## Aging in Place / Finding a Caregiver

This document is intended to provide useful information to those seeking caregiving services for themselves or a family member who is disabled and/or a senior wishing to stay in their own home for the foreseeable future. It is based on our experience over the past year.

### Self-Managed Care (SMC)

This is provided through Alberta Health Services. You have to apply and, once approved, they come out to assess the level of care required and make a determination of how much funding will be received. This program is for seniors or disabled adults who wish to continue living in their own homes but do require assistance with daily tasks such as; bathing, house cleaning, shopping, and sometimes medical-related tasks. A separate bank account must be set up for all the deposits and expenses for the selfmanaged care and a quarterly report needs to be sent to SMC with all the expenses and payroll information. There is quite a bit of bookkeeping and administration required for this program. The website link is: http://www.albertahealthservices.ca/assets/info/seniors/if-sen-selfmanaged-care- brochure.pdf

## Canada Revenue Agency (CRA)

With the SMC program, you can set the person requiring care as the Employer through CRA and a Business Number will be assigned. The Employer can then use the CRA website (www.cra-arc.gc.ca/bsnsss/menueng.html) to calculate payroll deductions and to determine monthly Employer Remittances.

CRA website is: http://www.cra-arc.gc.ca/bsnsss/menu-eng.html

# **Employer/Employee Agreements**

It is always a good idea to have a contract in place with the caregiver that outlines the terms of the employment (hourly wage, termination notice, responsibilities, etc.).

## Supplemental medical/dental coverage

This is an extra benefit that you can provide to the caregiver. Green Shield (through Prism) is a recommended provider of this coverage. Their website is found at: http://www.greenshield.ca

### **Payroll in Alberta**

The maximum regular hours per week in Alberta is 44.0 hours. Anything above that should be paid at time and a half. Vacation pay of 4% is also required. The website for Alberta Employment Standards is excellent for providing Employers with information they require.

http://work.alberta.ca/employment-standards.html

Labour Market Impact Assessment (LMIA) / Temporary Foreign Worker Program (TFW) This is such very onerous and complicated application, with many forms and approvals required. It is also not a "quick" fix. You have to advertise for Canadian applicants on three separate venues for four weeks before you can submit the LMIA application. We used Workopolis.ca and Indeed.ca. It is also required for the ad to be placed on Jobbank.ca for four weeks. Proof of the advertising and the subsequent applications is required. Once you send in the application, it can take several weeks to process unless you can clarify urgency in the situation. Once approved, you then have to work with Immigration to get approval for a Temporary Foreign Worker (TFW).

The website is:

http://www.esdc.gc.ca/eng/jobs/foreign\_workers/caregiver//index.shtml

The contact number is **1-800-367-5693** (open 13 hours each day until 8:00 PM Eastern Time). The people at this number are incredibly helpful and can answer all your questions about completing the application.

#### Costs:

- \$1000 paid at time of LMIA submission. This is refundable if your application is not approved.
- \$400 to \$800 for two online advertisements. Must advertise within 3 months prior to submitting the LMIA application.
- \$1000 (approximate) if paying someone to process the application on your behalf.
- If you do eventually hire a TFW, you must provide the airfare to bring that person to the place of employment (e.g. from the Philippines to Alberta, etc.) You must also provide airfare for them to return to their home country once per year. **Timing:**
- Many hours to complete all documentation and get required approvals from sources.
- Once you submit LMIA application (by registered mail), it may take up to 3 weeks for the application to be entered in their system.
- Once in their system, if the application is urgent, they may approve or not within 3 weeks. If not deemed urgent, it could take up to 8 weeks to process. Letter from LMIA is sent to employer advising of approval (or if not approved).
- If approved, the letter from LMIA is then sent to the TFW so he/she can submit to Immigration for their work permit.
- Once you have received approval of your LMIA application, the approval is only valid for 6 months so you must hire your TFW within that time frame.
- Immigration approval of the TFW can take another several weeks.

### **Caregiving Services**

Depending on where you live, there are usually qualified caregiving services available in your community. We recommend you check them out thoroughly and get references before hiring. We found two excellent caregiving organizations in Red Deer: Retire At Home and Comfort Keepers. They provide caregiving in shifts and their prices range from \$29/hour to \$34/hour.

#### OTHER FUNDING SOURCES

Residential Access Modification Program (RAMP): Provides grants to help lower- income Albertans with mobility challenges to modify their homes. Website is: http://humanservices.alberta.ca/disability-services/residential-access-modification-program.html

Special Needs Assistance for Seniors Program (SNA): Provides a lump-sum payment to eligible low-income seniors. This program provides assistance with some of the cost of appliances, minor home repairs and some health and personal supports. Prescription costs not covered by a senior's personal medical coverage can be claimed through this program. Website is: https://www.seniors.alberta.ca/seniors/special-needs- assistance.html

Alberta Aids to Daily Living (AADL): An Alberta Government program that helps Albertans with a long-term disability, chronic illness or terminal illness to maintain their independence at home, in lodges or group homes by providing financial assistance to buy medical equipment and supplies. Toll-free in Alberta: 310-0000, then (780) 427-0731. Website is: http://www.health.alberta.ca/services/aids-to-daily-living.html

Toll-free in Alberta: 1-866-644-5135. Website is: http://humanservices.alberta.ca/disability-services/aish.html

**Trainer for TFWs** once they reach Canada: **Corey Coles** at **403-969-7526** or coles.ca@gmail.com

Assured Income for the Severely Handicapped (AISH): Provides financial

and health- related assistance to eligible adults with a disability. The disability must be permanent and substantially limit the person's ability to earn a living. AISH clients may also be eligible to receive supplemental assistance (a child benefit and personal benefits) through the AISH program.

#### **IF ALL ELSE FAILS**

If it becomes necessary to place the person in a nursing facility:

- 1. Alberta Health Services (AHS) caseworker must do a Placement Assessment to determine the level of care required and, therefore, the type of facility the person should be placed in. This can take months to complete. If the person requires full-time care, the placement level is SL4.
- 2. If the placement is urgent, AHS must complete a Crisis Placement. AHS has control over where the person will be placed and it may or may not be the facility of your choice, depending on which facilities have space at the time.