

Resolution 2014.04

Income Qualification for Alberta Dental and Optical Benefits for Single Seniors

Submitted by; Calgary Diocese

Whereas, The Alberta Provincial Government considers the total of the Canada Pension Plan (CPP) and Old Age Security (OAS) in setting the allowable annual income; and

Whereas, A single senior earning greater than this allowable amount receives a reduced benefit through the Alberta Health Dental and Optical Assistance for Seniors Programs; therefore, be it

Resolved, That the Alberta Mackenzie Provincial Council of the Catholic Women's League of Canada in the 67th Annual Convention assembled, urge the Alberta Provincial government, through the Provincial Council of the Catholic Women's League of Canada, to increase the qualifying annual income for single seniors to a minimum of \$28,000 and the minimum along with the scale for partial coverage to increase upwards annually according to the Cost of Living Index; and, be it further

Resolved, That the Alberta Mackenzie Provincial Council of the Catholic Women's League of Canada urge its members to write letters to the Minister of Health, Minister of Justice, Minister of Services and all Members of Legislative Assembly, to request an increase to the qualifying income for single seniors to minimum of \$28,000.00

BRIEF:

The Alberta government bases its allowable annual income for access to the Alberta Provincial Dental and Optical Benefits for single seniors on payments received from the federal government's Canada Pension Plan (CPP) and Old Age Security(OAS) programs.(1)

As stated in the Alberta Dental and Optical Assistance for Seniors Programs (2) the total household annual income for a single senior, as indicated in the 2013 information brochure, to be no more than \$25,800 to receive 100% coverage.

A federal survey of household spending, 2012 (3) reports the average household spending for a one person household headed by a senior 65 years and older as \$27,546. Also, a single senior with income \$25,801 to \$31,675 is eligible for only partial coverage for provincial dental and optical benefits (2).

A Canadian overview of the financial situation of Canadian seniors reports “Low income seniors tend to be not only income poor but asset poor” (4). According to the *National Seniors Council on Low Income Among Seniors*, low income seniors spend less on dental and eye care than seniors in high-income groups. They are either not able to afford the service, or use their limited resources to meet other needs. (4)

Also, in terms of equity to oral health care for elderly Canadians “spending on health care tended to follow income levels closely” and “treatment decisions may be influenced more by the limited coverage offered by a dental insurance plan or allowed by the patient’s finances than by a determination of optimal treatment.”

“Equity in health care may be achieved if Canadians can agree on what constitutes a fair distribution of health-related resources, such that no one is deprived of care because of their age, sex, geographic location, or socio-economic status.”(5)

The current allowable annual income for a single senior to receive the Alberta Dental and Optical Assistance benefit does not permit earnings beyond the \$25,800 cap without penalizing the single senior with reduced benefits. As CPP is not a guaranteed income amount and as well must be contributed to, a single senior may find it necessary to work for additional income to supplement cost of living expenses. The recommended increase to \$28,000 meets the average household spending for a single senior as reported in 2012. We also ask that this amount be annually increased upwards according to the Alberta Cost of Living Index.

WORKS CITED:

1. <http://www.health.alberta.ca/seniors/DOA-eligibility.html> - Alberta Government pamphlet *Dental and Optical Assistance for Seniors Programs*, July 2013
2. <http://www.statcan.gc.ca/daily-quotidien/140129/dq140129a-eng.htm> Government of Canada Statistics Canada, *Survey of Household Spending 2012*, January 29, 2014
3. http://www.seniorscouncil.gc.ca/eng/research_publications/low_income/2009/hs1_9/page00.shtml - Government of Canada National Seniors Council, *Report of the National Seniors Council on Low Income Among Seniors*, July 11, 2011.
4. <http://www.jcda.ca/article/e10/> - Yao, Chao Shu and MacEntee, Michael; "Journal of Canadian Dental Association", *Inequity in Oral Health Care for Elderly Canadians: Part 2. Causes and Ethical Considerations*, January 27, 2014.

ACTION PLAN:

1. CWL members write their Provincial Health Minister requesting an increase in the qualifying annual income required for access to dental and optical assistance for Alberta single seniors.
2. Hold a community conference with speakers from government, health, seniors clubs, Canadian Association of Retired Persons (CARP), for parish and general community awareness on this subject
3. Invite knowledgeable speakers to CWL meetings and open the presentation to other parishioners.