



The
**Dementia
Society**
Ottawa and Renfrew County

FREQUENTLY ASKED QUESTIONS: FINANCES AND LONG-TERM CARE



What is the difference between nursing homes and long-term care homes?

There is no difference. Nursing homes are called long-term care homes in Ontario. These homes provide 24-hour nursing care and supervision. These homes are subsidized. This means the Ontario Government supports the homes financially. This way, if you cannot afford the cost of a room, you can still access care.

What is the difference between long-term care and retirement homes?

Retirement homes offer much more independence. Retirement homes are ideal for people who do not need nursing care or supervision. Residents also pay for the entire cost of living in a retirement home.

Who owns long-term care homes?

Various organizations own long-term care homes. These include private corporations, municipal councils, and non-profit organizations.

How do I apply for a bed in a long-term care home?

You must apply through the Local Health Integration Network (LHIN). The LHIN will do an assessment of health needs. If long-term care fits the person's care needs, the next step is to choose a list of potential homes. For the LHIN's contact information, [Click Here](#).



How is long term care regulated?

Long-term care is a provincially regulated program. Based on the type of room requested, the resident pays about 35% of the total cost.

Type of Accommodation	Daily co-payments	Monthly co-payments
Basic/Standard: 3 or more beds per room	\$ 62.18	1,891.31
Semi-Private Room	\$74.96	2,280.04
Private Room	\$88.82	2,701.61

What do the fees include?

- Furniture
- Meals (including special diets)
- Bed linens and laundry
- Personal hygiene supplies
- Medical supplies and devices (e.g. walkers, wheelchairs)
- Housekeeping
- Pastoral services
- Social and recreational programs
- Medication help
- Help with activities of daily living
- 24-hour nursing care

What is not included in these fees?

- Hair dressing
- Cable TV and telephone services
- Transportation

What if I cannot afford the full cost?

Based on the person's income tax returns, the LHIN will assess whether a person's income is enough to cover the cost. If needed, the cost of a basic room will be reduced. The provincial government will cover the rest.

Do I need to sell my house?

Assets are not considered as income. However, the Ministry of Health expects applicants to maximize their income in whatever way possible. Couples often apply for basic accommodation to support the spouse remaining at home. After admission, married couples will apply for Involuntary Separation with the pension office. This may increase pension for one or both people.

What does involuntary separation mean?

Sometimes couples need to live apart when care for one partner is no longer possible at home. This is involuntary separation. Contact the administrator of the long-term care home to make an application request.

You may qualify for an increase in benefits due to involuntary separation if you are:

- Over the age 65
- Receiving the federal Guaranteed Income Supplement (GIS)
- And receiving Old Age Security (OAS) pension

Ottawa: 613-523-4004 **Renfrew-County:** 1-888-411-2067 | info@dsorc.org | DementiaHelp.ca

Charitable Registration 11878 5013 RRO001

What if I am younger than 65?

If you need financial help, you may apply for the Ontario Disability Support Program (ODSP). Applications for ODSP can happen before or after the move into the home.

Where can I find more information?

- **Have financial questions?**
 - Read the fact sheets on maximizing income and benefits available here: <https://dementiahelp.ca/understanding-dementia/resources-factsheets/>
 - Register for a public information session on financial information for caregivers: <https://dementiahelp.ca/programs-services/ottawa-programs/>
- **Have questions about eligibility, waitlists, and the home selection process?**
 - Visit: <http://healthcareathome.ca/champlain/en/Getting-Care/Getting-Long-Term-Care>
 - Register for a public information session on understanding and accessing home and community care: <https://dementiahelp.ca/programs-services/ottawa-programs/>
 - For more frequently asked questions about long-term care, visit: https://www.champlainhealthline.ca/healthlibrary_docs/LTC_Regulations_FAQ.pdf
- **To talk to someone about your unique situation:**
 - Reach out to a dementia care coach: <https://dementiahelp.ca/programs-services/dementia-care-coach/>
 - Register for the long-term care support group for caregivers: <https://mkodsorcwebsiteunago.kinstacdn.com/wp-content/uploads/October-Support-Groups-Calendar.pdf>