year required for the corresponding rate reduction application period:

Rate Reduction Application Period	NOA Tax Year
July to January 2022	2021 NOA
January to June 2023	2021 NOA or 2022 NOA (<i>most recent NOA to be used if available</i>)

All tax documents required from residents, including the NOA, must be from the resident's same & most recent taxation year.

If a resident has been in a LTCH for a year or less and is unable to obtain a valid NOA (i.e., from their "most recent" taxation year as described above) alternative documents to the NOA may be presented.

20. What are the alternative documents to a Notice of Assessment (NOA) if a resident is unable to obtain one?

Sometimes residents experience unforeseen hardships which render them unable to file their income taxes in a timely manner. If a resident has been in a LTCH for 12 months or less and is unable to obtain a valid NOA (i.e., from their most recent taxation year) they are not required to have an NOA. However, in all other cases an NOA is required.

Instead of the NOA, income generally reported on this document can be calculated using alternative documents that are not dependent on a resident having filed their taxes. These alternative documents are summarized in the table below.

Income Source	Document(s) Required
Registered Retirement Income Fund (RRIF)	Statement of Income from a RRIF (T4RIF)
Interest Income	Trust income allocations and designations (T3)
	Statement of Investment Income (T5)
	Partnership Information Return (T5013 or T5103A)
Pension, Retirement and Annuities and Other Income	Statement of Pension, Retirement, Annuity and Other Income (T4A)
Employment Insurance Benefits	Statement of Employment Insurance and Other Benefits (T4E)
Rental Income	Self report the annual rental income received from a rental property

21. Who is required to submit a Service Canada Rate Letter?

Service Canada Rate Letters are required from:

- All residents 65 years and older who are not currently receiving the Old Age Security and Guaranteed Income Supplement retirement benefits
- All residents who submit a Notice of Assessment (NOA) or a CRA Consent Form and who are currently receiving income support from Service Canada which were not reflected in NOA line 23600
 - In general, this will most likely occur when the resident has begun to receive this benefit in the last 18 months
- All residents who do not submit an NOA and who are currently receiving income support from Service Canada
 - If a resident has been in a LTCH for 12 months or less and is unable to obtain a valid NOA (i.e., from their "most recent" taxation year as described above) they are exempt from having to submit an NOA

22. When can a Service Canada Rate Letter be dated?

A Service Canada Rate Letter must be dated within the past three months unless the resident's application is submitted in July or August, in which case, only documents from July and August will be accepted. For example, for applications submitted in July 2022, the letters must be from that month (i.e., July).

23. How do we obtain documents from issuing agencies and does the Director have any discretion to change the start date of the rate reduction term?

The Ministry of Long-Term Care requires supporting documents to verify a resident's income and whether a resident is accessing certain Canadian government benefits.

When these documents are not already available to the resident, the resident may be required to contact the issuing agency to request these documents. Issuing agencies may include Service Canada and the Ontario Ministry of Children, Community and Social Services. Alternatively, the resident's lawful representative or substitute decision maker, depending on the agency's requirements, may be required to make this request. This additional requirement is dependent on each agency's requirements.

The Director has discretion to change the start date of rate reduction term up to 12 months from the date the completed application is submitted to the home if there is sufficient evidence that a delay in submitting a completed application was beyond the control of the resident. If the issuing agency experiences work interruptions or work back logs resulting in delays in their ability to provide a required document, the Director may consider this and modify the start date of affected residents.

24. What are the requirements for residents to show proof that lump sum income was used to pay in full or in part for LTCH accommodation in a previous term?

Lump sum income used by a resident to pay for LTCH accommodations in their most recent tax year, which, in the current year, is not available to the resident, can be excluded from their annual net income calculation.

To claim this amount, the resident must submit:

- (1) An invoice or other document from the LTCH that shows the amount the resident paid for accommodation in their most recent tax year and the dates the payments were made.
- (2) An estimate of how much money the resident will withdraw from the same income source, if any, in the current year. (The estimate is submitted on the Rate Reduction application form.)

The amount to be excluded from a resident's annual net income cannot exceed the amount of income withdrawn in the most recent tax year.

25. What qualifies as an "assistive device" and what supporting documents are required?

The amount of lump sum income used by a resident during the most recent tax year, for the purchase of an assistive device under the ministry's Assistive Devices Program, may be excluded from their annual net income calculation. For more information on the ministry's Assistive Devices Program, including a list of eligible devices, please visit:

http://www.health.gov.on.ca/english/public/program/adp/adp_mn.html

To claim this deduction, a resident must provide a receipt from the supplier of their assistive device that outlines the portion of the device that was paid for by the resident (i.e., the amount eligible for deduction) and the date the device was purchased. The amount claimed cannot exceed the lump sum amount withdrawn by the resident in their most recent tax year.

26. Some foreign countries refuse to issue an official letter outlining the amount of foreign pension a resident is currently receiving. What alternative documents can be submitted by these residents?

In the situation described above, residents can submit their bank statements outlining the amount of foreign income they are currently receiving. Alternatively, a copy of the cheque from the foreign pension may also be submitted.

Automated Income Verification (AIV)

27. What is AIV?

AIV is a solution implemented in May 2018 that allows users at LTC Homes to obtain resident income information electronically from the CRA using the E-RRISA platform. It generally takes 2-3 business days to receive income information after an income request is submitted to the CRA. Income information from the CRA is displayed in an 'Income Statement' document in E-RRISA.

Consent to using the AIV solution is optional for residents. Information in E-RRISA, including income information from the CRA must be kept confidential and only be accessed by authorized users. Income information obtained through AIV must be shared with the correct individual (resident or their Lawful Representative) using a secure method e.g. in-person, telephone, etc.)

NOTE: Email is not a secure method.

28. Who can use AIV?

Residents who choose to submit their Rate Reduction application using the AIV service must provide a signed CRA Consent document for the current Program Cycle to the LTC Home. Users at LTC Homes should only submit income requests to the CRA using AIV after they have received a signed CRA Consent Form. The signed CRA Consent Form, along with the Income Statement must be retained with the signed Rate Reduction Application Form at the LTC Home for a minimum of 7 years after the resident's Rate Reduction term has ended.

29. Can residents opt out of using the AIV Service?

Residents can choose to withdraw their consent at the beginning of a new Program Cycle by not signing a new CRA Consent Form or during a Program Cycle by signing the CRA Consent Withdrawal Form. Users at LTC Homes should not submit a new income request using AIV after a resident withdraws their consent. Signed CRA Consent Withdrawal Form should be retained by the LTC Home for a minimum of 7 years after the resident's Rate Reduction term has ended.

Comfort Allowance

30. What is the current comfort allowance?

As of September 1, 2018, the comfort allowance is \$149 per month.

31. Is the comfort allowance \$149 every month?

The comfort allowance is the monthly amount a resident is able to retain for personal use. However, the comfort allowance is based on the resident's annual income on their NOA (line 23600), not the monthly income. Since the resident's monthly income can be different each month, the comfort allowance can also vary. For example, a resident may receive GST benefit cheques on a quarterly basis, making their comfort allowance higher during those months because they received additional income. Therefore, residents may not be left with the full \$149 comfort allowance every month. The comfort allowance is not a guaranteed amount and residents may receive a maximum of \$149/month as of September 1st, 2018.

Annual Net Income

32. When calculating annual net income, what components are considered to be "current income"?

In addition to the net income shown on a resident's Notice of Assessment (NOA) line 23600, the following income must also be included in a resident's annual net income:

- Canadian government benefits that were not reflected in the NOA line 23600
- Non-Taxable Income:
- Financial assistance from foreign countries
- Financial support from sponsors for sponsored immigrant residents
- Support payments paid or owed to the resident
- Private insurance that is not reflected in the NOA line 23600 (both taxable and non-taxable)

To determine whether a certain income source is or is not included in a resident's NOA line 23600:

- Ask the resident: If the resident has his/her income tax return, this can help the resident recall the income he/she reported in their tax year
- Check the "Option-C Printout" or "Income Statement" if the resident has provided a CRA Consent Form: If an amount is processed on line 11300 of the "Option-C Printout", Old Age Security is included in the resident's NOA line 23600
- Review the tax slips: If an amount is reported in Box 14 of the resident's T4A (P), Canada Pension Plan Retirement Pension is included in the resident's NOA line 23600.

As a general rule, an income source from a Canadian government institution, at the federal, provincial or municipal level, will not be included in line 23600 if the resident began to receive this benefit in the last 18 months.

For residents who do not submit an NOA, and have been living in the home for 12 months or less, "current income" refers to the income they have listed above and any private income.

33. Does the annual net income calculation include retroactive lump sum payments the resident may receive?

Any retroactive lump sum payments received by the resident that were payable for a period of time when the resident was not receiving a rate reduction, should be excluded from the resident's annual net income calculation. However, any retroactive lump sum payments received by the resident that were payable for a period of time when the resident was receiving a rate reduction should not be excluded from the resident's annual net income, unless this income was used in a previous term to pay for LTCH accommodation or an assistive device under the Ministry's Assistive Device Program.

34. Is the financial benefit received by a resident from Veterans Affairs Canada considered as income and therefore included in the calculation of annual net income?

Despite the requirement to include income from all levels of government, benefits under the following legislation will not be included in a resident's annual net income calculation under any circumstance:

- The War Veterans Allowance Act (Canada) or
- The Pension Act (Canada) or
- The Veterans Health Care Regulations under the Department of Veterans Affairs Act (Canada) or
- Any non-taxable benefits under the Canadian Forces Members and Veterans Re-establishment and Compensation Act (Canada)

35. Are support payments due and owing to a resident included in their annual net income calculation?

Yes, support payments due and owing to a resident are included in their annual net income calculation. If a resident has support payments due and owing to them, they are expected to provide their current court order or support agreement.

Importantly, some support payments are taxable. For residents with an NOA, the taxable portion of their support payment income may already be captured in their NOA line 23600. To ensure the total amount of support payments is captured but not documented twice; residents with an NOA must also submit an "Option-C Printout". Line 12800 of the "Option-C Printout" details the total taxable support payments reported and will be subtracted from the support amount documented in the court order or support agreement. The difference will be included in the annual net income.

Residents without an NOA must include the total annual support payments payable and/or owing reported on their court order or support agreement for their RR annual net income.

Please note. The annual net income calculation will only reflect the support payments actually received by the resident if the resident applies to the Director and is able to demonstrate he or she has made reasonable efforts to collect the support payments due and owing to them but have not been able to collect the full amount required under an agreement or court order for support.

36. What happens if a resident's income changes within their rate reduction term?

In-year changes in income are not taken into consideration until a new NOA is available. Residents are able to submit a new application anytime they have a new NOA within their rate reduction term, as it outlines updated income information. Residents do not have to wait for a new program cycle to submit a new application.

Changes in a resident's involuntary separation benefit status does not require a resubmission unless a resident submitted an application indicating that they did not apply for involuntary separation, and then applied for this benefit. In this circumstance, residents who submit a new application indicating that they applied for involuntary separation may no longer be held to the threshold (as long as they have also applied for and received a decision on GIS).

37. Are residents who only receive extended health benefits from the Ontario Disability Support Program (ODSP) considered "ODSP Residents"?

No, only residents who receive income support from ODSP are considered "ODSP Residents". A resident who is only receiving ODSP Extended Health Benefits is not considered to be receiving income support from ODSP. As such, a resident who is only receiving ODSP Extended Health Benefits will not have their annual net income set at the maximum provided by ODSP to a LTCH resident.

38. The rate of \$1,535.51 (\$1,684.51 - \$149) per month or \$18,426.12 (\$20,214.12 - \$1,788) per year is calculated for a resident but this is not consistent with the income information on line 23600 of the resident's Notice of Assessment (NOA). Why is this happening?

This may be happening because the system provides an adjustment for annual net income for residents who are single pensioners of OAS and are not living in a semi-private room with their spouse. The adjustment is provided to ensure that residents are accessing all their available benefits and that their annual net income amount is accurately reflective of the current income available to OAS pensioners.

Generally, the rate reduction system is designed so that line 23600 of the resident's NOA from the most recent taxation year is a proxy of the income available to residents. This is the commonly accepted and verified measure of a person's income. However, given that the NOA is from a previous year, it may not be an accurate representation of income in all cases. That is why the new system has been designed to take into account current income as well.

More specifically, a resident who receives or is eligible to receive Old Age Security (OAS) is also eligible to receive Guaranteed Income Supplement (GIS) and Ontario Guaranteed Income System (GAINS) benefits. The GIS and GAINS benefits are provided based on the resident's private income. Based on the resident's private income GIS and GAINS will be provided to ensure that residents have a minimum guaranteed income, which is currently \$1,684.51 per month.

When the annual net income is calculated for single pensioner residents, line 23600 plus any current income the resident receives that is not already reflected in line 23600 cannot be lower than the minimum guaranteed income provided to residents by OAS, GIS, and GAINS.

This condition applies to the following residents:

- a single resident receiving or eligible to receive OAS or

- a resident receiving or eligible to receive OAS and who has a spouse or common-law partner* that is also eligible to receive or is receiving an OAS** pension and with whom the resident does not share a LTCH room

This condition is not considered when calculating the annual net income for residents who do not fall under the categories described above (e.g., residents who receive OAS and have a spouse who is under 65 years).

If the E-RRISA calculator is generating a higher annual net income than is appropriate, please ensure the Question 2 in the General Information Section of the application is answered appropriately and inputted correctly in the E-RRISA calculator.

*For this purpose, a “spouse” means either of two persons who are married to each other; and “common-law partner” means a person who is cohabiting with the individuals in a conjugal relationship at the relevant time, having so cohabited with the individual for a continuous period of at least one year.

**For rate reduction purposes, spouses who are 65 years and older will be considered eligible for the OAS pension.

39. How will the financial support from sponsors of residents who are sponsored immigrant be calculated? Is the sponsor’s financial information required to calculate the annual net income for residents who are sponsored immigrants?

A sponsored immigrant is an individual who has been given permission to live in Canada after a Canadian sponsor signs an undertaking and sponsorship agreement with the federal government. These signed documents require the sponsor to provide the sponsored person and his/her family members with their basic living needs for a set period of time.

As such, a sponsor must provide financial assistance to a sponsored immigrant resident so as to ensure that the resident can afford his/her LTCH accommodation co-payment. Therefore, sponsored immigrant residents must include any financial support they receive from the sponsor in the calculation of annual net income. The sponsor’s financial information is, however, not needed.

By definition, a sponsor must provide financial assistance to the sponsored immigrant and his/her dependents. Consequently, if a resident wishes to retain income to support dependants in the community, any funds provided by the sponsor for dependents through the sponsorship agreement must also be included in the resident’s annual net income calculation

40. Do residents who are sponsored immigrants have to apply to ODSP?

The resident’s sponsor has a legal obligation to provide the resident with their basic living needs. This is because a sponsored immigrant has been given permission to enter Canada after his/her sponsor signed a sponsorship agreement and undertaking with the federal government outlining this obligation.

However, a sponsored immigrant LTCH resident whose sponsor cannot provide sufficient income for that resident to pay the full LTC co-payment may apply for a rate reduction. The resident must meet all of the eligibility criteria to apply.

One of the eligibility criteria is for the resident to access all available income prior to applying for a rate reduction. For some residents, including sponsored immigrant residents, this may mean accessing ODSP if the resident's net income, based on the Notice of Assessment (NOA) line 23600 and any additional income support being provided by the sponsor, is less than the maximum provided by ODSP for LTC residents (i.e., \$14,604 per year or \$1,217 per month)

To verify whether a resident is accessing ODSP, we require either an ODSP Notice of Decision Letter or ODSP Cheque Stub.

41. For residents who are sponsored immigrants, what is the set period of time a sponsor is required to provide the sponsored resident with their basic living needs?

In general, the sponsorship period may be up to 10 years. Please contact Citizenship and Immigration Canada (Immigration, Refugees and Citizenship Canada Client Support Centre) for more detailed information at 1-888-242-2100.

Dependant Deductions

42. What is the definition of a dependant child? What age can the dependant child be? Would grandchildren be considered as dependants?

Residents may be eligible to receive deductions in their annual net income to support dependant children. A child is considered a resident's dependant for rate reduction purposes if that child's age is:

- under 18 or under 25 years and is financially dependant on the resident while enrolled full-time at a recognized secondary or post-secondary school.

Grandchildren are not considered dependant children in the context of the rate reduction application.

43. Does the licensee need to verify the recognized status of Secondary or Post-Secondary School and Full-Time Enrolment?

All secondary schools will be considered as recognized schools and no additional documentation will be required to verify this. Residents with a dependant child 18 and over will be required to submit a copy of a T2202 or T2202A form to verify that child's enrolment in a recognized post-secondary school. To verify that a child attends a recognized international post-secondary school, a TL11A, TL11B or TL11C form must be submitted. These documents will be issued by the dependant child's school and must be from the most recent tax year. If these documents have not yet been prepared by the post-secondary school, a letter from the registrar's office indicating one of these will be provided to the student may be acceptable.

To verify full-time enrolment in a secondary or post-secondary school, the following documents will be accepted:

- Enrolment papers or invoice for tuition or
- Confirmation of full-time enrolment document (i.e., letter from the registrar's office).

44. Who is considered a spouse for the purposes of accessing a rate reduction?

A spouse means either of two persons who:

- (1) are married to each other;
- (2) have together entered into a marriage that is voidable or void, in good faith, including a lawful polygamous marriage; or
- (3) live together in a conjugal relationship outside of marriage.

In addition, to be eligible for the dependant spouse deduction, residents must have been living with their spouses immediately before entering the current long-term care home. If residents lived in another long-term care home, hospital or other institution prior to entering the current long-term care home, the spouse must have been living with the resident immediately before the resident entered one of these institutions.

45. What supporting documentation is required of residents to show proof that an individual is in fact a dependant spouse or child?

If a resident wishes to retain income to support a dependant in the community, that dependant must meet eligibility criteria outlined (i.e., fall within definition of dependant). The resident will be required to provide certain supporting documents to verify the dependant's eligibility.

The following documents may be required to verify eligibility of a dependant spouse:

- Service Canada Rate Letter for a Dependant Spouse 65 years and older who is not currently receiving OAS and GIS
- Ministry of Children, Community and Social Services Notice of Decision Letter for the Ontario Disability Support Program (ODSP) or Ontario Works (OW)
- All spouses under 65 years whose NOA line 23600 is less than the ODSP maximum or OW maximum for individuals in the community
- All spouses 65 years and older who are not eligible for OAS and whose NOA line 23600 is less than the ODSP maximum

The following documents may be required to verify eligibility of a dependant child:

- Full time attendance at a recognized school is verified with letters from registrar's office and specific tax slips (e.g., T2202 or T2202A)

Once it is determined that a resident's dependant meets the required eligibility criteria, a dependant deduction can be calculated.

46. What are some situations when a resident cannot retain income to support a dependant in the community?

If the resident's dependant spouse and/or child does not meet the eligibility criteria described above, the resident will not be able to receive a dependant deduction for that spouse and/or child. In addition, a resident cannot receive a dependant deduction for a spouse and/or child who is:

- also living in a LTC home, hospital or other government institution
- receiving an OAS pension or eligible to receive an OAS pension
- receiving income support from ODSP or OW directly or as part of a benefit unit.

Residents who are ODSP or OW recipients may not retain income to support their dependants in the community.

If during the course of a resident's rate reduction term, his/her spouse no longer meets the required eligibility criteria, the resident will no longer be eligible to retain income for that spouse.

It is the responsibility of residents to inform the LTC home licensee of changes in eligibility status and submit a new rate reduction application.

47. Is a resident eligible to retain income to support a dependant spouse from whom he/she is “involuntarily separated” as defined by Service Canada?

“Involuntary separation” is a term used only to indicate that, as a result of circumstances beyond their control, married couples are required to live apart. This does not change the couple’s marital status. A resident may still be eligible to retain income to support a dependant spouse with whom he/she is “involuntarily separated” provided the dependant spouse meets the required eligibility criteria.

48. Would a child under 18 years of age who is living with another parent/legal guardian be expected to apply for all available income sources?

A resident’s dependants must access all available income sources for the resident to be eligible to receive a deduction for those dependants.

49. Should CPP children’s benefit be reported as income by a child attending post secondary school?

Yes, if the resident’s dependant child is currently receiving the CPP children’s benefit, this income will be included in the child’s annual net income calculation. This income will either already be reflected in the child’s NOA line 23600 or if it is not, for example, if the child began to receive it in the last 18 months, it will be included in the annual net income calculation as “current income”.

50. How do we know if the child's income is less than \$13,808 if we don't ask for proof?

If a child, who is under 18 years, has an annual net income that is less than the federal basic personal exemption amount, currently \$13,808, the resident will be required to indicate this on their rate reduction application. No further information is required from the resident regarding this dependant.

51. Can a resident who is separated from a spouse retain income to support their dependant child under custody of that spouse?

Yes, a resident may retain income to support this dependant child in the community. The dependant child must meet the eligibility criteria.

Term Length

52. When does a resident’s rate reduction term start?

A resident’s rate reduction term starts on the closest date to when the resident’s rate reduction is submitted to the Director by the LTCH licensee:

- Day of LTCH admission
- For renewal residents, day after the last term ended
- 90th day before the day the completed application is submitted to the Director by the LTCH licensee.

A completed application is considered “submitted to the Director” when a LTCH licensee enters all of the resident’s information into a ministry issued rate reduction tool and a rate reduction is calculated for that resident.

53. Can a resident’s start date be modified?

Yes, if there was a delay beyond the applicant’s control in submitting a completed rate reduction application to the Director under the Act, the Director may change the start date of that resident’s term up to 12 months from the date the completed application is submitted to the home. Delays may include, but are not limited to:

- Work interruptions or work backlogs that result in a delay in the organization’s ability to grant approval to the resident for a given income source or benefit or to provide residents with supporting documents.

Placement Coordinator’s Role in Rate Reduction Methodology

54. What is the role of Placement Coordinators?

A Placement Coordinator will provide residents who are new to the LTCH system with rate reduction information prior to their admission to a LTCH. This will include information to inform residents to begin preparing their documentation, especially the Notice of Assessment.

Rate Reduction Methodology for Public Guardian and Trust Clients and Interim Units

55. Do the same rate reduction rules apply to residents that have their finances managed by the Office of Public Guardian and Trustee (OPGT)?

Yes, the same rate reduction rules apply to residents who have their finances managed by the OPGT with two key differences:

- OPGT clients do not need to submit a Notice of Assessment along with their rate reduction application.
- OPGT completes a unique rate reduction application for their clients and submits this application to the LTCH licensee on behalf of their clients. *Please see the Tip Sheet on LTChomes.net on the Rate Reduction Process for OPGT Clients for further information.*

56. Are there certain exceptions provided for residents residing in interim units?

A rate reduction will be calculated using the same procedures for all residents, including residents living in interim beds.

COVID-19 Benefit Increases and One-Time Payments

57. What are COVID-19 benefit increases and one-time payments?

The health and well-being of all Ontarians, including long-term care residents, is a top priority for our government. In 2020, the federal and provincial governments increased benefit payment amounts and provided one-time payments to low-income Ontario seniors to help cover essential expenses during COVID-19.

58. What COVID-19 benefit increases and one-time payments have been provided to support long-term care residents during the pandemic?

The following benefit increases and one-time payments were issued in 2020 to support seniors, including long-term care residents, during COVID-19:

Benefit	Issued By	Description	Amount
Guaranteed Annual Income System (GAINS)	Government of Ontario	<p>For residents who are eligible for the GAINS benefit, monthly payments range from \$2.50 to \$83 per month depending on an individual's annual income.</p> <p>From April to September 2020, the Government of Ontario temporarily doubled GAINS payment amounts for a period of six months.</p>	<p>The GAINS maximum monthly payment was temporarily increased from \$83 to \$166.</p> <p>The amount received through the temporary increase will depend on each resident's monthly GAINS payments.</p>
Old Age Security (OAS) and Guaranteed Income Supplement (GIS)	Federal Government	<p>For residents that are eligible for Old Age Security (OAS) and/or the Guaranteed Income Supplement (GIS), the federal government announced a one-time payment of \$300 to seniors who qualify for OAS, and an additional \$200 for seniors who are eligible for GIS.</p> <p>All individuals who are eligible to receive the OAS pension or GIS in June 2020 will receive the one-time payment. A one-time separate payment was issued during the week of July 6, 2020.</p>	<p>Eligible residents will receive a one-time payment of \$300 for Old Age Security (OAS) and \$200 for the Guaranteed Income Supplement (GIS), for a total of \$500.</p>
Goods and Services Tax (GST) and Harmonized Sales Tax (HST) Tax Credit	Federal Government	<p>In April 2020, the federal government provided an additional GST/HST credit payment in response to COVID-19 for Canadians already in receipt of the GST/ HST credit. This credit is a tax-free quarterly payment that helps individuals and families with low to modest income offset all or part of the GST/ HST that they pay.</p> <p>Individuals who were entitled to the GST/HST credit for the period from July 2019 to June 2020 automatically received the one-time additional GST/HST credit payment in April 2020. Residents that were previously not entitled to the GST/HST credit but had filed their</p>	<p>Determined based on the 2018 Notice of Assessment (NOA).</p>

		2018 tax return may also have received the one-time additional GST/HST credit payment	
One-Time Payment for Persons with Disabilities	Federal Government	<p>The federal government announced a non-taxable, non-reportable, one-time payment of up to \$600 in recognition of the extraordinary expenses incurred by persons with disabilities during the COVID-19 pandemic. This payment complements other emergency supports, including the one-time payment through the GST/HST credit and the one-time payments to seniors.</p> <p>The vast majority of eligible recipients will begin receiving their payment on October 30, 2020, using direct deposit and mailing information from existing government programs.</p>	Eligible recipients may receive a one-time payment of up to \$600.

59. Will temporary COVID-19 benefit increases and one-time payments be included in the 2021 annual net income amount for residents receiving a Rate Reduction?

No, the GAINS benefit increase from the provincial government was included in the **2020** Notice of Assessment (NOA) and was excludable under Part B of the Resident with a Notice of Assessment (NOA) Form or Part B of the Resident Transitioning to New Government Benefits Form. The GAINS benefit increase was also excludable under Part B of Schedule A and Part D of Schedule B. The three one-time payments from the federal government were not included in the 2020 NOA and were automatically excluded from the 2021-22 Rate Reduction Calculation.

However, if a resident retroactively received a GAINS payment for the period of April – September 2020 during the **2021 year**, this amount could be included in the 2021 NOA. In this circumstance, residents are able to utilize Part B of the Resident with a Notice of Assessment (NOA) Form, Part B of the Resident Transitioning to New Government Benefits Form, Part B of Schedule A or Part D of Schedule B in order to exclude this income from the 2022-23 Rate Reduction Program Cycle. If a resident retroactively received a 2020 one-time payment directed for COVID-19 relief from the federal government during the 2021 year, this income would not appear on the resident's 2021 NOA and therefore does not need to be manually excluded on the application.

If a resident has received a retroactive GAINS COVID-19 top-up payment during the 2021 year, a **GAINS Rate Statement Letter** from the Ministry of Finance (MOF) can be used to verify the GAINS COVID-19 benefit increase amount. In order to obtain a Rate Statement Letter, Rate Reduction recipients or their authorized representative can contact MOF by telephone at 1-866-668-8297. Alternatively, a written request may be sent by mail to the following address:

Ministry of Finance
GAINS
33 King Street West, 4th Fl.
Oshawa, Ontario, Canada
L1H 8H5

Note: Residents would not be able to use an existing Ministry of Finance (MOF) Rate Statement Letter in order to exclude the GAINS COVID-19 benefit increase