Poverty: A Clinical Tool for Primary Care Providers (BC)

Poverty is not always apparent: In British Columbia, 14% of the population lives in poverty.¹

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)²

2. **Poverty is a Risk Factor**

**Consider:**

New immigrants, women, Indigenous peoples, and LGBTQ+ are among the highest risk groups.

**Example 1:**

If an otherwise healthy 35-year-old comes to your office, without risk factors for diabetes other than living in poverty, you consider ordering a screening test for diabetes.

**Example 2:**

If an otherwise low-risk patient who lives in poverty presents with chest pain, this elevates the pre-test probability of a cardiac source and helps determine how aggressive you are in ordering investigations.

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. Connect your patients to [Free Community Tax Clinics](http://www.freecommunitytaxclinics.ca).
- Even people without official residency status can file returns.
- Drug Coverage: The patient must have up-to-date tax filings and be registered with the Medical Services Plan and have a BC Services Card or Care Card. Visit [drugcoverage.ca](http://drugcoverage.ca) for more options.

---

[Diagram illustrating the process of screening, diagnosing, and intervening]
Intervening can have a profound impact on your patients’ health

<table>
<thead>
<tr>
<th>Patient Group</th>
<th>Ask</th>
<th>Educate</th>
<th>Intervene &amp; Connect</th>
</tr>
</thead>
<tbody>
<tr>
<td>Seniors</td>
<td>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.</td>
<td>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 provincial programs.</td>
<td>Start with Canada Benefits to identify and access income supports for patients and families. Use this in your office with patients and provide them with the link.</td>
</tr>
<tr>
<td>Families with Children</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Indigenous peoples (First Nations, Inuit, Metis)</td>
<td></td>
<td>Indigenous peoples registered under the Indian Act or recognized by the Inuit Land Claim organization can qualify for Non-Insured Health Benefits (NIHB), which pays for drugs and extended health benefits not covered by provincial plans.</td>
<td></td>
</tr>
</tbody>
</table>
| Social Assistance Recipients  |                                                                      | Additional benefits available include: transportation, medical supplies, diet supplements, employment supports, drug & dental, vision, hearing, women’s transition housing and supports, Advanced Age Allowance, community participation, and other discretionary benefits. | Speak with patients’ social services workers.  
  • Apply for Income Assistance |
| People with Disabilities       |                                                                      | Major disability programs available: CPP Disability, EI Sickness, Disability Tax Credit (DTC), WorkSafe BC, Veterans Benefits, Registered Disability Savings Plan (RDSP).  
  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. | Use a detailed social and medical history to determine the programs to which you can connect your patients.  
  Complete forms such as:  
  • Canada Revenue Agency Form T2201 |

**Key Resources**

- **Canada Benefits**
  (www.canadabenefits.gc.ca)
  Provides a full listing of federal and provincial 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.

- **2-1-1**
  (www.bc211.ca)
  Call 2-1-1 or browse the website to find community support and advocacy organizations, based on topic and location.

- **Clicklaw**
  (www.clicklaw.bc.ca)
  This site provides legal information, education, and help for British Columbians.

**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

[iv] 2-1-1 British Columbia: http://www.bc211.ca/
[vi] PovNet: http://www.povnet.org/find-an-advocate/bc
[x] 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
[xiii] BC Housing: http://www.bchousing.org/Initiatives/Providing/SAFER
[xiv] Clicklaw: http://www.clicklaw.bc.ca/
[xvi] InclusionBC: http://www.inclusionbc.org
[xvii] BC Centre for Elder Advocacy and Support: http://www.bcceas.ca/
[xx] B.C. Child Care Subsidy Program: http://www2.gov.bc.ca/gov/content/family-social-supports/caring-for-young-children/child-care
[xxii] B.C. Dental Coverage: http://www2.gov.bc.ca/gov/content/family-social-supports/income-assistance/on-assistance/supplements/dental
[xxiii] B.C. Housing Rental Assistance Program: http://x.bchousing.org/Options/Rental_market/RAP
[xxiv] B.C. Bus Pass Program: http://www2.gov.bc.ca/gov/content/transportation/passenger-travel/buses-taxis-limos/bus-pass

*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

*Please note that the measure used to calculate this statistic is the Low Income Measure after tax.

October 2016. Version 1. thewellhealth.ca/poverty
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 Practitioners’ 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 Providers Committee. This tool is an adaptation of the Ontario tool.

This Tool was developed for licensed health care professionals in British Columbia as a guide only and does not constitute medical or other professional advice. Primary care providers and other health care professionals are required to exercise their own clinical judgment in using this Tool. Neither the Centre for Effective Practice (“CEP”), the College of Family Physicians of Canada (CFPC), the BC College of Family Physicians, nor any of their respective agents, appointees, directors, officers, employees, contractors, members or volunteers: (i) are providing medical, diagnostic or treatment services through this Tool; (ii) to the extent permitted by applicable law, accept any responsibility for the use or misuse of this Tool by any individual including, but not limited to, primary care providers or entity, including for any loss, damage or injury (including death) arising from or in connection with the use of this Tool, in whole or in part; or (iii) give or make any representation, warranty or endorsement of any external sources referenced in this Tool (whether specifically named or not) that are owned or operated by third parties, including any information or advice contained therein.

Poverty: A Clinical Tool For Primary Care Providers is a product of the Centre for Effective Practice. Permission to use, copy, and distribute this material for all non-commercial and research purposes is granted, provided the above disclaimer, th is paragraph and the following paragraphs, and appropriate citations appear in all copies, modifications, and distributions. Use of the Poverty: A Clinical Tool For Primary Care Providers for commercial purposes or any modifications of the tool are subject to charge and use must be negotiated with Centre for Effective Practice (Email: info@effectivepractice.org).

For statistical and bibliographic purposes, please notify the Centre for Effective Practice (info@effectivepractice.org) of any use or reprinting of the tool. Please use the below citation when referencing the tool:

Reprinted with Permission from Centre for Effective Practice (October 2016). Poverty: A Clinical Tool For Primary Care Providers (BC). Toronto: Centre for Effective Practice.