Poverty: A Clinical Tool for Primary Care Providers (BC)

Poverty is not always apparent: In British Columbia, 14% of the population lives in poverty.1

1 Screen Everyone

“Do you ever have difficulty making ends meet at the end of the month?”
(Sensitivity 98%, specificity 40% for living below the poverty line)2

2 Poverty is a Risk Factor

Consider:
New immigrants, women, Indigenous peoples, and LGBTQ+ are among the highest risk groups.

Example 1:
If an otherwise healthy 35-year-old comes to your office, without risk factors for diabetes other than living in poverty, you consider ordering a screening test for diabetes.

Example 2:
If an otherwise low-risk patient who lives in poverty presents with chest pain, this elevates the pre-test probability of a cardiac source and helps determine how aggressive you are in ordering investigations.

3 Intervene

Ask Everyone: “Have you filled out and sent in your tax forms?”

- Ask questions to find out more about your patient—their employment, living situation, social supports, and the benefits they receive. Tax returns are required to access many income security benefits: e.g., GST / HST credits, child benefits, working income tax benefits, and property tax credits. Connect your patients to Free Community Tax Clinics.
- Even people without official residency status can file returns.
- Drug Coverage: The patient must have up-to-date tax filings and be registered with the Medical Services Plan and have a BC Services Card or Care Card. Visit drugcoverage.ca for more options.

Ask
Educate
Intervene & Connect

Ask questions to find out more about your patient—their living situation, and the benefits they currently receive.

Ensure you and your team are aware of resources available to patients and their families. Start with Canada Benefits and 2-1-1.

Intervene by connecting your patients and their families to benefits, resources, and services.

Ask Educate Intervene & Connect

Intervening can have a profound impact on your patients' health

<table>
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<th>Patient Group</th>
<th>Ask</th>
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<tr>
<td>Seniors</td>
<td>Do you receive Old Age Security (OAS) and Guaranteed Income Supplement (GIS)?</td>
<td>Individuals over age 65 who live in poverty should receive at least $1,200/month in income through OAS, GIS, and grants from filing a tax return.</td>
<td>Start with Canada Benefits to identify and access income supports for patients and families. Use this in your office with patients and provide them with the link.</td>
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<tr>
<td>Families with Children</td>
<td>Do you receive the Canada Child Benefit on the 20th of every month?</td>
<td>Income supports can be obtained by applying for Canada Child Benefit when filing income tax returns. Eligible families can receive up to $6,400/year for each eligible child under the age of six, and $5,400/year for each eligible child aged 6 to 17. Families may be eligible for additional benefits through certain provincial programs.</td>
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<tr>
<td>Indigenous peoples (First Nations, Inuit, Metis)</td>
<td>Are you registered under the Indian Act or recognized by an Inuit Land Claim organization?</td>
<td>Indigenous peoples registered under the Indian Act or recognized by the Inuit Land Claim organization can qualify for Non-Insured Health Benefits (NIHB), which pays for drugs and extended health benefits not covered by provincial plans.</td>
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<td>Social Assistance Recipients</td>
<td>Have you applied for extra income supplements?</td>
<td>Additional benefits available include: transportation, medical supplies, diet supplements, employment supports, drug &amp; dental, vision, hearing, women’s transition housing and supports, Advanced Age Allowance, community participation, and other discretionary benefits.</td>
<td>Speak with patients’ social services workers. • Apply for Income Assistance</td>
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<tr>
<td>People with Disabilities</td>
<td>Do you receive payments for disability?</td>
<td>Major disability programs available: CPP Disability, EI Sickness, Disability Tax Credit (DTC), WorkSafe BC, Veterans Benefits, Registered Disability Savings Plan (RDSP). DTC can provide up to ~$1,800/year in tax savings (plus retroactive payments) and it is required to receive other benefits including the RDSP, which provides up to $20,000 in grants.</td>
<td>Use a detailed social and medical history to determine the programs to which you can connect your patients. Complete forms such as: • Canada Revenue Agency Form T2201</td>
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Key Resources

- **Canada Benefits** ([www.canadabenefits.gc.ca](http://www.canadabenefits.gc.ca))
  Provides a full listing of federal and provincial income and other supports, organized by personal status (e.g., “parent,” “indigenous peoples”) or life situation (e.g., “unemployment,” “health concerns”), with links to the relevant program websites and to application forms.

- **2-1-1** ([www.bc211.ca](http://www.bc211.ca))
  Call 2-1-1 or browse the website to find community support and advocacy organizations, based on topic and location.

- **Clicklaw** ([www.clicklaw.bc.ca](http://www.clicklaw.bc.ca))
  This site provides legal information, education, and help for British Columbians.

**Remember:** As health care providers, it is our responsibility to provide complete and detailed information that accurately portrays our patients’ health status and disabilities. It is **NOT** our role to serve as the gatekeepers for income security.
Supporting Material

[i] Free Community Tax Clinics: https://link.cep.health/pov1
[ii] DrugCoverage.ca: https://link.cep.health/pov20
[iii] Canada Benefits: https://link.cep.health/pov10
[iv] 2-1-1 British Columbia: https://link.cep.health/pov37
[vi] PovNet: https://link.cep.health/pov40
[vii] Form T2201: https://link.cep.health/pov6
[ix] WorkSafe BC: https://link.cep.health/pov42
[x] To see who is an eligible Non-Insured Health Benefits Client: https://link.cep.health/pov12
[xi] Fact Sheet on Systemic Racism on Indigenous Peoples in Canada: https://link.cep.health/pov27
[xii] National Collaborating Centre for Aboriginal Health’s “Poverty as a Social Determinant of First Nations, Inuit, and Metis Health”: https://link.cep.health/pov28
[xiii] BC Housing: https://link.cep.health/pov43
[xiv] Clicklaw: https://link.cep.health/pov44
[xvi] InclusionBC: https://link.cep.health/pov46
[xviii] BC Centre for Elder Advocacy and Support: https://link.cep.health/pov48
[xx] Supporting Affordability for BC Families: https://link.cep.health/pov50
[xxi] B.C. Child Care Subsidy Program: https://link.cep.health/pov51
[xxiii] B.C. Dental Coverage: https://link.cep.health/pov53
[xxiv] B.C. Housing Rental Assistance Program: https://link.cep.health/pov54
[xxvi] About the Canada Child Benefit program: https://link.cep.health/pov15
[xxvii] How to calculate your Canada Child Benefit: https://link.cep.health/pov16

*These supporting materials are hosted by external organizations, and as such the accuracy and accessibility of their links are not guaranteed. CEP will make every effort to keep these links up to date.

References

  *Please note that the measure used to calculate this statistic is the Low Income Measure after tax.


