GOVERNMENT-SUBSIDIZED NURSING HOMES

How Nursing Homes are Organized and Administered

Nursing homes in Alberta provide room and board and a range of care services, from personal care with nursing-supervision to skilled medical and nursing care. Nursing home fees are set by the government. Admission to a long term care facility (nursing home) is based on an assessment of need conducted by a Continuing Care Placement Coordinator with Alberta Health Services. To apply for Long Term Care, Alberta residents may call a centralized government authority, Health Link Alberta, at 1-866-408-5465 (LINK) or 811. The staff there will find and refer applicants to their local Continuing Care Placement office where a Placement Coordinator will work with them to find a suitable centre for assessment and admission if required.

Eligibility/Requirements for Admission

To be eligible for subsidized care services clients must:

- be eligible for registration with the Alberta Health Care Insurance Plan,
- have lived in Alberta for three consecutive years at any time previously, or must have lived in Alberta for one year immediately prior to applying, and must have been a resident of Canada for 10 years or more.

Income/Asset Test

An Income/Asset test does not form part of the assessment by the Alberta Health Services (AHS) for admittance into a nursing home. However, low income seniors may be eligible for financial assistance through the Alberta Seniors Benefit program. The Alberta Seniors Benefit program provides support in addition to the federal benefits received under Old Age Security, Guaranteed Income Supplement, Federal Allowance and the GST credit. It is based on income and provides monthly cash benefits to eligible seniors. The lower a senior's income, the higher the cash benefit will be, up to the maximum amount.

To be eligible for this program, a client must:

- be over 65 years of age,
- have lived in Alberta for at least 3 months immediately before applying,
- be a Canadian citizen or have been admitted into Canada for permanent residence,
- have an income level within limits allowed by program: In general, a single senior with an annual income of $29,965 or less, and senior couples with a combined annual income of $43,785 or less, are eligible for a cash benefit. These income levels are guidelines only and are for seniors whose income includes a full Old Age Security pension.
**Note:** Assistance is available for all accommodations (standard, semi, private) as long as they meet the required set income levels.

**Note:** Benefits for seniors living in long-term care and designated assisted living facilities are calculated to ensure a senior has at least $315 in disposable income every month after paying their accommodation charges.

The amount of cash benefit a senior is eligible for is determined by four factors:

- the type of accommodation the senior lives in,
- his/her marital/cohabitation status,
- his/her income (combined with his/her spouse/partner's income),
- whether the senior is eligible for the federal Old Age Security pension

**Medical Criteria**

Admission into a nursing home consists of an in home medical assessment when the senior is found to have “unscheduled care needs”. The maximum cash benefit from the Alberta Seniors Benefit program (when non-deductible income is $0) for a single senior living a nursing home is $11,460 annually. In the case of a married senior living in a nursing home (where one partner lives in a nursing home and the other lives in their home) the maximum cash benefit is $14,820 annually.

**Costs for Nursing Homes**

<table>
<thead>
<tr>
<th>Type of Accommodation</th>
<th>Daily Rate</th>
<th>Monthly Cost</th>
</tr>
</thead>
<tbody>
<tr>
<td>Standard Accommodation (Ward)</td>
<td>$52.65</td>
<td>$1,601.44</td>
</tr>
<tr>
<td>Semi-Private Accommodation</td>
<td>$55.45</td>
<td>$1,686.61</td>
</tr>
<tr>
<td>Private Accommodation</td>
<td>$64.10</td>
<td>$1,949.71</td>
</tr>
<tr>
<td>Respite Care Rate</td>
<td>$52.65</td>
<td>$1,601.44</td>
</tr>
</tbody>
</table>

**RETIREMENT HOMES / RESIDENCES**

**How Retirement Homes are Organized and Administered**

A retirement home in Alberta is a multi-residence housing facility that provides accommodation and services such as meals and cleaning services for older people. Retirement homes in the province are privately owned and operated and not administered by the provincial government. Each facility usually provides a private or semi-private room or complete living suite as well as common living quarters, including a lounge area, a common dining room, recreation rooms, cleaning services, social and/or religious programs and some basic health care services. The unit can be paid for on a monthly fee basis, like an apartment, or can in some instances be bought the same way as a condominium.
Admission, fees and waiting lists for retirement homes are controlled by the homes themselves, not by the government. Admission usually depends on the ability to pay and absence of serious medical conditions that require professional nursing care. Residents are responsible for paying their own fees and government subsidies are not available for accommodation in a retirement residence.

**Costs for Retirement Homes**

<table>
<thead>
<tr>
<th>Type of Accommodation</th>
<th>Provincial Median</th>
<th>Provincial Range</th>
<th>Edmonton Median</th>
<th>Edmonton Range</th>
<th>Calgary Median</th>
<th>Calgary Range</th>
</tr>
</thead>
<tbody>
<tr>
<td>Private Rooms (per month)</td>
<td>$2,400.00</td>
<td>$900.00 - $4,825.00</td>
<td>$2,272.50</td>
<td>$1,145.00 - $3,111.00</td>
<td>$3,025.00</td>
<td>$2,000.00 - $4,825.00</td>
</tr>
<tr>
<td>1 Bedroom Suites (per month)</td>
<td>$3,450.00</td>
<td>$1,285.00 - $5,535.00</td>
<td>$3,425.00</td>
<td>$2,150.00 - $4,280.00</td>
<td>$4,175.00</td>
<td>$2,800.00 - $5,585.00</td>
</tr>
</tbody>
</table>

**Home Care**

**GOVERNMENT-SUBSIDIZED HOME CARE**

**How Government-subsidized Home Care is Organized and Administered**

Home care is aimed at helping seniors achieve and maintain health, well-being and personal independence in their own homes. Alberta Health Services (AHS) in Alberta is responsible for home care. Referrals for home care can come from many sources including family members, friends and doctors. Once the referral is made, staff assess the health needs of the individual and the needs of the caregiver. Home care services include professional health care services as well as personal care services for activities such as bathing, dressing, grooming and simple household tasks that help to maintain a safe and supportive home.

**Eligibility/Requirements for Admission**

Eligibility for services and number of hours of care and support to be provided to a particular client are determined based on an in home assessment by a co-ordinator from AHS.

To be eligible for subsidized home care, a client must:
- be a resident of Alberta,
- be a Canadian citizen or have permanent resident status,
- have a valid health card and
- have a need that can be fulfilled by home professional health and support services.
**Income/Asset Test**

An Income/Asset test does not form part of the assessment by AHS, however, low income seniors may be eligible for financial assistance through the Alberta Seniors Benefit program. The Alberta Seniors Benefit program provides support in addition to the federal benefits received under Old Age Security, Guaranteed Income Supplement, Federal Allowance and the GST credit. It is based on income and provides monthly cash benefits to eligible seniors. The lower a senior’s income, the higher the cash benefit will be, up to the maximum amount. To be eligible for this program, clients must:

- be over 65 years of age,
- have lived in Alberta for at least 3 months immediately before applying,
- be a Canadian citizen or admitted into Canada for permanent residence,
- have an income level within limits allowed by program: In general, a single senior with an annual income of $26,965 or less, and senior couples with a combined annual income of $43,785 or less, are eligible for a cash benefit.

The amount of cash benefit a senior is eligible for is determined by four factors:

- the type of accommodation the senior lives in,
- his/her marital/cohabitation status,
- his/her income (combined with his/her spouse/partner's income),
- whether the senior is eligible for the federal Old Age Security pension

The maximum cash benefit from the Alberta Seniors Benefit program (when non-deductible income is $0) for a single senior homeowner or renter is $3,360.00 annually. In the case of a married senior homeowner or renter the maximum cash benefit is $5,040.00 annually.

**Costs**

There is no charge for professional health care and personal home care services.

**PRIVATE HOME CARE**

AHS resources are limited and go to the neediest. As a result, many seniors get inadequate services and have to rely on private home care services to receive appropriate care.

**Costs of Private Home Care**

<table>
<thead>
<tr>
<th>Type of Service</th>
<th>Provincial Median</th>
<th>Provincial Range</th>
<th>Calgary Median</th>
<th>Calgary Range</th>
<th>Edmonton Median</th>
<th>Edmonton Range</th>
</tr>
</thead>
<tbody>
<tr>
<td>Meal Delivery (per meal)</td>
<td>$9.00</td>
<td>$6.00 - $10.00</td>
<td>N/A</td>
<td>N/A</td>
<td>$9.50</td>
<td>$8.50 - $10.00</td>
</tr>
<tr>
<td>In Home Meal Preparation (per hr)</td>
<td>$28.00</td>
<td>$25.00 - $30.00</td>
<td>$28.00</td>
<td>$25.00 - $30.00</td>
<td>$30.00</td>
<td>$30.00</td>
</tr>
<tr>
<td>Laundry/Housecleaning (per hr)</td>
<td>$28.38</td>
<td>$15.00 - $30.00</td>
<td>$28.00</td>
<td>$25.00 - $30.00</td>
<td>$30.00</td>
<td>$15.00 - $30.00</td>
</tr>
<tr>
<td>Personal Care (Bathing/Dressing) (per hr)</td>
<td>$28.95</td>
<td>$26.75 - $32.00</td>
<td>$28.00</td>
<td>$26.75 - $30.00</td>
<td>$30.00</td>
<td>$30.00 - $32.00</td>
</tr>
<tr>
<td>Service</td>
<td>Per Hour</td>
<td>Lower Limit</td>
<td>Upper Limit</td>
<td>Lower Limit</td>
<td>Upper Limit</td>
<td></td>
</tr>
<tr>
<td>-------------------------------</td>
<td>----------</td>
<td>-------------</td>
<td>-------------</td>
<td>-------------</td>
<td>-------------</td>
<td></td>
</tr>
<tr>
<td>Companionship/Supervision</td>
<td>$28.90</td>
<td>$26.75</td>
<td>$30.00</td>
<td>$28.00</td>
<td>$30.00</td>
<td></td>
</tr>
<tr>
<td>Skilled Nursing*</td>
<td>$50.00</td>
<td>$35.00</td>
<td>$70.00</td>
<td>$48.50</td>
<td>$65.00</td>
<td></td>
</tr>
<tr>
<td>Physiotherapy</td>
<td>N/A</td>
<td>N/A</td>
<td>N/A</td>
<td>N/A</td>
<td>N/A</td>
<td></td>
</tr>
<tr>
<td>Occupational Therapy</td>
<td>$125.00</td>
<td>$80.00</td>
<td>$150.00</td>
<td>$127.50</td>
<td>$150.00</td>
<td></td>
</tr>
<tr>
<td>In Home Relief</td>
<td>$28.95</td>
<td>$26.75</td>
<td>$32.00</td>
<td>$30.00</td>
<td>$32.00</td>
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<tr>
<td>Palliative Care</td>
<td>$40.00</td>
<td>$26.75</td>
<td>$70.00</td>
<td>$41.00</td>
<td>$65.00</td>
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<tr>
<td>24 Hour Live-in Care</td>
<td>$29.00</td>
<td>$26.75</td>
<td>$29.00</td>
<td>N/A</td>
<td>N/A</td>
<td></td>
</tr>
</tbody>
</table>

N/A = Insufficient sample size obtained to justify inclusion

* Fees listed are for RNs however, these fees may vary depending on the type of nurse, such as a Registered Nurse (RN) or a Licensed Practical Nurse (LPN), delivering the care.

**Adult Day Programs**

**How Adult Day Programs Work**

Adult day programs are designed for adults with special needs, physically located in the community, to provide a safe group setting during the day when family members are not available to care for them. These centres are usually open daily, Mondays through Fridays (some on Saturdays as well). They provide a secure, caring and positive setting for adults with special needs - those who are experiencing memory loss, communication disorders, social isolation or physical disabilities. Nutritious lunch meals are provided which usually accommodate any special diet, along with an afternoon snack. Participants need to be mobile, with the possible assistance of a cane, walker or wheelchair. Adult Day Programs can be public or private, non-profit or for-profit.

Adult day Programs in Alberta are managed and operated by and accessed through Community Care Access, and screened through the Alberta Health Services Day Program intake. Seniors pay daily fees to cover part of meals & activities.

The purpose of an adult day program is:

- to provide special needs adults time to enjoy a setting outside their house where they can obtain both mental and social encouragement, stimulation and any required health care
- to provide family caregivers with a much-needed break in order to focus on themselves, take time and relax or go to work

Candidates for adult day programs are special needs adults who may be:

- challenged physically and/or cognitively, but do not require 24-hour supervision,
- in the early stages of dementia or
• in need of social contact and stimulation.

Costs

The cost for an adult day program is set by Alberta Health Services at $15.75/day.

Typical Home Care Scenarios

Scenario 1: Low Level of Care (Early in the crisis management stage of care)

Mrs. Williams is an 85 year old widow living in her own home. She has osteoarthritis and leg edema. She must wear support stockings to relieve her edema and because her fingers and back are arthritic, she needs help getting dressed. To get around her home, she uses a walking support device or rollator. Both of Mrs. Williams’ daughters help her out regularly on weekends and evenings while her son-in-law helps maintain the house and takes care of the lawn.

After fracturing her femur in a significant fall 9 months ago, Mrs. Williams’ mobility has severely decreased and she lost 9 kg or almost 20 lbs as a result. She tells her daughters that she forgets to eat and the food in her refrigerator is spoiled. During their visits, her daughters notice that she eats very little and sometimes chokes on her food.

To help her eat safely and address other needs, Mrs. Williams and her daughters agree it's time for some formal care. She needs meals delivered to her home, someone to supervise her meals and assistance with dressing and bathing. She would also benefit from a home safety assessment.

Care plan to assist family caregivers part-time

• Meal delivery – 2 meals a day on weekdays provided by Meals on Wheels or another meal delivery program
• Meal supervision – 1 hour a day on weekdays (to include a record of food intake and assistance if patient chokes)
• Personal Care (bathing, dressing) – 1 hour a day on weekdays
• Occupational therapist: to provide initial home safety assessment and recommendations

<table>
<thead>
<tr>
<th>Services Required</th>
<th>Frequency</th>
<th>Covered or Subsidized by Government (1)</th>
<th>Services Required to be paid by client</th>
<th>Cost per unit</th>
<th>Monthly Cost</th>
</tr>
</thead>
<tbody>
<tr>
<td>Meal Delivery (meals/wk)</td>
<td>10</td>
<td>0</td>
<td>10</td>
<td>$9.00</td>
<td>$387.00</td>
</tr>
<tr>
<td>Meal Supervision (hrs/wk)</td>
<td>5</td>
<td>0</td>
<td>5</td>
<td>$28.95</td>
<td>$622.43</td>
</tr>
<tr>
<td>Personal Care (Bathing/Dressing) (hrs/wk)</td>
<td>5</td>
<td>2</td>
<td>3</td>
<td>$28.95</td>
<td>$373.46</td>
</tr>
<tr>
<td>Total per month</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td>$1,382.88</td>
</tr>
</tbody>
</table>

In addition, there will be expenses for two visits by an occupational therapist including a 1 hr. initial assessment and a 45 min. follow up after equipment has been installed. The two visits will cost $218.75 altogether.
**Scenario 2: Intermediate Level of Care (Late in the crisis management stage of care)**

Mr. Leung is a 72 year old widower. He lives with his daughter and her husband in a small community outside the city. Mr. Leung has cataracts in both eyes. He also has dementia which has progressed to the point where he requires continual supervision. He forgets to take his medication, does not eat properly and cannot safely prepare meals. He needs cues for dressing and bathing.

Mr. Leung’s daughter and her husband assist him in the mornings, evenings and weekends, but aren’t available during the day on weekdays. For weekdays, they enrolled him in an adult day program 2 days per week and hired someone to accompany him to and from the program. For the remaining 3 days of the week they’ve hired someone to supervise him and keep him company. They’ve also arranged help for laundry and house cleaning.

**Care Plan to assist family caregiver full time, during the week**

- Companionship/Supervision: 3 times a week, 8 hours a day
- Adult Day Program: 2 days a week
- Safety Supervision: to and from the Adult Day Program - 2 times a week, 30 minutes each way
- Laundry/House cleaning: 3 hours a week

<table>
<thead>
<tr>
<th>Services Required</th>
<th>Frequency</th>
<th>Covered or Subsidized by Government</th>
<th>Services Required to be Paid by Client</th>
<th>Cost per Unit</th>
<th>Monthly Cost</th>
</tr>
</thead>
<tbody>
<tr>
<td>Companionship/Supervision (hrs/wk)</td>
<td>24</td>
<td>0</td>
<td>24</td>
<td>$28.90</td>
<td>$2,982.48</td>
</tr>
<tr>
<td>Adult Day Program (excluding transportation) (days/wk)</td>
<td>2</td>
<td>2</td>
<td>2</td>
<td>$15.75</td>
<td>$135.45</td>
</tr>
<tr>
<td>Safety Supervision (hrs/wk)</td>
<td>2</td>
<td>2</td>
<td>0</td>
<td>$0.00</td>
<td>$0.00</td>
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<tr>
<td>Laundry/Housecleaning (hrs/wk)</td>
<td>3</td>
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<td>3</td>
<td>$28.38</td>
<td>$366.10</td>
</tr>
<tr>
<td><strong>Total per month</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td><strong>$3,484.03</strong></td>
</tr>
</tbody>
</table>

**Scenario 3: High Level of Care (in the dependence stage of care)**

Mr. and Mrs. Jensen live in a two-bedroom condominium. Mr. Jensen is 93 years old, alert and aware but physically frail. Mrs. Jensen is 88 years old, diabetic and recently had a stroke. Her balance is poor and she’s at high risk for falling. She can only walk short distances and needs help to get around. She also has heel ulcers that make walking even more difficult. For longer distances, she uses a wheelchair.

Her family doctor recommends Mrs. Jensen move to a nursing home. But because Mr. and Mrs. Jensen’s daughter promised she wouldn’t send her parents to a nursing home, she needs to make alternate arrangements. Options include using a caregiver to assist Mrs. Jensen with bathing, dressing, toileting, walking, meal preparation, household chores and transportation to
and from appointments. A nurse could monitor and chart her medicine use and blood sugar levels, clean her heel ulcers and change her bandages. Mr. and Mrs. Jensen would also benefit from a home safety assessment by an occupational therapist who may recommend safety bars, raised toilet seats, better lighting, removing clutter and securing loose rugs.

**Care plan to assist family caregivers full-time, every day**

- In-home meal preparation – 7 days a week, 2 hours daily
- Private caregiver – 7 days a week, 8 hours daily to assist with bathing, dressing, toileting and walking and relieve spouse of caregiver duties
- Private Registered Nurse – 4 times a week for 30 minutes to monitor and chart medicine use and blood sugar levels and monitor and change dressing on heel ulcers
- Laundry – 2 hours every other week
- House cleaning – once a week for 90 minutes
- Occupational therapist: to provide initial home safety assessment, recommendations and a 45 minute follow-up after equipment installation

<table>
<thead>
<tr>
<th>Services Required</th>
<th>Frequency</th>
<th>Covered or Subsidized by Government(1)</th>
<th>Services Required to be Paid by Client</th>
<th>Cost per Unit</th>
<th>Monthly Cost</th>
</tr>
</thead>
<tbody>
<tr>
<td>In Home Meal Preparation (hrs/wk)</td>
<td>14</td>
<td>0</td>
<td>14</td>
<td>$28.00</td>
<td>$1685.60</td>
</tr>
<tr>
<td>Personal Care (Bathing Dressing)</td>
<td>56</td>
<td>20</td>
<td>36</td>
<td>$28.95</td>
<td>$4481.46</td>
</tr>
<tr>
<td>Skilled Nursing (hrs/wk)</td>
<td>2</td>
<td>1</td>
<td>1</td>
<td>$50.00</td>
<td>$215.00</td>
</tr>
<tr>
<td>Laundry/Housecleaning (hrs/wk)</td>
<td>2.5</td>
<td>0</td>
<td>2.5</td>
<td>$28.38</td>
<td>$305.09</td>
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<tr>
<td><strong>Total per month</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td><strong>$6,687.15</strong></td>
</tr>
</tbody>
</table>

In addition, there will be expenses for two visits by an occupational therapist including a 1 hr. initial assessment and a 45 min follow up after equipment has been installed. The two visits will cost $218.75 altogether.

(1) The hours of care allotted by the Alberta Health Services mentioned above are an estimate only. Actual hours allotted by the AHS may be more or less depending on a formal assessment and regional availability.

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