Residential Facilities

GOVERNMENT-SUBSIDIZED NURSING HOMES

How Nursing Homes are Organized and Administered

Nursing homes in New Brunswick are residential long term care facilities that provide accommodation, supervisory care, personal care and nursing and medical services on a 24-hour basis. Nursing home facilities are approved and monitored by the Department of Health. The Department of Health also sets the fees for nursing homes, which include room and board, as well as required supervision and assistance with activities of daily living.

Assessment, waiting lists and admission into a nursing home are managed by the Department of Social Development and Nursing Home Services. An assessment will be conducted to determine a client’s needs and will help the client transition into a nursing home.

Eligibility/Requirements for Admission

To be eligible for admission into nursing homes, a client must:

- be 19 years or older,
- be a citizen or permanent resident of Canada,
- be a resident of New Brunswick,
- have been assessed as needing a nursing home level of care.

Income/Asset Test

Clients who can afford to pay the full cost of their services do not require a financial assessment.

For those who cannot afford long term care, the Standard Family Contribution Policy sets out the terms for determining whether a client is eligible for government subsidization of long term care services. An authorized employee of the Department of Social Development must determine that a person is eligible for long term care services in order to apply for a government subsidy. The amount of Standard Family Contribution is based on the client’s net family income and whether there is a spouse and/or dependents living at home. A subsidized client in a residential facility retains or receives a monthly comfort and clothing allowance. The amount of the allowance is $108 per month.

Clients applying for a subsidy are required to complete a Financial Declaration Form stating their income and that of their spouse, if applicable. The information on the form is reviewed, verified and an assessment of net family incomes is determined based on the process outlined...
in the Standard Family Contribution Procedures Manual. All income including wages, pensions, investment income (dividends, interest), rental income etc. are considered in determining the Standard Family Contribution. As of May 2015, financial assets are NOW factored in and include: cash, bank deposits, stocks, bonds, tax free savings accounts, GICs, mutual funds, investment funds and trusts. The only liquid financial assets that are NOT factored in are RRSPs and RRIFs. Income tax returns for the past 2 years as well as recent bank statements are required to determine rate.

Costs
The Department of Health sets the fees of nursing homes which include room and board, as well as required supervision and assistance with activities of daily living. Fees for services under the Long-Term Care and Disability Support Programs are not covered by Medicare. The fee for these services can be as much as $113/day ($3,437.09/month) but how much a client needs to pay for these services depends on his/her net family income unless, they are single, widowed, or divorced.

Clients with the ability to pay for their long term care services must make a contribution or, in some instances, pay the full amount for services provided. Clients with incomes at or below basic income assistance levels are exempt from the contribution.

RETIREMENT HOMES / RESIDENCES

How Retirement Homes are Organized and Administered

A retirement home in New Brunswick 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.

Admissions, fees and waiting lists for retirement homes are controlled by the homes themselves, not by the government. Admission usually depends on 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>Fredericton Median</th>
<th>Fredericton Range</th>
</tr>
</thead>
<tbody>
<tr>
<td>Private Rooms (per month)</td>
<td>$2,000.00</td>
<td>$900.00 - $2,975.00</td>
<td>$2,162.00</td>
<td>$1,350.00 - $2,975.00</td>
</tr>
<tr>
<td>One-Bedroom Suites (per month)</td>
<td>$3,100.00</td>
<td>$2,800.00 - $3,450.00</td>
<td>N/A</td>
<td>N/A</td>
</tr>
</tbody>
</table>

*N/A = Insufficient sample size obtained to justify inclusion*

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## Home Care

### GOVERNMENT-SUBSIDIZED HOME CARE

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

Publically funded home support services are designed to help clients remain independent and in their own home for as long as possible. Home care services include professional health care services as well as personal care services such as bathing, dressing, grooming and household tasks that help to maintain a safe and supportive home.

In New Brunswick, home care is managed by the Department of Social Development. The Department of Social Development will send a care coordinator who will assess how the person functions, the level of supervision needed, the level of care needed and the ability of the family to provide the required care. The hours of home care granted by the Department of Social Development will depend upon assessment. In exceptional circumstances the maximum will be 336 hours per month, particularly to meet special needs and/or prevent admission to a nursing home.

#### Eligibility/Requirements for Admission

To be eligible for the Home Care Program an individual must:

- be 19 years or older,
- be a citizen or permanent resident of Canada,
- be a resident of New Brunswick,
- have been assessed as needing home care,
- have a valid New Brunswick Medicare card.
**Income/Asset Test**

Clients who can afford to pay the full cost of their services do not require a financial assessment. For those who cannot afford long term care, the Standard Family Contribution Policy sets out the terms for determining whether a client is eligible for government subsidization of long term care services. An authorized employee of the Department of Social Development must determine that a person is eligible for long term care services in order to apply for a government subsidy. The amount of Standard Family Contribution is based on the client’s net family income and whether there is a spouse and/or dependents living at home.

Clients applying for a subsidy are required to complete a Financial Declaration Form stating their income and that of their spouse, if applicable. The information on the form is reviewed, verified and an assessment of net family incomes is determined based on the process outlined in the Standard Family Contribution Procedures Manual. All income including wages, pensions, investment income (dividends, interest), rental income etc. is considered in determining the Standard Family Contribution. Income tax returns for the past 2 years as well as recent bank statements are required to determine rate. Assets, however, are not subject to an asset test.

**Costs**

In-home support services are not covered by Medicare. As a result, a contribution scale is used to determine the client's contribution towards the cost of services. The government will pay for those who are unable to pay the full cost of their services. No income or very low income clients may receive in-home support services for no charge. Those clients with low income may pay a nominal per hour fee. The hourly fee for in-home support services would vary according to the client’s income (as determined by the Standard Family Contribution Procedures).

The contribution is based on family income minus income taxes, statutory employment deductions, private health insurance premiums and Long Term Care insurance premiums.

**PRIVATE HOME CARE**

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

**Costs of Private Home Care**

<table>
<thead>
<tr>
<th>Type of Service</th>
<th>Provincial Median</th>
<th>Provincial Range</th>
<th>Fredericton Median</th>
<th>Fredericton Range</th>
</tr>
</thead>
<tbody>
<tr>
<td>Meal Delivery (per meal)</td>
<td>$7.88</td>
<td>$6.00 - $10.85</td>
<td>N/A</td>
<td>N/A</td>
</tr>
<tr>
<td>In Home Meal Preparation (per hr)</td>
<td>$20.50</td>
<td>$15.00 - $24.85</td>
<td>$22.00</td>
<td>$18.00-24.85</td>
</tr>
<tr>
<td>Service</td>
<td>Hourly Rate</td>
<td>Range</td>
<td>Hourly Rate</td>
<td>Range</td>
</tr>
<tr>
<td>----------------------------------------------</td>
<td>-------------</td>
<td>-------------------</td>
<td>-------------</td>
<td>-------------------</td>
</tr>
<tr>
<td>Laundry/Housecleaning (per hr)</td>
<td>$20.50</td>
<td>$15.00 - $24.85</td>
<td>$22.00</td>
<td>$18.00 - $24.85</td>
</tr>
<tr>
<td>Personal Care (Bathing/Dressing) (per hr)</td>
<td>$20.50</td>
<td>$17.00 - $25.00</td>
<td>$22.93</td>
<td>$18.00 - $25.00</td>
</tr>
<tr>
<td>Companionship/Supervision (per hr)</td>
<td>$21.00</td>
<td>$18.00 - $24.85</td>
<td>$21.43</td>
<td>$18.00 - $24.85</td>
</tr>
<tr>
<td>Skilled Nursing* (per hr)</td>
<td>$50.00</td>
<td>$38.00 - $65.00</td>
<td>$44.00</td>
<td>$38.00 - $5000</td>
</tr>
<tr>
<td>Physiotherapy (per hr)</td>
<td>$100.00</td>
<td>$90.00 - $135.00</td>
<td>N/A</td>
<td>N/A</td>
</tr>
<tr>
<td>Occupational Therapy (per hr)</td>
<td>$100.00</td>
<td>$100.00 - $120.00</td>
<td>N/A</td>
<td>N/A</td>
</tr>
<tr>
<td>In Home Relief (per hr)</td>
<td>$20.50</td>
<td>$15.00 - $25.00</td>
<td>$23.00</td>
<td>$18.00 - $25.00</td>
</tr>
<tr>
<td>Palliative Care (per hr)</td>
<td>$24.93</td>
<td>$18.00 - $65.00</td>
<td>$24.93</td>
<td>$18.00 - $50.00</td>
</tr>
<tr>
<td>24 Hour Live-in Care (per hr)</td>
<td>$21.75</td>
<td>$20.50 - $25.00</td>
<td>$24.00</td>
<td>$23.00 - $25.00</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 dependent adults/seniors, 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.

The department of Social Development runs Adult Day Programs in New Brunswick. The cost of $50.00 per day is subsidized by the government, leaving a cost to the client of $10.00 per day.

The purpose of an adult day program is:

- to provide dependent adults/seniors time to enjoy a setting outside of 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 or,
• in the early stages of dementia or,
• in need of social contact and stimulation.

Costs

The cost of attending an all day adult day program in New Brunswick is $10.00 per day which includes meals, activities and snacks.

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 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>$7.88</td>
<td>$338.84</td>
</tr>
<tr>
<td>Meal Supervision (hrs/wk)</td>
<td>5</td>
<td>0</td>
<td>5</td>
<td>$20.50</td>
<td>$440.75</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 $175.00 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 (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>Companionship/Supervision (hrs/wk)</td>
<td>24</td>
<td>0</td>
<td>24</td>
<td>$21.00</td>
<td>$2,167.20</td>
</tr>
<tr>
<td>Adult Day Program (excluding transportation) (days/wk)</td>
<td>2</td>
<td>0</td>
<td>2</td>
<td>$10.00</td>
<td>$86.00</td>
</tr>
<tr>
<td>Safety Supervision (hrs/wk)</td>
<td>2</td>
<td>2</td>
<td>0</td>
<td>0</td>
<td>$0.00</td>
</tr>
<tr>
<td>Laundry/Housecleaning (hrs/wk)</td>
<td>3</td>
<td>0</td>
<td>3</td>
<td>$20.50</td>
<td>$264.45</td>
</tr>
<tr>
<td>Total per month</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td>$2,517.65</td>
</tr>
</tbody>
</table>
**Scenario 3: High Level of Care (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>$20.50</td>
<td>$1,234.10</td>
</tr>
<tr>
<td>Personal Care (Bathing Dressing) (hrs/wk)</td>
<td>56</td>
<td>14</td>
<td>42</td>
<td>$20.50</td>
<td>$3,702.30</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>$20.50</td>
<td>$220.38</td>
</tr>
<tr>
<td><strong>Total per month</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td><strong>$5,371.78</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 $175.00 altogether.
(1) The hours of care allotted by the Department of Social Development mentioned above are an estimate only. Actual hours allotted by the Department of Social Development may be more or less depending on a formal assessment and regional availability.