Long Term Care in New Brunswick

Residential Facilities

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 Regional Offices of Family & Community Health Services of which there are 8. The Regional Office of Family & Community Health Services will conduct an assessment 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 Family and Community Services and/or the Department of Health must determine that a person is eligible for long term care services in order for that person 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 for asset test.
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. These fees for services under the Long-Term Care and Disability Support Programs are not covered by Medicare. The department subsidizes the cost of these services. How much a client needs to pay for these services depends on his/her family income but will not be more than $70/day.

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

A subsidized client in a residential facility retains or receives a monthly comfort and clothing allowance. The amount of the allowance is determined by the facility itself.

Home Care

Government-subsidized Home Care
How Government-subsidized Home Care Is Organized and Administered
Home support services are designed to help clients remain independent and in their own home for as long as possible. Home support provides personal assistance with daily activities, such as bathing, dressing, grooming and light household tasks that help to maintain a safe and supportive home.

In New Brunswick, home care is managed by the Regional Offices of Family & Community Health Services of which there are 8 in the province. The Regional Office of Family & Community Health Services will send a care co-ordinator 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 Regional Office of Family & Community Health Services will depend upon assessment. The maximum number of hours of home care granted is 215 hrs per month (53.75 hrs per week).

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

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 Family and Community Services and/or the Department of Health must determine that a person is eligible for long term care services in order for that person 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 maximum amount of monthly fee for in-home support services is $2,822.95 or $13.13/hr.

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 amounts of 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 Average</th>
</tr>
</thead>
<tbody>
<tr>
<td>Meal Delivery (per meal)</td>
<td>$6.03</td>
</tr>
<tr>
<td>In-home Meal Preparation (per hour)</td>
<td>$13.88</td>
</tr>
<tr>
<td>Laundry/House Cleaning (per hr)</td>
<td>$13.89</td>
</tr>
<tr>
<td>Personal Care: Bathing/Dressing (per hr)</td>
<td>$13.90</td>
</tr>
<tr>
<td>Companionship/Supervision (per hr)</td>
<td>$14.11</td>
</tr>
<tr>
<td>Skilled Nursing (per hr)*</td>
<td>$30.00 - $64.38</td>
</tr>
<tr>
<td>Occupational Therapy (per hr)</td>
<td>$83.75</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 rollator. 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>$6.03/meal</td>
<td>$241.20</td>
</tr>
<tr>
<td>Meal Supervision</td>
<td>5 hrs/wk</td>
<td>5 hrs/wk</td>
<td>$14.11/hr</td>
<td>$282.20</td>
</tr>
<tr>
<td>Personal Care: Bathing/Dressing</td>
<td>3.7 hrs/wk</td>
<td>1.7 hrs/wk</td>
<td>Up to $13.13/hr (govt) $13.90/hr (private)</td>
<td>$199.56</td>
</tr>
</tbody>
</table>

TOTAL per Month $722.96

* 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 may 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 $146.56 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.

Care Plan

- In-home Meal Preparation: 2 hours a day for weekends
- Bathing and Personal Care: 4 times weekly, 1 hour each
- Dressing: 4 times weekly, 1 hour each, to assist with morning hygiene and dressing for the Adult Day Program
- Safety Supervision: 4 times weekly, 30 minutes each, off of the bus and into his apartment so he does not get lost
- Supervision with Medication: 1 hour weekly
- Laundry: 2 hours every other week
- House Cleaning: 1 hour weekly

<table>
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<tr>
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<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></td>
<td>4 hrs/wk</td>
<td>$13.88/hr</td>
<td>$222.08</td>
</tr>
<tr>
<td>Personal Care: Bathing/Dressing</td>
<td>8 hrs/wk</td>
<td>3 hrs/wk</td>
<td>Up to $13.13/hr (govt) $13.90/hr (private)</td>
<td>$435.56</td>
</tr>
<tr>
<td>Safety Supervision</td>
<td></td>
<td>2 hrs/wk</td>
<td>0</td>
<td>$105.04</td>
</tr>
<tr>
<td>Supervision with Medication</td>
<td>1 hr/wk</td>
<td>1 hr/wk</td>
<td>$14.11/hr</td>
<td>$56.44</td>
</tr>
<tr>
<td>Laundry/House Cleaning</td>
<td></td>
<td>2 hrs/wk</td>
<td>$13.89/hr</td>
<td>$111.12</td>
</tr>
<tr>
<td><strong>TOTAL per Month</strong></td>
<td></td>
<td></td>
<td></td>
<td><strong>$930.24</strong></td>
</tr>
</tbody>
</table>

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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, household 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 minute 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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In addition, there may 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 $146.56 altogether.

<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>$13.88/hr</td>
</tr>
<tr>
<td>Personal Care: Dressing/Bathing</td>
<td>56 hrs/wk</td>
<td>14 hrs/wk</td>
<td>42 hrs/wk</td>
<td>Up to $13.13/hr (gouv) $13.90/hr (private)</td>
</tr>
<tr>
<td>Skilled Nursing</td>
<td>2 hrs/wk</td>
<td>0</td>
<td>2 hrs/wk</td>
<td>$30.00 – $64.38/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>$13.89/hr</td>
</tr>
<tr>
<td><strong>TOTAL per Month</strong></td>
<td></td>
<td></td>
<td></td>
<td><strong>$4,226.66 – 4,501.70</strong></td>
</tr>
</tbody>
</table>

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