

CO-PAYMENT FEES

Accommodation Rates may change from time to time by law upon 30 days notice. Please see rates at time of admission included in admission package.

Rate Reduction

Residents of **basic** long-stay or **basic** interim bed who cannot afford to pay for their LTC home accommodation, may be eligible to have their LTC co-payment amount reduced. This is known as a **rate reduction**.

Rate reductions under the Act will be calculated based on the following:

$$\text{Reduced Monthly Rate} = \frac{\text{Annual Net Income} - \text{Comfort Allowance} - \text{Dependent Deductions}}{12}$$

Who is Eligible for a Rate Reduction?

Residents may be eligible for a rate reduction if they meet the following criteria:

- Occupy a long-stay or interim bed in basic accommodation Access all available sources of income before applying for a rate reduction
- Provide all required supporting documents

What are the Sources of Income Residents are Expected to Access?

Residents must be accessing all income sources available to them **before** applying for a rate reduction. This includes:

- All private insurance that residents may be eligible to receive
- Financial assistance residents may be eligible to receive from any foreign country
- Support payments that are either paid or owed to residents
- Financial support from sponsors if residents are a sponsored immigrant
- Financial assistance from all levels of government in Canada, federal, provincial and municipal, that residents are eligible to receive are outlined in the table below

Government Income Source	Who is Expected to Access this Income Source and the Supporting Documents Required
Old Age Security (OAS) and Guaranteed Income Supplement (GIS)	<p><i>OAS to be accessed by:</i></p> <ul style="list-style-type: none"> • Any residents 65 years and older <p><i>GIS to be accessed by:</i></p> <ul style="list-style-type: none"> • Any resident who is receiving or is eligible to receive OAS <p><i>“Involuntary Separation” to be accessed by:</i></p>

<p>Pension Benefits</p> <p>And</p> <p>Guaranteed Annual Income Systems (GAINS)</p>	<p>Any resident:</p> <ul style="list-style-type: none"> • Who is receiving or is eligible to receive GIS; and • Who has a spouse they are currently not living with; and • Whose spouse is also receiving or is eligible for GIS <p>Applying for “Involuntary Separation” means:</p> <ul style="list-style-type: none"> • That as a result of circumstances beyond one’s control, married couples are required to live apart • The resident and their spouse will have their benefits calculated separately which will result in each person receiving a higher benefit amount • This application does not change the couple’s marital status <p>Contact: When applying for GIS, a resident must indicate on their application form that they wish to have their income considered separately from their spouse. Please contact Service Canada at 1800-277-9914 for further information. Please note that a resident must apply for OAS, GIS, and “Involuntary Separation” simultaneously.</p> <p>GAINS to be accessed by:</p> <ul style="list-style-type: none"> • Any resident receiving or who is eligible to receive OAS and GIS is automatically assessed for GAINS
<p>Ontario Disability Support Program (ODSP) from the Ministry of Community and Social Services (MCSS)</p>	<p>Accessed By</p> <ul style="list-style-type: none"> • Any residents under 65 years of age with an income of less than the maximum provided by ODSP for LTC residents • Any resident 65 years and older who are ineligible for OAS and whose income is less than the maximum provided by ODSP for LTC residents <p>Maximum amount provided by ODSP to LTC residents:</p> <ul style="list-style-type: none"> • Effective September 2018 - \$1,166 per month or \$13, 992 per year. <p>Contact: Ministry of Community and Support Services Interactive Voice Response (IVR) system at 1800-808-2268, and press “zero” or a local ODSP office directly to apply for ODSP.</p> <p><i>Please note, a resident who is entitled to income support from ODSP, must first receive a decision from ODSP before applying for a rate reduction.</i></p>

What are the Supporting Documents I am Required to Submit?

The following is a list of supporting documents. Some of these documents may not be applicable to all residents, based on their individual circumstances.

Notice of Assessment (NOA)

Residents must submit their **most recent** Notice of Assessment (NOA) year:

- Rate reduction applications submitted from July 1 to December 31 must include an NOA and other tax-related documents from the previous calendar year
- Rate reduction applications submitted from January 1 to June 30 must include an NOA and other tax-related documents from the previous calendar year unless they are not yet available in which case, the NOA and all tax documents from two calendar years prior may be included

Exemptions for Submitting an NOA

- A resident who receives income support from the ODSP
- A resident who is a client of the Office of the Public Guardian and Trustee
- A resident who has been in a LTC home for a year or less and is unable to obtain a valid NOA (i.e., from their most recent taxation year).

“Option-C Printout”

An “Option-C Printout” is a CRA issued document that provides a more detailed breakdown of the NOA. This document is required in certain situations to verify the income amounts that are used to determine a resident’s rate.

- Claimed an exclusion
- Received benefits that have since been replaced by new benefits
- Received support payments

This document can be obtained by contacting CRA at 1-800-959-8281.

T4A (P) Slip

If residents received a Canada Pension Plan (CPP) or other provincial Death Benefit under CPP (i.e., Quebec Pension Plan), in their NOA year, they must also submit their T4A (P) slip to ensure this income amount is excluded from the resident’s annual net income calculation.

Additional Supporting Documents

Document	<i>Submitted an NOA?</i>
Ontario Disability Support Program (ODSP) Notice of Decision letter or Cheque Stub	Required for residents for who must access ODSP or who currently receive ODSP. Provide a cheque stub or drug or dental benefit card If ineligible, provide a notice of decision letter indicating ineligibility.
Service Canada Rate Letter	Required for residents for whom eligibility for a Service Canada benefit is required. This document is also required if a resident is currently receiving income from Service Canada that was not included in NOA line 236.
Ministry of Revenue Rate Statement Letter for GAINS	Required for residents who currently receive income support from GAINS and this benefit was not included in NOA line 236.
Ontario Works (OW) Cheque Stub	Required for residents who currently receive income support from OW and this benefit was not included in NOA line 236.
Workers’ Compensation Letter	Required for residents who currently receive income support from Workers’ Compensation and this income was not included in NOA line 236.
Foreign Country Letter	Required for residents who currently receive income support from a foreign country and this income was not included in NOA line 236.
Regie de rentes Quebec Rate Letter	Required for residents who are currently receiving QPP and this income was not included in NOA line 236.

Private Insurance Letter	Required for residents who currently receive income support from a private insurance company, and is not included in NOA line 236.
Currently Applicable Court Order or Support Agreement	Required for residents who currently have support payments due or owing to them.
Assistive Device Receipt	Required for residents who elect to have income excluded for RRSPs used to pay for an assistive device.
LTC Home Accommodation Receipt	Required for residents who elect to have income excluded that was used to pay for LTC home accommodation.

Length of Rate Reduction Terms

A rate reduction term is the period of time during which a specific reduction to a co-payment is in effect. The maximum time of a rate reduction term is one year. At the end of a term, a resident must apply for a new term if a resident would like to continue receiving a rate reduction. A resident should try and submit their rate reduction applications to the LTC home within 30 days of admission to the home. begins on the closest date to when the rate reduction application is submitted to the Director by the LTC home licensee:

End Date of Rate Reduction Term

In general, a rate reduction term will end on the first June 30th following the day on which the term started unless the following conditions apply:

- A resident reapplies for a rate reduction before the rate reduction term ends The term will end on the 90th day immediately before the day on which the new rate was calculated.
- A resident is no longer living in basic accommodation (in either an interim or long-stay bed) The term will end on the day the resident leaves basic accommodation.
- A resident turns 65 years of age The term will end on the resident's 65th birthday plus thirty days.
- A resident is no longer eligible to retain income to support dependents The term will end on the day on which the resident is no longer eligible to retain income to support dependents.

Who do I contact for Help?

The staff in your homes Administrative Office can provide you with help. They can help you with your application forms and assist you with the process. If you have any questions that your home cannot help you with, you can contact:

- 1) Service Ontario Infoline: 1-866-532-3161
- 2) Rate Reduction Information System Application Supportline: 1-866-414-0013

Comfort Allowance

Residents with low incomes, who qualify for the highest co-payment rate reduction, retain a monthly comfort allowance. This discretionary income can be used by residents for such items as hair care, transportation, hearing aids, foot care, dental care and drugs.

Reimbursement of Accommodations

Residents discharged to another long-term care home will be reimbursed the daily rate effective from the date of transfer to month-end for any accommodation payments received by the home. The home receiving the resident is entitled to bill from the date of admission. Resident discharged for other reasons will be reimbursed from the day following the discharge.

The reimbursement of accommodation costs will be forwarded to the resident, family member or Power of Attorney upon discharge within 6 weeks after discharge. Please contact the business office for assistance if you do not receive the refund within 6 weeks.

Trust Accounts

The home provides a non-interest bearing bank account in which it deposits all money entrusted to its care by the resident or the resident's trustee. We recommend that residents use this service rather than keeping large sums of money on their person. The account is particularly appropriate for residents who:

- 1) Are unable to handle their own financial affairs.
- 2) Do not have a responsible person to assist in financial matters.
- 3) Need the availability of funds to cover the cost of supplementary services.

Residents may set up a trust account and obtain cash from the business office manager in the administrative offices on the main floor.

INFORMATION ABOUT FUNDING

A new funding system for all long term care homes was introduced in July 1993. The system is based on dividing all funding into three separate "envelopes":

- Nursing and Personal Care
- Program and Support Services
- Accommodation

Nursing and Personal Care includes all nursing services and medical and nursing supplies, as well as the personal care of residents. Ministry of Health funding for Nursing and Personal Care is based on a formula that reflects two often conflicting priorities: First, the amount of funding that the Ministry has and second, the number of residents and their needs. The nursing and personal care funding formula is the same for private sector and public sector service providers and reflects the fact that private and public sector long term care providers must meet the same high standards of care. Regardless of the type of service provider, the funding from this envelope must be used only for nursing and personal care. If, at the end of the funding year a long term care home has surplus nursing and personal care funds, the money must be returned to the Ministry of Health. An exacting audit process has been established to verify surpluses.

The Program and Support Services envelope includes funding for therapeutic services, pastoral care, recreation staff training and volunteer coordination. As with the Nursing and Personal Care envelope, funding is based on resident needs, but in reality reflects available funds. Again, any surplus funds remaining at the end of the year are carefully audited and must be returned to the Ministry.

The Accommodation envelope includes funding for “room and board” expenses such as food costs, housekeeping, dietary services, laundry and linen services, administration, building and property operations and maintenance, including mortgage payments and taxes for private long term care providers. The Ministry of Health sets a predetermined minimum expenditure for food costs as well as specific requirements for dietary staffing levels. There are three types of accommodations: basic, semi-private and private.

RESIDENT CHARGES

The Home will not charge a fee to a resident for anything, except in accordance with the following:

1. For basic accommodation, a resident shall not be charged more than the amount provided for in the Regulation under the *Long-Term Care Home Act, 2007* for the accommodation provided.
2. For preferred accommodation, a resident shall not be charged more than can be charged for basic accommodation, unless the preferred accommodation was provided under an agreement, in which case the resident shall not be charged more than the amount provided for in the Regulation under the *Long-Term Care Home Act, 2007* for the accommodation provided.
3. For anything other than accommodation, a resident shall be charged only if it was provided under an agreement and shall not be charged more than the amount provided for in the Regulation under the *Long-Term Care Home Act, 2007*, or, if no amount is provided for, more than a reasonable amount.

4. A resident shall not be charged for anything for which the Regulation under the *Long-Term Care Home Act, 2007* provide is not to be charged. The following charges are prohibited by the Regulation:
- (a) charges for goods and services that the Home is required to provide to a resident using funding that the Home receives from a local health integration network (including goods and services funded by a local health integration network under a service accountability agreement), or the Minister of Health and Long-Term Care;
 - (b) charges for goods and services paid for by the Government of Canada, the Government of Ontario, including a local health integration network, or a municipal government in Ontario;
 - (c) charges for goods and services that the Home is required to provide to residents under any agreement between the Home and the Ministry or between the Home and a local health integration network;
 - (d) charges for goods and services provided without the resident's consent;
 - (e) charges, other than the accommodation charge that every resident is required to pay, to hold a bed for a resident during a medical absence, psychiatric absence, casual absence and vacation absence, or during the period permitted for a resident to move into the Home once the placement co-ordinator has authorized admission to the Home;
 - (f) charges for basic or preferred accommodation for residents in the short-stay convalescent care program;
 - (g) transaction fees for deposits to and withdrawals from a trust account required to be established and maintained by the Home, or for anything else related to a trust account; and charges for anything the Home must ensure is provided to a resident pursuant to the Regulation under the *Long-Term Care Home Act, 2007*, unless a charge is expressly permitted.