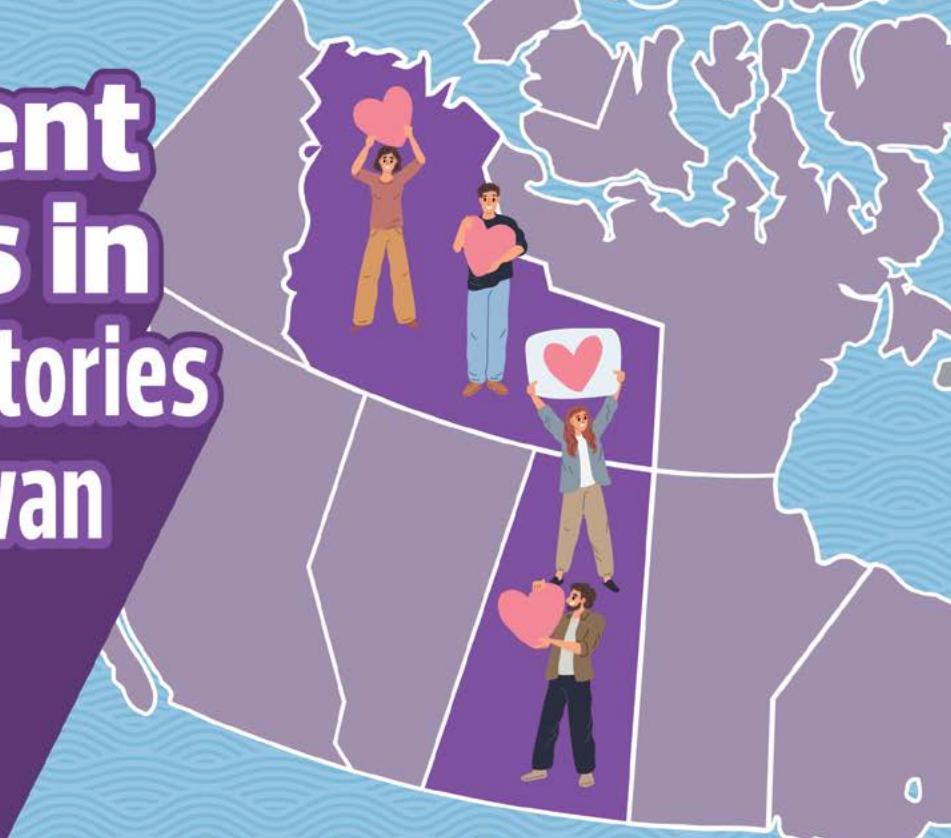


Government Resources in Northwest Territories and Saskatchewan

You're Covered Outside the Border

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Wondering about Government resources in your region, outside of Alberta, but not sure where to start? We've got you covered! Parkinson Association of Alberta recently expanded our service area to include the Parkinson's Community in Northwest Territories! And, we also have many clients from Saskatchewan –from border or border-adjacent cities like Lloydminster, La Loche, Macklin, and Leader to those cities and towns further east like Prince Albert, Saskatoon, Regina, and Swift Current. In this article we'll provide an overview of what is available to you if you live in one of these regions. So, let's dig in!

Northwest Territories (NWT)

We'll begin with resources offered in the Northwest Territories. We've broken them down into the following categories: Financial, Health, Home/Housing, and Support Services.

Financial

Income Assistance for Seniors and Persons with Disabilities

For both seniors and those that may be experiencing disability at any age, there is financial assistance provided by the government to help meet basic needs, such as housing and utilities. Funding is based on household income, which community you live in, and is applied for yearly.

NWT Senior Citizen Supplementary Benefit (SCSB)

This benefit provides financial support to help lower-income seniors already receiving the following Federal benefits: Old Age Security (OAS) and the Guaranteed Income Supplement (GIS) or the Spouse's Allowance (SA), to help pay for living costs. You're automatically considered for this benefit if you are receiving any of the above federal benefits.

Health

Non-Insured Health Benefits program (NIHB)

This program provides eligible First Nations and Inuit clients with coverage for a range of health benefits that are not covered through other social programs, private insurance or provincial/territorial health insurance. The program covers vision care, dental care, mental health counseling, medical supplies and equipment (some examples: hearing aids, diabetic supplies, wheelchairs or walkers), prescription drugs, and approved medical travel to access services outside of your community.

Métis Health Benefits Program

Métis residents can access this benefit program, administered by Alberta Blue Cross on behalf of the Government of the NWT. The program covers vision care, dental care, mental health counseling, medical supplies and equipment, prescription drugs, and approved medical travel costs.

Extended Health Benefits Seniors' Program

If you are a Métis or non-Indigenous NWT resident and over 60 years old, you are eligible for the

Extended Health Benefits Seniors' Program through the Government of the NWT, Health and Social Services. This benefit covers vision care, dental care, prescriptions, medical supplies and equipment, and approved medical travel costs.

Home/Housing

Seniors Aging in Place

To help NWT seniors keep living independently for as long as possible in their communities, there is the Seniors Aging in Place program. Eligible homeowners 60 and older can receive forgivable loans of up to \$15,000. This funding supports repairs/upgrades that make homes more efficient and less expensive to operate when it comes to heating, electricity and water. Minor home adaptations to improve accessibility, like grab bars, are also eligible.

Mobility Modifications

For those of you that are under 60, needing to make modifications to your home for accessibility or safety, there are options for you as well. Through the Mobility Modifications financial assistance program, Housing NWT provides forgivable loans of up to \$50,000 to low or middle-income homeowners for renovations that improve accessibility in your home and allow you to stay there safely for as long as possible.

Seniors Home Repair

If you're a senior needing more extensive repairs/renovations to your home, such as widening doorways, installing ramps, stair lifts or bathroom modifications, the Seniors Home Repair Program provides homeowners of low or middle income with forgivable loans up to \$50,000 to put towards home renovations or modifications, to improve accessibility and safety for you in your home.

Seniors Home Heating Fuel Subsidy

To keep you safe and warm in your home, The Senior Home Heating Subsidy provides financial assistance to low-to-modest income seniors to help with the cost of heating their homes. Seniors may be eligible to receive a set amount depending on household income and the community in which they live. This can help to avoid temperature related damages such as frozen pipes but can also help protect your health as low temperatures can increase the risk of hypothermia and other serious health issues. People with Parkinson's are particularly affected by temperature changes and benefit from consistent room temperature.

Canada-NWT Housing Benefit (CNHB)

If you are renting, and not receiving any other housing benefits, under or over the age of 65, this is a federally funded program that helps with rental costs for households paying more than 30% of their gross income on rent. To be eligible, you must have lived in NWT for 12 months and have an income lower than the Core Need Income Threshold (CNIT) for your particular community.

Support Services

Single Window Service Centres

The Single Window Service Centres of the Government of the Northwest Territories are staffed by Government Services Officers (GSO) located in 22 communities. Seniors/Elders can call the local GSO to schedule appointments for regular home visits, to complete application forms for government programs and services, and to get referrals. Service is sometimes available in an Indigenous language. Government Service Officers are trained to help with applying for the programs listed above, as well as federal benefits' applications, health care card renewal, Public Trustee or Guardian applications, birth, death and marriage certificates.

Saskatchewan (SK)

Financial

Senior Income Plan (SIP)

A monthly supplement is provided to seniors who have little or no income other than the federal Old Age Security (OAS) pension and Guaranteed Income Supplement (GIS). Different amounts are provided for seniors living in their own home and those living in special care homes.

Saskatchewan Pension Plan (SPP)

A voluntary, defined contribution pension plan that's available to residents of Saskatchewan (over the

age of 18). They are tax-sheltered, tax-deductible investments, professionally managed by independent investment firms.

The SPP is locked-in, meaning contributions must stay with the plan until you're at least 55 years old. You can make lump sum payments, transfer from another financial institution, set up on-line banking payments, or have pre-authorized contributions from your bank or credit card. No minimums are required.

Health



Eye Examinations

Eye examinations are covered for seniors who receive income assistance from the Seniors Income Plan (SIP). Eligible seniors can receive one eye examination per year. Annual eye examinations are also covered for individuals who have a confirmed diagnosis of type 1 or type 2 diabetes.

Seniors' Drug Plan

Eligible seniors 65 years and older pay \$25 for prescription drugs listed on the Saskatchewan Formulary or approved under Exception Drug Status. Ask

your physician or pharmacist if your medications may qualify for Exception Drug Status.

Saskatchewan Aids to Independent Living (SAIL)

Persons with physical disabilities or certain chronic health conditions (at any age) may be eligible to receive supplies and equipment from the SAIL program. Some examples include wheelchairs, walkers, home oxygen, orthotics, compression garments.

Senior Citizens' Ambulance Assistance Program (SCAAP)

For residents 65 years and over, the Senior Citizens' Ambulance Assistance Program (SCAAP) caps ground ambulance fees at \$135 per eligible trip and covers inter-facility transfers within the province. You're eligible for the capped rate if you don't have insured coverage by any other government service such as Health Canada, Workers Compensation (WCB) or Saskatchewan Government Insurance (SGI).

Housing

Rental Housing for Seniors

The Government of Saskatchewan has two options for seniors who are renting:

The Social Housing Program is available for seniors with low income and assets at or below the eligible amount. Rent is based on 30 per cent of gross household income (subject to minimum and maximum rents). A security deposit is required.

The Seniors Housing Program provides rental housing to individuals and couples who are 55 years of age or

older, at a fixed amount. This program is offered in all communities when there are no eligible applicants for Social Housing Program units in the community. If you're needing accessible housing, they can also help you explore options in your area.

Life Lease Housing for Seniors

Available in select Saskatchewan communities, the Life Lease Program offers moderate-income seniors with the opportunity to live in an affordable apartment-style home, in exchange for a deposit and a monthly occupancy fee. This can be a good fit for you if you're wanting better affordability and less home/property maintenance to look after.

Personal Care Home Benefit

The Personal Care Home Benefit (PCHB) provides seniors with monthly financial assistance to help them with the cost of living in a licensed personal care home. The amount of the benefit received depends on your income and marital status.

The amount of the supplement will be the difference between a monthly income threshold of \$2,500 and your monthly income.

Saskatchewan Housing Benefit

If you are under 65, or over 65 and not receiving any other housing benefits, you can also access the Saskatchewan Housing Benefit. It is a monthly benefit to help renters pay for shelter and utility costs. You are eligible for this benefit if more than 35% of your income goes toward housing costs and you fall below the income threshold of between \$43,100 and \$63,800 depending on household size.



As you can see there are a variety of options that may be beneficial throughout the Parkinson's journey for you and/or your loved ones. If you would like to have a more in-depth conversation about which benefits might best suit your needs or would like to be connected directly to these programs, please do not hesitate to reach out to us.

Sources:

www.nwthc.gov.nt.ca, www.nwtsseniorsociety.ca,
www.ece.gov.nt.ca/en, www.saskatchewan.ca