



Independent Living™
Total Long-term Care

The choice is yours

With age or illness you may find yourself needing some form of long-term care...

You will have the choice to receive care in:

- your home;
- a private care facility;
- a government-subsidized facility.



Desjardins
Financial Security®

Money working for people

Life, health, retirement

A GOVERNMENT-SUBSIDIZED FACILITY

The cost for a one-month stay in a public long-term care facility varies from province to province. The following table illustrates the various costs according to each province.¹

BC	AB	SK	MB	ON
\$2,229.00 Cost for a residential care facility based on an annual income of \$30,000 or higher	\$1,682.00 Private room in a long-term care facility	\$1,866.00 Cost for special home care based on an annual income of \$35,544	\$2,091.00 Cost for a long-term care facility based on an annual income of \$26,363 or higher	\$2,162.00 Cost for a private room in a long-term care facility
QC	NB	NS	PE	NL
\$1,638.00 Cost for a private room in a long-term care facility	\$2,525.00 Cost for an average nursing home, room and board only	\$2,595.00 Cost for nursing home accommodations based on an income test	\$2,107.00 For patients with the highest care required	\$2,800.00 Patient's liquid assets are considered

To be admitted into a public long-term care facility, an individual must require several hours of daily care that cannot be provided by family members or friends.

LIFE IN A LONG-TERM CARE FACILITY FOR JENNY'S MOTHER



JENNY'S* MOTHER suffered a serious stroke that left her totally incapacitated. Jenny and her brothers immediately tried to find a room for her in a private home in the Quebec City area. However, once they discovered that there was a 3-year waiting list, they decided to place her in a public long-term care facility with a private room.

Jenny's mother is completely paralyzed and cannot speak. Jenny decided to hire a companion to take her mother out or to the local church, read to

her as well as occasionally give her additional baths. All these services, which Jenny and her brothers feel are essential to their mother's well-being, cannot be dispensed by the staff at the facility as they are responsible for basic services only.

For these extras, Jenny and her brothers share a weekly bill of approximately \$200 (\$800 per month) over and above the costs associated with their mother's essential needs.

* The names of the individuals have been changed for confidentiality purposes.

Private room \$1,631.00 per month	Companion \$800.00 per month	Other expenses \$200.00 per month
Jenny and her brothers share a total bill of \$2,631.00 per month.		

The amount paid for a private room does not include²:

- hairdressing services and dental care
- personal television set and cable
- personal telephone
- tobacco or newspaper
- cosmetic products
- dry cleaning and ironing

¹ Sources: Provincial websites, 2010: www.healthservices.gov.bc.ca, www.calgaryhealthregion.ca, www.health.gov.sk.ca, www.gov.mb.ca, www.health.gov.on.ca, www.ramq.gouv.qc.ca, www.legal-info-legale.nb.ca, www.gov.ns.ca, www.gov.pe.ca, www.health.gov.nl.ca.

² Régie de l'assurance maladie du Québec: www.ramq.gouv.qc.ca

A PRIVATE CARE FACILITY

The cost and the quality of accommodations in a private long-term care facility vary from one facility to the next.

Average cost for room and board ranges from \$1,500 to \$5,000 per month

Example: *Quality private home in Maple, Ontario.*

*Between \$1,900 to \$3,000 per month (including one to two hours of services per day)
Plus \$750 per month for one hour of additional services per day.*

Additional fees are charged for telephone, cable, room service, dental care, hairdressing, etc.

Average waiting period: 2 to 9 months

In some cases, people may have to wait up to three years before obtaining a private room.

	\$	
Name of a local private care facility		Monthly cost

HOME CARE

The cost for home care varies greatly depending on the person's condition as well as the number of chores that are performed by the natural caregivers.

With nursing care, the total cost of home care can easily add up to \$3,000 per month.

Nursing care	Psychosocial services
Home nursing care: \$30 to \$60 per hour Nursing assistant: \$25 to \$40 per hour	\$70 to \$100 per hour
<ul style="list-style-type: none"> • Administration of treatments • Medications • Injections • Monitoring vital signs 	<ul style="list-style-type: none"> • Dressings • Tests or analyses
	Weekly services
	\$15 to \$25 per hour
	<ul style="list-style-type: none"> • Housekeeping • Snow clearing • Lawn care
	Therapists
	\$60 to \$90 per hour
	<ul style="list-style-type: none"> • Physiotherapy • Occupational therapy, etc.
Home care	Home renovations and retrofitting
\$20 to \$25 per hour	\$4,000 to \$25,000
<ul style="list-style-type: none"> • Toileting • Support with various activities of daily living • Advice and training of caregivers 	
Daily services	
\$15 to \$20 per hour	
<ul style="list-style-type: none"> • Companionship • Meal preparation 	

Source: Sigma Assistel, specialized assistance services company. These prices are provided as a reference only and can vary according to the province, area or availability of the resources.

MURIEL DECIDED TO LIVE AND RECEIVE CARE IN HER OWN HOME...



MURIEL* is 74 years old. Until recently, she was able to take care of herself. However, due to her advancing age and deteriorating health problems (arthritis, muscular degeneration and foot problems), she now needs assistance each day with the activities of daily living as well as to change the dressing required as a result of an accidental fall she had last month.

- A nursing assistant spends 3 hours a day with her to help her get in and out of bed, bathe as well as prepare meals;
- A nurse visits her once a day, seven days a week, to provide the necessary medical care;

- A nurse that specializes in the treatment of foot problems visits every 3 weeks for 2 hours to treat her feet.

Muriel's natural caregivers (i.e. her family and friends) don't perform the chores described above. Instead, they keep her company, run errands for her and do her laundry and other routine jobs. They are happy to be able to visit her in a familiar pleasant setting, and not in a government-subsidized facility.

* The names of the individuals have been changed for confidentiality purposes.

<p>Nursing assistant \$1,825.00 per month (3 hours/day x \$20/hour x 365 days) ÷ 12</p>	<p>Nurse \$1,520.83 per month (1 hour/day x \$50/hour x 365 days) ÷ 12</p>	<p>Specialized nurse \$141.67 per month (2 hours/3 weeks x \$50/hour x 17 weeks) ÷ 12</p>
<p>Total cost of home care: \$3,487.75 per month</p>		

DID YOU KNOW THAT...

- A 65-year-old man can expect to live an additional 16 years, of which 3.4 years (or one-fifth of that time) is spent with a loss of independence?
- A 65-year-old woman can expect to live an additional 20 years, of which 6.5 years (or one-third of that time) is spent with a loss of independence?

Therefore, at age 78 (life expectancy is 85 [age 65 + 20 years] – 6.5 years with loss of independence = 78.5 years) she would need \$3,000 per month to pay for her long-term care expenses. In addition, she would need to save...



As of age 55
\$6,360.05 per year

This calculation assumes a net interest rate of 3%.



As of age 60
\$8,764.93 per year

Source: Statistics Canada



As of age 65
\$13,007.67 per year

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