

Waiver of Premiums Program

This program assists account holders who are unable to pay their Alberta Health Care Insurance Plan (AHCIP) premiums due to recent financial difficulty. **If you are eligible, current premiums are waived for a six month period. When the period of waiver ends, a new application can be made.**

To apply for waiver of premiums you must provide your gross income (income before deductions) for each of the three months before the date you sign this application. If your AHCIP account includes a spouse/partner, you must also include the gross income for that person.

Premiums for Alberta Blue Cross Non-Group coverage are not waived or reduced under this program.

Eligibility

You are not eligible to apply for the Waiver of Premiums Program if you are:

- a new or returning resident from outside Canada, who has not yet lived in Alberta for 12 consecutive months, or
- a resident who is exempt from paying income tax for religious, charitable or communal reasons, or
- a resident who is on holidays and not working by choice, or
- a student from outside Canada who is temporarily in Canada.

Your average gross monthly income (income before deductions) for the three months prior to the date the application is completed is used to calculate your eligibility for waiver. If you have a spouse/partner his/her gross income must also be included. To determine your eligibility, find your family category in column 1 in the chart below. If the average gross monthly income for three consecutive months is less than or equal to the amount in column 2, then you are eligible for waiver.

Column 1	Column 2
Family Category	AVERAGE gross monthly income (three month total divided by 3)
Single	\$1430 or less
Family – no children	\$2270 or less
Family – with children	\$2670 or less

The example provided is for a single person who is eligible, and who completes and signs the application in July.

2963.40 gross income for April
+ 847.97 plus gross income for May
+ 424.09 plus gross income for June
= 4235.46 equals total for three months
÷ 3 divided by 3
= 1411.82 equals average gross monthly income

Therefore, he/she is eligible for the Waiver of Premiums Program.

Examples of gross monthly income

Some examples of what to include as gross income are: employment income, employment insurance benefits, Workers' Compensation benefits, Human Resources and Employment benefits, Veteran's benefits, grants, benefits under any policy, insurance or annuity contract, payments from unions during labour disputes, disability benefits, taxable support payments (alimony and maintenance) received, training allowance, pension benefits, RRSP withdrawals, severance payouts, and holiday pay. Income from a business or self-employment, farm income, investment income, commission income, and rental income must also be reported. Expenses incurred earning these types of income may be deducted if details are provided.

Adult Interdependent Partner

An adult interdependent partner is a person who lives together with another person in a relationship of interdependence:

- for a continuous period of not less than 3 years, or
 - of some permanence, if there is a child of the relationship by birth or adoption,
- or
- the person has entered into an adult interdependent partner agreement with the other person.

Individuals who are not married may register under the AHCIP as adult interdependent partners.