





# Application for Retroactive Premium Subsidy Eligibility and Program Information

Taxable income information from the 2003 calendar year is used to determine eligibility for retroactive subsidy for the subsidy period from April 1, 2004 to March 31, 2005.

Taxable income information from the 2004 calendar year is used to determine eligibility for retroactive subsidy for the subsidy period from April 1, 2005 to March 31, 2006.

## 1. Who is eligible to apply for Retroactive Premium Subsidy?

Any lower-income registrant of the Alberta Health Care Insurance Plan (AHCIP) may apply to have their premiums reduced or eliminated. (A registrant is the account holder who is responsible for paying premiums on an AHCIP account.) If you qualify for subsidized AHCIP premiums, and also have Alberta Blue Cross Non-Group coverage, your Non-Group premiums will also be subsidized.

Seniors can apply for retroactive premium subsidy for periods prior to their 65th birthday. Effective October 1, 2004, seniors and their dependants do not have to pay premiums for their AHCIP coverage or Alberta Blue Cross Coverage for Seniors. However, they remain responsible for premiums billed prior to October 1, 2004 and/or premiums billed prior to their 65th birthday.

You are not eligible to apply if you are:

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

## 2. How do I apply?

To apply for retroactive subsidy for the period April 1, 2004 to March 31, 2005 and/or April 1, 2005 to March 31, 2006, you are required to complete this form and provide a copy(s) of your 2003 and/or 2004 Notice(s) of Assessment. If you have, or had, a spouse/partner, he/she must complete page 2 of this form and attach his/her 2003 and/or 2004 Notice(s) of Assessment as well.

### Note:

To apply for subsidy for the period after March 31, 2006 (based on 2005 tax information), visit our website at: <http://www.health.gov.ab.ca/ahcipforms.html> or contact our office to obtain an Application for Premium Subsidy (AHC0208G). (Our office contact information is printed at the top of page 1.)

## 3. How is my eligibility for subsidy determined?

Subsidy eligibility is based on income tax information obtained from line 260 on your Notice of Assessment (and your spouse's/partner's Notice of Assessment, if applicable). The Canada Revenue Agency mails Notices of Assessment to taxpayers after they file their income tax. Tax summaries or income tax returns are not acceptable proof of taxable income.

To apply for subsidy for the period after March 31, 2006 (based on 2005 tax information), visit our website at: <http://www.health.gov.ab.ca/ahcipforms.html> or contact our office to obtain an Application for Premium Subsidy (AHC0208G).

## 4. What if I did not file an income tax return?

To be eligible for premium subsidy an income tax return must be filed or a valid reason for not filing (e.g. claimed as a spouse, partner or dependant) must be provided with the application.

## 5. How do I know if my spouse's/partner's income information is required?

Eligibility is based on the account status on a month-to-month basis. Income information is required for you, and any spouse/partner covered on your AHCIP account for all or part of the period from April 1, 2004 to March 31, 2005 and/or April 1, 2005 to March 31, 2006. Your spouse/partner must also sign Section F of this application and provide his/her 2003 and/or 2004 Notice of Assessment.

detach here

## 6. What if I no longer have a spouse/partner due to divorce, separation or death?

As subsidy eligibility is determined on a month-to-month basis, your premium rate may vary if you added or deleted a spouse/partner or dependant(s) from your account during the subsidy period. If the spouse/partner was covered on your account as described in question 5 above, their Notice of Assessment(s) and signature is required. If your spouse/partner is deceased, only a copy of his/her Notice of Assessment is required.

## 7. How much will my premiums be adjusted?

Your 2003 or 2004 taxable income is used to calculate your eligibility for retroactive subsidy. To determine your eligibility, find your family category in Column 1 in the chart below. If your combined income is:

- less than the amount in column 2, you qualify for full subsidy.
- more than the amount in column 3, you do not qualify for subsidy.
- between the two amounts, you qualify for partial subsidy.

**Note:** The term “combined income” refers to the income of the applicant plus that of any spouse/partner covered on the same AHCIP account during the subsidy period from April 1, 2004 to March 31, 2005 and/or April 1, 2005 to March 31, 2006. If the registrant did not have a spouse/partner, “combined income” means the applicant’s income information.

Column 1	Column 2	Column 3
Family Category	Full Subsidy	Full Premiums
Single	less than \$12,450	more than \$15,970
Family – no children	less than \$21,200	more than \$28,240
Family – with children	less than \$27,210	more than \$34,250

Use the formula shown in the example below to determine your monthly premium. The example provided is for a single person with a taxable income of \$14,000 per year.

### Example:

Registrant's 2003 taxable income	\$ 14,000	14,000 combined taxable income
Spouse/partner's 2003 taxable income	\$ not applicable	- 12,450 less threshold amount (Column 2 for a single person)
<b>Combined 2003 taxable income</b>	\$ 14,000	= 1,550 equals income above threshold
		x .15 multiply by the linear rate of subsidy
		= 232.50 equals annual premium cost
		÷ 12 divide by 12 months
		= <b>19.38 monthly premium</b>

The non-subsidized monthly premium rates during these subsidy periods were \$44.00 for a single registrant and \$88.00 for families.

To assist you in determining your subsidized monthly premium rate, a subsidy calculator is available on our website at [www.health.gov.ab.ca/ahcip/faq/subsidies.html](http://www.health.gov.ab.ca/ahcip/faq/subsidies.html).

## 8. What is an adult interdependent partner?

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

People are adult interdependent partners if:

- they have lived with one another in a relationship of interdependence
  - for a continuous period of not less than 3 years, or
  - of some permanence. For example, if there is a child of the relationship by birth or adoption, the relationship would be considered to have some permanence, or
- they have entered into an adult interdependent partner agreement with one another.