

Information & resources

# Caregiving in Canada



## Tips for using this Guide

If you are accessing this guide electronically and are connected to the internet, simply click on the links provided to navigate to those resources.

If you have a printed version of the guide, you can type the link into your internet browser address bar.

When someone becomes a caregiver, they can often be confused and overwhelmed by trying to find services to assist them in caring for their loved one. Many people do not know what services are available or where to begin to find these services. The good news is there are several options to assist you.

## Where to start

- If you have employee benefits, you may start by contacting your Human Resources Department as you may be entitled to many benefits that may support you in finding the right services.
- There are also Geriatric Care Managers who can be hired privately to assist you in arranging services.
- For those caregivers who are arranging services on their own, BMO has compiled this list of resources to make this process easier and less time consuming.

Whether you or a loved one are considering a move to a new home where housekeeping and healthcare are provided, or you're looking for help so you can remain comfortably and safely in your current home, finding the right information can be a challenge. Government, community organizations, and business provide a variety of services to people of any age. Services can be provided at home, in the community, and in a residential care setting such as a long-term care home, a retirement home, or a supportive housing unit. This resource provides a brief description of some of the most often-sought

after types of support, and lists websites and telephone numbers where you can get more information.

The information and resources that are available vary widely between provinces and territories. We have compiled information for the types of services that are most often needed for seniors. We have taken some of the work out of the process for you by compiling many of the resources available into one place, taking the work of searching yourself for some of this information which can prove difficult to find. We hope that you find it useful and informative. In the guide:

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- Emotional Support for Caregivers and Caregiving Community Resources
- Geriatric Care Managers
- Health Conditions
- Home Adaptation
- Legal Resources
- Palliative Care

## Care options for seniors in Canada

### Home Care

Home care is designed for people who need help with personal care or household tasks, or who require visits from health professionals in order to live comfortably and safely at home. Home care can provide a range of services from nursing care, physiotherapy and other specialized therapies, to non-medical services such as meal preparation, laundry, and housekeeping. All provinces and territories provide these services. In many, access to services begins with a doctor's referral.

### Costs

Some provinces charge a daily rate for services, based on income; others determine eligibility based solely on how well the individual is coping at home. If you are eligible for government-funded home care services, they are arranged for and paid for by the government. Those who are not eligible for government-funded services would pay for care directly or through long-term care insurance they may have. Fees for visits vary across Canada, but in general nursing visits can range from \$30 to \$50 per visit, while personal care visits can range from \$11 to \$30 an hour, depending on the type of service provided. In addition to home care, provincial and territorial governments provide a wide range of assistive devices that are essential for independent living. See below for a list of websites:

**Alberta** [www.health.alberta.ca/services/home-care.html](http://www.health.alberta.ca/services/home-care.html)

**British Columbia** [www.health.gov.bc.ca/hcc/index.html](http://www.health.gov.bc.ca/hcc/index.html)

**Manitoba** [www.gov.mb.ca/health/homecare/](http://www.gov.mb.ca/health/homecare/)

**New Brunswick** [www.gnb.ca/0051/0384/index-e.asp](http://www.gnb.ca/0051/0384/index-e.asp)

#### Newfoundland & Labrador

[http://www.health.gov.nl.ca/health/personsdisabilities/fundingprograms\\_hcs.html#phsp](http://www.health.gov.nl.ca/health/personsdisabilities/fundingprograms_hcs.html#phsp)

#### Northwest Territories

<http://www.hss.gov.nt.ca/health/home-care>

**Nova Scotia** [www.gov.ns.ca/health/ccs/homecare.asp](http://www.gov.ns.ca/health/ccs/homecare.asp)

#### Nunavut

<http://www.hss.gov.nu.ca/en/Your%20Health%20Home%20and%20Community%20Care.aspx>

**Ontario** <http://healthcareathome.ca>

#### Prince Edward Island

[www.gov.pe.ca/health/index\\_php3?number=1020609&lang=E](http://www.gov.pe.ca/health/index_php3?number=1020609&lang=E)

**Quebec** **French:** [www.msss.gouv.qc.ca/reseau/rls/](http://www.msss.gouv.qc.ca/reseau/rls/)  
**English:** [www.msss.gouv.qc.ca/en/reseau/lrn.php](http://www.msss.gouv.qc.ca/en/reseau/lrn.php)

**Saskatchewan** [www.health.gov.sk.ca/home-care/](http://www.health.gov.sk.ca/home-care/)

**Yukon** <http://www.hss.gov.yk.ca/homecare.php>

### Seniors supportive housing/assisted living

Supportive housing and assisted living are suited to people who need minimal to moderate care in order to live independently. While arrangements and terminology vary from province to province, assisted living is usually not subsidized, while supportive housing can be. Both typically provide accommodation in the form of a self-contained rental unit within an apartment complex, together with a defined

set of support services. Additional services may also be purchased. Examples of support can include meals, home-making services, and personal care.

### Costs

The cost of accommodation is based on market rent for similar apartments, and rates vary by location. For individuals on limited income, governments may subsidize the rent in supportive housing arrangements. See below for a list of websites:

**Alberta** <http://www.albertahealthservices.ca/4484.asp>

#### British Columbia

<http://www.seniorsbc.ca/housing/supported/index.html>

**Manitoba** [www.gov.mb.ca/health/aginginplace/index.html](http://www.gov.mb.ca/health/aginginplace/index.html)

#### New Brunswick

[http://www2.gnb.ca/content/gnb/en/departments/social\\_development/seniors.html](http://www2.gnb.ca/content/gnb/en/departments/social_development/seniors.html)

#### Newfoundland & Labrador

<http://www.health.gov.nl.ca/health/seniors/>

#### Northwest Territories

<http://www.hss.gov.nt.ca/hss-authorities>

**Nova Scotia** [www.gov.ns.ca/health/ccs/lrc.asp](http://www.gov.ns.ca/health/ccs/lrc.asp)

#### Nunavut

<http://www.hss.gov.nu.ca/en/About%20Us%20Facilities%20Residential%20Care.aspx>

**Ontario** <http://healthcareathome.ca>

#### Prince Edward Island

[www.gov.pe.ca/health/index\\_php3?number=1020609&lang=E](http://www.gov.pe.ca/health/index_php3?number=1020609&lang=E)

**Quebec** **French:** [www.msss.gouv.qc.ca/reseau/rls/](http://www.msss.gouv.qc.ca/reseau/rls/)  
**English:** [www.msss.gouv.qc.ca/en/reseau/lrn.php](http://www.msss.gouv.qc.ca/en/reseau/lrn.php)

**Saskatchewan** [www.health.gov.sk.ca/continuing-care](http://www.health.gov.sk.ca/continuing-care)

**Yukon** [www.hss.gov.yk.ca/continuing.php](http://www.hss.gov.yk.ca/continuing.php)

### Retirement residences

Retirement residences are designed for people needing minimal to moderate levels of care. They can provide a full range of services, including daily hygiene and dressing, meals, laundry, social and recreational programming, personal care, and the administration of medicines.

**Costs**

Retirement residences are not subsidized by the government so individuals are responsible for the entire cost of accommodation and care. Costs vary depending on the range of services and the type of accommodation. Fees can range from approximately \$1,500 to \$5,000 per month for a private room. You may purchase additional services or higher levels of service. Anyone can apply to a retirement home. There is no need to supply medical evidence that a certain level of care is required. A residence may assess potential clients' needs, however, to ensure that it can provide the appropriate support. See below for a list of resources providing information on retirement residences:

<http://www.seniors.gc.ca/info>

<http://www.retirement-homes.ca>

**On-line listing of all levels of senior living.**

[www.senioropolis.com](http://www.senioropolis.com)

Search on line or in the publication for retirement residences throughout Canada, The Comprehensive Guide to Retirement Living.

**Nursing homes (long term care homes or special care homes)**

Nursing homes are designed for individuals with care needs that are more substantial than can be provided for at home or in the community. In addition to accommodation, services include personal care, supervisory care, meals, and medical care. The rates are set by governments and provide for basic, semi-private, or private accommodation.

**Costs**

Individuals pay for accommodation, while the government pays for services and health care. Basic accommodation is income-based and therefore eligible for reduction. To enter a long-term care facility, individuals apply through their regional health authority or care access centre. Applicants are prioritized based on an assessment of their needs. Contact your local government office for more information and to find out whether you are eligible for government-funded services or financial subsidies for particular services:

**Alberta** [www.seniors.alberta.ca/housing/lcare/](http://www.seniors.alberta.ca/housing/lcare/)

**British Columbia**

<http://www2.gov.bc.ca/gov/theme.page?id=A8F32056E4192102A51A3F0FF373223C>

**Manitoba** <http://www.gov.mb.ca/health/pcs/index.html>

**Newfoundland & Labrador**

[http://www.health.gov.nl.ca/health/findhealthservices/in\\_your\\_community.html#rltcs](http://www.health.gov.nl.ca/health/findhealthservices/in_your_community.html#rltcs)

**Northwest Territories**

<http://www.hss.gov.nt.ca/health/long-term-care/long-term-care-facilities>

**Nova Scotia**

[www.gov.ns.ca/health/ccs/directories\\_facilities.asp](http://www.gov.ns.ca/health/ccs/directories_facilities.asp)

**Nunavut Territory**

<http://www.hss.gov.nu.ca/en/About%20Us%20Facilities%20Residential%20Care.aspx>

**Ontario** <http://healthcareathome.ca>

**Prince Edward Island**

[www.gov.pe.ca/health/index.php3?number=1020341&lang=E](http://www.gov.pe.ca/health/index.php3?number=1020341&lang=E)

**Quebec** **French:** [www.msss.gouv.qc.ca/reseau/rls/](http://www.msss.gouv.qc.ca/reseau/rls/)

**English:** [www.msss.gouv.qc.ca/en/reseau/lrn.php](http://www.msss.gouv.qc.ca/en/reseau/lrn.php)

**Saskatchewan**

<http://www.health.gov.sk.ca/special-care-homes>

**Yukon Territory** [www.hss.gov.yk.ca/programs/continuing/](http://www.hss.gov.yk.ca/programs/continuing/)

**Nursing home ratings**

[www.nursinghomeratings.ca](http://www.nursinghomeratings.ca)

Canada's only national, comprehensive, nursing home website dedicated to helping family members find the right home for their loved one. Read family members' ratings and opinions to gain an insider's perspective.

**Additional services for seniors****Assistive Devices**

Assistive devices ease the strains of daily activities at home, at work or at play. They include medical equipment, mobility aids, information technologies, practical daily aids and gadgets to suit all tastes and needs (1) (i.e. grab bars, cane, walker, and wheelchair). For a listing of assistive devices please see the **Public Health Agency of Canada** website:

[www.hc-sc.gc.ca/hl-vs/iyh-vsv/life-vie/seniors-aines\\_ad-af-eng.php](http://www.hc-sc.gc.ca/hl-vs/iyh-vsv/life-vie/seniors-aines_ad-af-eng.php)

Some provinces and territories have programs to help seniors or people with disabilities purchase the assistive devices they need at affordable prices or can even help with obtaining a bank loan. The provincial and territorial contact information is listed on the Public Health Agency of Canada website at the address above.

Certain community and non-profit organizations such as the **Kiwanis**, **Rotary**, **Lions Club** or the **Royal Canadian Legion** may offer advice or assistance for procuring assistive devices. Friends and family may also be willing to contribute, if they can, to the cost of your assistive devices or in helping you find the devices or fill out the necessary forms.

**Veterans Affairs Canada (VAC)** offers a wide variety of programs and services to veterans and other eligible clients. The health care program, Aids for Daily Living, assists clients with the purchase of assistive devices such as prosthetic and orthotic devices, walkers, canes, wheelchairs, etc.

To learn more about the programs, services and funding offered by VAC, contact your regional office (see the blue pages of your telephone directory under Government of Canada). If you have access to the Internet, you can visit the VAC website at:

[www.vac-acc.gc.ca](http://www.vac-acc.gc.ca)

### Driving capability assessment

Changes in cognitive and physical abilities can make driving unsafe. If you are uncertain of safe driving capabilities, for a relative, or yourself, consider a driving assessment.

[www.driveable.com](http://www.driveable.com)

A University of Alberta spin-off company, DriveABLETM was founded to provide evidence-based practices for identifying the medically impaired driver.

### Emotional support for caregivers and caregiving community resources

Caregivers of aging relatives often need information as well as emotional support for their caregiving role. Below are two excellent resources for finding that support:

[www.caregiver-connect.ca](http://www.caregiver-connect.ca)

This online portal exists to provide Canadian caregivers access to information and resources they need and to connect them with other caregivers.

[www.seniors.gc.ca](http://www.seniors.gc.ca)

Seniors Canada is a government website committed to improving the services and information on a variety of issues. See information for caregivers from menu on left.

### Geriatric care managers

A specialized geriatric care manager can assist with the assessment of needs, arranging for services, and counselling of families. This service is paid for privately.

[www.caremanager.org](http://www.caremanager.org)

Select the 'Find a Care Manager' button and search by postal code. Searches for Geriatric Care Managers can be done in both Canada and the US.

### Health conditions

These websites are useful for information and support on specific health conditions.

**VON Website** [www.caregiver-connect.ca](http://www.caregiver-connect.ca)

**Canadian Health Network** [www.phac-aspc.gc.ca](http://www.phac-aspc.gc.ca)

**Alzheimer's Society of Canada** [www.alzheimer.ca](http://www.alzheimer.ca)

**Canadian Cancer Society** [www.cancer.ca](http://www.cancer.ca)

**Canadian Diabetes Association** [www.diabetes.ca](http://www.diabetes.ca)

**Heart and Stroke Foundation of Canada**

[www.heartandstroke.ca](http://www.heartandstroke.ca)

**Home Adaptation** [www.cmhc.ca](http://www.cmhc.ca)

This website provides information about financial assistance that is available for people to make home adaptations for safety and accessibility so they may remain in their home despite changes due to aging or disability.

### Legal Resources

Families who require legal information or assistance will find many valuable resources at:

[www.caregiver-connect.ca](http://www.caregiver-connect.ca)

Provincial Legal Resources are listed under Legal and Financial Issues. There are resources listed for most provinces.

### Palliative Care

Palliative care provides physical, psychological, spiritual and practical care for people nearing the end of life, as well as for their loved ones.

[www.caregiver-connect.ca](http://www.caregiver-connect.ca)

Palliative Care Resources are listed under Caregiving Transitions on this websites.

## Additional financial resources

### Canada Pension Plan (CPP) Retirement Pension

This pension provides a monthly taxable benefit to retired contributors. **1-800-277-9914**

<http://www.esdc.gc.ca/en/cpp/index.page>

### Old Age Security (OAS)

This pension provides a monthly taxable benefit to persons 65 years of age or older. **1-800-277-9914**

[www.servicecanada.gc.ca/eng/services/pensions/oas/index.shtml](http://www.servicecanada.gc.ca/eng/services/pensions/oas/index.shtml)

### Guaranteed Income Supplement (GIS)

This program provides a monthly non-taxable benefit to low-income Old Age Security recipients. **1-800-277-9914**

[www.servicecanada.gc.ca/eng/services/pensions/oas/gis/index.shtml](http://www.servicecanada.gc.ca/eng/services/pensions/oas/gis/index.shtml)

### Allowance

Allowance is a monthly benefit for low-income seniors (aged 60-64) whose spouse or common-law partner is eligible for, or currently receiving, the Old Age Security (OAS) pension and the Guaranteed Income Supplement (GIS). **1-800 277-9914**

<http://www.esdc.gc.ca/en/cpp/oas/allowance/index.page>

### Home Adaptations for Seniors Independence (HASI)

Provides funding to homeowners and landlords so that they can make permanent minor home adaptations. **1-800-668-2642**

[http://www.cmhc-schl.gc.ca/en/ab/hoprfias/hoprfias\\_005.cfm](http://www.cmhc-schl.gc.ca/en/ab/hoprfias/hoprfias_005.cfm)

### Allowance for the Survivor

Provides a monthly non-taxable benefit to low-income widows who are not yet eligible for the Old Age Security pension. **1-800-255-4786**

[www.servicecanada.gc.ca/eng/services/pensions/oas/allowance-survivor.shtml](http://www.servicecanada.gc.ca/eng/services/pensions/oas/allowance-survivor.shtml)

### International Pension Benefits

You may be eligible for social security (pension) benefits if you or your deceased spouse or common-law partner lived or worked in another country. **1-800-454-8731**

[www.servicecanada.gc.ca/eng/services/pensions/international/index.shtml](http://www.servicecanada.gc.ca/eng/services/pensions/international/index.shtml)

### Adult Care

This program assists First Nation members who have functional limitations due to age, health problems or a disability, in maintaining their independence and living in a safe and healthy environment. **1-877-985-3999**

BMO understands that whether you are new or experienced in the role of caregiver, you have a lot on your shoulders. The responsibilities of looking after a parent, spouse or child can be a significant challenge.

You may be concerned about the costs of caregiving and the financial implications that your role as caregiver may have on your finances over the long-term. Speak to your BMO financial professional for assistance with the financial implications of caregiving and ensuring that they are considered in your financial plan.



We're here to help.™

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