

Life-Threatening Health Needs (LTHN) *(Updated November 29, 2010)*

To provide specific health supplements to persons who are not otherwise eligible for assistance but who face a **direct and immediate life-threatening health need** and have no other resources to meet that need.

POLICY

Eligibility Criteria

A recipient who is not eligible for health supplements **or** individuals not in receipt of income, disability, or hardship assistance may be considered eligible as a *life-threatening health need* client if the ministry is satisfied that **all** of the following criteria are met:

- the person's family unit is receiving any level of Medical Services Plan (MSP) premium assistance through the Ministry of Health Services (including Temporary Premium Assistance)
- the minister determines that the medical equipment, medical supplies or medical transportation is necessary to meet a direct and imminent life-threatening health need as verified by a medical practitioner or nurse practitioner
- there are no other resources available to the person to meet that need

Note: the ministry is the payer of last resort. All resources should be considered when determining eligibility for clients. Other resources include (but are not limited to) PharmaCare, Health Authorities, ICBC, WorkSafe BC, Veterans Affairs Canada, private insurance, residential care facilities, charitable organizations, and family/friends.

Non-clients must use all other resources before being eligible under LTHN; this includes assets exceeding the maximum Persons with Disabilities asset limit.

Regional staff may consult with their regional management to determine what constitutes a direct and imminent life-threatening health need if necessary.

What can be provided?

Health Supplements are strictly limited to:

- Medical equipment
- Medical supplies
- Medical transportation

PROCEDURES

STEP 1: Discussion

EAW will discuss LTHN criteria with applicant, and review the requirement for documentation completed by a medical practitioner or nurse practitioner that verifies the applicant's medical condition. The EAW will also explain that other resources must be considered to meet the need.

- Provide applicant with Life-threatening Health Need Applicant Inquiry (SD3322) which describes what information will be required to process the request. Prescription requests will be referred to Fair PharmaCare.

	<p>NOTE: Form SD00435 is no longer required.</p> <ul style="list-style-type: none"> • Create a service request in ICM, type: Application, sub-type: Life Threatening Health Need.
<p>STEP 2: Assessment</p>	<p>Confirm eligibility for Premium Assistance. MSP Premium Assistance can be contacted at 604-683-7151 (Vancouver) or 1-800-663-7100 (toll-free).</p> <p>Press #2 for MSP, press #6 for Premium Assistance, press #5 to confirm active coverage. Client will need their PHN. The service is automated and takes about 3 minutes to complete. There is no need to speak to an agent.</p> <p>Contact details are on http://www.health.gov.bc.ca/msp/infoben/contacts.html</p> <ol style="list-style-type: none"> 1) Ensure applicant has provided detailed medical information from a medical practitioner or nurse practitioner indicating all of the following: <ul style="list-style-type: none"> • What the applicant's need is and how it is life-threatening • What health supplement is required to meet that need • How this supplement would prevent the direct and imminent threat to the applicant's life 2) If applicant is an existing client, create a service request in ICM, type: Ongoing Eligibility, sub-type: Financial Review, and complete RAP in MIS. 3) If applicant is a non-client, create a service request in ICM, type: Application, sub-type: Income Assistance, then complete an application for assistance. 4) Have applicant sign SD0080 or SD0080A to allow the ministry to verify and obtain information to confirm eligibility. 5) Determine if client or applicant have other available resources. 6) For non-income assistance clients, open GA file and update file on PER screen to MSO "08", and LTHN Reason Code "G". 7) For income assistance clients, update file with appropriate allowance code and/or provide necessary supplement to meet the need. 8) Create a service request in ICM for the specific health need (e.g., Health Supplements, Medical Transportation) for purpose of scanning and profiling related documents. 9) Record details in the ICM service request. 10) Ensure that only the determined need is addressed and close the MIS file and the service requests once the appropriate supplement has been issued. If the need is ongoing the file may remain open to meet that need (see Step 4 for ongoing needs). Record details as necessary in the appropriate service request in ICM. 11) Obtain appropriate approval. Create a supervisor approval activity, with supervisor to set to manager review for manager approval if necessary. 12) When the recipient meets the eligibility criteria, follow the procedures outlined for the specific health supplement.
<p>STEP 3: Assessing Info</p>	<p>Review all medical information, financial documents, and other available resources.</p> <ol style="list-style-type: none"> 1) <i>MSP provides various grades of premium assistance with different deductible and coverage levels. They also provide "temporary" as well as "regular" premium assistance. A LTHN applicant meets the income test if they receive ANY level or type of premium assistance.</i>

	<p>2) Apply the applicable PWD asset level for the corresponding family unit size for non-client applicants. Consider only assets that are cash-assets, or quickly converted into cash (e.g., GICs, most mutual funds, stocks, or bonds, within or outside of RSPs). Apply any amount over the applicable asset level to the cost of the item requested, and determine a “financially-eligible amount.”</p> <p>3) Other resources include (but not limited to) meeting health related needs or accessing funding through:</p> <ul style="list-style-type: none"> • Other government programs (e.g., PharmaCare, Health Authorities, ICBC, WorkSafeBC, Veterans Affairs Canada) • Private insurance • Charitable organizations (e.g., Red Cross Loan Cupboard) • Family and friends • Publicly subsidized residential care facilities (when it is the client’s place of residence). Clients living in facilities funded by the Ministry of Health Services (MHR) are not eligible for medical equipment from the ministry. These needs must be met through the facility. Facility staff should be contacted to determine the funding source. <p>If applicant is requesting prescription drug coverage, refer to Fair PharmaCare.</p>
<p>STEP 4: Ongoing LTHN Needs</p>	<p>If the need is ongoing, follow the procedures outlined for the specific health supplement and perform eligibility reviews by confirming:</p> <ul style="list-style-type: none"> • person resides in BC and is in receipt of MSP premium assistance; • asset availability – amount above the PWD asset level should be applied to the requested item if the person is a not a BCEA client; • a medical practitioner or nurse practitioner verifies that the medical condition is the same or worse and still requires assistance to meet a direct and imminent life-threatening health need. <p>A user-defined activity should be set with a due date to review ongoing eligibility.</p>
<p>STEP 5: Reconsiderations & Appeals</p>	<p>Offer applicants the right to reconsideration and appeal if they are found to be ineligible.</p>

OLR → Life-Threatening Health Needs

Staff: https://qww.hsd.gov.bc.ca/intranet/meia/online_resource/health_supplements_and_programs/lifethreatsupp/current/

Public: http://www.gov.bc.ca/meia/online_resource/health_supplements_and_programs/lifethreatsupp/

RELATED LINKS:

Medical Equipment and Devices

Staff: https://qww.hsd.gov.bc.ca/intranet/meia/online_resource/health_supplements_and_programs/memobility/current/

Public: http://www.gov.bc.ca/meia/online_resource/health_supplements_and_programs/memobility/

Medical Equipment – Orthoses

Staff: https://gww.hsd.gov.bc.ca/intranet/meia/online_resource/health_supplements_and_programs/meorthotics/current/

Public: http://www.gov.bc.ca/meia/online_resource/health_supplements_and_programs/meorthotics/

Medical Supplies

Staff: https://qww.hsd.gov.bc.ca/intranet/meia/online_resource/health_supplements_and_programs/medsup/current/

Public: http://www.gov.bc.ca/meia/online_resource/health_supplements_and_programs/medsup/

Medical Transportation

Staff: https://gww.hsd.gov.bc.ca/intranet/meia/online_resource/health_supplements_and_programs/medtrans/current/

Public: http://www.gov.bc.ca/meia/online_resource/health_supplements_and_programs/medtrans/