

Long-term care costs in Ontario 2013

Residential facilities

How Government-subsidized nursing homes/long-term care homes work

Nursing homes or long-term care homes are residential facilities that provide 24-hour nursing care and supervision. They offer higher levels of care than retirement homes and cater to clients, usually seniors, who have serious long-term health care needs. They also provide short-stay (respite) services in order to provide family caregivers a break or to provide the resident with support- usually following a hospital stay.

Long-term care homes are owned and operated by various organizations including private corporations, or non-profit organizations. All applications to long-term care homes are coordinated by the local Community Care Access Centre (CCAC). Once the CCAC has conducted an assessment to determine eligibility, the CCAC provides lists and basic information about homes in the area and a client may apply to a maximum of three homes.

Fees for nursing homes are standardized across Ontario and are established by the Ministry of Health and Long Term Care (MOHLTC). The MOHLTC provides funding for homes. The amount paid by residents for their accommodation is called a co-payment.

If an individual can't pay for the basic accommodation, a subsidy is available. The CCAC will assess whether an individual's income can cover the cost of the nursing home based on their income tax returns. The monthly income of the individual, less \$100, is taken to cover the basic accommodation cost and the rest is covered by the provincial government.

Costs

Type of accommodation	Co-payment monthly rate
Basic/standard (usually 3 bed ward)	\$1,707.59
Preferred (semi-private room)	\$2,011.76
Preferred (private room)	\$2,361.55
Short stay program	\$1,105.34

How retirement homes/residences work- no government subsidy

A retirement home is a multi-residence facility that provides accommodation and services such as meals and cleaning for older people. Each individual private retirement home has its own admission procedures, waiting lists and fees. Admission usually depends on the client's ability to pay and absence of serious medical conditions that require professional nursing care. Generally, private retirement homes have higher fees than government-subsidized nursing homes.

Costs

Room type	Monthly rate
Private rooms	\$1,200.00 – \$6,475.00
One bedroom suites	\$1,900.00 – \$11,000.00

Home care

How government-subsidized home care works

Home care services allow seniors to live at home for as long as possible. There are four main categories of Home and Community Support Services:

- Visiting health professional services,
- personal care and support,
- homemaking services,
- community support programs.

Home care subsidized by the provincial government is administered by local Community Care Access Centres (CCAC). The local CCAC will have a case manager conduct an assessment and develop a care plan around the senior's needs.

Costs

CCAC services are provided free of charge to clients. CCAC allots the services depending on assessment and availability.

The new Home First Program was started between a few CCAC locations and hospitals, for seniors who are in the hospital with an acute illness and considering going to long-term care.

To be eligible, the person will be:

- frail, without needing medical care,
- not ill enough to be in hospital care, or
- possibly looking to be placed into long term care.

The CCAC will work with family and the senior to arrange necessary in-home services for a limited time until either the client recuperates, or a long-term care bed becomes available. However, home care assistance is limited and family support is required.

Private home care – no government subsidy

Since CCAC resources are limited, many seniors don't get the care they need from CCAC services and have to rely on private home care services.

Costs

Type of service	Provincial rate
In-home meal preparation (per hr)	\$13.00 – \$32.00
Personal care (bathing/dressing) (per hr)	\$13.00 – \$32.00
Skilled nursing (per hr)*	\$30.00 – \$100.00
24 hour live-in care (per hr)	\$5.95 – \$29.09

* Fees range depending on what kind of nurse, such as a registered nurse (RN) or Licensed Practical Nurse (LPN), delivers care. See the full report for additional services and fees.

How adult day care program works

Adult day programs are designed for special needs adults, 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). Adult day programs can be public or private, non-profit or for-profit.

Most adult day programs in Ontario are managed and operated by and accessed through the Community Care Access Centre.

Costs

	Provincial rate
Full day (meals, snacks, activities, transportation)	\$6.00 – \$9.00

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