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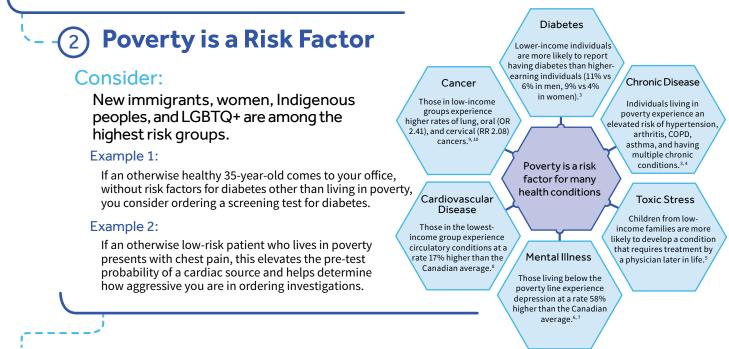
# Poverty: A Clinical Tool for Primary Care Providers (NT)

Poverty is not always apparent: In the Northwest Territories, 17% of residents struggle with low-income.  $^{\scriptscriptstyle 1}$ 

# Screen Everyone

#### "Do you ever have difficulty making ends meet at the end of the month?"

(Sensitivity 98%, specificity 40% for living below the poverty line)<sup>2</sup>



# 3 Intervene

#### Ask Everyone: "Have you filled out and sent in your tax forms?"

- Ask questions to find out more about your patient—their employment, living situation, social supports, and the benefits they receive. Tax returns are required to access many income security benefits: e.g., GST / HST credits, child benefits, working income tax benefits, and property tax credits. The Native Women's Association of the NWT has partnered with the Canada Revenue Agency to provide free tax clinic services to eligible taxpayers.
- Even people without official residency status can file returns.
- Drug Coverage: Coverage for medications not available through the NWT Health Benefits Program may be covered under exceptional circumstances. Visit <u>drugcoverage.ca</u> for more information.



Territories Health and Social Services.

more interventions on reverse 🕽

### Intervening can have a profound impact on your patients' health

Patient Group	Ask	Educate	Intervene & Connect
Seniors	Contraction Contra	Individuals over age 65 who live in poverty should receive at least \$1,200/month in income through OAS, GIS, and grants from filing a tax return.	Northwest Territories seniors who receive OAS and GIS are also automatically eligible for a monthly cash payment through the NWT Senior Citizen Supplementary Benefit (SCSB).
Families with Children	CC Do you receive the Canada Child Benefit on the 20th of every month?	Income supports can be obtained by applying for Canada Child Benefit when filing income tax returns. Eligible families can receive up to \$6,400/year for each eligible child under the age of six, and \$5,400/year for each eligible child aged 6 to 17. Families may be eligible for additional benefits through certain territorial programs. Eligible families can also receive \$330/year/child. Indigenous peoples registered under the Indian Act or recognized by the Inuit Land Claim organization can qualify for <u>Non-Insured</u> <u>Health Benefits (NIHB)</u> , which pays for drugs and extended health benefits not covered by territorial plans.	Ensure your patients are receiving their SCSB payments and connect your patients to Northwest Territories Education, Culture and Employment.
Indigenous peoples (First Nations, Inuit, Metis)	Are you registered under the Indian Act or recognized by an Inuit Land Claim organization?		
Social Assistance Recipients	Have you applied for extra income supplements?	Additional benefits available include: student financial assistance, Northwest Territories Child Benefit/Territorial Workers' Supplement, home heating subsidy, and other discretionary benefits.	Speak with patients' social services workers. Visit the <u>Northwest Territories' Income</u> <u>Security</u> website for information on in- come assistance programs and eligibility.
People with Disabilities	CC Do you receive payments for disability? 33	Major disability programs available: CPP Disability, EI Sickness, Disability Tax Credit (DTC), Veterans Benefits, Registered Disability Savings Plan (RDSP), Extended Health Benefits program. Visit the <u>NWT Health Care Plan</u> website for more information of available programs. DTC can provide up to ~\$1,800/year in tax savings (plus retroactive payments) and it is required to receive other benefits including the RDSP, which provides up to \$20,000 in grants.	<ul> <li>Use a detailed social and medical history to determine the programs to which you can connect your patients.</li> <li>Complete forms such as:         <ul> <li>DTC requires a health provider to complete Form T2201</li> <li>The Extended Health Benefits application must be completed by a physician or nurse on behalf of the patient</li> </ul> </li> </ul>

#### **Key Resources**

Canada Benefits (www.canadabenefits.gc.ca) Provides a full listing of federal and territorial income and other supports, organized by personal status (e.g., "parent," "Indigenous peoples") or life situation (e.g., "unemployment," "health concerns"), with links to the relevant program websites and to application forms.

#### Northwest Territories Health and Social Services (www.hss.gov.nt.ca)

Call or browse the website to find community support, social services, and continuing care, based on topic.

#### Legal Aid (www.justice.gov.nt.ca/en/legal-aid/)

The legal aid program provides confidential legal services, advice, and representation by a lawyer for residents of the Northwest Territories who would be unable to afford these services.

**Remember:** As health care providers, it is our responsibility to provide complete and detailed information that accurately portrays our patients' health status and disabilities.

It is **NOT** our role to serve as the gatekeepers for income security.

### Supporting Material\*

- DrugCoverage.ca: http://www.drugcoverage.ca/en-ca/
- Canada Benefits: http://www.canadabenefits.gc.ca/ [ii]
- Northwest Territories Health and Social Services: http://www.hss.gov.nt.ca/ [iii]
- Non-Insured Health Benefits for First Nations and Inuit: http://healthycanadians.gc.ca/health-system-systeme-sante/services/non-insured-health-[iv] benefits-services-sante-non-assures/index-eng.php
- PovNet: http://www.povnet.org/regional/northwest-territories [v]
- [vi] Form T2201: http://www.cra-arc.gc.ca/E/pbg/tf/t2201/README.html
- [vii] Workers' Safety & Compensation Commission: http://www.wscc.nt.ca/
- [viii] To see who is an eligible Non-Insured Health Benefits Client: http://www.hc-sc.gc.ca/fniah-spnia/nihb-ssna/benefit-prestation/index-eng.php
- Fact Sheet on Systemic Racism on Indigenous Peoples in Canada: http://www.cfpc.ca/uploadedFiles/Resources/\_PDFs/SystemicRacism\_ENG.pdf [ix]
- National Collaborating Centre for Aboriginal Health's "Poverty as a Social Determinant of First Nations, Inuit, and Metis Health": [x] http://www.nccah-ccnsa.ca/Publications/Lists/Publications/Attachments/21/2015\_02\_16\_FS\_SDOH\_Poverty\_Updated\_EN\_Web.pdf
- [xi] Northwest Territories Housing Corporation: http://nwthc.gov.nt.ca/node/96
- [xii] Native Women's Association of the NWT: https://nativewomensnwt.com/
- [xiii] About the Canada Child Benefit program: http://www.cra-arc.gc.ca/E/pub/tg/t4114/t4114-e.html
- [xiv] How to calculate your Canada Child Benefit: http://www.cra-arc.gc.ca/bnfts/ccb/clcltyrccb-eng.html

\*These supporting materials are hosted by external organizations, and as such the accuracy and accessibility of their links are not guaranteed. CEP will make every effort to keep these links up to date.

#### References

- Canada Without Poverty. Northwest Territories Poverty Progress Profile [Internet]. 2015 [cited 2016 Jul 29]. Available from: http://www.cwp-csp.ca/wpcontent/uploads/2012/05/2015-Province-Poverty-Profiles\_NWT.pdf
- \*Please note Statistics Canada does not collect or compile data directly measuring poverty in the Northwest Territories, such as the Low Income Cut-off (LICO), Low-Income Measurement (LIM), or Market Basket Measure (MBM).
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This Tool has been modified from the Ontario version that was originally developed as part of the Knowledge Translation in Primary Care Initiative which is led by CEP with collaboration from the Ontario College of Family Physicians (OCFP) and the Nurse Practioners' Association of Ontario (NPAO). Clinical leadership for the development of this tool was provided by Dr. Gary Bloch MD CCFP and was subject to external review by primary care providers and other relevant stakeholders. This modified Tool was funded by the College of Family Physicians of Canada. The Ontario version of this tool was adapted from the version created in 2013 by Dr. Gary Bloch MD CCFP, Ontario College of Family Physicians and its Poverty and Health Committee. This tool is an adaptation of the Ontario tool.

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