



Long Term Care
PLANNING NETWORK

Should I Stay Or Should I Go?

Housing Transition Decisions And Costs©

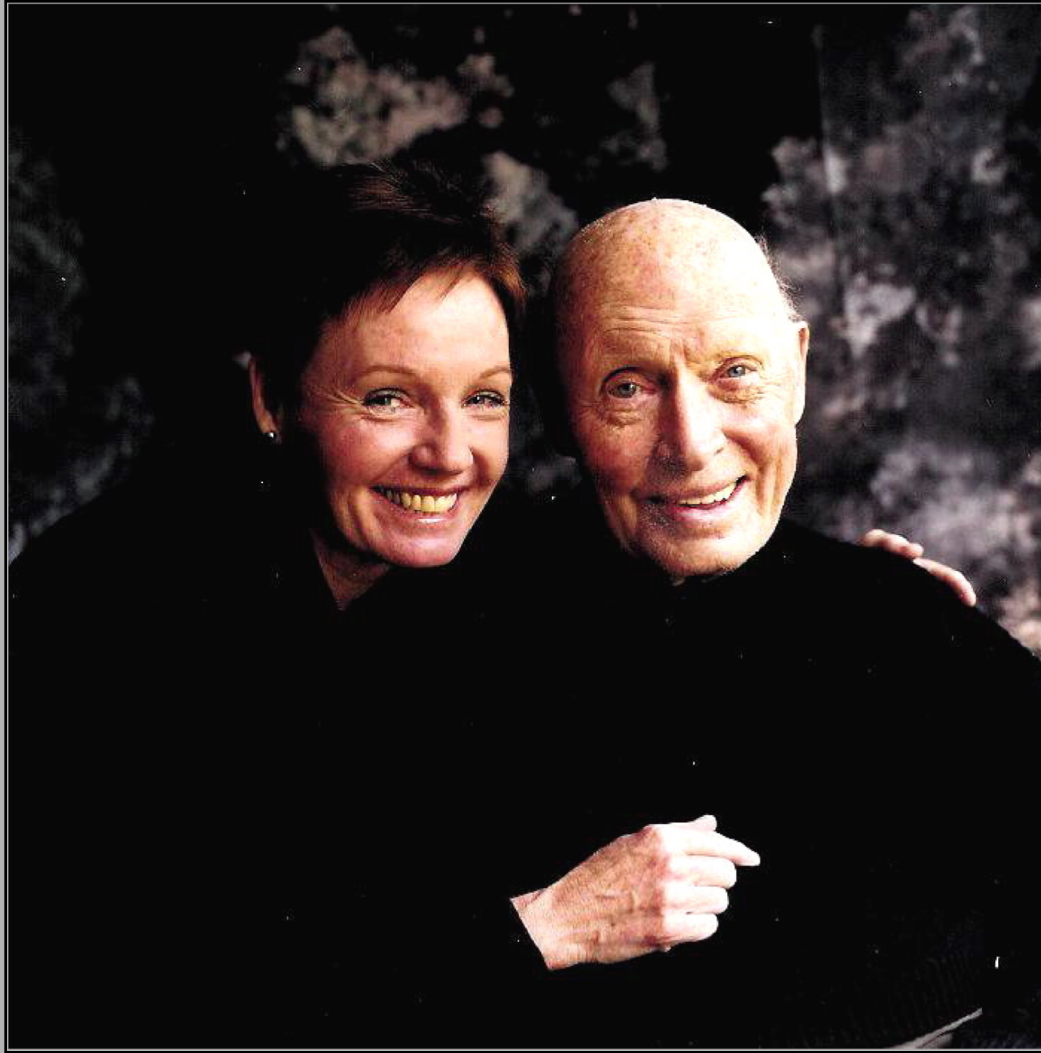
Presented by the Senior Advisory Volunteer Initiative (SAVI) On behalf of Taddle Creek & Women's College Family Health Teams

Presenter: Karen Henderson October 21, 2019

Agenda

- Signs It's Time To Accept Help/Move
- The Care Continuum
- Ontario Government Care/Accommodation Subsidies
- How To Plan For The Move/Transition
- How To Access Help For A Move
- Summary
- Resources





Signs That It's Time To Accept Help Or Move

PHYSICAL HEALTH SIGNS

- Fall(s); fear of falling
- Poor meal habits
- Unexplained weight loss/loss of appetite
- Problems getting around the home
- Problems with bathing, dressing, doing laundry
- Unable to take medications correctly
- No plan/technology in place to summon help.



Signs That It's Time To Accept Help Or Move

MENTAL HEALTH SIGNS

- Confusion about day, time, season, or people
- Forgetfulness (medications, appointments)
- Difficulty keeping track of time and tasks
- Getting lost when walking or driving
- Difficulty making decisions.



Signs That It's Time To Accept Help Or Move

HOUSEHOLD SIGNS/DRIVING

- No food or spoiled food in the fridge
- Cooking tools (pots, pans, utensils) with recent burn marks
- Decline in home cleanliness and increase in clutter
- Unhygienic bathroom
- Unpleasant odor in the house
- Yard is not maintained as it normally would be
- Vehicle has dents or scrapes.



Signs That It's Time To Accept Help Or Move

SOCIAL SIGNS

- Loss of interest in hobbies and activities
- Pets not being walked or fed regularly
- Isolation from friends and other relationships
- Days go by without leaving the house
- Loneliness
- Comments of concern from friends or neighbours.



Signs That It's Time To Accept Help Or Move

FINANCIAL SIGNS

- Unopened mail and unpaid bills
- Insufficient funds available for cheques written
- Letters from banks, creditors, or insurers about overdue payments, overdrawn balances, etc.
- Signing up for unnecessary products/services such as a new furnace with door-to-door sales people.



Why Else To Consider A Move?

- Single?
- Live alone?
- No family nearby?
- Slowing down?
- Feeling isolated?



Ontario's Health Care System: The Care Continuum

1. Aging in place/home care
2. Active adult living communities
3. Retirement home living
 - Independent living
 - Assisted living
 - Memory care
4. Long term care/Alzheimer care



Aging In Place—Can I Do It?

- Am I healthy/strong enough?
- Is my home physically suitable (universal design)?
 - Entrances without steps
 - A bedroom and full bathroom on the first floor
 - Wider doorways and hallways
- Is my family close by?
- Are services/transportation available?
- Am I in the right community?
- Will I accept services/support?



Aging In Place—Government Subsidized Home Care

1. Contact your local LHIN See if you qualify for subsidized services
2. Explain your care needs to the case manager
3. Arrange a home visit/assessment
4. Apply for care through the case manager

Services available:

- Nursing/physiotherapy/occupational/speech therapy
- Personal support/homemaking
- Dietetics
- Palliative care
- Home health care supplies



Aging In Place—Private Pay Home Care

- Care shift minimums 1- 4 hours per day
- Hourly costs:
 - Nursing: \$60 to \$80 per hour
 - Therapy and rehabilitation: \$125 per hour
 - Companionship: \$25 to \$32 per hour
 - Light housekeeping: \$25 to \$32 per hour
 - Meal preparation and nutrition: \$25 to \$32 per hour
 - Respite care: \$25 to \$32 per hour



Aging In Place—Home Sharing

- Toronto Homeshare Program launched September 2019
- Matches older adults with an extra room with a university student looking for affordable housing
- In exchange for reduced rent, student provides seven hours per week of companionship and help around the house — such as preparing and sharing of meals, tidying up, or getting groceries.



Active Adult Living Communities (55 +)

- Seniors lease or purchase a unit or home in a designated community for older adults
- May include amenities such as golf courses, fitness centers, pools etc.
- May also have support services, such as emergency care staff
- Ideal for seniors who are still independent, but would like to live in a supportive community
- Outside Toronto.



Retirement Home - Independent Living

- Privately-run facilities that provide accommodation, social events, meals, housekeeping etc.
- NO government subsidies
- Minimal care provided; you pay extra for more care
- Tenancy arrangement; monthly costs: \$2000-\$7000 depending on type of accommodation/additional care services you wish/need.



Retirement Home - Assisted Living

- Offers more supports for those who require assistance with personal care, mobility, health conditions, and medication management
- Ideal for those who have physical or cognitive health limitations and require on-site assistance at any time during the day or night
- You pay a monthly service fee.



Retirement Home - Memory Care

- Some homes provide memory care
- Enhanced security
- Care/specialized programs for seniors with dementia
- Rates: similar to retirement homes.



Long Term Care Homes

- All-inclusive nursing and/or personal care and support
- For those who require 24-hour care due to serious physical or cognitive issues
- Owned/operated by municipalities, cities, charities, religious/ethnic organizations or for-profit organizations BUT regulated by the government
- Fees set annually by the Ontario Ministry of Health and Long Term Care
 - As of July 1, 2019 minimum rate is \$1891/mon.
maximum private rate is \$2702/mon.



Long Term Care Home Eligibility

- Be 18+ years of age
- Possess a valid OHIP care
- Have health needs that cannot be met with any combination of informal/family caregiving or community-based services in the home
- Have health needs that require, and can be met, in a long term care home.



Long Term Care Homes—Government Subsidy

- If you don't have enough income to pay for the basic room, may be eligible for a subsidy through the Long-Term Care Home Rate Reduction Program
- Only available for ward accommodation
- If you qualify, you could get a subsidy of up to \$1,891 a month to help you pay for basic long-term care accommodation
- To get the reduction you need to be already receiving:
 - OAS or ODSP
 - GIS
 - Guaranteed Annual Income System Benefit



For Profit Vs. Not- For- Profit Long Term Care Homes**

- Non-profit/municipal/charitable homes provide more hours of care per resident per day
- Hours of care per day:
 - Municipal homes: 3.32 hours
 - Charitable homes: 3.22 hours
 - Non-profit homes: 3.17 hours
 - For-profit homes: 3.09 hours

OANHSS Overview 2015



Long Term Care
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Long Term Care Home Admission Update

- As of September 2019 36,245 Ontarians on a wait list for long term care
- Typical waiting time: 150 – 300 days depending on the facility
- 24 hours to accept an offered bed
- 5 days to move in.



How To Plan For A Move/Transition

- Start early—at least a year in advance
- Start planning while you are physically and cognitively fit and able
- Start planning while you have the energy for a move.



How To Plan For A Move/Transition

- Make a list of how much help you need on a daily, weekly, monthly basis—create a clear picture of the right level of care required
- Make a second list outlining how much help you, your family and friends can actually provide in the long term—not months
- Compare the lists to help determine whether you need in-home care or assisted living of some sort
- Look at your community—is it where you want to live?
- Look at your finances—what can you afford?



How To Plan For A Move/Transition

- List the pros and cons of in-home care and assisted living including:
 - Cost
 - Ability to perform ADLs (Activities of Daily Living)
 - Stability of caregivers
 - Socialization
 - Accessibility
 - Group living



How To Plan For A Move/Transition

- Ensure all legal/financial paperwork is completed/updated:
 - Will
 - Power of Attorney for Property
 - Power of Attorney for Personal Care—forces you to think about what you want as you age and need care
 - Letter of Direction
 - Joint (?) bank account



Who Can Help—And Ask For It!

- Family/friends with a car
- Downsizing specialist who can:
 - Downsize
 - De-clutter
 - Sort
 - Organize
 - Sell
 - Donate/Dispose/Recycle
 - Pack/Move • Unpack
 - Settle In



Summary—Your Action Plan Starting Today!

1. Keep yourself as healthy as possible through exercise, diet, regular physical check ups—**STAY OUT OF THE HEALTH CARE SYSTEM!**
2. Understand the diseases you (may) face
3. Keep your home safe as you age
4. Tell your family/advisors/medical professionals what you want as you age
5. Ensure you have an updated Will, Powers of Attorney
6. Make all critical information accessible in one place
7. Plan how you will pay for care if required
8. **KEEP MOVING!!**



Resources - Federal Government

- **The Safe Living Guide: A Guide to Home Safety for Seniors**

Health Canada

www.canada.ca/en/public-health/services/health-promotion/aging-seniors/publications/publications-general-public/safe-living-guide-a-guide-home-safety-seniors.html

- **Go for it! A guide to choosing and using assistive devices**

Health Canada

www.veterans.gc.ca/eng/services/health/promotion/fallsp/goit



Resources – Ontario Government

- **How To Locate Your Local Health Integration Network (LHIN)**
416-210-2222 <http://www.lhins.on.ca>
- **Home, Community and Residential Care Services**
www.health.gov.on.ca/en/public/programs/lrc/default.aspx
- **A Guide to Programs and Services for Seniors in Ontario**
www.ontario.ca/page/guide-programs-and-services-seniors
- **Assistive Devices Program (ADP)**
www.health.gov.on.ca/en/public/programs/adp/
- **Toronto Central Healthline – Seniors**
www.torontocentralhealthline.ca/listCategories.aspx?id=10019



SENIORS - TORONTO CENTRAL

In this section older adults can connect with local programs and services that provide support, health care, and recreational and social opportunities designed for seniors.

Information is also available on [Residential Care](#) and [Home and Community Care](#).

- ▶ [Adult Day Programs](#)
- ▶ [Advocacy and Social Action for Seniors](#)
- ▶ [Alzheimer's Disease and Related Dementias](#)
- ▶ [Care for the Caregiver](#)
- ▶ [Community Care Access Centres \(now called Home and Community Care - LHIN\)](#)
- ▶ [Community Support Services](#)
- ▶ [Drug Benefits](#)
- ▶ [Elder Abuse and Neglect](#)
- ▶ [Exercise and Falls Prevention Programs](#)
- ▶ [Falls Prevention Programs](#)
- ▶ [Financial Assistance for Seniors](#)
- ▶ [Fitness, Recreational and Social Programs for Seniors](#)
- ▶ [Geriatric Services \(Aging Related Health Care\)](#)
- ▶ [Healthy Aging](#)
- ▶ [Helplines for Seniors](#)
- ▶ [Home and Community Care - LHIN](#)
- ▶ [Long-Term Care Homes](#)
- ▶ [Mental Health for Seniors](#)
- ▶ [Nursing Homes](#)
- ▶ [Osteoporosis](#)
- ▶ [Respite Care for Seniors](#)
- ▶ [Retirement Homes](#)
- ▶ [Safety and Injury Prevention](#)
- ▶ [Self-Management Support Programs](#)
- ▶ [Seniors' Apartments](#)
- ▶ [Seniors' Centres](#)
- ▶ [Seniors' Clubs and Legions](#)
- ▶ [Seniors' Intervention and Assistance Services](#)
- ▶ [Veterans](#)



- ▶ [Find Services Near Me](#)
- ▶ [Find Services Across Ontario](#)



Designated OHIP Physiotherapy Clinics

Resources – Aging In Place/Home Care

- **Thinking about your future? Plan now to Age in Place – A checklist**
www.canada.ca/en/employment-social-development/corporate/seniors/forum/aging-checklist.html
- **Age Comfort** (assistive devices) <https://agecomfort.com>
- **Home and Long Term Care Magazine** <http://homeandlongtermcare.ca>
- **Senior Toronto** <http://seniortoronto.ca/topics/service-directories>
- **The Care Guide** www.thecareguide.com



2. My Home

The majority of older adults live in the community and want to age in place in their own home.^{8, 9, 10}

Think about the home you live in now. Do you plan to live there when you are 70 or 80 years of age or older? Do you own or rent? If you rent, your ability to make changes to your home to support your needs may be limited. Consider what you can do to age in place as a renter or homeowner.

CHECKLIST

My Home	Yes	No
My home is in a location where I will not feel isolated in my later years and is close to services, friends and family.	<input type="checkbox"/>	<input type="checkbox"/>
I have thought about current and future costs of staying in my home (e.g. mortgage or rent, condo fees, taxes, repairs, maintenance) and whether I can afford to live there as I age.	<input type="checkbox"/>	<input type="checkbox"/>
I can afford to pay for services (e.g. house cleaning, yard maintenance) to maintain my home, if needed.	<input type="checkbox"/>	<input type="checkbox"/>
If I find myself living alone in the future, I could manage it on my own.	<input type="checkbox"/>	<input type="checkbox"/>
I recognize safety risks in my home and have taken steps to fix them.	<input type="checkbox"/>	<input type="checkbox"/>
I have spoken to my landlord or condo board to find out if changes can be made to my current home.	<input type="checkbox"/>	<input type="checkbox"/>
The features in my home will adequately support my mobility and health needs over the next 10 to 15 years (e.g. entryways and doorways that can be accessed by a walker, bathroom walls that can support the installation of handrails, etc.).	<input type="checkbox"/>	<input type="checkbox"/>
In the future, I will make changes as needed to my home to help me to age in place (e.g. night lights in the stair areas, solid handrails on both sides of the staircase and a grab bar in the tub area).	<input type="checkbox"/>	<input type="checkbox"/>
If my health changes and I need to use a wheelchair or another mobility device, I am prepared to modify my home to accommodate my needs (e.g. widen doorways, build a ramp, or install a walk-in bathtub).	<input type="checkbox"/>	<input type="checkbox"/>
If I am no longer able to remain in my current home, I am aware of other available housing options in my community.	<input type="checkbox"/>	<input type="checkbox"/>
I have thought about reducing my belongings and/or moving to a smaller home.	<input type="checkbox"/>	<input type="checkbox"/>
Total		

Resources – Long Term Care Homes

- **LTC Care Accommodation Costs/Subsidy**
www.ontario.ca/page/get-help-paying-long-term-care#section-1
- **When Love Gets Tough: The Nursing Home Decision**
by Doug Manning



Resources - Housing

- **Seniors Apartments – Toronto**

<https://www.torontocentralhealthline.ca/listServices.aspx?id=10480>

- **Toronto Homeshare Program** www.torontohomeshare.com

- **The Care Guide** www.thecareguide.com



Resources – Downsizing/Moving**

- **Neat Spaces**

www.neatspaces.ca/professional-organizing-services-neat-spaces

- **Red Coats** www.redcoatsmoving.com

- **Moving Seniors With A Smile**

www.movingseiorswithasmile.ca/services

- **Downsizing Diva** www.downsizing-diva.com

** No personal endorsements



Resources - General

- **From Patients Who Know: A Hospital Handbook**
http://uhnopenlab.ca/wp-content/uploads/2016/10/Hospital-Handbook_eBook_2016-08-24.pdf
- **The AdvoConnection Directory** - To locate private patient advocates
<http://advoconnection.com>
- **The Conversation Project**
<https://theconversationproject.org/starter-kits/#conversation-starter-kit>
Can help you have the conversation with a family member, friend, or other loved one about your wishes regarding end-of-life care.



Karen's Long Term Care Planning Educational Resources

- **Long Term Care Planning Network** www.ltcplanningnetwork.com
- ***It's never too early to start the care conversation...A Guide For Adult Children & Their Parents***
- **Long Term Care: A Practical Planning Guide For Canadians**
- **The Critical Illness/Long Term Care Planner**
- **The 10 - Step Long Term Care Planner.**



Your Presenter

Karen Henderson Hon. BA, CPCA

Speaker, Educator, Writer, Publisher, Consultant

Founder/CEO - Long Term Care Planning Network

Tel: 416.526.1090

karenh@ltcplanningnetwork.com

www.ltcplanningnetwork.com

Specialists in helping Canadians understand the implications of long term care on personal, health care and financial planning.



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