

# A guide to Senior Care Options in Canada

Examining the various short-term and long-term care options available for your loved ones.



# Aging in Canada

## Five factors to consider before choosing a senior care option

- 1. Location :** Is the care going to be provided at home or would my loved one need to move to a new residence?
- 2. Convenience:** Is the location (if it is a care facility) convenient for my loved one and the family? Would it keep my loved one connected with the community and neighbourhood?
- 3. Cost :** Are the costs transparent? How much would additional services cost? How much will the costs increase by if the care needs of my loved one increase?
- 4. Quality of Care:** Is the care tailored for my loved one's needs? Would the care be delivered by the same caregiver(s) most of the time? What if my loved one doesn't like a caregiver? Would I be kept aware of my loved one's status and care delivery on a regular basis?
- 5. Independence:** Does the type of care restrict my loved one's social life and daily routine? Would it limit family visits, the ability to keep pets, what to eat and when and where to go outside?

## Care options in Canada can be quite confusing

Seniors (people aged 65 or older) represent 16% of the Canadian population and are expected to grow by more than 68% over the next two decades. Seniors aged 85 and over have already become the fastest-growing segment of the Canadian population.

With an aging population, the complexity of the care needed for older Canadians is also increasing. It can be a daunting task for seniors and their families to choose the types of care best suited for their needs. The available choices are myriad. Each option had its own pros and cons. The cost, location and level of service can vary profoundly.

We have compiled this guide as a quick and easy reference for seniors and families to get started on their care selection journey.

Should you need help or advice, you can reach out to ConsideraCare's care experts at 1-855-410-7971 and we will be glad to be of service.



NOT USING OUR SERVICES ALREADY ?

# GET AFFORDABLE HIGH-QUALITY LIVE-IN CARE

We help you find and manage carefully screened and experienced professional live-in caregivers for your loved ones.

**1-855-410-7971**

**WWW.CONSIDRACARE.COM**

## WHY USE US ?

- Affordable with no upfront costs or commitments
- Fully vetted caregivers
- Families choose who to hire
- Trial period
- Backup care
- Monthly check-ins to review and update the care plan
- Ongoing caregiver training
- We do payroll, taxes and WSIB
- State-of-the-art platform to guide caregivers and keep you connected with them



# Adult Daycare

Adult daycare consists of a planned program of activities in a professional care setting designed for seniors/older adults who require care and support during the day. These centres enable seniors to socialize and interact with other individuals whilst still receiving necessary health support. This service offers family caregivers accountable respite from caregiving.

## Who is it for ?

Adult daycare centres are for people whose care needs can be managed at home, and only require little-medium levels of support in terms of health. Support is periodic and is usually provided from 4-16 hours a day.

## Cost

**Average cost per day:** \$24+

Cost can vary by centre:

- Some private medical insurances cover a portion of costs when licensed medical professionals are involved in the care
- Dependent-care tax credits may be available to caregivers in some cases

## Advantages

- Respite for the family caregiver
- Reliable supervision of seniors considering both medical and psychological aspects
- Opportunity for loved ones to participate in consistent and continual social interaction with others of their age

## Questions to ask

**when choosing an adult daycare facility:**

- How long has your daycare centre been in business? What credentials/licensing do you have?
- What conditions/diseases do you accommodate?
- What is the staff-to-senior ratio?
- Is your staff trained/experienced? What kind of training do they have?
- What are the days and hours of operation? and what are the costs? Are any covered by the government?

## Disadvantages

- Only available during daytime hours
- Expensive if attendance is constant
- Caregivers may not be well-trained and certified like personal support workers
- Dietary needs and restrictions are not always taken into account
- Support is not as extensive as that in long-term care homes, in-home care, etc.

## Retirement Homes

Retirement (independent living) homes are privately owned facilities designed to accommodate individuals in their senior years. 24-hour nursing care is not provided, as these types of facilities look to serve those wishing to maintain their lifestyle whilst also receiving minimal on-site support and care. Unlike Long-term care homes, they are not meant to serve individuals in need of prolonged medical attention.

### Who is it for ?

Care needs range from low to medium, with most seniors needing little to no assistance. Medical and physical support is available throughout the day upon request but is not part of an everyday routine.

### Cost

**Average cost per month:** \$3,000-\$6,000

Retirement homes can be funded publicly and or privately:

- The OAS and CPP pension funds are available to pay for a retirement home
- Work pension plans, investments, insurance and savings can all contribute to payment as well

### Advantages

- More manageable living space
- More opportunities are available for socialization with other seniors
- Housekeeping, home maintenance and meals are responsibilities of the facility
- Loved ones are still able to maintain a relatively independent lifestyle

### Questions to ask

**when choosing a retirement home facility:**

- What kind of training does your staff have? What is their availability?
- Are the suites furnished? Are there private/semi-private rooms?
- What services are included in a basic plan? What services are included as add-ons?
- What types of activities are available on-site?
- What do you do to keep residents safe?
- Does the staff assist in the reminding and or administration of medicine?

### Disadvantages

- Can be extremely costly
- Less flexibility as seniors are still expected to follow certain rules
- Lack of privacy as staff can enter suites to perform health and wellness checkups.
- Usually very low staff to seniors ratio impacting the quality of service

# Assisted Living Facilities

Assisted living facilities (ALFs) are privately-owned housing facilities designed to provide seniors or individuals unable to live independently with a supported, homelike environment. These facilities are similar to retirement homes in the sense that they provide support concerning personal and medical needs as well as group-learning environments with the goal of preserving individuals' independence.

## Who is it for ?

Care needs for individuals in ALFs are fairly low. Assistance is required in the completion of daily tasks, but support is not very extensive. If required, residents can usually pay for higher levels of care.

## Cost

**Average cost per month:** \$6,000- \$10,000

\*costs are level of care provided

ALFs are typically funded privately

- Residents often fund their stay through savings and prior life investments
- Some individuals chose to sell their house as a means of garnering adequate funds

## Advantages

- Residents receive daily living assistance, including help in preparing meals, bathing and getting dressed alongside medical assistance
- Consistent opportunities for socialization with other residents
- Loved ones are still able to maintain a relatively independent lifestyle

## Questions to ask

**when choosing an assisted living facility:**

- What kind of training do your staff have and how much is the staff turnover?
- Are the bathrooms shared or private? Is there a call button if my mom/dad needs help?
- What services are included in the basic price?
- What is the protocol for falls?
- What about medications? Who does that? Do you have a nurse assigned for this purpose?

## Disadvantages

- It can be difficult for loved ones to adjust to a new living environment as well as its accompanying rules
- Can be extremely costly (costs rise in parallel to the level of care)
- Lack of privacy as staff can enter suites to perform health and wellness checkups

# Long-term Care Homes

Long-term care (LTC) homes, also known as Homes for the Aged or Nursing Homes, are homes publicly funded by the government to provide care for people facing significant health challenges. LTC homes provide 24-hour access to nursing care and supervision alongside a variety of therapies and other daily living activities.

## Who is it for ?

Care needs of Long-term Care residents are extremely high - they typically required around-the-clock assistance for daily activities as well as medical and or physical conditions.

## Cost

**Average cost per month:** \$1,800-\$2,800

Care provided is free-of-charge, clients are responsible for paying accommodation costs:

- The government can provide up to \$1,891 a month in subsidy
- Eligibility depends on the type of accommodations required and net income

## Advantages

- 24/7 care provided by trained professionals
- Opportunity for consistent social interaction with seniors in the community
- No need for house/room care - LTC home staff will handle cleaning and tidiness

## Questions to ask

**when choosing a LTC home facility:**

- What training is provided to the staff working in your facility?
- What is the resident-to-staff ratio?
- Is there a doctor available who keeps hours in your LTC home?
- What range of activities do you provide for seniors?
- What is the facility response when a resident is having difficulty adjusting?
- Is your facility secured for wandering residents?

## Disadvantages

- Less independence and flexibility due to rigid schedules
- Possibility of poor care due to low staff numbers, high turnover and low staff-to-senior ratio
- Seniors in group settings are vulnerable to infectious outbreaks

# Hospices

Hospice care facilities provide a specialized form of healthcare for individuals and families who are living with a life-limiting illness that is at an advanced stage. The aim of these facilities is to provide comfort and dignity as well as the best quality of life for loved ones and their families. These facilities are specifically intended for individuals approaching the end of their life.

## Who is it for ?

Care needs of hospice residents are extremely high and cannot be met at home. Typically, around-the-clock care is required as well as constant monitoring and supervision.

## Cost

**Average cost per hour:** \$0-\$450

There is usually no charge for hospice residents:

- Costs are partially covered by health plans, donations and community support
- If there is a fee, insurance and local organizations are often willing to provide funds to cover it

## Advantages

- Care is available 24/7 from an interdisciplinary team
- Unnecessary medical intervention and hospitalizations are avoided
- The cost of care is usually fully covered

## Questions to ask

**when choosing a hospice residence:**

- How many years has this hospice been in operations?
- Will the hospice provide care in times of emergency?
- Will my loved one be allowed to meet her family members?
- If the family caregiver gets really exhausted can we get respite care?
- What kind of bereavement services does the hospice offer?

## Disadvantages

- Most hospices do not approve of any medical tests (especially those more expensive)
- Hospitalizations for short-term symptom management are not permitted
- Patients cannot actively take part in trial/experimental treatments



## In-Home Care

In-home care is health and or supportive care provided by a caregiver in the home of a loved one. Typically, caregivers are personal support workers (PSWs) or nurses employed and managed by government or private agencies. They provide help with activities such as dressing, bathing, basic medicine administration, companionship, transportation and more.

### Who is it for ?

Care needs are mid-level and can be managed with the help of a professional caregiver at home. Care hours can range from 4-24+ hours depending on the client and their personal needs.

### Cost

**Average cost per hour:** \$25- \$38

\*varies according to nature of care provided

Home care can be publicly or privately funded:

- Government-funded through Local Health Integration Networks (LHIN)
- Privately funded through pension and other disposable income

### Advantages

- One-to-one care is provided by the caregiver in the clients own home
- Good for seniors who want independence, cannot relocate and aren't comfortable with a rigid schedule
- Friends and family can visit anytime and are not restricted by visitation hours
- Agencies take care of caregiver screening, scheduling and payroll

### Questions to ask

**when choosing a caregiving agency:**

- How are the caregivers vetted in your agency?
- How does your agency train and monitor caregivers? Does the agency provide continuing education?
- Can I interview the caregiver going to my loved one?
- Can I get references, reviews of my caregivers from their past employers?
- When will service be provided? Is care available round-the-clock, if necessary?

### Disadvantages

- Can become very expensive if care needs increase and require more than 3 - 4 hours a day
- Families have no control over the selection and type of caregivers
- Caregivers may change frequently
- Caregiver schedule can be impacted by traffic, weather and other situations

## Live-in Care

Live-in caregivers provide assistance with activities of daily living, including meal preparation, medication reminders, transportation, companionship and much more. The caregivers reside in their clients' homes. They are available to support their client's throughout the day around a pre-agreed schedule. The caregivers are employees of the clients or their families, not agencies.

### Who is it for ?

Care needs range from mild to moderate levels. Live-in care is best suited for seniors who like the comfort and independence of their home and is provided anywhere between 8-20 hours a day.

### Cost

**Average cost per month:** \$3,500-\$5,000\*

\*\$ 17 - \$27 per hour

Live-in caregivers are usually contracted independently but may be sourced through an agency

- Cost is privately funded through pension and other disposable income
- In certain situations, insurance may cover a portion of the cost

### Advantages

- Individualized care within the comfort of the loved one's home
- One-to-one, consistent care with the caregiver of choice
- Cost-effective in terms of quantity and quality of care provided
- Peace of mind and comfort for family members who may not always be present

### Questions to ask

**when interviewing a potential live-in caregiver:**

- What are your experience and qualifications?
- Have you worked as a live-in caregiver before? What do you like and dislike about it?
- Have you worked with someone with (loved one's condition) before? What was your experience providing care for them?
- How do you prefer to communicating with a client and their family members?
- Can you give me examples of how you deal with a stressful situation?

### Disadvantages

- Seniors have to adjust to strangers living in their homes
- A separate, private room must be provided to the caregiver
- Families have to deal with the hassles of background checks, interviewing, payroll and taxes
- Backup care is needed when the live-in caregiver requires a leave

# How can ConsidraCare help?

Choosing the right care option for a loved one can be a challenging task. Although long-term care facilities may be appropriate for seniors requiring extensive support, most seniors can and want to receive care in the comfort of their own homes. For them, live-in care can be better quality and more affordable option.

Our care experts can help you assess your needs and match you or your loved one with a screened, professional and dedicated live-in caregiver experienced in providing care for common chronic conditions. We also provide you, your family and your caregiver with tools and support to deliver an affordable and superior alternative to long-term care facilities.

Why is ConsidraCare's live-in home care a better alternative ?



## **Consistent, 1-on-1 personal care**

Carefully screened and vetted caregivers matched with your loved one's care needs. Primary caregivers stay with the loved one at least 75% of the time.



## **Families stay in control**

We recommend but the families choose who to hire, get a trial period and engage directly with caregivers through our smart platform.



## **Cost-effective, high-quality care**

More affordable than hourly agencies and assisted living facilities, with faster caregiver placement and higher quality of care.



## **We have your back**

We assist with hiring, planning of care and daily tasks, payroll, taxes, WSIB, backup care and more, and are always on hand to help.

Call us now for a free consultation from our dementia care experts

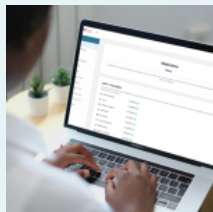
**1-855-410-7971**

**wecare@considracare.com**

**www.considracare.com**

# How does ConsidraCare work?

ConsidraCare places dedicated live-in care professionals within the homes of seniors , and provides their families and caregivers with a state-of-the art- platform to improve collaboration, increase visibility and improve the delivery of care.



## 1. Needs assessment

We first work with families to identify their care needs and build a detailed care plan for the loved ones.



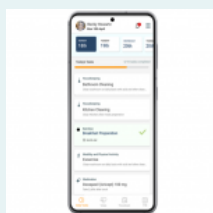
## 2. Caregiver matching

We match live-in caregivers from our pool of pre-screened caregivers with the loved ones' specific needs and personality, and arrange the interviews with the caregivers short-listed by families.



## 3. Hiring and trial period

We assist with the logistics of hiring and orienting the caregiver and setting up accounts for CRA, WSIB and payroll processing. The first week is a trial period to allow the families and caregivers to get comfortable with each other.



## 4. Ongoing care management

Families and caregivers use the ConsidraCare platform to coordinate care planning, daily tasks and timesheets. We take care of payroll, updating care plans, monitoring care delivery and assisting the caregivers and families with addressing any issues.



## 5. Backup and respite for the caregiver

Every few weeks, we arrange for a back-up caregiver to give the primary caregiver a respite break. Backup caregivers can also be provided to cover the primary caregivers when they take vacation.

Call us and we would be happy to help with your care needs

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