

Home Support Services:

Hiring someone to help
in your home



These materials were put together by a group of researchers and practitioners in New Brunswick who work with older adults. Our aim was to help older adults in New Brunswick navigate the complex landscape of information, services, forms, and resources. We hope that you will find this helpful.

This guide was last updated in June 2024.

www.stu.ca/aging-in-nb/

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The completion of this project was made possible by the support of:



New Brunswick
Health Research
Foundation



Fondation de la
recherche en santé
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Are you having a hard time with daily activities like bathing, cleaning, or cooking?

Would having some help make life easier and help you to stay in your home longer?

If so, Home Support Services (help in your home) may be a good option for you! Different agencies offer different services. Some of these can include:

- Cleaning
- Cooking
- Help with eating
- Supervising medication
- Laundry
- Grooming (like bathing or shaving)

How do I find Home Support Services? Which one do I choose?

Many businesses offer Home Support Services. For a list of agencies in New Brunswick that are approved by the Department of Social Development, visit: socialsupportsnb.ca/homesupport, or call **2-1-1** for more information. You can also find an agency or care worker that is not on this list by talking with friends and family members or searching online.

For more information on how to get Home Support Services, visit:
socialsupportsnb.ca/homesupport, or call or **2-1-1**.



Tip: Ask friends and family for suggestions on people or agencies they have hired.

Tip: Occupational therapists can help you find the right supports for you. You can hire one privately, go through the Extra Mural Program, or your local hospital or community health care centre. See chapter on “Walkers, wheelchairs, grab bars, raised toilet seats, etc.” for more information on finding an Occupational Therapist.

This guide is for informational purposes only and is not a substitute for professional medical, legal, or financial advice. Programs and information can change over time, so please check details with the services and agencies mentioned in this document. [Last update, June 2024]

Here are some important questions to ask when you contact Home Support Service agencies:

- What types of services do they offer?
- What types of services don't they offer?
- What communities or locations do they offer services in?
- How much does each service cost per hour?
- When can the support worker come (day, evening, weekends)?
- How often do you pay for the service (daily, weekly, monthly)?
- What happens if the worker has to cancel? Will someone replace them that day?
- Can they provide you references?
- Do they have first aid training?
- Do they have a criminal record check?
- Do I feel comfortable with the person or agency?

What other types of help can you get in your home?

Foot Care:

- You can hire a foot care nurse to come to your home for things like cutting toenails and checking your feet for inflammation, bruising, cuts or blisters. This service can be very important if you have diabetes.
- To find services in your area, call **2-1-1** or search online.
- You may be able to receive these services through the Department of Social Development's Long Term Care Program. To find out if you qualify and/or to apply, visit socialsupportsnb.ca/ltc or call **1-833-733-7835**. You can also try their online Financial Help Calculator at socialsupportsnb.ca/en/calculator to see an estimate of what you would pay for services through the program.

Medical Alert Systems and Technology options:

These services offer a call button that is worn around the neck or wrist and can be activated if the person wearing it falls. This can provide peace of mind to help you remain in your home. Some examples include:

- **Lifeline:** Call **1-866-729-0532**, visit <https://www.lifeline.ca/en/> or Google "lifeline medical alert Canada".
- **Caretrak:** Call **1-855-333-3381**, visit <https://www.caretrak.ca/> or Google "caretrak."

- **Telus LivingWell Companion:** Call **1-855-724-0031**, visit <https://www.telus.com/en/personal-health/livingwell-companion> or Google “telus living well.”
- **CareLink Advantage:** This service offers technology such as motion detectors, bed sensors, and medication reminders, that can be used to help people live on their own. Call **1-866-876-7401**, visit <https://carelinkadvantage.ca/>, or Google “carelink advantage.”
- You may be able to receive these services through the Department of Social Development’s Long Term Care Program. To find out if you qualify and/or to apply, visit <socialsupportsnb.ca/ltc> or call **1-833-733-7835**. You can also try their online Financial Help Calculator at <socialsupportsnb.ca/en/calculator> to see an estimate of what you would pay for services through the program.

Meals on Wheels:

- This service provides nutritious and affordable ready-made meals.
- They can provide specific meals to support dietary requirements.
- This service is not available in all communities in New Brunswick.
- To find out if there are services in your area and for more information, call **2-1-1**, visit <socialsupportsnb.ca/meals-on-wheels> , or Google “Meals on Wheels NB.”
- You may be able to receive these services through the Department of Social Development’s Long Term Care Program. To find out if you qualify and/or to apply, visit <socialsupportsnb.ca/ltc> or call **1-833-733-7835**. You can also try their online Financial Help Calculator at <socialsupportsnb.ca/en/calculator> to see an estimate of what you would pay for services through the program.



Tip: If you have care hours covered by the Department of Social Development, think about using a meal delivery service such as Meals on Wheels to cover food needs, and using your care hours for other in-home services such as help with cleaning or grooming.

What if I need financial help to pay for support services at home?

Home Support Services are not covered by the Canadian Health Care System (i.e., Medicare). Instead, people pay for these services privately (“out-of-pocket”). There are also programs to help pay for these services for people with low income or high care needs (see section below on “What if I need financial help to pay for Home Support Services?”).

Private insurance: Some private health care insurance programs (e.g., Blue Cross, Sun Life) cover some Home Support Services (but, these do not cover “custodial care,” which includes cleaning and laundry services). You will need a note from your doctor or nurse practitioner stating that Home Support Services are needed in order to claim these expenses on your health insurance. Doctors and nurse practitioners often charge a fee for writing that note.

What if I need financial help to pay for Home Support Services?

Veteran’s Benefits – If you are a serving or former member of the Canadian Armed Forces or the RCMP, or their spouse or dependent, you may qualify for certain Home Support Services. To find out if you qualify you can contact them at:

- **1-866-522-2122** (English)
- **1-866-522-2022** (Français)

Department of Social Development – The Long Term Care Program can provide support to seniors who have unmet needs. There are two assessments that will determine your eligibility for the program:

- A financial assessment will figure out if you qualify for financial support.
- A functional assessment will figure out what type of care and how much is best for your needs.

Social workers will assist you throughout this application process.



Financial Tip: The Department of Social Development has an online calculator to help you see if you might qualify for financial help. To use it, visit <https://socialsupportsnb.ca/en/calculator/> or Google “Social Supports NB calculator”.

To learn more about the Home Support Services offered through the Department of Social Development, visit socialsupportsnb.ca/homesupport.



Myth buster

Myth: A common myth is that if you contact the Department of Social Development, you will be required to go into a nursing home. This is not true.

Truth: Getting help through the Department of Social Development is totally voluntary and based on an assessment completed by a Social Worker. They will discuss options that are available for you and develop a plan with you to meet your needs.

Myth: A common myth is that if you need financial help for your care, you will need to sell your home. This is not true.

Truth: When figuring out how much you will pay toward the cost of care, the government only 'counts' your income (e.g., Canada Pension Plan (CPP), Old Age Security (OAS), Guaranteed Income Supplement (GIS), private pensions, etc.). They will not 'count' things you own (e.g., the price of your house or your savings). The government will not assess your house or savings.

What you need to know before you call the Department of Social Development

Step 1

GATHER THIS INFORMATION:

- Name
- Address
- Date of Birth
- A clear idea of your needs, and if those needs are long-term. Some examples:
 - “I have been falling at home and am having trouble walking.”
 - “I have no one to help me at home and have a hard time getting around.”
 - “I would like to have my father assessed for Home Support Services as he is not able to care for himself at home.”
 - “I am having trouble standing for long periods of time and it’s getting harder to take care of myself.”



Tip: Be clear about why you need help. For example, instead of saying, “I need help cleaning my house,” explain why: “I can’t stand for very long and I often fall.” Explain if the need for help is short-term (e.g., recent accident) or long-term (e.g., dementia). Eligibility is not based on a diagnosis but rather on the need for services on a long-term basis.

Tip: If you have a spouse who also has care needs, ask that you are both assessed through the Department of Social Development. It’s important to note that having two people needing care at home doesn’t mean you get twice the care hours in your plan.

Tip: If you are in hospital, you can ask the Discharge Planner to help you choose what supports you will need once you leave the hospital. Other hospital staff, such as the geriatric team, resource nurses, occupational therapists, social workers, and physiotherapists are also there to help plan for Home Support Services after you get out of the hospital.

Step 2

CONTACT THE DEPARTMENT OF SOCIAL DEVELOPMENT TO APPLY FOR THE LONG TERM CARE PROGRAM. YOU CAN DO THIS IN TWO WAYS:

Option 1: Complete the application form online on the Social Supports NB Website at socialsupportsnb.ca/ltc.

- You will be asked some pre-screening questions and then be directed to the application form.
- For more information visit socialsupportsnb.ca/ltc or Google “Social Supports NB Long Term Care Program”.

Option 2: Call the Department of Social Development at 1-833-733-7835

and press the number to select ‘services for seniors’. You will be asked some questions, and then will be sent a form that you have to fill out. This form will be sent by mail. If you use email, you can ask for the form to be sent by email, which can make the process faster.

- **Once you have received your forms, complete them and return them to the Department of Social Development.** You can return them by bringing them in person or sending them by mail or email. You have about one month to complete the forms and return them to the Department of Social Development. This is to make sure the information is correct at the time of assessment. Filling out the forms can take time and effort.

You will need the following information to apply for the Long Term Care Program:

- Full name
- Address
- Date of birth
- Social Insurance Number
- Next of kin or emergency contact person, their relationship to you, and their phone number
- The name and date of birth of any dependents living with you.
- Proof of the following if it applies to your situation or is requested:
 - o Private insurance
 - o Other income not declared on your income tax return (e.g.: disability insurance, veteran pension, pension from out of country, current pension amounts if your situation changed since last income tax return, etc.)
 - o Copies of Power of Attorney or Trustee

- To apply for financial help to help pay for the cost of long-term care, you must provide information about your taxes for the last two years. You can do this by providing consent to the Department of Social Development to request financial information from the Canada Revenue Agency (CRA) on your behalf. If you prefer not to consent to the CRA process, there's another way to assess your finances. Please call the Department of Social Development at **1-833-733-7835** to find out more about this process and check if it's right for you.



Tip for caregivers: If you are a caregiver of an older adult and are asking for tax information on their behalf, you will need to send the Canada Revenue Agency a copy of your Enduring Power of Attorney. To contact them, call **1-800-959-8281**.

Ask a family member or friend for help! This can be a lot of work!

I need financial help to pay for support services at home and have applied to the Department of Social Development for the Long Term Care Program. What happens next?

The Department of Social Development will work with you and your family to help figure out what supports you need. Together you will work on creating a plan that meets your unmet needs.

Two things will happen after you return your completed forms to the Department of Social Development:

1) FINANCIAL ASSESSMENT FOR THE LONG TERM CARE PROGRAM

This assessment will figure out if you qualify for financial support to help pay for the kind of care that you need. It is based on your income and the type of service that you need. Keep in mind that mostly everyone pays a certain amount out-of-pocket, but the financial assessment figures out how much the government is able to pay for you.

The financial assessment only ‘counts’ the income of the applicant and their spouse/partner (if this applies). The most common sources of income include:

- Canadian Pension Plan (CPP)
- Old Age Security (OAS)
- Guaranteed Income Supplement (GIS)
- Employment insurance payments
- Income Tax
- Private Pensions
- Income from employment
- Interest from investments

The financial assessment does not ‘count’ assets (things you own). In other words, the price of your house or your savings are not used in figuring out how much money you have – only the regular income you receive. A common myth is that the government will ‘take your house’ if you need financial help for care. This is not true.



Financial Tip: The Department of Social Development has an online calculator to help you see if you might qualify for financial help. To use it, visit <https://socialsupportsnb.ca/en/calculator/> or Google “Social Supports NB calculator”.

Financial Tip: If you are struggling financially and paying your contribution towards services would stop you, your spouse, or your dependents from affording things like food, housing, heat, medication, and other required healthcare expenses, you can ask for a “temporary cost adjustment”. This process requires a lot of extra work but does exist for emergency situations.

2) FUNCTIONAL ASSESSMENT FOR THE LONG TERM CARE PROGRAM

A functional assessment will be done to figure out what type of care and how much care is best for your needs.

A Social Worker will complete this assessment. You may ask to have a friend or family member be there with you when the assessment happens. The Social Worker will ask you questions about how you are doing living in your home, if you have friends or family close by who help you, and what kinds of help you might need. Your Social Worker may need more information from other professionals (such as your doctor, extra mural nurse, occupational therapist, etc.). This assessment helps the Social Worker understand what type of care you need, and how much care they can offer. Keep in mind that the Long Term Care Program may not be able to subsidize all services you ask for. The Long Term Care Program is a voluntary program.



Tip: It can be really helpful to have a family member or friend with you when the Social Worker does the assessment. If you wish, you can tell the Social Worker that you want someone to be there with you at the time of the assessment.

Hiring Home Support Services through the Department of Social Development

If you qualify for support and financial assistance through the Department of Social Development, the Social Worker will give you a list of Home Support Services to choose from. For a list of agencies that are approved by the Department of Social Development, visit: socialsupportsnb.ca/homesupport, or call **2-1-1** for more information. Keep in mind, you do not have to use a company on this list.



Tip: Ask friends and family for suggestions about people or agencies they have hired.



Financial Tip: If you want to hire someone to provide home support services who is not on the list of options offered by the Department of Social Development, you may do so. In those situations, you would be responsible for hiring and doing background checks. If you decide to hire someone yourself, the Department of Social Development will pay a rate equal to minimum wage. Any costs above that rate will be your responsibility to cover.

Financial Tip: If you do not qualify for financial assistance for Home Support Services through the Department of Social Development, but you have private healthcare insurance, check to see if your policy covers any Home Support Services.



Home First Program

Do you want to know about supports that can help you live at home longer? Do you want to learn how to maintain a healthy, active, and independent life?

If so, you can have a Seniors Health, Wellbeing and Home Safety Review. This free and voluntary service covers topics like:

- how to prevent falls
- getting involved in your community
- physical activity
- wellness

To request a Seniors Health, Wellbeing and Home Safety Review, register online at socialsupportsnb.ca/homefirst. You can also call 2-1-1.

Adult Day Centres

Are you 65 years old or older living with dementia or a related cognitive impairment? Are you looking to be a part of meaningful activities outside of the home? Are you a caregiver that works, runs errands, or would like respite care during the day?

If so, Adult Day Centres may be able to help you. Programming at each Adult Day Centre will vary. Here are some examples of what they may offer:

- Supervised individual or group activities
- Personal care (for example bathing, toileting, foot care)
- Snacks and nutritious meals

This service is not available in all communities in New Brunswick.

You can access Adult Day Centres two different ways:

1. Apply through the Long Term Care Program. They will help you assess, plan, and coordinate the services you need. You may qualify for financial help towards the cost of services. Call **1-833-733-7835**, visit socialsupportsnb.ca/LTC or Google "Social Supports NB Long Term Care Program."

2. Contact one of the Adult Day Centres located in the province. Visit socialsupportsnb.ca/day-centres for a list of Adult Day Centres. You can also call **2-1-1**.

Nursing Home Without Walls Program

Some nursing homes have started to offer services to people who live in their own homes in the community. By sharing nursing home staff, tools, and resources, this program helps older adults stay in their own homes longer. Services that might be available in your area could include:

- The use of special showers and baths that are easy to get in and out of;
- Transportation to help people get to appointments or social outings. Some have minibuses that are wheelchair accessible;
- Staff that can make friendly check-ins and social visits;
- Staff that can help you find the resources you need to stay in your home (e.g., getting meals delivered to your home or finding social groups);
- Fun social activities.

The Nursing Home Without Walls Program is offered by some nursing homes in the province. This service is free.

To find out if there is a nursing home near you that does this, call **2-1-1** or visit socialsupportsnb.ca/nhww.

Red Cross Friendly Calls Program

For some people, a little chat can make a big difference.

The Friendly Calls Program matches adults with trained Red Cross personnel who call them regularly to check in, provide emotional support, encourage healthy coping strategies, and suggest helpful services and resources in the community.

Friendly Calls is safe, accessible, free, and available nationwide.

To sign up, call **1-833-979-9779** toll-free from 9 a.m. to 5 p.m. (Monday to Friday), or visit redcross.ca/friendlycalls.



Tip: Did you know that some businesses offer “mobile services” that come to your home?

- For instance, in some parts of the province, you can find **lawyers, hairdressers**, and other services. Ask the people you usually hire if they could come to you. You can also call **4-1-1** or search online.
- Do you have a **dog** and need help with walking, grooming, feeding them? Do you need short-term care for your dog while you are in hospital? If so, **ElderDog** is a free service that helps older adults take care of their dogs. For more information and to see if they offer services in your area, visit <http://www.elderdog.ca/>, Google “Elderdog Canada,” or call **1-855-336-4226**.
- Do you love to read but can’t visit the library in person? The public library **“Books by mail”** program can send **books magazines, audiobooks, music, and movies** to your home by mail for free. You can also borrow **e-books** online. For more information on the range of services they offer, call your local library, or visit the [New Brunswick Public Libraries](#) page. You can also visit socialsupportsnb.ca/library or call **2-1-1**.

If the level of care you need goes up and living at home becomes too hard, the next step is to think about moving into a Long-Term Care Home (Special Care Homes or Nursing Homes).

See the chapter “Long-Term Care Homes.”