

Long-term care costs

In Ontario 2022

Residential Facilities

How Nursing Homes are organized and administered

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. They offer higher levels of personal care and support than those offered by retirement homes or supportive housing and cater to individuals, usually seniors, who have serious long term health care needs that cannot be fulfilled in the home. However, they also provide short-stay (respite) services in order to provide family caregivers with a break from caregiving duties or to provide the resident with support to regain strength and confidence, usually following a stay in a hospital.

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. The fees for all nursing homes in Ontario, regardless of ownership, are set by the Ontario Ministry of Health and Long-Term Care.

Costs	
Type of Accommodation	Co-payment monthly rate
Basic/standard (usually 3 bed ward)	\$1,938.46
Preferred (semi-private room)	\$2,336.92
Preferred (private room)	\$2,769.14
Short stay program	\$1,254.69

All applications to long-term care homes in Ontario are coordinated by the Home and Community Care Support Services. All applications and admission to long term care homes are now arranged by one of Ontario's 14 locations. Once an assessment has been conducted to determine eligibility, the next step is to choose the homes to which to apply. The Home and Community Care Support Services will provide lists and basic information about homes in the area, and an individual may apply to a maximum of five homes.

How Retirement Homes are organized and administered

A retirement home in Ontario is a multi-residence housing facility that provides accommodation and services such as meals and cleaning services for older people. Retirement homes in the province are privately owned and operated and not administered by the provincial government. Each facility usually provides a private or semi-private room or complete living suite and then also provides common living quarters, including a lounge area, a common dining room, recreation rooms, cleaning services, social and/or religious programs and some basic health care services. The unit can be paid for on a monthly fee basis, like an apartment, or can in some instances be bought the same way as a condominium.

Costs	
Room Type	Monthly Rate
Private Room	\$1,500.00 - \$8,000.00
One Bedroom Suite	\$2,500.00 - \$13,000.00

Admission, fees and waiting lists for retirement homes are controlled by the homes themselves, not by the government. Admission usually depends on the ability to pay and absence of serious medical conditions that require professional nursing care. Residents are responsible for paying their own fees and government subsidies are not available for accommodation in a retirement residence.

Home Care

How Government -subsidized home care is organized and administered

As of April 1st, 2021, all Local Health Integration Networks (LHINs) are now referred to as Home and Community Care Support Services and continues to administer all home care subsidized by the provincial government. Once contacted, the Home and Community Care Support Services will assign a Care Coordinator who will conduct an assessment of the senior's needs and develop a care plan to meet those needs. Home care services allow seniors to live at home independently for as long as possible.

There are four main categories of Home and Community Support Services:

- Visiting Health Professional Services that provide health care in the home such as skilled nursing,
- Personal Care and Support that can help with a variety of daily living activities such as bathing, dressing, toileting, eating and more,
- Homemaking services that assist with routine household activities such as menu planning and meal preparation, shopping, light housekeeping and more,
- Community support programs which offer a wide variety of services such as meal delivery, transportation, caregiver relief, adult day programs, social and recreational services, security checks and more.

Private home care - no government subsidy

LHIN resources are limited and go to the neediest. As a result, many seniors get inadequate amounts of LHIN services and have to rely on private home care services to receive the appropriate amount of care.

How adult day care programs work

Adult day programs are designed for dependent adults/seniors, physically located in the community, to provide a safe group setting during the day when family members are not available to care for them. These centres are usually open daily, Monday through Friday some on Saturday as well). They provide a secure, caring and positive setting for those who are experiencing memory loss, communication disorders, social isolation or physical disabilities. Nutritious lunch meals are provided which usually accommodate any special diet, along with an afternoon snack. Participants need to be mobile, with the possible assistance of a cane, walker or wheelchair. Adult day programs can be public or private, non-profit or for-profit.

Most adult day programs in Ontario are managed and operated by and accessed through the Local Health Integration Networks (LHINs). Seniors pay daily fees to cover part of meals & activities.

© 2022 Assistance Services Group (ASG). All rights reserved.

ASSISTANCE SERVICES GROUP is a comprehensive, impartial service that promotes and supports caregiver wellness and wellness for seniors, enabling families to give the best possible care to aging family members, while also taking best care of themselves. ASSISTANCE SERVICES GROUP has researched and prepared this report carefully. To the best of ASSISTANCE SERVICES GROUP's knowledge, all information included is accurate and unbiased. However, ASSISTANCE SERVICES GROUP cannot and does not guarantee the accuracy or completeness of the information. ASSISTANCE SERVICES GROUP cannot accept responsibility for any problems that might arise in relation to your choice of services, whether or not your choice was influenced by information in this report.

© Sun Life Assurance Company of Canada, 2022.

Costs

Home and Community Care Support Services are provided at no cost to clients and are dependent on assessment and availability.

Costs

Type of Service	Provincial Rate (per hour)
In home meal preparation	\$10.00 - \$47.50
Personal Care (bathing/dressing)	\$17.00 - \$47.50
Skilled Nursing*	\$38.00 - \$100.00
24-hour live-in care	\$17.00 - \$47.50

** Fees listed are for RNs however, these fees may vary depending on the type of nurse, such as a Registered Nurse (RN) or a Licensed Practical Nurse (LPN), delivering the care.*

Costs

Daily Rate

Includes meal and transportation	\$22.00
----------------------------------	---------