

OLDER AND WISER: Lowdown on access, eligibility and cost

Exploring the variety of care services on the North Shore

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Older and **WISER**

Tom Carney



In my last column I reviewed three care options for seniors: home care, retirement homes and nursing homes.

Today, as promised, I'll look at access, eligibility and the cost of these services. You can access publicly funded care services from Vancouver Coastal Health (VCH) by calling 604-986-7111. You cannot approach a VCH employee or a facility that offers the service you want directly. You'll be assessed to determine your care needs and how long you need those services for. You'll need your B.C. Care Card, a list of medications, your most recent income tax return or notice of assessment, and contact information for your doctor and a close friend. Some services are offered free of charge and others include a fee that is based on your income. You may be placed on a wait list and you may not get all of the services you want.

It's noteworthy that the majority of home care in B.C. is provided by an unpaid caregiver. Assisted living is the next step for people whose needs are no longer being met through services that are delivered in the home.

To be eligible you need to be able to direct your own care and make decisions. The range of personal care services is restricted by the Community Care and Assisted Living Act to no more than two services from a list of six prescribed services (e.g. bathing, dressing and medication management). That limitation was put in place to make the distinction clear between assisted living and long-term care. That's understandable but it forces seniors into long term before they need it.

One solution would be to focus on the actual operational distinctions between assisted living and residential care rather than on the number of services provided, but that would require a change in legislation.

In a publicly funded assisted living facility there is a monthly fee of 70 per cent of your after tax income (not your wealth or assets), with a set minimum and maximum amount.

Expect to pay extra for your telephone, cable, hydro, personal supplies and insurance. You may be placed on a wait list and you may not be placed in the facility that you want.

Subsidized assisted living facilities on the North Shore include Cedar Garden Assisted Living, Churchill House, Lynn Valley House and Kiwanis Manor.

Private pay assisted living facilities include Amica at West Vancouver, Churchill House, Hollyburn House and Lynn Valley House.

Retirement homes are usually operated by the private sector and you can approach them directly. Some offer a model of independent or supportive living; others offer a full range of services.

Expect to pay \$3,500-\$8,000 per month, perhaps less at a site run by a service group like the Kiwanis or if you qualify for benefits through other sources like Veterans Affairs Canada.

PARC Retirement Living, Sunrise Senior Living, Revera and Amica all operate retirement homes on the North Shore.

Admissions to residential care facilities are made on a priority basis. Clients typically agree to accept the first available bed within 48 hours of it being made available. Publicly-subsidized residential care costs a monthly fee based on 80 per cent of your after tax income with minimum and maximum rates. There's no shortage of long-term care beds. The Seniors Advocate says that up to 15 per cent of B.C. seniors who are living in residential care may be incorrectly housed, with assisted living or community care being a more appropriate option.

Subsidized residential care facilities include Cedar View Lodge, Evergreen House, Lynn Valley Care Centre, Capilano Care Centre, Inglewood Care Centre and the West Vancouver Care Centre.

Private pay residential care facilities include Hollyburn House, Lynn Valley Care Centre and Sunrise of Lynn Valley. Finding care resources that meet your needs can be a challenge but at least now you know where to look.

Tom Carney is the former executive director of the Lionsview Seniors' Planning Society. Ideas for future columns are welcome. tomcarney@telus.net (<mailto:tomcarney@telus.net>)

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