

Paying for Long-Term Care

What is long-term care?

Long-term care provides accommodation, supervisory care, personal care and nursing services to individuals who can no longer live independently in the community with family and other supports available.

Long-term care is provided in two types of homes: Residential Care Facilities and Nursing Homes.

If I need long-term care, who will pay for it?

Long-term care is paid for jointly by Seniors and Long-Term Care and by you, the long-term care recipient.

What does Seniors and Long-Term Care pay for?

- Health care costs for resident care such as, salaries, benefits and operational costs of nursing and personal care, social work services, recreation therapy and physical, occupational and other therapies.
- Patient transportation for dialysis treatment and inter-facility transfers due to the First Available Bed Policy.
- Specialized equipment loan program for residents in long-term care. This program is administered by the Canadian Red Cross, Nova Scotia Region. Depending on income and type of equipment, a resident may be required to pay a fee. Please see the Specialized Equipment Fact Sheet for more information.

What do I pay for?

- Accommodation charges which include salaries, benefits and operational costs of maintenance, dietary services, housekeeping, management and administration departments, capital, and return on investment. This charge is collected by the long-term care facility.
- Personal expenses including clothing, eyeglasses, hearing aids, dental services, funerals, Pharmacare co-pay, transportation (except for dialysis treatments and inter-facility transfers as per the First Available Bed Policy), and other services provided by the long-term care facility.

How much are accommodation charges?

Each year, Seniors and Long-Term Care sets standard accommodation charges for long-term care homes. These rates are based on average operating costs. Residents are notified of their accommodation charges at least 30 days before the effective date.

Please contact Continuing Care at **1-800-225-7225** for the standard accommodation rate.

Individuals who are able to pay the full standard accommodation charge are not required to undergo a financial assessment. These residents pay the standard accommodation charge and retain all remaining income and assets.

What if I'm not able to pay the full standard accommodation charges?

If you cannot pay the full standard accommodation charges, you can apply to have your rate reduced by undergoing an income-based financial assessment.

As part of the financial assessment, you'll be asked to provide your income tax information (e.g. Notice of Assessment provided by Canada Revenue Agency) for the designated tax year. A financial assessment considers your net income as well as the income of a spouse, partner and/or dependent child. Long-term care residents are not expected to pay more than 85% of their assessed income toward accommodation charges.

The financial assessment does not take into account any assets you may have (e.g. house, car, etc.) nor will you be expected to sell your assets to pay for accommodation charges.

Financial reviews are conducted annually. You may also request a review at any time if your financial situation changes significantly.

Will my spouse have money once I receive long-term care?

If your spouse remains in the community when you enter a long-term care facility, he or she will be able to retain 60% of your joint family income and maintain control over all assets.

The minimum a spouse living in the community will retain is **\$27,129/year**, or an average of **\$2,260.75/month**. To review your rate, please contact an Eligibility Review Officer.

How much of my income will I be able to keep?

As a long-term care resident, Seniors and Long-Term Care ensures you keep some of your income to cover expenses after paying

for long-term care. You'll retain at least 15% of your annual income. You will not be left with an income lower than **\$4,143/year**. You will also have full control over the use and management of your retained income and all assets.

What is included in "net income?" Does it include my investments and savings accounts?

Your net income amount is taken from your most recent Notice of Assessment issued by the Canada Revenue Agency. The income that will be considered in your financial assessment is derived from net income (line 236) minus taxes payable (line 435). Line 236 may include income from pension, employment, dividends, interest earned on investments, RRSPs, etc.

Will the value of my house and other assets be considered in determining the amount I pay for long-term care?

No. Assets are not included in the calculation.

What if I disagree with the decision made on the financial assessment?

Following the financial assessment, you will receive a letter from Seniors and Long-Term Care informing you of the amount you are expected to pay for long-term care. If you disagree with the result of the financial assessment, you may request an administrative review. A review request form will be attached to your letter.

To learn more about Paying for Long Term Care, please call Continuing Care toll-free line at **1-800-225-7225**, or visit the Seniors and Long-Term Care website at **novascotia.ca/dhw/ccs**.