

Finances and Long Term Care

Frequently asked questions relating to residential care or long term care homes

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

There is no difference. Nursing homes or long term care homes, as they are called in Ontario, are residential facilities that provide 24-hour skilled nursing care and supervision.

2. Who owns long term care homes and how are they regulated?

Long term care homes are owned and operated by various organizations including private corporations, municipal councils and non-profit organizations such as faith, community, ethnic, or cultural groups. Long-term care is a provincially regulated program that is publicly funded on a cost-shared basis with residents as part of the province’s healthcare program. Homes receive a combined total of \$143.62/day for each resident. Based on the type of accommodation requested, the resident fee is about 35% of the cost.

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

All applications to long term care homes are coordinated by the Community Care Access Centre (CCAC). The CCAC will determine eligibility by conducting an assessment of health needs, and when eligibility is confirmed, the next step is to choose the homes to which to apply.

4. How much does a bed in long term care cost?

Fees for long terms care homes are standardized across Ontario, regardless of ownership of the Home, and are established by the Ministry of Health and Long-Term Care (MOHLTC).

The MOHLTC provides funding for homes. The amount paid by residents for their accommodation is called a “co-payment”. Costs for accommodation in a long term care home depend upon the type of accommodation.

5. What are the different types of accommodation available and how much do they cost?

Type of Accomodation
Long-Stay Basic
Long-Stay Semi-Private
Long-Stay Private
Short-Stay

For an up-to-date list of costs associated with long-term care, please visit :

<https://www.ontario.ca/page/find-long-term-care-home>

6. What do these fees include?

Long term care fees include:

- Furnishings (e.g. bed, chair) meals (including special diets) bed linens and laundry, personal hygiene supplies, medical/clinical supplies and devices (e.g. walkers, wheelchairs) housekeeping, pastoral services, social and recreational programs, medication administration, and assistance with the essential activities of daily living.
- 24 hour Nursing and personal care and access to a physician, and other health professionals.

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7. What is not included in these fees?

Additional services such as hair dressing, cable TV telephone services, transportation, etc. are usually available for an additional fee.

8. What if I can't afford the full cost?

If your net annual income is below \$21,000 you may be eligible for a rate reduction. Rate reductions **are only available for basic accommodation**. The CCAC will assess whether an individual's income is insufficient to cover the cost of the bed based on income tax returns. In these cases, the individual's total monthly income, less \$100 will be taken towards covering the cost of the basic accommodation. The remainder of the cost will be covered by the provincial government.

9. What if my pension is not enough to cover costs? Do I need to cash in investments or sell my house?

Assets are not considered in applications for reduced payment, however, the Ministry of Health expects applicants to maximize their income by whatever means possible. This includes applying for supplements such as the Guaranteed Annual Income Supplement (GAINS). After admission, married couples will apply for Involuntary Separation with the pension office which may result in an increase in pension for one or both. See question 12.

10. I rely on my spouse's income to maintain my home. Will all of his pension go to pay for the long term care bed?

It depends on the type of accommodation requested. Many couples apply for basic accommodation so that depending on the income, there may be some left over to support the spouse remaining at home.

11. What does involuntary separation mean?

Sometimes couples need to live apart when care for one partner is no longer adequate at home. This is involuntary separation. This term does not change the person's marital status. But if you are over 65 years and are receiving the federal Guaranteed Income Supplement (GIS) in addition to Old Age Security (OAS) pension, you may qualify for an increase in benefits as a result of the involuntary separation. Contact the administrator of the long term care home in order to make an application request.

12. What if I am younger than 65 years? Are there any rate reductions that I can apply for?

If you are under the age of 65 years and require financial assistance, you may apply for the Ontario Disability Support Program (ODSP). Applications for ODSP can be either arranged before or after you enter a home. People over the age of 65 years who do not qualify for Old Age Security (OAS) may also apply for ODSP if they are in financial need.