



NON-INSURED HEALTH BENEFITS POLICY

Purpose

The Toquaht Nation recognizes that there are situations where citizens require extra support with the costs maintaining their health and wellness. Additionally, there are alternative health care options that are not covered by other health benefit plans but may provide citizens with significant health benefits.

The Non-Insured Health Benefits (NIHB) program provides Toquaht citizens with coverage for a range of health benefits that are not covered through:

- other social programs
- private insurance plans
- provincial health insurance
- First Nations Health Authority
- Indigenous Services Canada (for example Jordan's Principle)

Definitions

In this policy,

“NIHB” means non-insured health benefits.

“Luxury” means items or services that are not essential but make life more pleasant.

“Over the counter” means medications that are not prescribed but will significantly enhance the user's quality of life.

“Prescription” means written recommended medication and supplies (may include vitamins) by a medical professional or similarly qualified professional.

“Registered” means an accredited and licensed professional in the province of BC.

Eligibility to Apply for Toquaht NIHB

For the purposes of this policy, an eligible individual is:

- a registered citizen of the Toquaht Nation, as per the Toquaht Nation Citizenship Act, who is at least 18 years of age
- OR
- a guardian of a registered Toquaht child under the age of 18. Toquaht may require proof of guardianship if the child is not living with their biological parents.

To be eligible to apply does not mean that funding support is approved or guaranteed.

Applications will be processed on a first-come, first-serve basis until the fiscal year's allocated funding is exhausted.

Considerations

- Funding can only be accessed once all other avenues have been explored and exhausted. Other funding sources include:
 - other social programs
 - private insurance plans
 - provincial health insurance
 - First Nations Health Authority
 - Indigenous Services Canada (example: Jordan's Principle)
- Eligible individuals must request support prior to making any expenditure. Toquaht will not reimburse for expenses paid prior to funding approval.
- Whenever possible or practicable, monies will be paid directly to the vendor or supplier.
- Where Toquaht has approved funding and funds are paid to a citizen, the citizen will be required to submit a copy of the receipt. Failure to provide this documentation will impact future access to the program.

Eligible costs

Eligible individuals can apply for a wide range of health benefits. The intent is to support citizens with costs for services and supplies that are not covered by other social programs. Toquaht can also provide support to "top-up" funding where other programs have contributed, but the maximum threshold of the other program was exceeded (for example, eyeglasses).

There are many ways that a citizen can improve their health. Examples of health benefits Toquaht may cover are:

- Medication (prescription and over the counter)
- Medical equipment or supplies
- Mobility and occupational therapy aids for elders and persons with disabilities
- Dental (necessary for health maintenance), e.g. dentures, crowns, bridges,
- Hearing Aids
- Vitamins
- Prescription eyeglasses
- Registered alternative health therapies (physiotherapy, chiropractic, massage, occupational, naturopath, osteopathic)

- Mental health supports or programs (psychologists, psychiatrist, counselling)
- Traditional healers or medicines

Ineligible costs

Eligible individuals cannot apply for services or products that are considered luxury or non-essential, such as:

- Unregistered massage or other services
- Reiki
- Spa services
- Cosmetic dental
- Diet programs and products
- Cosmetic surgery (Botox, etc.)

Funding Limitations

Toquaht Nation allocates funds through the annual Budget Act for this program. Once the annual allocation has been exhausted, we will no longer consider requests.

To ensure fair distribution and access to all citizens the following table provides some funding maximum guidelines.

Dental	\$500 annual
Eyeglasses	\$250 annual
Naturopathic care	\$250 annual
Mobility aids	\$3,000

Applying for Toquaht NIHB

Eligible individuals can request NIHB support:

In-person: Toquaht Nation Administration – 1971 Peninsula Rd., Ucluelet

E-mail: noreenf@toquaht.ca

Mail: Toquaht Nation
PO Box 759
Ucluelet, BC V0R 3A0

Fax: 250-726-4403, Attn: Noreen Frank

*Please Note: If an applicant submits a request by fax, it is the applicant's responsibility to call the Toquaht Nation at 1-877-726-4230 and ensure the fax was successfully received.

Implementation

This policy is implemented as of September 2, 2021.