Long Term Care in Alberta

Residential Facilities

Nursing Homes

How Nursing Homes Are Organized and Administered

In Alberta, nursing home fees are set by the government. Nursing homes provide room and board and a range of care services, from personal care with nursing supervision to skilled medical and nursing care. Admission to a long-term care facility (nursing home) is based on an assessment of need conducted by a registered nurse of the local Regional Health Authority (RHA). If the decision is made that admittance into a nursing home is the best solution for the client, the RHA staff will work with the placement service to find a suitable centre.

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 RHA 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, 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 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 $22,200 or less and senior couples with a combined annual income of $35,900 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 their 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 living a nursing home is $9,660 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 $11,100 annually.

### Costs

<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>$39.62</td>
<td>$1,188.60</td>
</tr>
<tr>
<td>Semi-Private Accommodation</td>
<td>$42.00</td>
<td>$1,260.00</td>
</tr>
<tr>
<td>Private Accommodation</td>
<td>$48.30</td>
<td>$1,449.00</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. Regional Health Authorities (RHAs) in Alberta are responsible for home care. Referrals for home care can come from many sources including family members, friends and doctors. Once the referral is made, regional health authority staff assesses 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 such as bathing, dressing and grooming.

#### Eligibility/Requirements for Admission

To be eligible for subsidized home care, clients must:

- be residents of Alberta
- be a Canadian citizen or have permanent resident status
- have a valid health card
- must have a need that can be fulfilled by home professional health and support services

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

#### Income/Asset Test

An Income/Asset test does not form part of the assessment by the RHA. 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 $22,200 or less and senior couples with a combined annual income of $35,900 or less are eligible for a cash benefit

The amount of cash benefit a senior is eligible for is determined by 4 factors:

- the type of accommodation the senior lives in
- his/her marital/cohabitation status
- his/her income (combined with their 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 $2,880 annually. In the case of a married senior homeowner or renter, the maximum cash benefit is $4,320 annually.

#### Costs

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

#### Private Home Care

RHA resources are limited and go to the neediest. As a result, many seniors get inadequate amounts of RHA 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 Average</th>
<th>Edmonton</th>
<th>Calgary</th>
</tr>
</thead>
<tbody>
<tr>
<td>Meal Delivery (per meal)</td>
<td>$5.73</td>
<td>$5.50</td>
<td>$5.00</td>
</tr>
<tr>
<td>In-home Meal Preparation (per hour)</td>
<td>$21.32</td>
<td>$22.27</td>
<td>$21.18</td>
</tr>
<tr>
<td>Laundry/House Cleaning (per hr)</td>
<td>$20.16</td>
<td>$20.83</td>
<td>$21.65</td>
</tr>
<tr>
<td>Personal Care: Bathing/Dressing (per hr)</td>
<td>$21.52</td>
<td>$22.23</td>
<td>$21.65</td>
</tr>
<tr>
<td>Companionship/Supervision (per hr)</td>
<td>$21.66</td>
<td>$21.39</td>
<td>$21.69</td>
</tr>
<tr>
<td>Skilled Nursing (per hr)*</td>
<td>$24.90 – $54.00</td>
<td>$26.00 – $48.00</td>
<td>$24.90 – $54.00</td>
</tr>
<tr>
<td>Occupational Therapy (per hr)</td>
<td>$82.50</td>
<td>$67.50</td>
<td>$90.00</td>
</tr>
</tbody>
</table>

* Fees range depending on what kind of nurse, such as a registered nurse (RN) or licensed practical nurse (LPN), delivers care.

### Typical Home Care Scenarios

#### Scenario 1: Low Level of Care

Mrs. Williams is an 85 year old widow still living at home. She has osteoarthritis and leg edema that is relieved by support stockings. However, because her fingers are arthritic and she cannot bend forward, she requires assistance to put on her stockings. She is able to get around her home using her rollater.

Two months ago Mrs. Williams had a significant fall and lost 9 kg. Both her daughters assist Mrs. Williams on weekends and in the evenings, and the husband of one of her daughters maintains the house, lawn, etc. Her daughters report that Mrs. Williams complains that she forgets to eat and that the food in the refrigerator has spoiled. When they are with her, she eats very little and sometimes chokes on her food. To ensure that she eats safely, Mrs. Williams needs meals delivered to her home and also requires a home maker to supervise her meals. To increase her safety, Mrs. Williams requires a home safety assessment as well as some assistance with bathing.

### Care Plan

- **Meal Delivery**: 2 meals a day for weekdays with Meals on Wheels or other meal delivery programs
- **Meal Supervision**: 1 hour a day for weekdays including recording her meal intake and providing stand-by assistance if patient chokes
- **Bathing**: 2 times weekly, 1 hour each
- **Dressing**: 20 minutes for weekday mornings to assist with putting on support stockings
- **Occupational Therapist**: to provide initial assessment for home safety and to make recommendations

<table>
<thead>
<tr>
<th>Services Required</th>
<th>Covered 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>Meal Delivery</td>
<td>10 meals/wk</td>
<td>10 meals/wk</td>
<td>$5.73/meal</td>
<td>$229.20</td>
</tr>
<tr>
<td>Meal Supervision</td>
<td>5 hrs/wk</td>
<td>5 hrs/wk</td>
<td>$21.66/hr</td>
<td>$433.20</td>
</tr>
<tr>
<td>Personal Care: Bathing/Dressing</td>
<td>3.7 hrs/wk</td>
<td>1.7 hrs/wk</td>
<td>$21.52/hr</td>
<td>$146.34</td>
</tr>
<tr>
<td><strong>TOTAL per Month</strong></td>
<td></td>
<td></td>
<td></td>
<td><strong>$808.74</strong></td>
</tr>
</tbody>
</table>

* The hours of care allotted by the RHA mentioned above are an estimate only. Actual hours allotted by the RHA may be more or less depending on a formal care assessment and regional availability.

In addition, there will be expenses for two visits of an occupational therapist including a 1 hr initial assessment and 45 min follow up after equipment has been installed. The two visits will cost $144.38 altogether.
Scenario 2: Intermediate Level of Care
Mr. Leung is a 72 year old widower. He lives alone in an apartment in a senior's apartment building in a small community outside of the city. Mr. Leung has cataracts in both eyes and has been diagnosed with dementia. His son assists Mr. Leung in the evenings but is not available on the weekends, so he needs meal preparation on weekends. He occasionally forgets to take his medicine and does not eat properly. His son has arranged for him to attend an Adult Day Program four times a week, but worries that he may not remember the days and will sleep in. Although he does not wander out of his apartment, he requires help to get to and from the bus so that he will not get confused and wander. Mr. Leung requires supervision with bathing, laundry, meal preparation and clean-up.

<table>
<thead>
<tr>
<th>Services Required</th>
<th>Covered 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>In-home Meal Preparation</td>
<td>4 hrs/wk</td>
<td>0</td>
<td>4 hrs/wk</td>
<td>$21.32/hr</td>
</tr>
<tr>
<td>Personal Care: Bathing/Dressing</td>
<td>8 hrs/wk</td>
<td>3 hrs/wk</td>
<td>5 hrs/wk</td>
<td>$21.52/hr</td>
</tr>
<tr>
<td>Adult Day Care Program (including transport)</td>
<td>4 times/wk</td>
<td>Managed &amp; operated by the RHA. Seniors pay daily fees to cover part of meals, activities &amp; transport.</td>
<td>4 times/wk (low daily fee)</td>
<td>$15.00/day</td>
</tr>
<tr>
<td>Safety Supervision</td>
<td>2 hrs/wk</td>
<td>2 hrs/wk</td>
<td>0</td>
<td>$0.00</td>
</tr>
<tr>
<td>Supervision with Medication</td>
<td>1 hr/wk</td>
<td>0</td>
<td>1 hr/wk</td>
<td>$21.66/hr</td>
</tr>
<tr>
<td>Laundry/House Cleaning</td>
<td>2 hrs/wk</td>
<td>0</td>
<td>2 hrs/wk</td>
<td>$20.16/hr</td>
</tr>
<tr>
<td><strong>TOTAL per Month</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
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3: High Level of Care
Mrs. Jensen is 88 years old and lives with her husband, who is 93 yrs old, in a two-bedroom condominium. The RHA has recommended that Mrs. Jensen be moved to a nursing home. However, her daughter has promised that she will not send her parents to a nursing home. Mrs. Jensen has had a recent stroke and is diabetic. She can transfer on her own but can only walk short distances as her balance is poor and she is at risk for falls. In addition, she has stage 2 ulcers on her heel that make walking difficult. For longer distances, she uses a wheelchair. Mrs. Jensen's husband is alert and aware, but he is physically frail. She, therefore, requires a caregiver to provide assistance with bathing, meal preparation, house hold chores and to take her to appointments. She needs a nurse to regularly monitor and chart her medicine use, blood sugar readings and clean her heel ulcer and change her bandages. An occupational therapist referral is needed to provide recommendations for safety equipment (safety bars, raised toilet seat, lighting, removing clutter or loose rugs).

Care Plan
› In-home Meal Preparation: 2 hours daily
› Private Caregiver: 8 hours daily to assist with bathing, dressing, toileting, transferring and provide caregiver relief
› Private RN: 4 times weekly, 30 minutes each, to monitor insulin use and chart; to check that medicines are taken accurately; and to monitor and change dressing on heel ulcer
› Laundry: 2 hours every other week
› House Cleaning: 1.5 hours weekly
› Occupational Therapist: to provide initial assessment for home safety and to make recommendations. Two visits including 1 hour initial and 45 minutes follow up after equipment has been installed.
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TAKING CARE INC is a comprehensive, impartial service that promotes and supports caregiver wellness and wellness for seniors, enabling families to give the best possible care to aging family members, while also taking best care of themselves.

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Please note that the 2007 LTC cost reports were completed in September 2007, and include information and rates current as of that date. Some provinces may have since changed their rates, and these changes will not be reflected.

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<table>
<thead>
<tr>
<th>Services Required</th>
<th>Covered by Government*</th>
<th>Services Required To Be Paid by Client</th>
<th>Range of Cost per Unit</th>
<th>Monthly Cost</th>
</tr>
</thead>
<tbody>
<tr>
<td>In-home Meal Preparation</td>
<td>14 hrs/wk</td>
<td>0</td>
<td>14 hrs/wk</td>
<td>$21.32/hr</td>
</tr>
<tr>
<td>Personal Care: Dressing/Bathing</td>
<td>56 hrs/wk</td>
<td>20 hrs/wk</td>
<td>36 hrs/wk</td>
<td>$21.52/hr</td>
</tr>
<tr>
<td>Skilled Nursing</td>
<td>2 hrs/wk</td>
<td>1 hr/wk</td>
<td>1 hr/wk</td>
<td>$24.90 – $54.00/hr</td>
</tr>
<tr>
<td>Laundry/House Cleaning</td>
<td>2.5 hrs/wk</td>
<td>0</td>
<td>2.5 hrs/wk</td>
<td>$20.16/hr</td>
</tr>
</tbody>
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**TOTAL per Month**  
$4,594.00 – $4,710.40

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In addition, there will be expenses for two visits of an occupational therapist including a 1 hr initial assessment and 45 min follow up after equipment has been installed. The two visits will cost $144.38 altogether.