



Frequently Asked Questions on the Temporary Rate Reduction Process

1. What is a temporary rate reduction?

A temporary rate reduction (TRR) is a time-limited reduced rate for clients receiving home and community care services who would experience serious financial hardship if they were to pay their client rate. Health authorities follow a standardized process, using the income and expenses for the client and their spouse (if applicable) to calculate a reduced rate.

2. What is “serious financial hardship”?

“Serious financial hardship” is when payment of your client rate would result in you or your spouse (if applicable) being unable to pay for:

- adequate food;
- monthly mortgage/rent;
- sufficient home heat;
- prescribed medication; or
- other required prescribed health care services.

3. Are all home and community care clients eligible to apply for a temporary rate reduction?

If you and your spouse (if applicable) receive monthly support and shelter assistance under the *Employment and Assistance for Persons with Disabilities Act* or the *Employment and Assistance Act*, you are not eligible to apply for a temporary rate reduction. This is because your income is adjusted by the Ministry of Social Development if you are receiving long-term or short-term residential care or assisted living services. If you are receiving home support services, you are not charged a client rate.

For all other clients, the health authorities will determine whether you are eligible to apply for a temporary rate reduction, as described below (see Question 4).

4. How does a health authority determine whether I am eligible to apply for a temporary rate reduction?

If you feel that paying your client rate would cause serious financial hardship, contact your responsible assessor. You can find the contact information for your responsible assessor in the client rate letter that was mailed to you in the Fall.

First, your responsible assessor will check with you to see whether the Notice of Assessment used to calculate your client rate is the most recent available. If you provide a more recent Notice of Assessment, your responsible assessor will use that Notice of Assessment to re-assess



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your client rate, as described in Chapter 7.B.3 of the Home and Community Care Policy Manual. This is not a temporary rate reduction.

If you do not have a more recent Notice of Assessment or if you feel that paying your re-assessed client rate would cause serious financial hardship, your responsible assessor will determine whether you meet the definition of “serious financial hardship” (see Question 2 for the full definition). If you meet the definition of “serious financial hardship”, you are eligible to apply for a temporary rate reduction.

5. How do I apply for a temporary rate reduction if I am eligible to do so?

If the responsible assessor determines that you meet the definition of “serious financial hardship”, the responsible assessor will work with you to complete a standard temporary rate reduction application form.

On the application form, you will be required to list your income and the income of your spouse (if applicable) as well as your expenses and the expenses of your spouse and dependent children (if applicable). You must also submit supporting documentation to verify the income and expenses listed on the application form. Once you have provided all necessary supporting documentation to the health authority, your application is complete.

6. How will I know what supporting documentation is required to complete my application?

If you are eligible to apply for a temporary rate reduction, your responsible assessor will let you know what supporting documentation is required for your application. You can also use the “Supporting Documentation Checklist for Temporary Rate Reduction Applications” to help you gather the necessary supporting documentation. This will help you prepare all your supporting documentation before your meeting with your responsible assessor and will help speed up the application process.

The “Supporting Documentation Checklist for Temporary Rate Reduction Applications” can be found on the Ministry of Health website at www.gov.bc.ca/hcc. Click on “Temporary Reduction of Your Client Rate” under “Who Pays for Care?” and then click on “Supporting Documentation Checklist for Temporary Rate Reduction Applications”.



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7. When and how will I be notified of whether my application has been approved or denied by the health authority?

Once your application is complete, the health authority must process your application within 30 business days. Please remember that this 30 day turnaround time only begins when you have provided all necessary supporting documentation to the health authority. You will receive a decision letter from the health authority to let you know whether your application has been approved or denied. You will also receive a copy of the application form that you submitted to the health authority.

8. What are my options if I do not agree with the health authority's decision of whether to deny my application?

Your health authority will give you information on who to contact if you wish to appeal this decision. Most health authorities will send this information in the decision letter.

9. If my application is approved, when does the temporary rate reduction take effect?

If you are receiving long-term residential care, assisted living, or home support services, your temporary rate reduction will take effect the first day of the month following the date you provide all necessary supporting documentation to the health authority.

If you are receiving short-term residential care services, your temporary rate reduction will take effect immediately, once you provide all necessary supporting documentation to the health authority.

10. If my application is approved, how long will the temporary rate reduction last?

Your temporary rate reduction will be in place for the shortest amount of time necessary to alleviate your serious financial hardship, but cannot be in place for longer than one year.

11. What if I still cannot pay my client rate when my temporary rate reduction expires?

You can re-apply for a temporary rate reduction if you still meet the definition of "serious financial hardship" when your current temporary rate reduction expires. You must complete a new temporary rate reduction form and provide updated supporting documentation.



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12. When should I re-apply for a temporary rate reduction?

If you still meet the definition of “serious financial hardship”, it is strongly recommended that you re-apply for a temporary rate reduction at least one month before your current temporary rate reduction expires. This gives the health authority enough time to process your new application before your current temporary rate reduction expires.

13. Can the reduced rate from my temporary rate reduction be backdated?

If you are receiving long-term residential care, assisted living, or home support services, your temporary rate reduction will take effect the first day of the month following the date you provide all necessary supporting documentation to the health authority.

If you are receiving short-term residential care services, your temporary rate reduction will take effect immediately, once you provide all necessary supporting documentation to the health authority.

Your reduced rate from your temporary rate reduction cannot be backdated. If you do not re-apply for a temporary rate reduction before your current temporary rate reduction expires, you are responsible for paying your full client rate until you re-apply and your new application is approved.

14. Whose responsibility is it to let me know that my current temporary rate reduction is expiring?

It is your responsibility to note the date that your temporary rate reduction expires and to re-apply for a temporary rate reduction if you feel that paying your client rate would continue to cause serious financial hardship once your current temporary rate reduction expires. It is strongly recommended that you re-apply for a temporary rate reduction at least one month before your current temporary rate reduction expires.

15. Is there a difference between a hardship waiver and a temporary rate reduction?

The term “hardship waiver” is used in the *Continuing Care Fees Regulation and Hospital Insurance Act* to describe a temporary rate reduction. Although both terms mean the same thing, the Ministry of Health and health authorities have agreed to use the term temporary rate reduction in the Home and Community Care Policy Manual and in all Ministry and health authority communications.