

A Long-Term Care Home: Who Needs It & Who Pays For It?

What is a Long-Term Care Home?

Long-term care homes support the health, personal care and social needs of individuals who have lost the ability to care for themselves and live autonomously. Generally speaking, the services of a long-term care home are comprised of:

1. **Medical care** – this is generally required for medical conditions that call for the help of skilled medical professionals such as registered nurses and medical therapists.
2. **Personal Care** – this type of care helps seniors to perform activities of daily living that most of us take for granted. This may include assistance with eating, dressing, bathing and continence as well as mobility assistance such as getting out of bed in the morning.

How much does a long-term care home cost?

The cost of a long-term care varies depending on location, type of accommodation and the extent of government subsidies available. For example, in Ontario the Ministry of Health and Long-Term Care pays for the care services and programs, and the resident pays for the accommodation. Accommodation fees in a government subsidized long-term care home in Ontario ranges from approximately \$18,000 to \$24,000 per year depending upon the type of accommodation.

Who needs a long-term care home?

There are a number of medical conditions that lead to the need for a long-term care home. Here are some of the most prevalent:

Alzheimer Disease and other dementia

- Affects a person's ability to understand, think, remember and communicate.
- Those affected may eventually have difficulty feeding, dressing and bathing and may require 'round-the-clock' care.
- Alzheimer Disease and related dementia affect one in nine people between the ages of 75 and 84 and one in three over the age of 85.

Stroke

- About 50,000 strokes occur each year in Canada.
- After age 55, the risk of strokes doubles every 10 years.
- Strokes are a leading cause of transfer from hospital to a long-term care home.

Osteoporosis

- Disease whereby bones become thin, brittle and break easily.
- Affects one in four women and one in eight men over the age of 50.
- About 70% of the 25,000 hip fractures that occur in Canada each year are osteoporosis-related.
- Hip fractures result in disability in 50% of those who survive.

Arthritis

- Affects one in seven Canadians.
- Most common form is osteoarthritis and usually affects hips, knees, hands and spine.
- Chances of getting osteoarthritis increases with age.

There are of course many other medical conditions that can lead to the need for a long-term care home. In fact, close to 30% of individuals between the ages of 75 and 84 and 45% of those over 85 have a medical condition that may necessitate a long-term care home.

Source: The Care Guide (www.thecareguide.com)