

# Unexpected Costs

Even though B.C. residents have government subsidized health-care, a lot of costs associated with caring for people with serious conditions like dementia are not covered. Some of these costs include:

- Home support: Most non-medical costs to support someone at home, such as housekeeping, must be paid out of pocket.
- Other health-care costs: Costs not covered by MSP include assistive devices such as wheelchairs and dental work. (See *Advocacy Fact Sheet 5: Accessing Services*).
- Transportation: People living in rural areas may have to travel for specialist appointments or tests. Most travel and accommodation costs are not subsidized. (See *Advocacy Fact Sheet 10: Rural Areas*.)
- Relocation: Many people must move when they cannot drive or manage on their own.
- Unexpected expenses: People with dementia are prone to accidents, injuries, and losing things. Try to plan ahead. For example, be sure your family member has your phone number in their pocket, and items that are easily misplaced (such as glasses and keys) have an identifying label or electronic tag.
- Scams: People with dementia can be victimized by telephone solicitors and sales scams. You may want to take steps such as reducing credit card limits or putting spam filters on e-mail accounts. The People's Law School has a booklet on common scams.

## Caregivers

People sometimes have to quit their jobs to care for a family member with dementia. Some Compassionate Care Benefits are available through Employment Insurance. Caregivers can also claim the caregiver amount on their income tax. However, more government financial support for family caregivers is badly needed.

## Spouses of People in Care

Another problem can arise when a couple has been living mostly on one spouse's pension (usually the husband's) and that spouse goes into a care facility. Care facility fees are calculated on the resident's income. If the spouse in care has the higher income, the other spouse can be left with little or nothing to live on.

People in this position should contact their Health Authority case manager and request a review of the contribution required towards care. Couples who receive the Guaranteed Income Supplement can also file for "involuntary separation" status. Other sources of help are Income Assistance or financial counselling services. If all else fails, contact your MLA's office.

This is one of 10 **Advocacy Fact Sheets** prepared by the Alzheimer Society of B.C. These fact sheets offer tips on advocating for a family member with dementia. We suggest you read through the series, and then use the resources provided to find more specific information.

## A Few Cost Saving Tips

- **Fair Pharmacare Program**: This income-based program assists with drug costs. Be sure to register, even if you don't need it yet. 1-800-663-7100 [www.health.gov.bc.ca/pharmacare/](http://www.health.gov.bc.ca/pharmacare/).
- **Canadian Veterans** may qualify for programs, services and health benefits through [Veterans Affairs Canada](http://Veterans Affairs Canada), 1-866-522-2122.
- **Canada Mortgage and Housing Corporation (CMHC)**: Low income seniors can apply for funding to install "adaptations" such as hand rails and grab bars in their homes. 1-800-668-2642 or [www.cmhc-schl.gc.ca](http://www.cmhc-schl.gc.ca)
- You can use the internet for free at any **Public Library** in British Columbia.
- **Service BC** will connect you to government departments so you don't have to pay long distance phone charges. 1-800-663-7867
- **Tax Deferment**: People 55 or over can defer property taxes. Call your municipality or see this provincial government [brochure on Property Tax Deferment](#).
- In rural communities, you can get information on programs and services at Government Agents (now called **Service BC**). These offices have an internal mail service to Victoria and they will usually accept official mail for government offices at no charge. A [map of Service BC offices](#) is here: [www.servicebc.gov.bc.ca/locations/](http://www.servicebc.gov.bc.ca/locations/).

## GETTING INFORMATION

Even in this internet age, it can be surprisingly difficult to find the information you need about health services. You may have trouble figuring out exactly which programs or services apply to you. Doctors and agency workers may be too busy to take the time to explain things in detail. Also, they sometimes use confusing jargon or abbreviations. Finally, you can sometimes get too much information and feel overwhelmed.

One source of information you may find helpful and encouraging is other people who have walked the same road before you. The Alzheimer Society of B.C. has support groups around the province for families, caregivers, and people in the early stages of dementia. Call the Dementia Helpline (1-800-936-6033) or contact the Alzheimer Society Resource Centre nearest you.

## RESOURCES

[Alzheimer Society of B.C. regional offices:](http://www.alzheimerbc.org/In-My-Community.aspx)  
[www.alzheimerbc.org/In-My-Community.aspx](http://www.alzheimerbc.org/In-My-Community.aspx).

[BC Health Authority Home Page](http://www.health.gov.bc.ca/socsec)  
[www.health.gov.bc.ca/socsec](http://www.health.gov.bc.ca/socsec).

Health and Seniors Information Line  
(M-F 8:30 a.m.-4:30 p.m.) 1-800-465-4911.

[BC Centre for Elder Advocacy and Support](http://www.bcceas.ca)  
1-866-437-1940 [www.bcceas.ca](http://www.bcceas.ca).

[Compassionate Care Benefits](http://www.servicecanada.gc.ca): Information at Service Canada [www.servicecanada.gc.ca](http://www.servicecanada.gc.ca).

[Scams to Avoid](#): Booklet available from [The People's Law School](#).

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