

## QUESTIONS AND ANSWERS

### What is changing?

As of April 1, 2006, the amount of income Albertans can earn and still qualify for premium assistance under the Premium Subsidy Program and Waiver of Premiums Program will increase. This change will allow more Albertans to qualify for a reduction or elimination of their Alberta Health Care Insurance Plan premiums.

**Premium Subsidy Changes:** The taxable income Albertans can earn and still qualify for a premium reduction will increase by \$5000.

**Waiver of Premiums Changes:** The gross monthly income Albertans can earn and still qualify will increase by \$410.

### When will the change happen?

The change will be effective April 1, 2006.

### Will the bills of existing subsidy recipients be adjusted?

Yes. All accounts will be reviewed and adjustments will be made based on the new subsidy thresholds effective April 1, 2006.

### When will my bill be adjusted?

Accounts with waiver will not be adjusted retroactively.

Accounts with premium subsidy for the period April 1, 2006 to March 31, 2007, will be adjusted between April 14 and 18, 2006. The adjustment will be reported on the premium statement you receive after April 18, 2006. Albertans whose premiums are submitted by a group plan will be notified by their employer.

### If an Albertan has already been billed premiums based on old thresholds for the months of April 2006 and beyond, will retroactive adjustments for those months be made?

Yes. Albertans who qualify for subsidy will see retroactive adjustments made on their accounts for premiums billed beyond April 1, 2006. The adjustments will be made between April 14 and 18, 2006 and will be reflected on a subsequent billing statement.

**Should Albertans pay premiums on statements received in January, February or March 2006 or should they wait for an adjustment?**

Alberta Health and Wellness recommends Albertans pay their premiums as billed and wait for further notice about adjustments as they are made. If overpayments are made, accounts will be credited.

**Will my Alberta Blue Cross Non-Group premiums be adjusted automatically?**

If you are already receiving subsidy, no further adjustment will be made to your Non-Group premiums. If you are qualifying for premium subsidy for the first time and you have Non-Group coverage, you will also qualify for a reduction in Non-Group premiums. This adjustment will be made automatically.

**If an Albertan applied for subsidy based on their 2005 taxable income prior to this change and did not qualify, does he or she need to reapply?**

No. Albertans who previously applied for subsidy based on their 2005 taxable income and did not qualify will be reassessed and notified of changes.

**I still don't qualify for these programs. Are there other programs available to assist me with my premiums?**

No. These are the only premium assistance programs available. If your premium account is in arrears and you cannot pay your premium account in full, you can make arrangements to make monthly payments by contacting one of our customer service agents in Edmonton at (780) 427-1432. From all other areas within Alberta, call toll-free by dialing 310-000 then (780) 427-1432 when prompted.