



New Brunswick Self-Verification Guide: Detecting Possible Misuse of Benefits and Services in Your Name (Parents & Caregivers)

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New Brunswick Self-Verification Guide

Detecting Possible Misuse of Benefits and Services in Your Name (Parents, Caregivers, and Guardians)

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Purpose: This document provides a New Brunswick-specific, legally safe pathway for parents, caregivers, and guardians to verify whether public benefits or services were billed, paid, or claimed using their own identity or that of a dependent. It includes both New Brunswick and Government of Canada (federal) official resources.

Introduction

In Canada, many child and family services are administered by provinces/territories, while some benefits and identity-protection pathways are federal. New Brunswick does not provide a single public, name-searchable clearinghouse that aggregates all child care payments, subsidies, and health claim activity. The recommended approach is **self-verification**: confirm providers using official registries, review records you are legally entitled to access, and report concerns only through official channels if discrepancies warrant escalation.

Section 1 — Licensed / Regulated Child Care Verification (New Brunswick)

New Brunswick provides an official search tool to help families identify licensed early learning and childcare sites. Parents and guardians can also review official inspection/compliance information through provincial resources.

1.1 Official provider search (public)

New Brunswick Childcare Finder (Parent Portal):

<https://www.nbed.nb.ca/parentportal/en/search/elc/> [1]

1.2 Licensing and oversight overview

Government of New Brunswick — Early Learning and Childcare Services (licensing and monitoring):

https://www2.gnb.ca/content/gnb/en/services/services_renderer.2736.Early_Learning_and_Childcare_Services.html [2]

1.3 Inspection / compliance history (official)

Government of New Brunswick — Early Learning and Childcare Facility Inspection Reports:

https://www2.gnb.ca/content/gnb/en/departments/education/elcc/content/inspection_reports.html [3]

Section 2 — Child Care Subsidy / Voucher Program (New Brunswick)

New Brunswick provides official childcare financial assistance programs for eligible families. If you suspect a subsidy was used in your name or your child's name, review any official notices you received and verify status through official provincial channels.

2.1 Official program information

Government of New Brunswick — Childcare Assistance Program (service page):

https://www2.gnb.ca/content/gnb/en/services/services_renderer.14136.Daycare_Assistance_Program.html [4]

2.2 Apply / manage benefits (official portal)

New Brunswick Parent Portal — Childcare Financial Assistance:

<https://www.nbed.nb.ca/parentportal/en/FinancialAssistance/> [5]

2.3 What parents/guardians should review

- Eligibility/authorization notices (approved dates, child identifiers, and any provider name shown).
- Provider identity and details via Childcare Finder (Section 1.1). [1]
- Dates of care/attendance versus your own records.
- Whether subsidy activity appears to continue after withdrawal, provider change, or non-attendance.

Section 3 — Health Coverage Claims Verification (New Brunswick Medicare) and Fraud Reporting

New Brunswick health coverage is administered through New Brunswick Medicare. If you suspect misuse of a Medicare card/number or suspect services were billed under your identity, use the official Medicare fraud reporting channel.

3.1 Medicare overview (official)

Government of New Brunswick — Medicare:

<https://www2.gnb.ca/content/gnb/en/departments/health/Medicare.html> [6]

3.2 Report allegations of Medicare fraud (official)

Government of New Brunswick — Medicare Fraud (how to report):

<https://www2.gnb.ca/content/gnb/en/departments/health/DrugPlans/content/medicare/Fraud.html> [7]

Section 4 — Public Records Requests (New Brunswick RTIPPA)

New Brunswick public access to records is governed by the **Right to Information and Protection of Privacy Act (RTIPPA)**. Records involving minors, benefit cases, and protected health information may be restricted; however, parents/guardians may request records they are legally entitled to receive and request written reasons for denials/redactions.

4.1 RTIPPA overview (official)

Government of New Brunswick — RTIPPA Act information:

<https://www.gnb.ca/en/gov/information-access-privacy/rippa-act.html> [8]

4.2 How to submit a right-to-information request (official guidance)

Government of New Brunswick — How to make a request for information:

<https://www.gnb.ca/en/gov/information-access-privacy/how-to-request-information.html> [9]

Section 5 — Federal Verification and Reporting (Government of Canada)

Some benefits and identity-protection steps are federal. If you suspect misuse that touches federal benefits, taxation, or identity, use the official Government of Canada channels below. This section is informational and does not imply wrongdoing by any person or organization.

5.1 Report suspected tax or benefit cheating (CRA — official)

Canada Revenue Agency — Reporting suspected tax or benefit cheating in Canada:

<https://www.canada.ca/en/revenue-agency/programs/about-canada-revenue-agency-cra/suspected-tax-cheating-in-canada-overview.html> [10]

5.2 Report a scam or identity theft affecting your CRA account (official)

CRA — Report a scam or identity theft:

<https://www.canada.ca/en/revenue-agency/corporate/scams-fraud/report-scam.html> [11]

5.3 Federal access-to-information / privacy requests (ATIP Online)

ATIP Online Request (Government of Canada):

<https://atip-aiprp.apps.gc.ca/atip/welcome.do> [12]

5.4 Report fraud and cybercrime (Canadian Anti-Fraud Centre)

Canadian Anti-Fraud Centre — Report fraud and cybercrime:

<https://antifraudcentre-centreantifraude.ca/report-signalez-eng.htm> [13]

Section 6 — Public “Red Flag” Patterns (For Awareness Only)

The following markers do not prove misconduct, but can indicate when additional verification is warranted:

- **Date mismatch:** payments/claims on days the child was not in care or not receiving the service.
- **Provider mismatch:** provider listed that the family never used.
- **Duration mismatch:** billing continues after termination/withdrawal.
- **Authorization mismatch:** billed services exceed approved scope.
- **Identity mismatch:** records referencing a child/dependent you do not recognize.

Appendix A — Official Resources (New Brunswick + Federal)

1. NB Childcare Finder — <https://www.nbed.nb.ca/parentportal/en/search/elc/> [1]
2. NB Early Learning and Childcare Services — https://www2.gnb.ca/content/gnb/en/services/services_renderer.2736.Early_Learning_and_Childcare_Services.html [2]
3. NB Inspection Reports — https://www2.gnb.ca/content/gnb/en/departments/education/elcc/content/inspection_reports.html [3]
4. NB Childcare Assistance Program (service page) — https://www2.gnb.ca/content/gnb/en/services/services_renderer.14136.Daycare_Assistance_Program.html [4]
5. NB Childcare Financial Assistance (Parent Portal) — <https://www.nbed.nb.ca/parentportal/en/FinancialAssistance/> [5]
6. NB Medicare overview — <https://www2.gnb.ca/content/gnb/en/departments/health/Medicare.html> [6]
7. NB Medicare Fraud reporting — <https://www2.gnb.ca/content/gnb/en/departments/health/DrugPlans/content/medicare/Fraud.html> [7]
8. NB RTIPPA Act info — <https://www.gnb.ca/en/gov/information-access-privacy/rippa-act.html> [8]
9. NB How to request information — <https://www.gnb.ca/en/gov/information-access-privacy/how-to-request-information.html> [9]
10. CRA suspected tax/benefit cheating — <https://www.canada.ca/en/revenue-agency/programs/about-canada-revenue-agency-cra/suspected-tax-cheating-in-canada-overview.html> [10]
11. CRA report scam/identity theft — <https://www.canada.ca/en/revenue-agency/corporate/scams-fraud/report-scam.html> [11]
12. ATIP Online Request (federal) — <https://atip-aiarp.apps.gc.ca/atip/welcome.do> [12]
13. Canadian Anti-Fraud Centre report — <https://antifraudcentre-centreantifraude.ca/report-signalez-eng.htm> [13]

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