Funding Options for Home Care in Canada

Guide for Families Caring for Older Adults and Persons with Disabilities

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Right at Home® CANADA
Home Health Care & Assistance

Right at Home is one of the largest and most trusted providers **of a comprehensive suite of** supportive care services for disabled, injured or aging clients, **delivered in-home, wherever home is to them...**
in 8 countries around the world.

Right at Home® CANADA

Home Health Care & Assistance

A Complete Continuum of Care

Wellness Services	Companionship, Homemaking	Physical Care and Physical Assistance	Nursing Care Therapy

Non-Medical ⟷ Medical

"Hands off" — **Health Management** — "Hands on"

Why In-Home Care?

- Age in Place
- Dignity
- Monitor Change
- Fall Prevention
- Socialization
- Peace of Mind

What is the Cost In-Home Care?

- To get your Cost of Care:
- Divide LTCH or RH cost by your care per hour.

- Example1: AB LTCH $2249/$38=59 home care hours/mo
- Example 2: NS RH- $4850/$36- 134 home care hours/mo

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/

What are Funding Options for Homecare?

We have seperated 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 Support

- **Provincial**
  - Ontario Health atHome
  - Health Authorities
  - Shared Health Manitoba
  - Social Development
  - Alberta Health
  - Passport Program, Self-Managed Care, Disability Support Programs
- **Regional**
  - Homemaker's Program
- **Federal**
  - IFHP

Family-Funded & Out of Pocket

- General Savings
- RRSPs and RDSPs
- Pension Income
- Dividend Paying Investments
- Home/Asset Sale
- Cost-sharing among family members
- Reverse Mortgage
- Rental Income

Health Benefit Insurance

Examples:

- **GM (General Motors)**
- **Auto Sector Retiree Health Care Trust (asrTrust)**
- **Active Teachers/Retired Teachers**
- **Active Service**
  - **RCMP**
  - **Canadian Armed Forces**
  - **Retired Veterans**
- **Dependent Benefits**
- **Employee Assistance**

Tips when calling an Insurance Provider:

- Have your Benefit Card or past health care claim which includes your Plan Number and ID Number (your insurer will ask)
- 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)
- Explain that the insured member or spouse requires support at home
- 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
- Ask for **per visit** or **per day** coverage amounts (how much will be covered per hour or per day)
- Ask about **yearly maximums** (how much will be covered per year)
- Ask if these benefits are **combined** with any other service providers
- 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)
- Ask if a physician referral is needed
- Ask if the plan will pay the service provider directly ("Assignment of Benefits") and if so, are specific forms needed
- Ask if there is a waiting period
- Ask if there is a deductible (amount you need to incur before coverage will be considered)
- 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)

Other Insurance

Auto Insurance / MVA Insurance

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

Long-Term Care Insurance

Whole Life Insurance

Critical Illness insurance

Disability insurance

Tax Credits and Benefits

- Medical Expense Tax Credit (METC)
- Disability Tax Credit (DTC)
- Canada Caregiver Credit (CCC)
- EI Caregiving Benefits
- Ontario Seniors Care at Home Tax Credit

******This is not a full listing, please check with your accountant for more information.***

Federal Workplace Benefits

Canadian Armed Forces
Attendant Care
Home Assistance

Nursing Visits and Home Health for VAC, CAF and RCMP

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

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

Choosing an In-Homecare Provider

- Liability Insurance
- Background Checks
- Education and Expertise
- Payroll/Taxes/Insurance
- Care Oversight

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

Finding the Right Person

	Right at Home	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

	Right at Home	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

	Right at Home	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			

RightCare

Personalized Care. Reduced Readmissions. Enhanced Older Adult Well-being.

Current Canadian Healthcare Landscape

91%

Canadians want to age at home for as long as possible [5]

1 in 10 Patients

Extend their hospital stay until home care services or supports are ready for their discharge.

One of the indicators that adds to ED overcrowding and strained healthcare system [6]

340K+

Older adults at risk of frailty.

Top 6 Complex Medical Needs: hypo/hypertension, cardiac/vascular, nutrition and wasting, infection, renal disease, movement and immobility [7]

[5] Canadian Institute for Health Information. Healthy aging: Safe and supportive care for older adults. Accessed February 26, 2025.
[6] Canadian Institute for Health Information. Emergency department crowding: Beyond primary care access . Accessed February 26, 2025
[7] Canadian Institute for Health Information. A profile of hospitalized seniors at risk of frailty in Canada — Infographic. Accessed February 26, 2025.

How true integration of the **human care** and **proactive Care Technology** can help...

Sensi.AI

RightCare

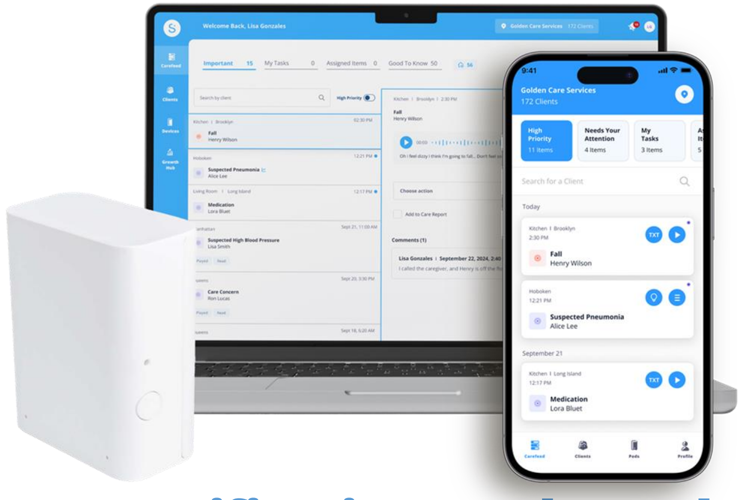
The Sensi System

24/7 Care Co-Pilot - Standard of Care

Early Detection = Proactive Care

Care Environment

Easy-to-use plug and play pods. Pods transmit care-related audio to Sensi's secure cloud. Nothing is stored on the device.



Notifications and Trends on Right at Home CareFeed Dashboard

Intuitive dashboard. Urgent notifications sent via push communications
(sms, email and phone).

Categories of High Alerts

What Sensi Can Detect

Emergent Events

- Call For Help
- Fall
- EMS
- Safety

Care

- Care Concern
- Care Resistance
- Positive Interaction
- ADL Difficulty
- Care Plan

Well Being

- Pain
- Gastrointestinal
- Medication
- Cognitive
- Skin Integrity
- Cardiac
- Physical Issue
- Wellness Improvement
- Urinary
- Chronic Condition
- Mental Health
- Respiratory
- Senses
- Sleep Issues
- Hospitalization
- Respiratory
- Vital Signs

The RightCare Difference:

- ✓ Exclusive to RAH
- ✓ Currently, NO direct competitor to this technology
- ✓ Flexibility - may be installed wherever home is to the client. (hybrid, stand-alone or contract)
- ✓ Cost effective - no additional fee for app/dashboard monitoring
- ✓ Standard of Care - intrinsic part of our Care Team
- ✓ Combo of high-touch and hi-tech providing revolutionary care.
- ✓ Always-On Assessment
- ✓ Proactive and reactive care capabilities
- ✓ 100% audio-based system- working passively in the background- allowing proactive/preventative care recommendations
- ✓ Can detect over 100 care events **with up to 95% accuracy rate!**
- ✓ Unlike cameras and motion sensors - wide detection system in the home (no live video, provides more context)
- ✓ 24/7 Intelligent insights

Questions or Comments

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Thank you.