Paying for Long-Term Care in Nova Scotia

NOVA SCOTIA
NOUVELLE-ÉCOSSE

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: Nursing Homes and Residential Care Facilities.

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

Long-term care is paid for jointly by the provincial Government and by you, the long-term care resident.

What do I pay for?

You pay the accommodation charges which are the non-health related costs such as utilities, equipment leases, maintenance, dietary, laundry, and housekeeping services. This charge is collected by the long-term care facility.

You also pay for personal expenses which may include clothing, hairdressing, 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.

What does government pay for?

Government pays the health care costs for resident care such as:

- Salaries, benefits and operational costs of nursing and personal care, social work services, physiotherapy, occupational therapy, and recreation.
- Patient transportation for dialysis treatment and inter-facility transfers due to the First Appropriate Bed policy which can be found in the Facility Placement Policy at https://novascotia.ca/dhw/ccs/policies/policyManual/Facility_Placement_Policy.pdf
- Specialized equipment loan program for residents in long-term care which is administered by the Canadian Red Cross.

Government also subsidizes the Standard Accommodation Charge for residents who qualify for a reduced charge based on a financial assessment.

How much are accommodation charges?

Government sets the Standard Accommodation Charge or the SAC, for long-term care homes. The SAC is the maximum daily amount a resident is required to contribute to accommodation costs in long-term care.

Residents and waitlisted applicants are notified of their accommodation charge prior to the effective date.

What if I'm not able to pay the SAC?

You may apply for a reduced accommodation charge by undergoing an income-based financial assessment.

What is considered in an income-based financial assessment?

The financial assessment considers your net income as well as net income of a spouse and any dependent children if applicable.

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.

It is important that you and your spouse, if applicable, have filed income tax for the designated tax year.

Make sure you and your spouse, if applicable, are receiving all government benefits you are entitled to, such as:

- Old Age Security (OAS)
- Guaranteed Income Supplement (GIS)

If you move into long-term care and live apart from your spouse for reasons beyond your control, your GIS payments might be calculated based on individual income rather than combined income, if it is to your advantage. To determine this, you must submit the *Spouses or Common-Law Partners Living Apart for Reasons Beyond their Control* form (sometimes referred to as involuntary separation) to the Federal Government. This form can be found at https://catalogue.servicecanada.gc.ca/content/EForms/en/Detail.html?Form=ISP3040

This process does not change your marital status.

For more information on federal benefits and how to apply, visit *My Service Canada Account* at https://www.canada.ca/en/employment-social-development/services/my-account.html

How much of my income can I keep?

You will not pay more than 85% of your assessed income toward accommodation charges.

You will not be left with an income lower than the Minimum Retained Income, which is set each year by government.

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

You will have full control over the use and management of your retained income and all assets.

What is my "assessed income"?

Your assessed income is based on your most recent Notice of Assessment from Canada Revenue Agency (CRA).

It is calculated by taking your net income (line 23600) and subtracting the total provincial and federal taxes you owe (line 43500).

Net income can include money from pensions, employment, dividends, investment interest, RRSPs, and similar sources.

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 financial assessment.

Will my spouse have money once I move into a long-term care facility?

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

Each year, government sets the minimum income a spouse living in the community can keep after paying for your accommodation charges.

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

Following the financial assessment, you will receive a letter informing you of your accommodation charge.

If you disagree with the result of the financial assessment, you may request an administrative review using the request form attached to your letter.

How often are financial assessments completed?

Financial assessments are conducted annually, or if your financial situation changes. Please inform Seniors and Long-Term Care if your financial situation changes significantly.

Who do I contact if I have questions about paying for long-term care?

If you have questions or require further information on paying for long-term care, please contact ERU@novascotia.ca