

# NEWSLETTER

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[www.ctdclearningplace.com](http://www.ctdclearningplace.com)



## CAREGIVING

A CAREGIVER IS A PERSON WHO AIDS OTHERS ON BOTH SOCIAL AND HEALTH NEEDS. THEY MAY HELP WITH DAILY LIVING NEEDS SUCH AS BATHING AND DRESSING, PAYING BILLS, SHOPPING, AND SUPPLYING TRANSPORTATION.

- Social workers and health professionals may play the position of caregiver, although family members and friends fill the role most often
- There are no limits to the benefits of a caregiver when the relationship is a positive one
- Population ageing has led to an increase in requests for elder care
- Free healthcare is a common misperception in Canada

## KEY INFORMATION

- The demand for long-term services and supports is expected to grow in the coming decades, with the proportion of the population over 80 years-old projected to double by 2050
- In the United States, more than 1 in 5 adults (21.3%) are caregivers which is a 20% increase since 2015
- In 2021, the public sector will pay for about 75% of total health expenditures leaving another 25% for the private sector



Scan QR code or click link below



[HTTPS://APP.CHALENJ.COM/CTOKEN/I2DXFDKAZVF8N-NMJBXNRWMBBPNQ81TS7Q71MAQQN](https://app.chalenj.com/ctoken/i2DXFDKAZVF8N-NMJBXNRWMBBPNQ81TS7Q71MAQQN)

## TOPICS COVERED IN THIS CHALENJ

- Out of Pocket expenses
- Formal and informal healthcare
- Financial needs
- Challenges faced by caregivers
- Support for caregivers and agencies
- You're not alone





“In fact, most Canadians are unaware of the true cost of health care because they are not billed for any portion of physician visits and hospital services covered by tax-funded health care insurance.”

[HTTPS://WWW.FRASERINSTITUTE.ORG/SITES/DEFAULT/FILES/HEALTH-CARE-IN-CANADA-COSTS-TYPICAL-CANADIAN-FAMILY-MORE-THAN-11000.PDF](https://www.fraserinstitute.org/sites/default/files/health-care-in-canada-costs-typical-canadian-family-more-than-11000.pdf)

The amount individuals must pay annually on health care may astound you and your loved ones.

After the age of 65, Canadians expect to spend an average of \$5,391 every year on out-of-pocket medical expenses.



Caregivers spend an average of \$3,300 a year on these expenses. If you have limited retirement savings, your children may end up spending even more to help.

**When it comes to caring for the aging, it is important to plan for the health and happiness of both you and your loved ones.**



### Some out-of-pocket expenses not covered by provincial/territorial health insurance plans include:

- Most eye exams
- Dental care
- Some prescription drugs (for most people)
- Procedures considered to be cosmetic
- Parking at a hospital
- Some ambulance fees
- Medical accessories such as casts, crutches, wheelchairs, walkers, etc.
- Healthcare paperwork such as doctors' notes, transferring medical files, or filling out forms
- The money you pay for health insurance
- Experimental products or treatments, or cosmetic products or services
- Deductibles: the amount you will pay for covered healthcare expenses before your insurance plan starts to reimburse you
- Dispense fees – A fee charged by a pharmacist to fill a prescription.
- Expenses over limits – Most healthcare plans have limits for certain categories. For instance, you may claim up to \$500 for massage services. Above that amount, you will pay out-of-pocket.



## FORMAL HOME CARE

In Ontario, Home and Community Care Support Services (previously known as LHINs, Local Health Integration Networks) provide information about care options in your area and help people to:

- live independently at home
- apply for admission to a long-term care home



Check out this website!



[HTTPS://HEALTHCAREATHOME.CA/](https://healthcareathome.ca/)

Whether you are beginning to explore your needs or are ready to finalize arrangements, your local Home and Community Care Support Services organization can help you:

- Identify your care needs
- Determine your eligibility for government-funded services
- Gather information about providers (in home, in the community and of residential care) in your area
- Find out how services are delivered
- Figure out the availability of financial subsidies for services
- Arrange for government-funded home and community care services
- Apply for and arrange admission to a long-term care home
- Get on the proper waiting lists

A care coordinator will complete an assessment to find eligibility and provide access to a variety of home and community care supports.

There is no charge for any professional, personal support or homemaking service provided through Home and Community Care Support Services organizations.

## FINANCIAL NEEDS

You may not have the need for formal home care currently, but it is always good to know your options for when the time comes.

The same government-funded services can also be obtained privately for a fee. When paying, you can choose the agency to supply the visits, the frequency, length of visits, and more.

What are your financial resources for a paid caregiver to help you or your loved one in home or elsewhere?

## COST BREAKDOWN LIST FOR SERVICES IN ONTARIO (PSW, SHYSIOTHERAPY, ETC)

CLICK  
HERE



[Home Care Costs in Ontario](#)  
A Complete Breakdown



## INFORMAL HOME CARE

Whether your situation is to receive or provide care, formal home care is not the only option. Informal home care is an alternative, often provided by family and friends and serves a vital role.

### Benefits of Informal caregiving

- give a sense of well-being
- lower the economic burden for families
- reduce costs to governments
- reduce costs to organizations associated with health services
- aid in enhancing the care recipient's quality of life while still living at home

### Challenges of Informal Home Care

- It can be why people work fewer hours or stay out of work for prolonged periods.
- 60% of all caregivers work full-time jobs in addition to their duties as a caregiver.
- 43% of employed family caregivers say they have been late for work, left early, or had to leave during the middle of the day.
- Nearly 30% of people caring for their aging parent(s) miss 450 hours of work to oversee their care. That is just over 56, eight-hour workdays.



## CHALLENGES FACED BY CAREGIVERS

Time off work does not only mean short-term income losses, but it can also have major effects on career advancement and future income.

After caregivers use up all their vacation and sick days, they may need to take off unpaid time. The lost income may put a strain on finances, relationships, and even mental health. This may also make it harder for caregivers to help with any necessary added expenses.

In 2012, 10% of employed caregivers turned down or did not even pursue a new job or promotion because of their caregiving responsibilities.

## SUPPORT FOR CAREGIVERS

There is aid available to help caregivers with the many challenges they may face. Carers Canada says, **"it's not if, it's when you will be a carer."**

There is a wealth of knowledge, resources, and research available on their website to aid caregivers with any difficulties they may have. While you may struggle with the responsibilities and needs of being a caregiver, Carers Canada has made it a mission to support you, the carer.

[HTTPS://WWW.CARERSCANADA.CA/ORGANIZATIONS-SUPPORTING-CAREGIVERS/](https://www.carerscanada.ca/organizations-supporting-caregivers/)



Informal care givers may be friends or family, but each situation is different and so there are options.

There are agencies that recruit and retain paid caregivers which may alleviate some of the worry. You may want to research agencies and the quality, education and amounts paid to the caregiver.

Keep in mind, the sooner the research begins, the sooner you will be in possession of the knowledge to make more informed decisions.



**It is important to know which questions to ask. Follow the link below for some examples!**

[HTTPS://APP.CHALENJ.COM/PUBLIC/STORAGE/PUBLIC/TASKS/1055\\_1668437253-FINDING%20THE%20BEST%20CARE%20AVAILABLE.PDF](https://app.chalenj.com/public/storage/public/tasks/1055_1668437253-finding%20the%20best%20care%20available.pdf)

## THOUGHTS TO CONSIDER

Which form of home care do you feel will support you and/or your loved one the best?

Do you have the means to manage the costs as a caregiver or would you benefit from financial assistance?

