

**100% Municipal Discretionary Benefits to
Individuals and Families**

2023 Annual Report

April 2024

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Introduction

The 100% municipally funded discretionary benefits programme provides low income residents of Wellington County and Guelph with one-time financial support to cover basic medical expenses when there is no other social assistance programme or other community support that meets their need.

This programme provides access to medically necessary items and services for the most vulnerable members of our communities, including coverage for emergency dental interventions, prescription medication, supplies for the management of chronic illness, and paramedical supports for improved quality of life such as hearing aids and glasses. The programme has significant impact on the health and wellbeing of those in our community who would otherwise have no ability to pay for critical medical necessities. The programme also assists families and individuals in Wellington County and Guelph with basic funeral, burial and/or cremation expenses after the death of a loved one, where no other funds are available from the estate of the deceased.

Municipally funded discretionary benefits expenditures are approved within the annual County of Wellington budget and are cost-shared with the City of Guelph for expenses allocated to eligible City residents. Expenditures are tracked and monitored by the Treasury and Social Services departments. Social Services staff process benefit requests, including reviewing medical verification and determining financial need. Financial eligibility for discretionary benefits is determined through a needs test (see Appendix A for the assessment form used), and verification of medical necessity for the item requested is required. Assurances are made that cost sharing options with other agencies and programmes are sought wherever possible. Staff actively work to identify the most cost-effective benefit available to meet the need, as well as considering all options for funding and providing referrals to other community supports where available.

Service disruptions and changes in medical service delivery brought about as a result of the COVID-19 pandemic impacted how individuals accessed care and medical necessities, resulting in lower discretionary benefit spending in 2020 and 2021, with a return to pre-pandemic levels in 2022. Although overall expenditures were higher in 2023 compared to 2022, actual medical discretionary benefit expenditures came in below the approved budget allocations in 2023.

2023 Discretionary Benefit Expenditures

The following section lists expenditures for each category of approvals for health-related needs as well as funerals, including a breakdown of approximately how many individual clients accessed the benefit throughout the year, and a year over year comparison. The 2023 municipal discretionary benefit funding allocation enabled social services staff to assist 359 unique individuals with a total of 1,318 requests for assistance. The majority of individuals who accessed municipally funded discretionary benefits are subsidized retirement home residents, accounting for 85% of all medical benefit requests.

Dental

Expenditures for dental care include dentures, emergency dental care for adults, as well as dental care that supports employability or quality of life. Services for cosmetic or preventative reasons are not provided.

Year	Total Individuals Assisted	Total Spending
2019	79	\$ 76,819.34
2020	27	\$ 34,876.83
2021	30	\$ 32,810.05
2022	44	\$ 39,376.37
2023	31	\$ 25,442.97

As in previous years, staff have continued routing patients to dentists with hospital privileges where possible for severe and complex treatment needs, to minimize dental expenditure growth. Non-emergency dental services under the provincial Ontario Senior's Dental Care Programme have resumed after a gradual post-pandemic restart in 2022, which may account for the lower spending in this area in 2023. As the federal dental benefit (announced in 2023) is expanded and implemented, this may alleviate more pressure off municipal discretionary benefit spending in this area in future years. In 2023, staff assisted 31 individuals with dental and denture needs, processing a total of 49 benefit requests as some individuals required more than one dental intervention during the year.

Diabetic Supplies

Expenditures in this category include assistance with diabetic necessities such as alcohol swabs, lancets, monitors, syringes, test strips or other medically necessary items not covered by another source.

Year	Total Individuals Assisted	Total Spending
2019	30	\$ 14,504.44
2020	23	\$ 11,381.05
2021	21	\$ 12,840.90
2022	15	\$ 11,162.99
2023	16	\$ 11,029.94

Expenditures in this area are primarily associated with supporting a small number of older adults with complex needs living in subsidized retirement home settings. Retirement homes continue to be subject to strict public health infection prevention measures following the COVID-19 pandemic, including some restrictions on outside service providers entering the facility. These measures may be contributing to lower annual usage and spending for this benefit since 2020. In 2023, 16 individuals received assistance to cover the costs associated with ongoing diabetes management with a total of 33 requests processed.

Funerals

Funerals and burials are approved at prescribed rates for eligible applicants. See Appendix B for the 2023 Funeral Fee Schedule. The Cost Recovery Unit pursues all possible reimbursements to contribute to the cost of funerals and burials. The costs listed below include reimbursements received in 2023

(total expenditures net of reimbursements). The time to settle estates is often lengthy and further reimbursements may be received in the future.

Year	Total Funerals	Total Spending
2019	22	\$ 30,097.37
2020	29	\$ 50,944.31
2021	20	\$ 22,699.89
2022	28	\$ 72,021.50
2023	45	\$ 89,914.04

Due to the unpredictable nature of requests for this benefit, funeral expenditures are highly variable from year to year. Total spending was higher in 2023 than in previous years, largely due to a record high number of funerals. Maximum funeral rates effective January 2023 are found in Appendix B.

Hearing Aids

Hearing aids can be approved where medically necessary and are provided based on the most cost-effective estimate submitted. Expenditures in this category also include hearing aid batteries.

Year	Total Individuals Assisted	Total Spending
2019	9	\$ 6,409.50
2020	8	\$ 8,695.00
2021	8	\$ 8,246.50
2022	15	\$ 15,977.00
2023	5	\$ 4,390.00

The maximum amount of coverage for this benefit was updated in 2022 to align more closely with the current cost of hearing aids in our service area. Usage and spending for hearing aids decreased significantly compared to 2022, due to fewer requests for initial hearing aids. Municipally funded discretionary benefits enabled five individuals to receive hearing aids in 2023.

Medical Travel and Transportation

Medical Travel and Transportation costs, when not covered by another source, may be approved using the most cost effective and appropriate method of transportation.

Year	Total Individuals Assisted	Total Spending
2019	71	\$ 19,829.57
2020	50	\$ 10,636.12
2021	49	\$ 11,569.10
2022	46	\$ 25,634.34
2023	46	\$ 13,904.10

Usage of the medical travel and transportation benefit decreased significantly during the COVID-19 pandemic and began to increase with the lifting of emergency measures and the resumption of more in-person medical care. Costs for supporting a small number of clients with frequent usage of the benefit were high in 2022, driven by complex kidney dialysis needs that required transportation to hospitals outside of Guelph and Wellington, but have returned to more typical levels in 2023. Staff explore all

available transportation options on a continuous basis to reduce municipal cost wherever possible. In 2023, staff processed 161 requests for medical and travel and transportation, enabling 46 individuals to access medical services and supports multiple times during the year.

Other Special Benefits

Other Special Benefits consist of items deemed medically necessary that do not fall into any of the previously listed categories. Most often in this category are payments for blood tests, equipment recommended by occupational therapists like shower chairs and grab bars, as well as mobility aids such as walkers and wheelchairs.

Year	Total Individuals Assisted	Total Spending
2019	50	\$ 25,850.24
2020	85	\$ 20,579.96
2021	94	\$ 27,563.49
2022	85	\$ 27,330.49
2023	85	\$ 39,872.89

In 2023, staff assisted 85 individuals with a total of 320 requests for medically necessary items and health services. Spending in this benefit area in 2023 covered a wide range of medical needs, including home visit fees for individuals in subsidized retirement homes for blood draws and diagnostic testing, CPAP equipment and repairs to mobility aids. Higher spending in this area in 2023 can be attributed to more requests for higher-cost items such as wheelchairs and hospital beds.

Prescription Medication

Prescription medication expenditures include co-pay and deductible amounts for eligible low-income residents. The vast majority of expenses are related to coverage for co-pay amounts for seniors living in subsidized retirement homes. Short-term prescription medication may be covered while coverage from other funding sources such as the Trillium Drug Programme and the Exceptional Access Programme are pursued.

Year	Total Individuals Assisted	Total Spending
2019	121	\$ 36,834.62
2020	90	\$ 32,975.84
2021	91	\$ 37,622.13
2022	81	\$ 39,034.16
2023	73	\$ 37,659.95

The majority of spending in this benefit area continues to reflect a significant number of low-cost co-pays for seniors living in retirement homes, with 73 individuals accessing this benefit a total of 470 times in 2023.

Prosthetics

Expenditures in this category are for devices that strengthen a bodily function and include orthotics and wigs when medically necessary.

Year	Total Individuals Assisted	Total Spending
2019	5	\$ 1,230.58
2020	7	\$ 3,558.98
2021	8	\$ 7,565.20
2022	8	\$ 8,172.97
2023	7	\$ 4,332.98

Spending in this category reflects the coverage of orthotics and orthopedic footwear. Individuals eligible for this benefit are able to access coverage for orthopedic footwear once every two years, and orthotics every four years. Seven individuals received assistance to cover the cost of medically necessary orthotics and orthopedic footwear in 2023.

Surgical Supplies

Surgical supplies are items required by a person being treated at home for an injury, infection or other condition. Surgical supplies may include catheters, colostomy supplies, incontinence supplies, and dressings.

Year	Total Individuals Assisted	Total Spending
2019	55	\$ 38,219.71
2020	45	\$ 35,571.36
2021	48	\$ 36,529.19
2022	40	\$ 25,900.12
2023	37	\$ 54,348.93

Incontinence supplies drive most of the spending in this category, supporting the needs of low-income older adults in retirement homes with increasingly complex medical needs. In 2023, staff processed 214 requests for this benefit, enabling 37 individuals to access incontinence supplies and other medically necessary items as required in 2023.

Vision

Adult vision care expenditures include retinal exams, eyeglasses, lenses and frames, repairs or replacements. These requests are approved based on a cost estimate once in a 4-year period or with a significant prescription change.

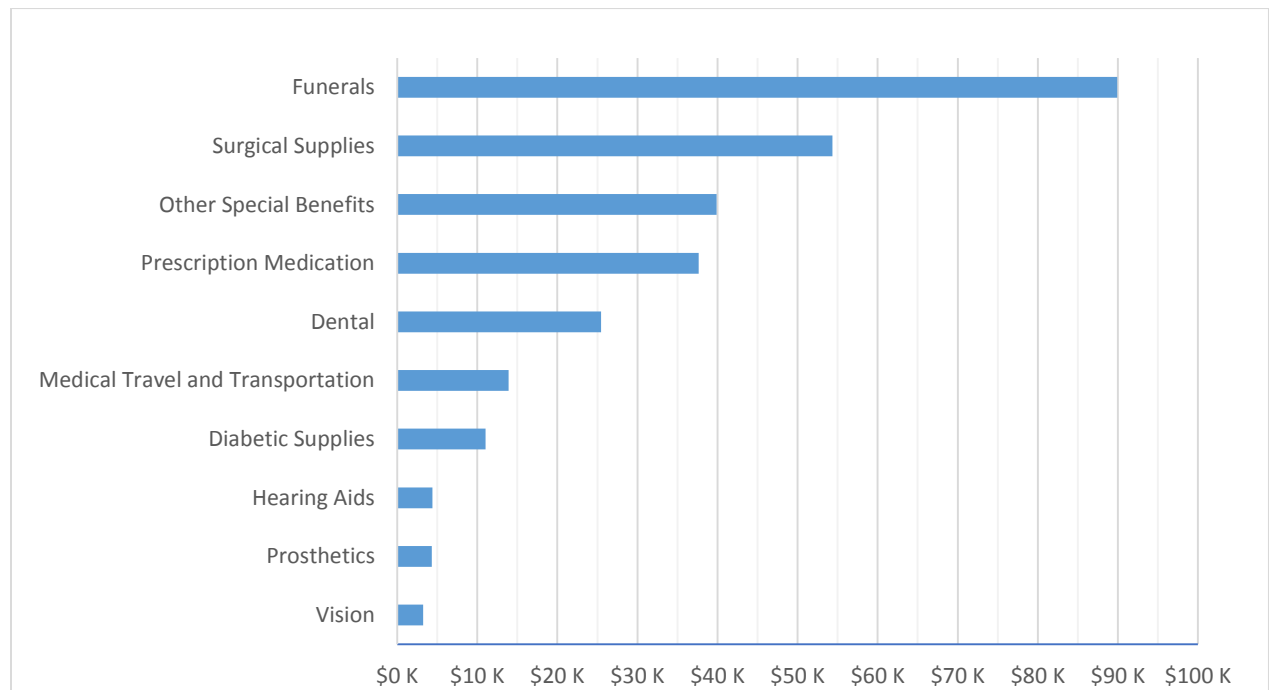
Year	Total Individuals Assisted	Total Spending
2019	22	\$ 5,816.08
2020	11	\$ 3,192.37
2021	17	\$ 5,122.78
2022	30	\$ 7,144.02
2023	14	\$ 3,250.50

After a decrease in usage and expenditure in 2020, usage of this benefit reached a five year high due to renewal of coverage periods, and the lifting of service restrictions for vision care providers in 2022. Usage and spending patterns have returned to more typical levels in 2023. In 2023, 14 individuals received assistance to cover the cost of eyeglasses and medically necessary diagnostic testing for eye health.

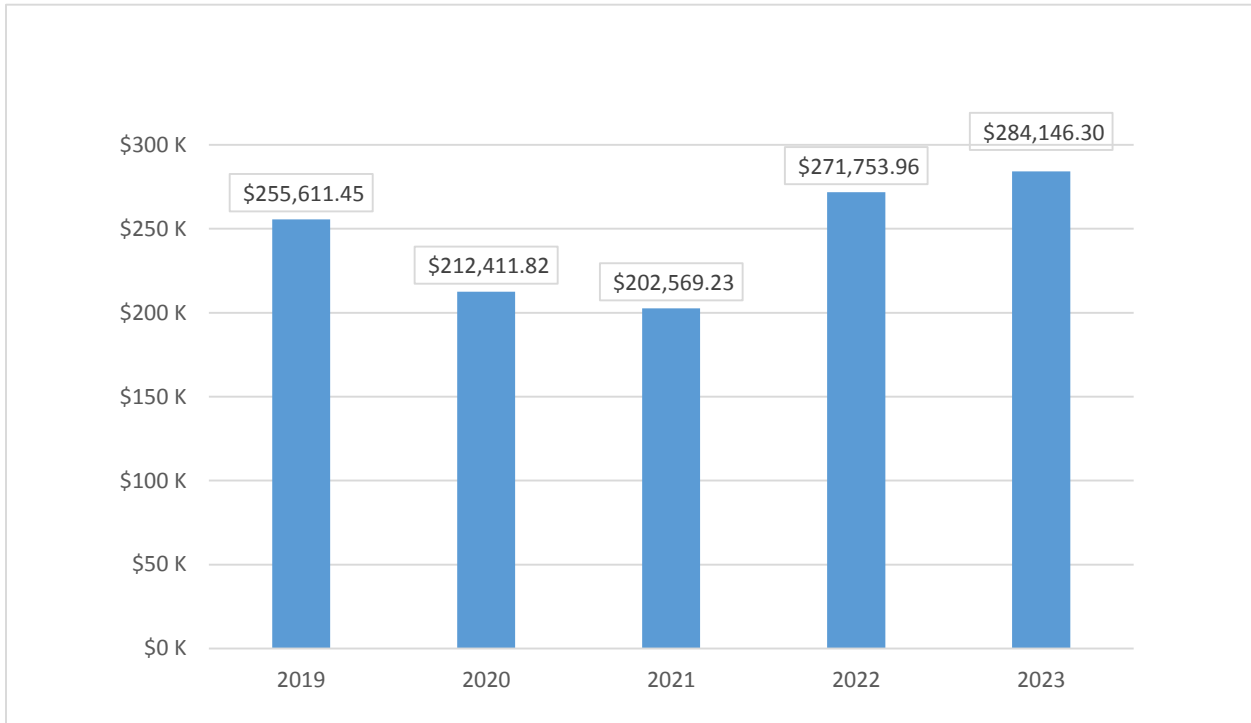
Total Discretionary Benefit Expenditures

Benefit Type	Total Individuals Assisted		City Expenditure (\$)	County Expenditure (\$)	Total Expenditure (\$)
	City	County			
Dental	19	12	16,051.03	9,391.94	25,442.97
Diabetic Supplies	9	7	5,536.65	5,493.29	11,029.94
Funerals	32	13	73,449.49	16,464.55	89,914.04
Hearing Aids	4	1	2,390.00	2,000.00	4,390.00
Medical Travel and Transportation	30	16	8,550.82	5,353.28	13,904.10
Other Special Benefits	59	26	30,574.12	9,298.77	39,872.89
Prescription Medication	44	29	18,917.27	18,742.68	37,659.95
Prosthetics	6	1	3,508.33	824.65	4,332.98
Surgical Supplies	24	13	38,004.88	16,344.05	54,348.93
Vision	7	7	2,150.50	1,100.00	3,250.50
Total	234	125	199,133.09	85,013.21	284,146.30

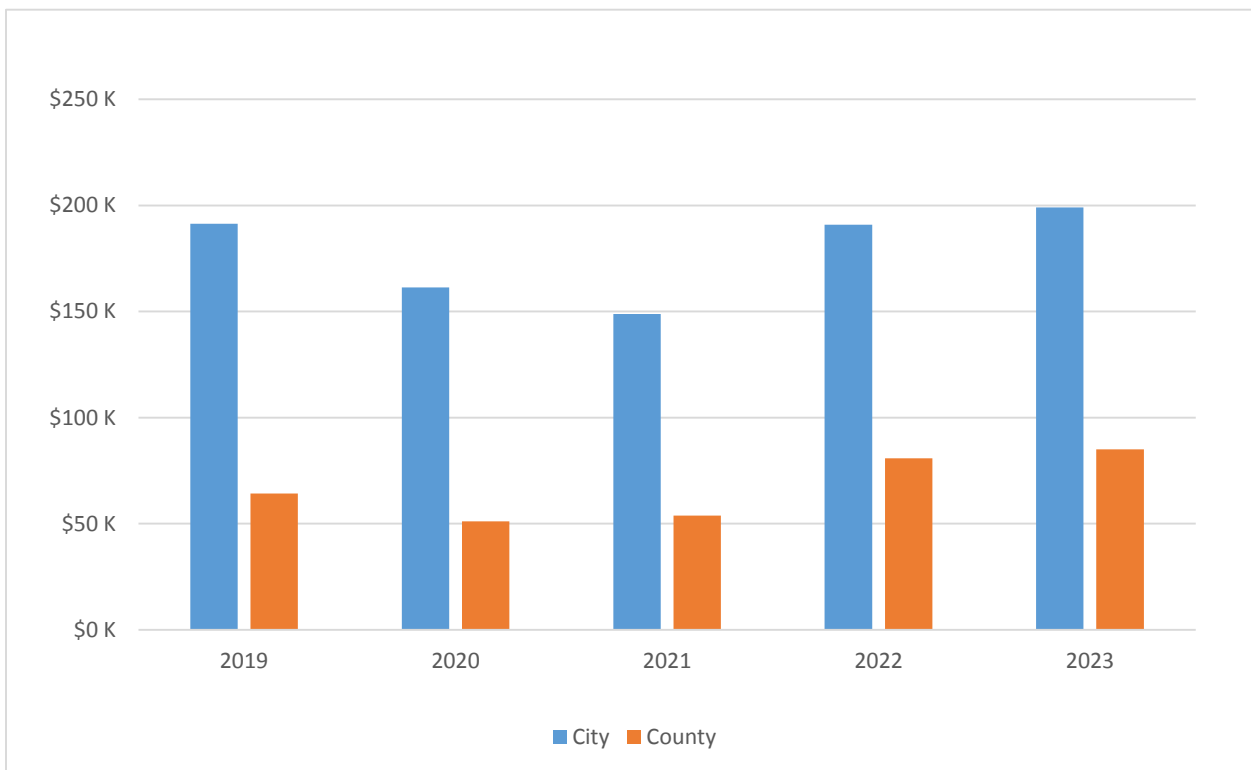
2023 Discretionary Benefit Expenditures by Benefit Type



Total Annual Discretionary Benefits Expenditures 5-year Summary



Total Annual Discretionary Benefit Expenditure by City and County



Notes on Medical Expenditures

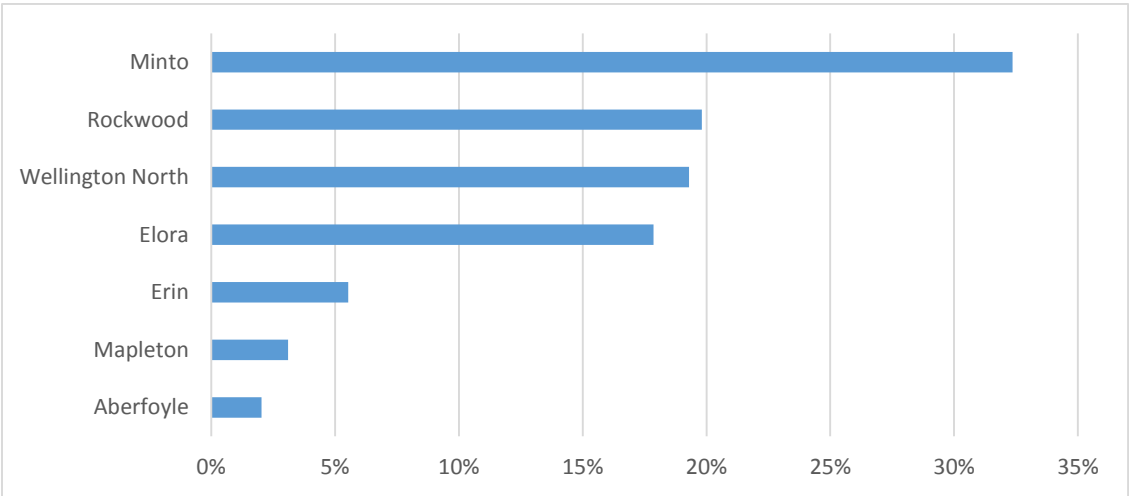
Year-to-year variability in expenditure by category of spending is expected to continue based on demand, particularly for expenditures driven by an aging population such as funerals and incontinence supplies. Government policy decisions around coverage of certain items can also have a significant impact on client demand and municipal costs related to these services. Due to an aging population and increased demand for healthcare as a result of backlogs and disruptions in access to care over the last few years, discretionary benefit spending is expected to grow in future years. Impacts to programme expenditures are most likely to occur if health benefit programmes are introduced by other levels of government.

Market Bucks (Wellington County only)

The Market Bucks programme, managed by the County of Wellington Social Services department in collaboration with Economic Development, provides individuals and families with vouchers to purchase products at participating Wellington County farmer’s markets throughout the market season (April to October). Vouchers are issued in \$5 denominations to Ontario Works recipients and County of Wellington Settlement Services clients. Community organizations and municipalities are also able to purchase Market Bucks at a reduced rate to provide the vouchers to people in need in communities across Wellington County.

Market Bucks vouchers may be redeemed with any vendor at the participating markets. Market Bucks were accepted at seven farmer’s markets during the 2023 season: Aberfoyle, Elora, Erin, Mapleton, Minto, Rockwood and Wellington North. The programme aims to increase access to fresh, healthy food for Social Services clients and community members, increase exposure and revenue for local farmers, and to build community connections. In 2023, this programme supported 217 households to access fresh food at local farmer’s markets. Market Bucks purchased \$9,810 worth of goods from farmers and producers across the County of Wellington during the 2023 farmer’s market season.

Percentage Shares of Market Bucks Redeemed per Market Location



Appendices

Appendix A: Needs Test

Discretionary Benefit Calculation Sheet

Name:	
Address:	

Member ID:	
City/County:	City

Section 1 - Basic Needs	
Adults	
Dependents 0-17	
Dependents 18+	
Total Basic Needs	

Section 4- Income	
Gross Earnings	
Mandatory Deductions	
Child Care expenses	
Net Earnings	
Total Income	

Section 2 - Shelter Detail - Actual Cost	
Mortgage	
Rent	
Taxes	
Fire Insurance	
Hydro	
Fuel	
Utilities	
Phone	
Other (specify)	
Total Shelter	

Section 5 - Net Assistance	
Total Need	
Total Monthly Income	
Net Assistance	

Section 3 - Total Need	
Total Basic Needs	
Add 20%	
Total Shelter	
Advanced Age	
Other (specify)	
Other (specify)	
Base	
Total Need	

Section 5 - Comments

Prepared By: _____ Date: _____

Approved By: _____ Date: _____

Appendix B: Funeral Rates

MAXIMUM RATES EFFECTIVE JANUARY 1, 2023

Container	
Casket – cloth covered, plywood construction	\$904
Direct Cremation - minimum available container	\$221
Professional and Staff Services	
Arrangements and Required Services	\$759
Removal – 16km radius – over 16km x 0.54	\$113
Basic preparation and care of remains	\$123
Embalming	\$247
Visitation	\$261
Conducting of Services	\$555
Documentation – registering, record vital stats, secure legal docs, obtain certificates & permits, clerical & office staff	\$386
Facility Charges	
Basic Required	\$360
Funeral Home Facilities for service(s) or from other place of worship	\$607
Visitation – two hour visitation	\$353
Register Book & Acknowledgement Cards	\$100
Vehicles/Transportation	
Funeral Coach	\$345
Car for Clergy	\$203
Service Vehicle (all transfers)	\$160
Additional mileage if travelling outside a 16km radius	\$0.54/km
Cemetery Costs	
Includes plot, opening/closing, all other fees	Maximum \$1300 plus HST
Maximum (Funeral Services + Cemetery Costs)	\$5473 plus HST AND \$1300 plus HST

Items Covered at Actual Cost (most affordable option available)

Cremation Cost	Hermetically Sealed Liners
Lowering Device & Grass (if not supplied)	Sealed Pouches
Winter Storage – if burial to be in Spring	Coroner's Certificate – If cremation occurs
All Outer Containers – if required	Death registration
Oversize Casket	

Funeral Services for Children

Children's funeral services will be billed to the County at the same rate the Funeral Home charges to the public but should not exceed the maximum amounts outlined below:

Over 4 x 6" casket and Services (adult rate)	\$5473
2 x 6" to 4 x 6" casket and Services	\$4145
Newborn to one year of age	\$3250
Stillborn – funeral service at graveside or funeral home – no visitation or local newspaper notice	\$349