



Public Legal Education
and Information Service
of New Brunswick

Going to a Nursing Home



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Purpose of the Booklet

This booklet answers some questions commonly asked about entering a nursing home and applying for financial assistance. It touches on the services offered and explains how the Department of Social Development processes admissions into nursing homes. Information is based on what is available at time of print. It does not deal with other residential facilities such as community residences or special care homes.

A. Nursing Home Admission

How do I enter a nursing home?

The Department of Social Development must approve all requests for services in nursing homes - even if you pay your own way. Staff from the Department will decide your eligibility by looking at your long term health care and social needs. If these are greater than what you, your family and the community can provide, you may be eligible for nursing home care.

However, going to a nursing home is just one option. The Department provides a range of Long Term Care Services for seniors and adults with disabilities who need help. Services include personal support, as well as physical, social and mental health services. These are not covered by Medicare. However, people who can't pay the full cost can ask the Department to assess them for financial assistance.

To ask for an assessment for long term care services or for more information, contact your regional Department of Social Development office (see Section L for phone numbers or check the blue pages of your telephone book).

Can someone make me go into a nursing home?

Going into a nursing home is voluntary. To get in, you must agree to an assessment. Nobody can force a competent person to have this assessment or to go to a nursing home.

What happens when I do need nursing home care?

After the Department of Social Development finds you eligible and approves your application for placement in a nursing home, they will send your name to all of the nursing homes within 100 kilometers of the municipality from where your home is located. When these homes have a vacancy, they must select residents from the approved list. If your spouse is also eligible for long term care services and you both wish to be together, you can ask the Department to consider the admission request of your spouse on compassionate grounds.

Will I have a say which nursing home I go to?

Yes. When you are eligible for admission, you can show your preference by applying directly to the nursing home you prefer. Choose more than one to increase your chances of getting in early. If you can, visit the homes in your area before you decide. Ask about their policies.

What if I'm not offered the nursing home I want?

If there's no vacancy in the nursing home you prefer, you may have to go wherever there is one within 100 kilometers of the municipality from where your home is located. You would not have to go where you do not understand the official language spoken.

What if I don't want to go to the nursing home offered to me?

You are allowed one refusal. But if you refuse a second offer, the Department will take your name off the waiting list

and reassess your situation. If you can't get into the nursing home you prefer, you can always apply to transfer there later. If you are in the hospital waiting for a placement, be sure to ask about hospital policies. The hospital may start to charge you for your room if you refuse a vacancy.

Is it hard to transfer from one home to another?

No, it is not hard to transfer. You can transfer anywhere in the province where there is a vacancy. All you or your family must do is send an application to the nursing home of your choice. How long you wait to get in depends on the vacancy rate at that nursing home. However, before you apply, consider taking a month to get used to the nursing home you are in. After that time, if you still want to transfer, then go ahead and make the application.

B. Your Rights in a Nursing Home

What rights do I have in a nursing home?

Your rights are much the same as your rights in the community. You may have to get used to living with other people who have their own likes and dislikes. However, you should expect certain basic rights such as privacy, dignity, and individuality. For example, the staff should knock before entering your room and you should be able to have private visits with your family. You should be allowed to come and go, if you can do so safely. You have the right to be as independent as possible.

Can I expect the nursing home to be safe and clean?

Yes. The provincial government has set standards for nursing homes. By law, the operator must keep the buildings, equipment and surroundings of the home clean, neat and safe. There are also standards regulating the services that homes must give the residents.

What can I bring with me to a nursing home?

Before going to the nursing home, ask the administration what you can take along. For various reasons, they may restrict what you can bring. For the safety of all residents and staff, the nursing home must check any equipment, furniture and electrical appliances that you wish to bring. They need to be in good condition. Be sure to bring personal items such as clothes and toiletries.

C. Nursing Home Costs

How much does it cost to live in a nursing home?

The amount a nursing home resident may have to pay to cover the costs of the nursing home, including room and board services, can vary. Currently, the maximum amount is \$113 per day. On a monthly basis, this would amount to about \$3,437. This amount may be adjusted from time to time. The Department of Social Development will cover the costs of nursing and rehabilitation services for residents in nursing homes.

Can I get financial assistance to help pay the costs?

If you can afford to pay your nursing home room and board costs from income, you must do so. If you feel you cannot afford the costs, you can apply to the Department for a subsidy. The first step in getting a subsidy is to ask for a financial assessment. You can do this any time before or after the Department has evaluated your situation.

What if I need help right away?

Until the Department completes your financial assessment, you must pay your nursing home room and board costs.

D. The Financial Assessment

How do I get a financial assessment?

To get a financial assessment you will have to fill out the **Request for Financial Subsidy Form**. This form asks for information about your family income. It is available at your regional Department of Social Development office (see Section L for phone numbers).

After you fill out the **Request for Financial Subsidy Form** send it to the financial needs assessor whose name and address are at the bottom of the form. Include all the documents and information requested on that form. (See the list of documents needed in the Appendix.) The financial needs assessor will review your application and let you know if you are eligible for a subsidy.

How is my ability to pay assessed?

The financial assessor looks at net income to calculate the contribution toward your nursing home room and board costs. (see *Terms to Know*). What is considered depends on whether you:

- Live alone
- Live with a spouse or a dependent(s)
- Have a spouse who also needs long term care services

E. Applicants Living Alone

The Department decides how much you must contribute to the nursing home costs by

1. calculating your monthly net income (see *Terms to Know*);
2. subtracting this amount from the monthly room and board costs for nursing home services.



Outcome

If the amount you are able to pay each month is less than the monthly cost of the room and board services, the government can give you a subsidy to offset the full cost of the services.

If the amount you are able to pay each month is more than the monthly cost of room and board at the nursing home, you will have to pay these costs.

F. Applicants with Spouse or Dependents at Home

If you have a spouse or dependents at home (see *Terms to Know*), the Department decides how much you must pay by looking at your net family income (see *Terms to Know*). Your contribution to the nursing home is based on a graduated income scale reflecting the number of dependents.



Outcome

If your contribution from net family income is not enough to cover nursing home room and board costs, you may be eligible for a subsidy. This method protects a significant portion of your income to support your spouse and dependents at home.



G. Applicants with Spouse also Needing Long Term Care Services

If your spouse or dependent is already getting, or later qualifies for, an approved long term care service, the cost of their services will be added to your nursing home costs.



Outcome

The Department would calculate only one family contribution on the total cost of all services. Generally, you would pay the amount of your contribution directly to the nursing home.

What if my financial situation changes after the financial assessment?

A change in your financial situation could affect your eligibility for a government subsidy. For example, if you enter the nursing home as a private payer, you could become eligible for financial assistance if your income decreases.

If you are already subsidized, the Department would have to reassess you if your income increases or decreases.

It is your responsibility to let the Department know if your financial situation changes. If it does, please contact your regional Department of Social Development office (see Section L for phone numbers) and ask to speak to the financial needs assessor.

H. Terms to Know

Net Income/Net Family Income

This is your total income from all sources, whether taxable or non-taxable. If you are single, the Department considers 100% of your income after deductions from income tax. If you have a spouse (married or common-law) or dependents, the Department considers the net income of the family unit on a graduated scale. In either case, you are allowed a monthly comfort and clothing allowance. Income includes: wages, allowances, income from investments, pensions (ex. Old Age Security and Canada Pension), etc.

Dependent

A dependent is a financially dependent child of, or a person under the guardianship of, the client entering the nursing home or that person's spouse. The dependent must be under 19 years of age, or under 25 years of age and enrolled full-time in an educational institution, or over 18 years and disabled.

I. Deciding What to do with Your House

Must I sell my house when I enter the nursing home?

What you do with your house is your decision. The value of your house is not included when the financial needs assessor calculates your contribution to your nursing home costs.

What if I rent my house?

If the government is subsidizing your nursing home room and board costs and you decide to rent your house, even to a family member, you must contribute 75% of the rental income toward your room and board at the nursing home. You can use the remainder for the upkeep of the house.

J. OAS and GIS Payments

What happens to our OAS and GIS payments if only one spouse enters a nursing home?

When you enter a nursing home and your spouse does not, Service Canada may find that you and your spouse are each eligible for the same monthly financial benefits as single pensioners. You will have to fill out a form **“Spouses or Common-law Partners Living Apart for Reasons Beyond their Control”** (<http://www.servicecanada.gc.ca/fi-if/index.jsp?app=prfl&frm=isp3040&lang=eng>). This allows both of you to possibly receive an increase in your Guaranteed Income Supplement (GIS) monthly pension amounts.

Contact the Service Canada office. Explain your situation and ask about getting your OAS/GIS payments at a better rate. The toll free number is 1-800-277-9914. Do not press any buttons after you dial, just wait and the operator will eventually come on line and talk to you.

What if I am single?

A nursing home resident without dependents who gets financial assistance must use his or her OAS and GIS payments to help cover the nursing home room and board expenses.



K. Personal Expenses

Can I keep some money for personal expenses if I get assistance?

Yes. You can keep your GST rebate and your Low-Income Seniors Benefit. You can also keep your comfort and clothing allowance each month from your OAS and GIS. These amounts may change. If you have no income, the Department will give you a comfort and clothing allowance.

If I get a subsidy, will all my expenses be covered?

You will still be responsible for some personal expenses. For example, everyone must arrange their own transportation when they enter the nursing home. Residents in a nursing home, even those on financial assistance, are responsible for:

- clothing and personal items, such as dry cleaning, barber/hairdresser
- telephone and cable T.V. expenses
- participation fees for eye glasses/examinations and dentures/dentist
- cost of certain personal care items if the brand is not provided by the nursing home
- cost of any medication not covered by the Prescription Drug Program or by your private drug plan
- cost of transportation, other than to the hospital
- making funeral and burial arrangements

L. More Information

Where can I get more information?

To get more information about nursing homes and their policies in your area, call them and arrange to visit. Ask about their policies. To find out more about programs, nursing home admissions and government subsidies, contact your regional office of the Department of Social Development. The numbers are:

Bathurst	1-866-441-4341
Campbellton	1-866-441-4245
Caraquet	1-866-441-4149
Moncton	1-866-426-5191
Miramichi	1-866-441-4246
Saint John	1-866-441-4340
Edmundston	1-866-441-4249
Fredericton	1-866-444-8838

You can also find the full details about nursing home legislation, regulations and policies free online at:

Standard Family Contribution policy

<http://www2.gnb.ca/content/dam/gnb/Departments/sd-ds/pdf/LTC/StandardFamilyContribution-e.pdf>

Nursing Homes Act

<http://laws.gnb.ca/en/showpdf/cs/2014-c.125.pdf>

Nursing Homes Act Regulations:

- **General Regulations:**

<http://laws.gnb.ca/en/ShowPdf/cr/85-187.pdf>

- **Contribution Regulation:**

<http://laws.gnb.ca/en/ShowPdf/cr/2009-75.pdf>

Licensed Nursing Homes - Inspection, Standards and

Management Directives: http://www2.gnb.ca/content/gnb/en/departments/social_development/seniors.html

M. Appendix

Documents needed for a Financial Assessment for a Nursing Home subsidy:

- Completed **Request for Financial Subsidy** application form. Make sure you (and your spouse, if applicable) sign, witness and date the two places required at the bottom of the form.
- Copies of your **Notice of Assessment** for the previous 2 years (including spouse, if applicable). If you cannot find your **Notice of Assessment** contact Canada Revenue Agency at 1-800-959-8281 and ask for a copy.
- Copies of your T4s and T5s for the previous 2 years (including spouse, if applicable).

If any of the following applies to your situation, you will need to provide copies of these as well:

- Proof of cost of health insurance premiums
- Power of Attorney document
- Notification confirming private pension amount for the current year
- Proof of income from Veterans Affairs Canada
- Proof of any pensions from any other country
- Proof of rental income, if not declared on your income tax
- Last month's pay stubs (if employed)