March 2007

Paying for Long-term Nursing Care

Long-term Nursing Care services are provided in government manors and private nursing homes. A portion of the cost of these services is a responsibility of the resident with the PEI Department of Health funding the remainder of the cost.

Responsibility for Payment

1. The Department of Health

- funds the basic health care services for all residents in manors and private nursing homes; and
- provides financial assistance (subsidy) to persons who do not have sufficient income to pay their accommodation costs in a manor or private nursing home.

Basic health care services funded by the Department of Health include:

- nursing and personal care services on a 24/7 basis, including administration of medication and assistance with the activities of daily living
- services and supplies for the care of residents including:
 - blood glucose monitoring
 - management of skin care
 - management of incontinence
 - infection control
 - lab tests
- basic supplies for personal hygiene and grooming
- equipment for general use of the resident
- foot care

2. The Nursing Home Resident

- covers the daily accommodation rate for the manor or private nursing home
- covers the cost of personal items such as:
 - clothing
 - dry cleaning
 - confectionaries
 - newspapers/periodicals
 - personal telephone/internet
 - personal equipment
 - transportation

- recreation
- eye glasses
- hearing aids
- dental services
- health related services not funded as part of basic health care services:
 - ambulance services
 - prescription drugs (wholly or partially funded under medication programs)
 - audio/dental/optical services
 - physiotherapy
 - private duty nurse or other health care provider
 - podiatry services

Accommodation Rates

As of January 1, 2007, the cost to self-paying residents in manors has been reduced from a range of \$127/day to \$136/day to an accommodation rate of \$65/day.

Private nursing homes establish the rates for cost of care in their respective facilities, however per diem rates for self-paying residents in private nursing homes were also significantly reduced as of January 1, 2007.

Residents who are determined through a financial assessment process as not having sufficient income to pay their accommodation costs will be eligible for subsidization by government. The Department of Health will pay the shortfall between the resident's actual income and the accommodation costs.

Persons going into, or already in, a nursing home who have sufficient income to be self-paying (for accommodation costs) are not required to go through the income assessment process.

For more information on applying for long-term care subsidization, please refer to the fact sheet on **Eligibility for Nursing Home Subsidization**.

Payer of Last Resort

The Department of Health is the payer of last resort for health care and accommodation costs for residents of nursing homes (manors and private nursing homes). Residents who are eligible for cost of care funding from other sources are expected to look to those sources before funding is provided by the Department of Health. These sources include, but are not exclusive to:

- Veteran's Affairs Canada
- Workers Compensation Board
- Court awarded settlement
- Federal Government Acts
- Medical/Health Insurance