

Resources for Families

Care Planning



Should My Loved One Receive Home Care or Move into a Facility?

Seniors typically require more support as they age and there usually comes a time when their needs go beyond what their family is able to provide. At that point, it is necessary to decide where to find assistance to ensure that the aging person can continue to live their life to the fullest.

What are our options?

The three most common options are a government-funded long-term care (LTC) facility, a private assisted living facility, or home care.

Home care is professional customized caregiving provided to individuals in their homes or residential facilities. It can include a range of services, such as assistance with activities of daily living, meal preparation, housekeeping, or care for more advanced medical needs.

Nursing home is a common term for a LTC facility that offers medical and custodial care for those who require extensive support. These facilities are funded by the public health system. Some are also supported by charitable organizations. There is a monthly fee that is affordable for most families. LTC facilities have qualified medical staff on site 24/7.

An assisted-living facility or retirement home is a private-pay residential community that provides semiprivate or private apartments to people who require assistance for activities of daily living. While specific services vary depending on the establishment, they may offer assistance with daily needs, meals, organized recreational activities, and security. Medical care beyond basic medication administration is usually available for additional fees. Some offer an enhanced care department that may provide 24/7 access to a nursing desk, similar to LTCs. It is important to understand the care your loved one requires and take into account any extra costs when preparing your budget.



Are Mobility Issues Impacting Safety?

If a senior's mobility is compromised, the family home may be unsuitable. Downsizing to an apartment in a senior's complex may reduce mobility challenges and relieve them of the strain of housekeeping tasks.

If staying home is preferred, it may be necessary to modify the house with ramps, railings, and chairlifts. This may be costly and affordability should be considered.

Should My Loved One's Mental State Impact Our Decision?

The senior's mental state is an important consideration when making changes and it is imperative to have the right supports in place during transitions.

If someone is mentally strong and flexible, moving out of the family home into a new setting will be a significant adjustment but it probably won't be too overwhelming. Some may even find the change and opportunity to make new friends invigorating.

Others, however, may find the change distressing. This is especially true for those who suffer with dementia. Some studies suggest that leaving the familiarity of the family home may actually accelerate the progression of dementia symptoms because the memory-triggering setting is lost.

When choosing what type of care is required for your loved one, it is necessary to assess their mental state and their ability to handle change. If it is necessary to move them to a facility for their own safety, be sure to have additional supports in place as they make the transition.



How Should I Choose a Facility?

LTC and some assisted living facilities provide medical care. If the senior has advanced medical needs, moving to one of these may be a good option.

When considering LTC, it is important to review the physical facility and its reputation, as some are under-staffed and under-funded. Research the facility's reputation and see if there have been lawsuits from residents or their families.

When considering an assisted living retirement home, it is important to understand the level of support provided since there is a wide range. Some residences offer enhanced care units for high-need residents, such as those with dementia. Many of them provide personal care services similar to those at LTC facilities but not necessarily a 24-hour nursing desk. Review their caregiver to resident ratios for both the day and overnight shifts.

In general, whether it's a government-subsidized or private-pay facility, personalized care is not offered by the institution. It is common for families to supplement care with private-paid services. A home care professional can offer the client customized services, including companionship, shopping, cooking, housekeeping, transportation, and Alzheimer's/dementia care.

How important is companionship?

Social interaction may be the most important factor to consider when choosing between home care and a facility. If the family of the elderly person is able to have a strong presence, home care is often the best approach. Relatives can develop strong relationships with home care professionals to ensure everyone has a clear understanding of the senior's health and needs.



Interactions with family, friends, neighbours, and pets have a powerful impact on health and well-being. Seniors who have strong, positive relationships with their family and caregivers will benefit from staying at home. However, those who are isolated and have little contact with friends and relatives may benefit from social bonds they develop in an assisted living or LTC facility.

If there is a strong preference to remain at home and frequent social interactions are a challenge, then the family can arrange for social outings with the assistance of home care service providers.

What about the risk of infection?

While the majority of retirement homes and LTC facilities exercise a high level of caution to prevent the spread of infections, it is well documented that hospitals and high-density dwellings with vulnerable people tend to be hotspots for infectious disease outbreaks. Since the beginning of the COVID-19 pandemic, various additional protocols have come into effect in seniors' facilities. One such measure is to limit the number of institutions a caregiver can work in. However, this does not resolve the issue of each caregiver providing support to many residents within a single facility. This is particularly true in institutions dependent on government funding.

It is important to review the reputation of the facilities you are considering. An on-site visit and discussion with the director of care are essential to establish an understanding of the institution's approach to infectious disease control.

Although staying home is safer, it is also important to ensure safeguards to keep the home clean. It is essential to receive assurance from home care providers, whether they are government-funded or privately paid, that they are not supporting too many other clients and they have up-to-date training in, and rigorously practice infection prevention and control.



What is the cost?

Because a home care professional is paid by the hour, the cost of home care will be unique to each individual. If care is not intensive, the cost will be less than a permanent residence. If care becomes more complex, the cost increases accordingly. Even if costs are comparable to the monthly rate in a private-pay facility, it is important to remember that a facility does not require the upkeep of a family home. Therefore, make sure you take into consideration the cost of maintaining a house, including factors such as upkeep, utilities, maintenance, and insurance.

Fees for nursing homes are provincially standardized. The costs range depending on whether you opt for a shared or private room. These rates are subsidized by government funding making them affordable for most seniors with a basic income, such as the Canadian Pension Plan and Old Age Supplement.

Some government-funded LTC facilities are also supported by charitable organizations. These are usually operated on a non-profit basis and are supported by specific religious, ethnic, or cultural groups. Admission to these is in high demand and the wait time is measured in years.

Private-pay assisted living facilities are not government subsidized and may cost between \$3,000 and \$9,000/month, depending on the facility, level of care, and amenities. Some private-pay facilities are similar to luxury hotels with a concierge, gourmet chefs, and health club facilities and the monthly cost can be significantly higher than \$9,000. These private-pay homes usually have immediate occupancy.

Long-term care insurance may also be available. It is similar to long-term disability (LTD) insurance for those who are working and have the benefits of LTD coverage. However, the monthly premiums are relatively high in comparison to an employee group plan.



The premium also increases with age. It's not yet commonplace in Canada but it is gaining popularity as baby boomers age and they begin thinking about additional supports they may need.

It is best to make an informed decision based on cost estimates from both residences and home care providers. It may also be necessary to obtain assistance from a financial advisor who is able to assess your financial situation.

Whether your loved one chooses to stay at home or have personalized support in a facility, Qualicare is here to help. We know this decision is often overwhelming and confusing. We can help you explore your options and make the right decision for your family. Reach out and find out how we can assist you to ensure the highest standard of care.

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