



Ways to Pay for In-Home Care

A Guide for Families Caring
for Older and Differently Abled Adults



Let's start talking about living.®

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Aging in Canada Today: The Home Care Landscape

Home—with its familiar surroundings and memories—truly is where the heart is for most older and disabled adults today. The results of a recent survey conducted by the National Institute of Ageing (NIA) revealed that an overwhelming majority of Canadians, 91 percent of all age groups and nearly 100 percent of those 65 years and older, aspire to maintain their independence and safety by living in their own homes for as long as possible.¹ So what happens when they need assistance to stay in their home?

Often, they turn to family for assistance. Although families want the best for their loved ones, it can be complicated for family members with other obligations, such as jobs and raising children.

An excellent solution for these family members is in-home care. This service is provided by professional caregivers hired to help with day-to-day care.

What Is In-Home Care?

In-home care covers a wide array of supports that help individuals improve their quality of life whether they are recovering from an illness or injury, support with a disability or helping our older adult population age in place. These types of supports may include as little as companion care or support with "hands-off" things, like shopping, housekeeping etc (known as Instrumental Activities of Daily Living or IADLs) and more "hands on" things like personal care, washroom routines and other things know as Activities of Daily Living (or, ADLs).

Trained professionals from organizations like Right at Home often provide this assistance. The service is most often performed in a "traditional" home setting, but is also performed wherever a client calls home, such as any congregate living setting (i.e. retirement home, independent living community, long-term care home, hospital or group home).



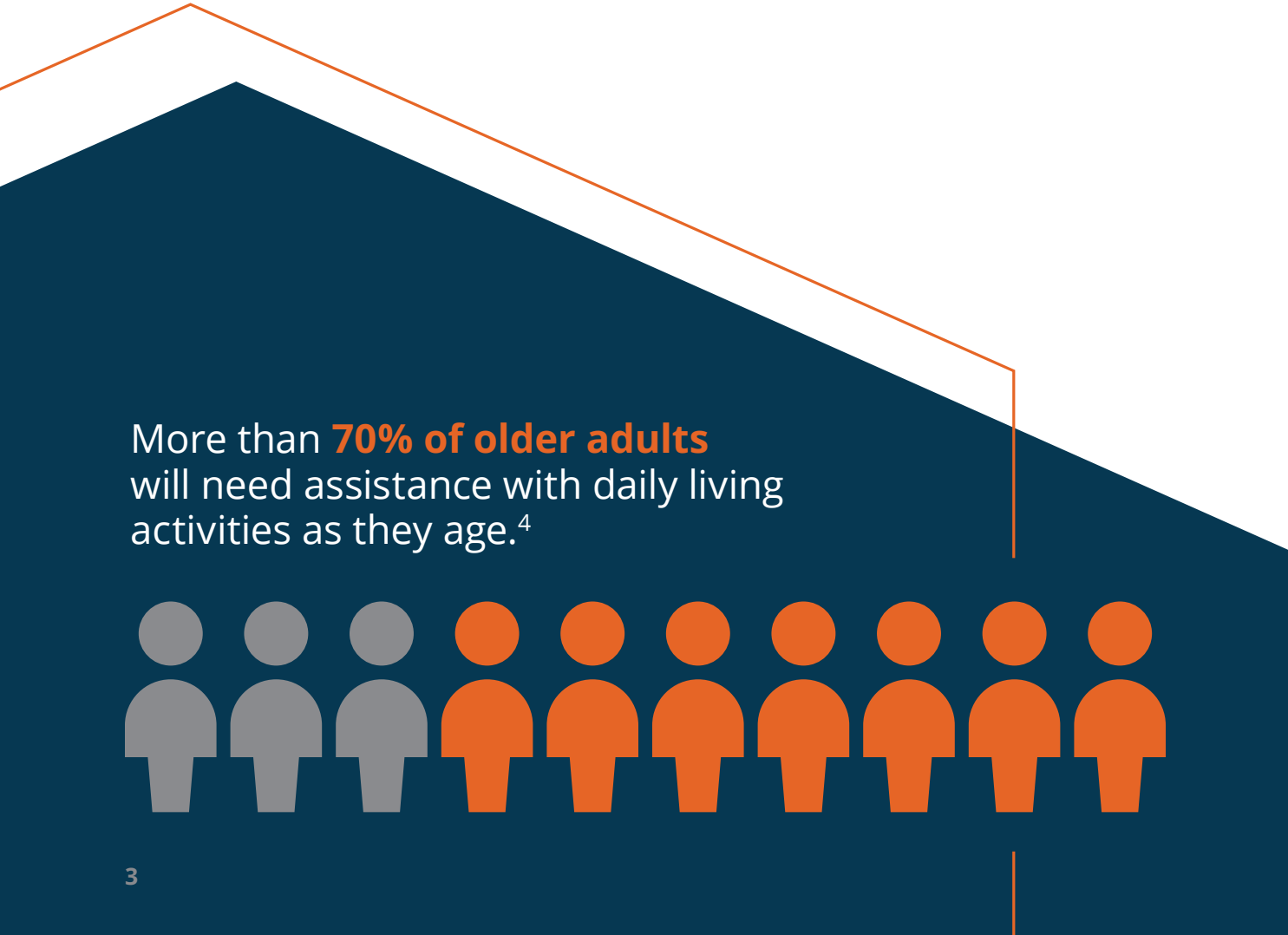
	Instrumental Activities of Daily Living (IADL)	Activities of Daily Living (ADL)
What is it?	Skills needed to live independently	Essential skills to independently care for oneself
What in-home care services are included?	Examples: grocery shopping, planning and preparing meals, light housekeeping, laundry, using transportation, taking medication, wellness support, cognitive stimulation	Examples: mobility, assistance with eating, personal care, bathing, dressing, grooming, oral care, washroom routines.

Why In-Home Care?

Home Care Ontario says home care saves taxpayers billions of dollars yearly because clients receive care in the home rather than at a hospital.² Canada is experiencing a rapid aging of its population. As life expectancies increase, the prevalence of chronic

disease does as well. In addition, the average distance between family members is growing—now this distance is 450 kms. Plus, families are smaller, which decreases the base of older adult support.

In-home care can be part of the solution for many families as their older adult loved one starts to need additional support to ensure their well-being at home.



More than **70% of older adults** will need assistance with daily living activities as they age.⁴



18%

of the Canadian population were aged 65 and older in 2020. The population of older adults is expected to grow to 24% by the end of 2030s. Canadians average life expectancy is 79.8 years (men) and 83.9 years (women)⁵

Some benefits of in-home care include:

- ▶ **Aging in Place:** Statistics show that older adults want to age at home, where their memories are and where they are comfortable. Right at Home assists older adults and their families as they navigate the aging journey, helping ensure the older adult's well-being and providing assistance on a schedule that meets the needs of the older adult and their family, up to 24/7 or live-in care.
- ▶ **Monitoring for Change in Condition:** Professional Caregivers can be the eyes and ears in the home when family can't be there. Caregivers can observe and report any changes in a client's condition, helping prevent minor issues from becoming severe issues and in some cases, prevent hospitalization.
- ▶ **Socialization:** Loneliness among older adults has become a widespread issue, with nearly half of all older adults reporting feelings of loneliness, according to JAMA Internal Medicine. The Public Health Agency of Canada reports that around 16% of older adults experience social isolation, while 30% are at risk of becoming socially isolated. Social isolation affects women more than men. At Right at Home, our professional in-home caregivers provide essential care support and also offer valuable human connection. They can assist older adult clients in maintaining their social relationships within the community by accompanying them on regular outings they find enjoyable.
- ▶ **Dignity:** Many retirement homes and assisted living facilities provide positive experiences and beautiful surroundings but may not offer the privacy and personalization that one may want. Shared eating rooms and set dining times often do not appeal to older adults. In-home care allows older adults to stay in their familiar surroundings while receiving support in the areas they need, such as meal preparation, hygiene, and socialization.
- ▶ **Fall Prevention and General Home Safety:** According to the Public Health Agency of Canada, falls cause 87% of 65+ injury-related hospitalization, 95% of hip fractures, and cost over \$5 billion annually.³ A Right at Home professional caregiver in the home can help steady a client who may be feeling the effects of medication or other conditions and provide the support they need. In addition to providing care, a caregiver can assist with light housekeeping duties and ensure the client's surroundings are safe. A trained caregiver can also maintain a clean and secure home environment.
- ▶ **Peace of mind:** Peace of mind is priceless! Whether you need someone to look after a loved one while you take care of yourself, go on vacation or when it comes to supporting a loved one transition to a different level of care as their needs change, having a reputable and reliable In-Home Care Provider appeases our mind that our loved one is well taken care of. It is important that we have confidence in choosing the right home care provider and ensuring they care for our loved one and treat them with dignity and respect. Please see Important Questions to Ask When Choosing an In-Home Care Provider on page 17.

What is the Cost of In-Home Care ?

The cost of in-home care depends on geographic location, number of care hours and frequency of visits, and the types of services needed. Most often, the cost is calculated hourly, although occasionally, there are packages or bundling of services for specific situations.

Typical home care services can range from \$32 - 48 per care hour, depending on the community, number of hours required, and skill set required

Canada's unique healthcare landscape provides a range of costs taking into consideration the patient population, number of available facilities and communities, number of service provider organizations in the province, governing body or provincial supports and the human resources available in the area. In 2022, Sunlife Canada published Cost of Care by Province. Below is information from that report showing a summary of Long-Term Care Home and Retirement Home costs per province. These costs are an excellent way to cost-compare to home care services in your community.

Doubling in 10 Years

An article by the Canadian Medical Association (CMA) from October 19, 2023 indicates that the cost of older adult care will double in the next ten years.

Province	Cost of Nursing Home/ Long-Term Care Home	Cost of Retirement Home
AB	\$1849 - \$2249	\$1245 - \$6200
BC	\$3500 - \$15,000 **	\$1387 - \$9375
MB	\$1188 - \$2880	\$1315 - \$4400
NB	\$3390	\$1005 - \$3900
NL	\$2990	\$2375 - \$4550
NT	\$879	-
NS	\$3300	\$2700 - \$4850
NU	Entirely subsidized by government	-
ON	\$1938 - \$2765	\$1500 - \$13,000
PEI	\$2765 - \$4870**	\$2565 - \$4870
QC	\$1256 - \$10,220**	\$1000 - \$6296
SK	\$1220 - \$3034	\$1686 - \$5300
YT	\$1200	-

** Higher cost reflects Private Nursing Home without government subsidy.
<https://suncentral.sunlife.ca/en/products/health/long-term-care/cost-of-care-by-province/>

Funding Sources for In-Home Care

Understanding all of the options for in-home care and how to pay for it can be confusing and hard to navigate, particularly at a time of stress and concern for a loved one. There are a variety of ways to pay for in-home care.

In many cases, families tap into multiple funding sources for home care services. We don't expect families to know all this, that is why we've created this guide. Right at Home is always here to help. We've cared for thousands of families just like yours and your Care Planner can assist in finding the right home care and funding solution(s) for you, whether it be navigating you toward government resources, coordinating a combination of differently-funded services, helping you investigate any private insurance, or connecting you with a reverse mortgage specialist.

Who Funds In-Home Care?

In most provinces, Home Care is available through both government-funded sources and privately-purchased services. Unlike many health care services in Canada, the government often does not provide 100% of the services an individual may need. Many families engage government-funded services to the maximum service hours available and then turn to privately-purchased services for any additional needs.

We have separated the funding sources into the following categories:



Government-Funded Support

Provincial, Regional, Federal home care programs including Refugee programs



Family-funded & Out-of-Pocket

including retirement savings, investments, family contributions, selling a home/downsizing, reverse mortgages, rental income



Health Benefit Insurance

(through a workplace or spouse's workplace) Active employee benefits or Retiree Benefit Plan, or Employer Assistance Plan



Other Insurances

Automobile, workplace accident (WCB/WSIB), critical illness, disability, long-term care and newcomer's private 3rd party insurance



Tax Credits and Benefits

These can provide an opportunity for a family to claim fees paid for home care services on their tax returns, reaping reduced tax and other benefits.



Federal Workplace Benefits:

For Federal Workers such as Veteran's Affairs, RCMP.

Government Funded Supports



Provincial: Ontario-Specific Funding

HCCSS (“LHIN”, “CCAC”)

By far, the most common publicly funded home care services are those funded by Home and Community Care Support Services (HCCSS). Most people have known someone who accessed “CCAC” or the “LHIN.” These are the past names for what is now HCCSS. These services are available to all eligible Ontario residents.

Accessing HCCSS is generally a family’s “first option” as these home care, nursing care, physiotherapy, occupational therapy, speech-language pathology, end-of-life supports, respite supports (giving a family caregiver a “break”) and other supports are fully provincially funded. There is no out-of-pocket cost in Ontario for these services.

While the province funds HCCSS supports, HCCSS does not provide home care services directly. In most cases, they contract with providers like Right at Home for provincially-funded care. After HCCSS determines eligibility and support level, a Service Provider Organization, e.g., Bayshore, CBI or Right at Home, will contact the client to arrange and provide care based on the nurse’s Care Plan. All providers have a flat contract rate with HCCSS, around \$37/hour, with no travel provision.

Despite HCCSS being a provincially-funded program, Ontario is split into 14 different HCCSS entities or regions. Each HCCSS has their own funding budgets; therefore, amounts and types of supports vary significantly from region to region. Some of the regions are Waterloo Wellington, Hamilton Niagara Haldimand Brant, Central, Central West, and Mississauga Halton, to name a few. They cover every community in the province, from Toronto all the way up to the furthest Northern Ontario communities.

A listing of all the regions can be found at: www.healthcareathome.ca/find-my-hccss

Review the service map and contact your local HCCSS to check eligibility⁷, as this, along with care type and frequency, vary greatly. In many cases, because the community has such high needs and limited funding budgets, the amount offered by HCCSS does not meet a client’s full needs. We like to explain it as having a few tablespoons of peanut butter and having to make a hundred sandwiches! In the cases when HCCSS offerings are NOT meeting your family’s full needs, you can combine HCCSS services with other services and service providers. So, for example, you could have HCCSS funding through a specific Service Provider Organization and then also engage Right at Home for additional insurance-funded or family-funded care.

To learn more about arranging homecare in Ontario, visit :

www.ontario.ca/page/home-community-care

Family Managed Home Care through HCCSS

For certain clients, such as home schooled children, children with complex needs, adults with acquired brain injuries and clients with extraordinary circumstances, a “self-directed” HCCSS funded care option, Family Managed Home Care is available. This care option provides flexibility and the capacity to manage one’s care, including but not limited to

Your Right at Home Care Planner can assist you in accessing HCCSS-funded care, as well as providing “top-up” family-funded and insurance-funded care to ensure the care needs of your loved ones are met.



securing your own preferred service provider(s) and arranging care and scheduling services with the Service Provider directly. This program requires client assessment and approval by HCCSS. The benefit to this program is that clients may choose their own Service Provider, such as Right at Home, and have funding flow from HCCSS.

For more information about Family Managed Home Care, visit:

<https://healthcareathome.ca/home-care/family-managed-home-care/>

Provincial: “Passport”

Passport Funding⁸ is a reimbursement program funded by the Ministry of Children, Community and Social Services (MCCSS) that helps support adults with developmental disabilities. A benefit of \$5,500 per year* may be available to enable clients access to community support, get help with activities of daily living or opt-in for person-directed planning. Visit dsontario.ca for more information.

Regional Funding: HomeMaker’s Program

Funding varies by region. While all regions qualify for Provincial Supports like HCCSS, some also offer extra benefits like the Homemakers and Nurses Services Program (HMNS) for tasks like housekeeping and personal care for lower-income residents. Each region sets its eligibility and support limits. Families can combine HCCSS, HMNS, and additional insurance or family-funded care as needed.

Federally Funded Supports

Interim Federal Health Program (IFHP)

This program offers temporary health benefits, including home care, personal care and nursing for individuals who do not have provincial, territorial, or private healthcare coverage, such as refugees.



The IFHP is administered through Medavie Blue Cross. Participants may select their own service provider, as long as they are an approved and registered provider like Right at Home.

To learn more about the program, including finding a healthcare provider, visit:

www.canada.ca/en/immigration-refugees-citizenship/services/refugees/help-within-canada/health-care/interim-federal-health-program.html

Visit the Medavie BC Benefit Grid for program coverage. Basic Coverage includes nursing visits, and Supplemental Coverage includes personal care: <https://ifhp.medaviebc.ca/en/benefit-grids>

**Benefits may change, visit <https://passportfunding.ca/> for an up-to-date benefit information.*

Out-of-Pocket & Family-Funded Care



Out-of-pocket or family-funded is an option for covering the cost of in-home care, and the majority of time, this is the way most families pay for any non-government funded care. As mentioned above, often the government-funded supports are limited in duration and frequency of visits and families often find themselves “needing more than what the government can provide”.

There are several ways to pay for family-funded care. In many cases, insurances can off-set the cost (we discuss insurances in depth, below). For those without insurances, families can turn to:

General savings

Using liquid funds saved by the family or loved one.

Retirement funds, Registered Retirement Savings Plans (RRSPs) or Registered Disability Savings Plans (RDSPs)

Many families think about “saving for retirement,” and for many families, retirement means living a life of independence as they age. An IPSOS survey found that 95% of Canadians polled wished to age at home rather than going to a Retirement Home or Nursing Home⁵. Using retirement funds to provide in-home care, cleaning, property maintenance as one ages is the most common source of family-funded care.

Engaging in the professional services of a Financial Planner can often help families prepare for the costs of retirement. Your Right at Home Care Planner can help you find a local and reputable professional.

Pension income

If a person has a pension income, that can often assist in affording out-of-pocket services.

Dividend-Paying Investments

Dividend-paying investments produce cash on a monthly basis, which can offset the costs of home care and home maintenance costs. Speak to a professional Financial Planner about dividend-paying investments.

Home Sale / Asset Sale

The sale of an asset, such as “downsizing” from a large home to a more manageable home, and using the net proceeds to fund supports to stay home safely. Engage with a professional Realtor to find out if this is a good option for your family.

Cost-sharing among family members

Siblings, parents and other family members all contribute to fund the needed in-home supportive care services.

Reverse Mortgages

Reverse mortgage¹⁵ loans allow homeowners to borrow against the equity in their home, with the home serving as security for the loan. Unlike a traditional home loan, the borrower does not have to repay the amount borrowed. The loan is repaid when the homeowner no longer lives in the home (i.e. sold the home or the borrower passes away). Remember that interest and fees are added to the loan balance monthly, and also the equity in the home typically decreases. Additionally, homeowners are obligated to pay property taxes, live in the home, and possess homeowners insurance.

For more information about Reverse Mortgages, visit: <https://www.canada.ca/en/financial-consumer-agency/services/mortgages/reverse-mortgages.html>

1. <https://www.ipsos.com/en-ca/news-polls/Nearly-All-Canadians-45-Want-Age-Home-But-Only-1-in-10-Afford-Cost-PSW>

Rental Income

This is when a loved one rents unused space in their home to generate passive revenue. For example, converting a lower level into a legal apartment, or moving into the lower level and renting the upper level of the home.

Some families we know have gotten really creative, and put a modular home on the family home

property, moving their loved ones into the smaller space while renting the larger home for passive income!

The options are vast and often unique to the families' specific circumstances dictate the best options for them.



“

Thank you Right at Home for not just being a service, but being part of the family.

”

Rebecca L.

Health Benefit Insurance



This is insurance offered by an employer to active and in some cases, retired workers. Generally benefits include a spouse, so it may be the spouse's active worker or retired worker benefits.

Health Benefits coverage changes from employer to employer and in many cases, is even different within the same employer, based on role and tenure. Your Right at Home Care Planner can assist you and your loved one in identifying exactly what benefits may be available by calling your Insurer with you. The insurer will want verbal permission to speak to the Right at Home Care Planner; then our team can find out all the specific information about the benefits.

If calling for yourself or your loved one, here are some tips:

1. Have your Benefit Card or past health care claim which includes your Plan Number and ID Number (your insurer will ask)
2. Ensure the insured member or Power of Attorney is available to provide permission to disclose the information to the caller (for example, ensure Dad is there if you are calling his insurance)
3. Explain that the insured member or spouse requires support at home
4. Explain the types of care you may need or the type of care your Right at Home Care Planner suggests: Personal Support Worker, Nursing Care, Physiotherapy etc
5. Ask for **per visit** or **per day** coverage amounts (how much will be covered per hour or per day)
6. Ask about **yearly maximums** (how much will be covered per year)
7. Ask if these benefits are **combined** with any other service providers
8. Ask if the **yearly maximums** follow a Calendar Year or a different "Benefit Year" (for example, many Teacher's Plans start July 1st rather than December 31st)
9. Ask if a **physician referral is needed**
10. Ask if the plan will pay the service provider directly ("Assignment of Benefits") and if so, are specific forms needed
11. Ask if there is a **waiting period**
12. Ask if there is a **deductible** (amount you need to incur before coverage will be considered)
13. Ask if there is a **co-pay** (an amount paid by the member; for example, 80% paid by the insurer and 20% by the member)

While there are hundreds of insurance plans out there, here are some **major ones** that generally cover the cost of Home Care and Nursing Services

GM (General Motors)

Active Members, administered through GreenShield

Auto Sector Retiree Health Care Trust (asrTrust)

Created in 2010, asrTrust funds and administers healthcare benefits to eligible groups of retirees of Chrysler Canada and General Motors (GM). Benefits include but are not limited to in-home nursing and support services. Some services may have co-payment. Consult Green Shield Canada at 1(877) 266-5494 or (519) 739-1133, by selecting prompt 1, for more information

Active Teachers

The Ontario Teacher's Insurance Plan (OTIP) may have coverage for home care services for needs after being discharged from hospital or admitted emergency room visit.

Retired Teachers

RTO (Retired Teachers of Ontario) through Johnson, Inc and RTIP (Retired Teachers Insurance Plan).

Active Service

RCMP - see details below in "Insurance Plan" sections
Canadian Armed Forces - see details below in "Insurance Plan" sections

Retired Veterans

Veteran's Affairs (VIP Program) – see details below in "Federal" sections

Dependent Benefits

As caring for a dependent family member (young child, aging parent) becomes more and more a "modern reality", some insurers are offering creative benefits designed for a family caregiver to purchase services to shoulder the family dependent responsibility. For example, an adult working may have benefits that partially cover day care / babysitting or home care services for their dependent child or parent. While still rare, always check with your Human Resources Department as there may be insurances that will help a working family member care for a dependent.

Employee Assistance Program

EAP is a workplace benefit that aims to support employees to function to their full potential by alleviating stress and other challenges that impede work. Benefits usually include mental health support such as therapy and counselling. Sometimes, benefits may extend to family members. EAP benefits are customizable, depending on the employer plan. Occasionally, it may include navigation support, including finding home care for ageing parents or key employees while recovering from illness. Home care funding may depend on the employer plan or the employee's group insurance benefits.



**Improving the quality
of life for those we serve.**



Federal Workplace Benefits



Canadian Armed Forces

Attendant Care Benefit

This funding option applies to regular, reserved and living members. In addition, reimbursement may be available to ill and injured members of CAF. It may cover non-clinical support, such as support with (ADLs) Activities of Daily Living or (IADLs) Instrumental Activities of Daily Living. Assessment by a qualified physician is one of the program's eligibility requirements.

Home Assistance Benefit

Applies to regular, reserved and living members. Reimbursement may be available to ill and injured members. Benefits may include housekeeping and grounds maintenance. A medical assessment is required by a qualified practitioner.

Veterans Affairs Canada (VAC) and Veterans Independence Program (“VIP Program”)

Administered by Medavie Blue Cross, this program aids eligible Veterans in maintaining independence through services like personal care, nursing, foot care, housekeeping, grounds maintenance, meal prep/delivery, and transportation.

For more information, visit:

<https://www.canada.ca/en/department-national-defence/corporate/reports-publications/the-guide.html>

<https://www.veterans.gc.ca/eng/housing-and-home-life/help-at-home/veterans-independence-program>

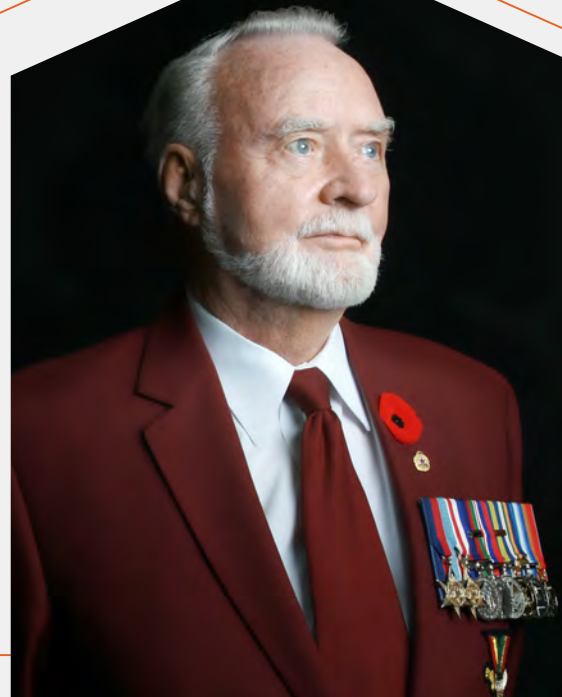
Nursing Visits and Home Health for VAC, CAF and RCMP

Under Treatment Benefits, home health and nursing may be covered for eligible individuals. Administered through Medavie Blue Cross, this program may cover nursing assessments, nurse home visits or foot care¹³.

Nursing Visits for VAC, CAF and RCMP (POC 8) Program of Choice 8

Under Treatment Benefits, Medavie Blue Cross covers home health and nursing for eligible persons, including nursing assessments, home visits, and foot care¹³.

Right at Home Canada is a registered provider under Medavie Blue Cross for some or all of the above Federally Funded Programs and can bill Medavie BC directly for the services. Please get in touch with your local Right at Home location for more information.



Other Insurances



There are a variety of other Insurance benefits that often cover the cost of home care and nursing services. Below you will find a comprehensive list of these types of Insurance plans.

Auto Insurance / MVA Insurance ¹⁶

A mandatory auto insurance coverage that covers medical expenses, attendant care benefits and loss of income. Attendant care covers in-home care for support with activities of daily living, such as help with bathing, grooming, meal preparation, support with meals, etc. In order to be eligible for Attendant Care coverage, you must have opened an Accident Benefits file with your auto insurer and also have been evaluated by an Occupational Therapist or Registered Nurse for the purpose of completing a **Form 1**. A Form 1 is a document outlining the injured person's restrictions and what type of assistance is required and requires insurance approval.

Workplace Accident Insurance / WSIB (Workplace Safety and Insurance Board) / WCB (Workers' Compensation Boards)

Worker's compensation is a form of insurance that protects employees from injury or disability sustained while performing a job. Its benefits include, but are not limited to wage replacement, medical, rehabilitation and return-to-work support. Each province and territory has its own Workers' Compensation Board funded by employer premiums.

For a list and contact information of various Workers' Compensation Boards across Canada, visit https://www.ccohs.ca/oshanswers/information/wcb_canada.html.

Long-Term Care Insurance

Long-term care insurance¹² policies are a popular way to pay for in-home care. These policies help protect assets by covering the expenses related to personal care up to the pre-set policy amounts (common coverage is \$100 per day). They may also cover diverse home and facility care services. Policies are tailored with varied benefits. Before purchasing, consult an insurance broker to grasp the policy's details and evaluate its benefit-to-cost ratio for your needs.

Whole Life Insurance¹⁰

Whole life insurance is a type of permanent life insurance that provides coverage for the insured's entire lifetime. It combines a death benefit with a savings component, allowing the policy to accumulate cash value over time. Premiums for whole life insurance are typically higher than term life insurance, but they remain level for the life of the policy.

Critical Illness insurance¹⁷

This is a lump sum benefit for individuals diagnosed with a serious illness. This benefit may be used to support the client for expenses during recovery or treatment. This benefit may include personal care or nursing support.

Disability Insurance

This is a purchased plan that generally includes wage continuance in the event of a person's disability. While it is rare to have home care coverages

Tax Credits and Benefits



Medical Expense Tax Credit (METC)

This tax credit cannot be refunded and only applies to eligible medical expenses such as medical care, medical supplies, and dental care. Home care and attendant care, including care provided at home, are also considered eligible medical expenses. Other medical expenses that may be claimed include care provided by nurses and personal support workers. To qualify for this tax credit, the client must be eligible for the disability tax credit or have a medical practitioner certify the necessity of these services.

Contact an accountant or visit the CRA website for more information:

<https://www.canada.ca/en/revenue-agency/services/tax/individuals/topics/about-your-tax-return/tax-return/completing-a-tax-return/deductions-credits-expenses/lines-33099-33199-eligible-medical-expenses-you-claim-on-your-tax-return.html>

Disability Tax Credit (DTC)

Individuals with prolonged and severe impairments or their supporting family members may be eligible for a non-refundable tax credit that reduces their tax bill. However, they must provide a medical certification to qualify.

For more information visit:

<https://www.canada.ca/en/revenue-agency/services/tax/individuals/segments/tax-credits-deductions-persons-disabilities/disability-tax-credit.html>

Canada Caregiver Credit (CCC)

If you are a caregiver taking care of your spouse, common-law partner, or an eligible dependent with a physical and/or mental impairment, you may qualify for this tax credit.

For a complete list of eligibility requirements and how much you can claim, please visit :
<https://www.canada.ca/en/revenue-agency/services/tax/individuals/topics/about-your-tax-return/tax-return/completing-a-tax-return/deductions-credits-expenses/canada-caregiver-amount.html>

EI Caregiving Benefits

If you are eligible and taking care of a critically ill or palliative family member, you may qualify for this benefit that provides up to 55% of your income, with a weekly maximum of \$650.

For complete eligibility information, visit:
<https://www.canada.ca/en/services/benefits/ei/caregiving.html>

Ontario Seniors Care at Home Tax Credit

This tax credit is designed to assist low to middle-income older adults with expenses that enable them to live independently and safely in their homes. The eligible expenses coincide with the METC. Moreover, this credit can be claimed along with the METC. You may claim 25% of eligible medical expenses up to \$6000, with a maximum credit of \$1500 annually.

Choosing an In-Home Care Provider

Choosing an in-home care provider is one of the most important decisions you'll make, so we understand you'll have many questions along the way. As you research your in-home care options, it is vital to know all the facts. Right at Home suggests asking the questions listed on the next page and any others for which you would like answers.

You may be tempted to directly hire a private/independent caregiver to save money. But with that option comes many tasks and responsibilities, and if they are not adhered to, you could put yourself and your loved one at significant risk.

The following is a list of some of these tasks, along with how Right at Home handles them for you, which minimizes your risk and responsibilities.

Things to Consider Before Privately Hiring a Caregiver

Choosing to hire a caregiver directly for home care services instead of through a professional organization like Right at Home is an option that some families consider. In most cases, this is for financial reasons. It's important to be fully informed about the responsibilities involved in this choice, along with understanding the risks. This guide will give you some key factors to consider when hiring a caregiver independently.

You can find the guide here:
rightathomecanada.com/privatehiring

- ▶ **Liability Insurance:** Right at Home ensures every caregiver is bonded/insured, including workers' compensation insurance, should a caregiver get injured in your home. When working with an independent caregiver not employed by a home care organization, you would take on that burden and incur the risk should an injury occur.
- ▶ **Background Checks:** Every Right at Home caregiver is screened, including criminal and background checks. They are also trained before they ever step into a home to provide care.
- ▶ **Education / Experience:** Right at Home verifies that the employee has completed the necessary formal education for the role and has the right experience needed to support your loved one.
- ▶ **Payroll / Taxes / Insurance:** Canada Revenue Agency requires all employment must be a formal Employee relationship. This requires registering for a Payroll number, paying Employment Insurance, Workers' Compensation, remitting payroll deductions etc. Right at Home handles all of these, so you don't have to worry about them.
- ▶ **Care Oversight:** Every family has their own Right at Home Care Planner who directly oversees the care delivery in your home. Supervisory home visits are conducted to ensure the level of care is up to our standards. And should your caregiver not be able to perform a visit, often a backup caregiver can take their place, so you don't have any lapse in care. Should you ever have a question about your caregiver, you will have an organization to call for assistance.



Important Questions To Ask When Choosing an In-Home Care Provider

Finding the Right Person



Other Organization
(put check mark or X here)

Are caregivers employees of the company you pay for care?	Yes	
Does the company verify that caregivers have appropriate education and experience?	Yes	
Have all caregivers undergone rigorous criminal, Vulnerable Sector Check and reference background checks?	Yes	
Are caregivers trained before they are assigned to homes, and do they receive ongoing training?	Yes	

Liability



Other Organization
(put check mark or X here)

Has the employer set up the worker's registration with Canada Revenue Agency, Employment Insurance, and Workers Compensation, including all necessary payroll deductions?	Yes	
Is workers' compensation insurance paid so the family is not legally responsible?	Yes	
Is professional liability insurance for the caregiver paid so the family is protected?	Yes	
Are the caregivers bonded/insured?	Yes	
Is the Organization licensed through regulatory bodies or Employment Standards?	Yes	

Quality of Care



Other Organization
(put check mark or X here)

Does the company conduct supervisory home visits to verify quality care is being provided?	Yes	
Does the company provide qualified replacement care if the scheduled caregiver cannot make it?	Yes	
Does the company develop a personalized, written care plan?	Yes	
Is your loved one's care professionally managed, with regular Care Plan reviews and 24/7 access to the organization for urgencies or emergencies?	Yes	

What Help Does Your Loved One Need?

Below is a needs assessment worksheet to help you identify the needs of your loved one. It can serve as a guide to help you determine whether or not it's time to hire a professional caregiver. If it is, you can use this information to interview potential in-home care organizations. It may also be helpful to consider these questions:

- ▶ Has there been a fall or hospitalization in the last 12 months?
- ▶ Is assistance needed with bathing, toileting or dressing?
- ▶ Does the person take more than four medications?
- ▶ Does the individual need assistance removing medication from bottles or pill boxes?
- ▶ Does the person use any assistive devices (walker, cane, wheelchair, etc.)?
- ▶ Would assistance be needed to evacuate in case of an emergency? (Can the individual be left alone?)

Conditions/Functional Status							
How do the following affect the person's ability to function?							
	None	Some	Major		None	Some	Major
Hearing				Strength			
Vision				Energy			
Comprehension				Bladder/bowel control			
Orientation				Arthritis			
Thinking				Hypertension			
Memory				Heart disease			
Decision-making				Diabetes			
Judgment				Physical deformity			
Physical dexterity				Depression			
Balance							

Activities of Daily Living (ADL)			
	Needs		
	No help	Some Help	Much Help
Bathing			
Dressing			
Grooming			
Washroom			
Eating a nutritious diet			
Getting out of bed			
Getting out of a chair			
Walking			

Instrumental Activities of Daily Living (IADL)			
	Needs		
	No help	Some Help	Much Help
Using the telephone/cellphone			
Shopping for personal items			
Transportation			
Managing money			
Doing laundry			
Light housework			
Preparing meals			

How Right at Home Canada Can Help

At Right At Home, we are proud to offer a full range of exceptional support and home care services for those with physical, medical, or memory impairment. From cleaning, companionship, therapy and accident rehabilitation, to personal care, nursing care and palliative care, we offer expert services for your loved one.

Whether you know exactly what you need or want, or have no idea where to turn, your Right at Home Care Planner is your personal advocate, there to help you explore all of your options and

craft a unique, budget-conscious care solution as individual as your family and as flexible as you need.

Our goal is to enhance, not replace, the care that the government and family can provide. We fill that gap between where government care leaves off, and what a family wants or needs for a loved one. We can be a small or large piece of the “care puzzle” and we can assist you in navigating changes as they come. And best of all, Right at Home support can change, increase or decrease at any time.

Improving the quality of life for those we serve.



Companion Care

Light housekeeping, meal prep, groceries, transportation



Personal Care

Physical assistance, mobility, eating assistance, bathing, hygiene



Nursing Support

In-home medical care, wound care, foot care, ostomy, medication management



Specialty Care

Dementia specialists, MVA care, stroke recovery, respite, hospice, palliative care

Other Resources

Right at Home Canada Resource Library:
<https://www.rightathomecanada.com/resources>

Right at Home Services
<https://www.rightathomecanada.com/services>

Alzheimer's Society
<https://alzheimer.ca>

Cost of Care by Province by Sunlife Canada
<https://suncentral.sunlife.ca/en/products/health/long-term-care/cost-of-care-by-province/>

Canadian Medical Association (CMA) New study: Cost and demand for elder care to double in the next 10 years
<https://www.cma.ca/about-us/what-we-do/press-room/new-study-cost-and-demand-elder-care-double-next-10-years>

ICOF- In the Company of Friends
<https://www.innovativelifeoptions.ca/ICOF/PDF/2020%20Learn%20more%20about%20ICOF.pdf>

Ontario Home and Community Care
<https://www.ontario.ca/page/home-community-care>

Passport Funding
<https://passportfunding.ca/>

The Guide to Benefits, Programs, and Services, for Ill, Injured, or Deceased CAF Members, Veterans and their Families
<https://www.innovativelifeoptions.ca/icof.html>

Interim Federal Health Benefit Grid
<https://ifhp.medaviebc.ca/en/benefit-grids>

Canada Centre for Occupational Health and Safety: Workers' Compensation Boards in Canada
https://www.ccohs.ca/oshanswers/information/wcb_canada.html

CRA-Medical Expenses Tax Credit
<https://www.canada.ca/en/revenue-agency/services/forms-publications/publications/rc4065/medical-expenses.html>

CRA- Disability Tax Credit
<https://www.canada.ca/en/revenue-agency/services/tax/individuals/segments/tax-credits-deductions-persons-disabilities/disability-tax-credit.html>

EI Caregiving Benefits
<https://www.canada.ca/en/services/benefits/ei/caregiving.html>

Ontario Seniors Care at Home Tax Credit
<https://www.ontario.ca/page/ontario-seniors-care-home-tax-credit>

asrTrust Chrysler Canada and General Motors
<https://www.asrtrust-cci.com/>

Self Managed Care in Canada
<https://www.canada.ca/en/health-canada/services/publications/health-system-services/self-managed-care-programs-canada-report-to-health-canada.html>

References

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5. <https://www.ipsos.com/en-ca/news-polls/Nearly-All-Canadians-45-Want-Age-Home-But-Only-1-in-10-Afford-Cost-PSW>
7. <https://healthcareathome.ca/contact/>
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17. <https://www.canada.ca/en/financial-consumer-agency/services/insurance/health.html#toc2>



**Call us for a free, no commitment
assessment and to meet your
community Care Planner.**

1.855.983.4663

www.rightathomecanada.com



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