



# Accommodation and Meals Contribution

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## Purpose

This policy provides direction on identifying those individuals who are required to pay a monthly [Accommodation and Meals Contribution](#) once approved to receive financial support from Veterans Affairs Canada toward the cost of [intermediate care](#) or [chronic care](#). It also provides information regarding how the Accommodation and Meals Contribution is calculated and paid.

## Policy

## General

1. For the purpose of this policy, the term “Veteran” is interpreted to include all individuals who are required to pay a monthly Accommodation and Meals (A&M) Contribution.
2. Individuals who are eligible to receive a financial contribution toward the cost of intermediate care or chronic care from Veterans Affairs Canada are required to pay a monthly A&M Contribution toward the cost of that care, except those individuals described in paragraph 3.
3. Individuals not required to pay a monthly A&M Contribution are those in receipt of care for a [pensioned condition](#), [Veteran pensioners](#) and [civilian pensioners](#) who are [seriously disabled](#), and former members or [reserve force members](#) who are in receipt of the care for an illness or injury for which they are [entitled to a disability award](#) or pain and suffering compensation.
4. The maximum monthly amount that can be charged to an eligible Veteran while receiving intermediate or chronic care is referred to as the [A&M Rate](#). This rate is calculated annually by the Department based on either the lowest provincial monthly charge for accommodation and meals permitted under the [Canada Health Act](#), or the percentage of increase in the [Consumer Price Index](#), whichever is less. The [A&M Contribution](#) is the amount, if any, of the [A&M Rate](#) that the Veteran is required to pay monthly. This contribution may range from \$0 up to the maximum A&M Rate depending on the individual’s financial ability to pay.
5. Veterans may pay more than the maximum A&M Rate in cases where they are receiving care, by choice, in a private or semi-private room, or a non-provincially subsidized bed, or if they are purchasing extra services (e.g. newspapers, cable television).
6. The maximum [A&M Rate](#) is calculated annually on October 1 in accordance with paragraph 4. Once calculated, it remains in effect until September 30 of the following year.
7. The Veteran's [A&M Contribution](#) is also calculated and comes into effect October 1 each year (except upon initial admission to care). Once calculated, a Veteran's contribution remains the same until September 30 of the next year, unless their circumstances change (see paragraph 19).

## Calculation of Accommodation and Meals Contribution and Income Exemptions

8. For Veterans who are not exempt from paying an A&M Contribution, an income analysis is conducted annually to determine how much, if any, of the A&M Rate the individual is required to pay. The maximum amount a Veteran must contribute monthly is either one of the following, whichever is less:
  - a. the maximum Accommodation and Meals Rate calculated by the Department for October 1 of each year; or,
  - b. the amount, if any, remaining to the Veteran after deducting applicable exemption amounts (i.e. personal, spousal, dependent child, blind) from the individual's assessable income.
9. A Veteran's [income](#) encompasses "income" as defined in section 7 of the [War Veterans Allowance Act](#) (i.e. gross income less applicable deductions permitted under the Income Tax Act), current monthly benefits as defined in paragraph 4.(3)(c) of that Act, and any War Veterans Allowance benefit being paid to the Veteran. Refer to the policy entitled [Income Assessment – War Veterans Allowance Program](#) for additional information.
10. The income information needed to calculate a Veteran's A&M Contribution is obtained, with the consent of the Veteran and, if applicable, the Veteran's spouse or common-law partner, via a data match with the Canada Revenue Agency.
11. A Veteran or, if applicable, the Veteran's spouse or common-law partner, who refuses to provide consent to obtain the information needed to calculate the amount of his/her A&M Contribution must pay the maximum A&M Rate, unless that individual is exempt from making an A&M Contribution.
12. If the consent to obtain income information has been requested but has not been received, the individual must pay the maximum A&M Rate for the relevant period, unless he/she is exempt from making an A&M Contribution. If the required consent is subsequently provided, and it results in the Veteran paying a lower A&M Contribution, an adjustment may be made to the individual's A&M Contribution back to the start of the relevant contribution period.

13. A daily A&M Contribution that can be used for a stay of less than one month (e.g. the month of admission or discharge) can be calculated by dividing the Veteran's maximum monthly A&M Contribution amount by 30, regardless of the number of days in the month.
14. Where a Veteran receives care at more than one facility during a month, the total amount payable by the individual for that month should not exceed the maximum monthly A&M Contribution.

## **Personal and Family Exemptions**

15. The Veterans Health Care Regulations authorize specific exemptions be deducted from the Veteran's assessable income when calculating the A&M Contribution (i.e. personal, spousal, dependent child, blind). The exemption amounts are updated October 1 each year. They are available in the Veterans Services Tool Box under the Rates tab.

## **Veteran Couples**

16. The term "Veteran In Own Right" is used to describe situations involving married couples or recognized common-law relationships, wherein each partner is individually recognized as a [Veteran](#). Whenever partners to a marriage or a recognized common-law relationship are considered "Veterans In Own Right", and one or both is eligible to receive financial support towards intermediate or chronic care costs, different income determination rules are applied in recognition of the unique status held by such couples. This involves:
  - a. assessing only half the income available to each Veteran when determining ability to pay the A&M Contribution (e.g. if the combined assessable income of the Veteran and spouse or common-law partner is \$3,000 per month, only \$1,500 is used in the calculation to determine the amount of the A&M Contribution);
  - b. applying the exemption for spousal support equal to the War Veterans Allowance married rate (plus the exemptions for dependent children and blind status, if applicable) to each Veteran's portion of the assessable incomes;
  - c. applying the exemption for personal comforts to both Veterans.

17. War service [civilians](#) who are eligible to receive financial support towards intermediate or chronic care at Veterans Affairs Canada's expense may also be recognized within the scope of this policy. Hence, if such a civilian is married to, or living in a recognized common-law relationship with another recognized Civilian or Veteran, the same principles apply for the purpose of calculating the A&M Contribution.
18. Recognition as a "Veteran In Own Right" may be granted to any war service Veteran or Civilian who is eligible for and receiving intermediate or chronic care, only if that Veteran or Civilian's spouse or recognized common-law partner satisfies the definition of Veteran or Civilian contained in the Veterans Health Care Regulations.

### **Adjustment to the Accommodation and Meals Contribution**

19. The maximum A&M Rate, and a Veteran's A&M Contribution are calculated and come into effect October 1 each year. Once calculated, the A&M Contribution normally remains the same until September 30 of the next year. However, an adjustment may be made to a Veteran's A&M Contribution, if such an adjustment will result in a decreased A&M Contribution amount. Examples:
  - a. a Veteran marries or acquires a dependent during the period;
  - b. a Veteran is awarded an additional pension assessment or additional pensioned condition(s) which results in the Veteran qualifying as [Seriously Disabled](#) and, thus, exempt from paying an A&M Contribution; or
  - c. an administrative error resulted in the Veteran paying a greater A&M Contribution than required.
20. A change in circumstances resulting in an increased A&M Contribution will only take effect on the following October 1 (for example: death of a spouse or an increase in income).

### **Temporary Absences**

21. Veterans must continue to pay their A&M Contribution during periods of temporary absence from care, unless otherwise agreed to by the facility.

## **Accommodation and Meals Payments**

22. Veterans receiving intermediate or chronic care shall pay their A&M Contribution to either:
  - a. the health care facility (the method of payment and collection to be determined by both parties); or
  - b. Veterans Affairs Canada if the A&M Contribution has been paid to the health care facility by Veterans Affairs Canada.

## **Veterans with Exceptional Health Needs**

23. Veterans in receipt of intermediate care by virtue of having [exceptional health needs](#) (refer the policy entitled [Exceptional Health Needs \[Veterans Independence Program\]](#)) are assured a monthly income equal to the applicable War Veterans Allowance income factor. Any income in excess of that amount must be contributed toward the cost of their care. They are also required to pay up to the maximum A&M Rate.
24. Paragraph 23 applies only to [Veteran pensioners](#), [overseas service Veterans](#), [overseas service civilians](#) and individuals who satisfy the service and age requirements of a [Canada Service Veteran](#).

## **Veterans with Insufficient Income**

25. Those Veterans in receipt of chronic care by virtue of having insufficient income, as described in section 22.1 of the Veterans Health Care Regulations are assured a monthly income equal to the applicable War Veterans Allowance income factor. Any income in excess of that amount must be contributed toward the cost of their care. They are also required to pay up to the maximum A&M Rate.
26. Paragraph 25 applies only to [Veteran pensioners](#), [overseas service Veterans](#), [civilians](#) and individuals who satisfy the service and age requirements of a [Canada Service Veteran](#).

## **References**

[War Veterans Allowance Act](#)

[Civilian War-related Benefits Act](#)

[Canada Health Act](#)

[Veterans Health Care Regulations](#)

[Income Assessment - War Veterans Allowance Program](#)

[Exceptional Health Needs \(Veterans Independence Program\)](#)