

# Long Term Care in New Brunswick 2010

## 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 Family & Community office 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. are 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. How much a client needs to pay for these services depends on his/her family income but will not be more than \$83/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 for 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.

## 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 and then also provides 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.

### Cost of Retirement Home

Type of Home	Provincial Median	Provincial Range
Private Rooms	\$1872.50/mth	\$1000.00-\$2335.00/mth
One Bedroom Suite	\$2672.50/mth	\$625.00-\$3075.00/mth

## Home Care

### Government-subsidized Home Care

#### How Government-subsidized home care is organized and administered

Publicly funded 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. 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. For most cases the maximum number of hours of home care granted is 215 hrs per month. In exceptional circumstances the Regional office will raise the maximum to 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

## **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. are 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**

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**

<b>Type of Service</b>	<b>Provincial Median</b>	<b>Provincial Range</b>
<b>Meal Delivery (per meal)</b>	\$6.02	\$3.50-\$8.44
<b>In-home Meal Preparation (per hour)</b>	\$16.50	\$13.50-\$20.00
<b>Laundry/Housecleaning (per hr)</b>	\$16.50	\$13.50-\$20.00
<b>Personal Care (Bathing/Dressing) (per hr)</b>	\$16.50	\$13.50-\$20.00
<b>Companionship/Supervision (per hr)</b>	\$16.50	\$16.50-\$20.00
<b>Skilled Nursing (per hr)*</b>	\$60.00	\$45.00-\$71.25
<b>Occupational Therapy (per hr)</b>	\$82.50	\$80.00-\$85.00
<b>Physiotherapy</b>	\$80.00	\$55.00-\$130.00
<b>24 Hour Live-In Care (per hr)</b>	\$16.50	\$16.50-\$17.50

\* Fees range depending on what kind of nurse, such as a registered nurse (RN) or Licensed Practical Nurse (LPN), delivers care.

## Adult Day Care

### How Adult Day Care Program Works

Adult day care is a program for the elderly, 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. They provide a secure, caring and positive setting for the elderly. Nutritious lunch meals are provided which usually accommodate any special diet, along with an afternoon snack.

Adult day care centres can be public or private, non-profit or for-profit. The purpose of an adult day centre is:

- To provide the elderly time to enjoy a setting outside of their house where they can obtain both mental and social encouragement and 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

Candidates for adult day care are the elderly who may be:

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

Adult day care centre participants need to be mobile, with the possible assistance of a cane, walker or wheelchair and in most cases they must also be continent. There are a few specialized day care programs for seniors with specific medical needs.

### Costs

There is one adult day program run by VON, in Fredricton, NB, \$21/day meals included.

## 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 one of her daughter's husbands maintain 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

	Services Required	Covered Government(1)	Services required to be paid by client	Cost per unit	Monthly Cost
Meal Delivery	10 meals/wk	0	10 meals/wk	\$6.02/meal	\$258.86
Meal Supervision	5 hr/wk	0	5 hrs/wk	\$16.50/hr	\$354.75
Personal Bathing/Dressing	3.7 hrs/wk	2 hrs/week	1.7 hrs/wk	Up to \$13.13/hr (govt) \$16.50/hr (private)	\$233.54
<b>TOTAL per month</b>					<b>\$847.15</b>

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 \$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 medicines and does not eat properly. Although Mr. Leung does not wander out of his apartment, he requires supervision when he goes out for a walk or to pick up a few groceries 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
- Safety Supervision: 4 times weekly 30 minutes each, during walks and running errands so he does not get lost
- Supervision with medication: 1 hour weekly
- Laundry: 2 hours every other week
- House Cleaning: 1 hour weekly

	Services Required	Covered by Government(1)	Services required paid by client	Cost per unit	Monthly Cost
In-home Meal Preparation	4 hrs/wk	0	4 hrs/wk	\$16.50/hr	\$283.80
Personal Care: Bathing/Dressing	8 hrs/wk	3 hrs/wk	5 hrs/wk	Up to \$13.13/hr (govt) \$16.50/hr (private)	\$524.13
Safety Supervision	2 hrs/wk	2 hrs/wk	0	Up to \$13.13/hr (govt)	\$112.92
Supervision with Medication	1 hr/wk	0	1 hr/wk	\$16.50/hr	\$70.95
Laundry/House Cleaning	2 hrs/wk	0	2 hrs/wk	\$16.50/hr	\$141.90
<b>TOTAL per month</b>					<b>\$1133.70</b>

**Scenario 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 Regional Office of Family & Community Health Services 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 makes 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.

	<b>Services Required</b>	<b>Covered by Government(1)</b>	<b>Services required paid by client</b>	<b>Cost per unit</b>	<b>Monthly Cost</b>
In-home Meal Preparation	14 hrs/wk	0	14 hrs/wk	\$16.50/hr	\$993.30
Personal Care: Bathing/Dressing	56 hrs/wk	14 hrs/wk	42 hrs/wk	Up to \$13.13/hr (govt)  \$16.50/hr (private)	\$3770.33
Skilled Nursing	2 hrs/wk	0	2 hrs/wk	\$60.00/hr	\$516.00
Laundry/House Cleaning	2.5 hrs/wk	0	2.5 hrs/wk	\$16.50/hr	\$177.38
<b>TOTAL per month</b>					<b>\$5457.01</b>

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 \$144.38 altogether.

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

TAKINGCARE 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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