



DOLLARS AND SENSE

Life care planning, frequently used by Canadian insurance companies and lawyers, is a way of assessing the long-term costs for a person who has a chronic illness or disability. This process results in a life care plan, which you can use to determine the current and future costs of your loved one's medical needs.

The life care plan: Do you have one?

By Audrey Miller, MSW, RSW, CCRC

Having a completed life care plan is especially helpful when determining what financial resources you require or how money from a Disability Plan, Critical Care Plan or RRSP should be spent. Cost considerations may include whether to renovate the family home in order to make it wheelchair accessible or to arrange a move into an apartment/condominium dwelling that has elevator access. The monthly

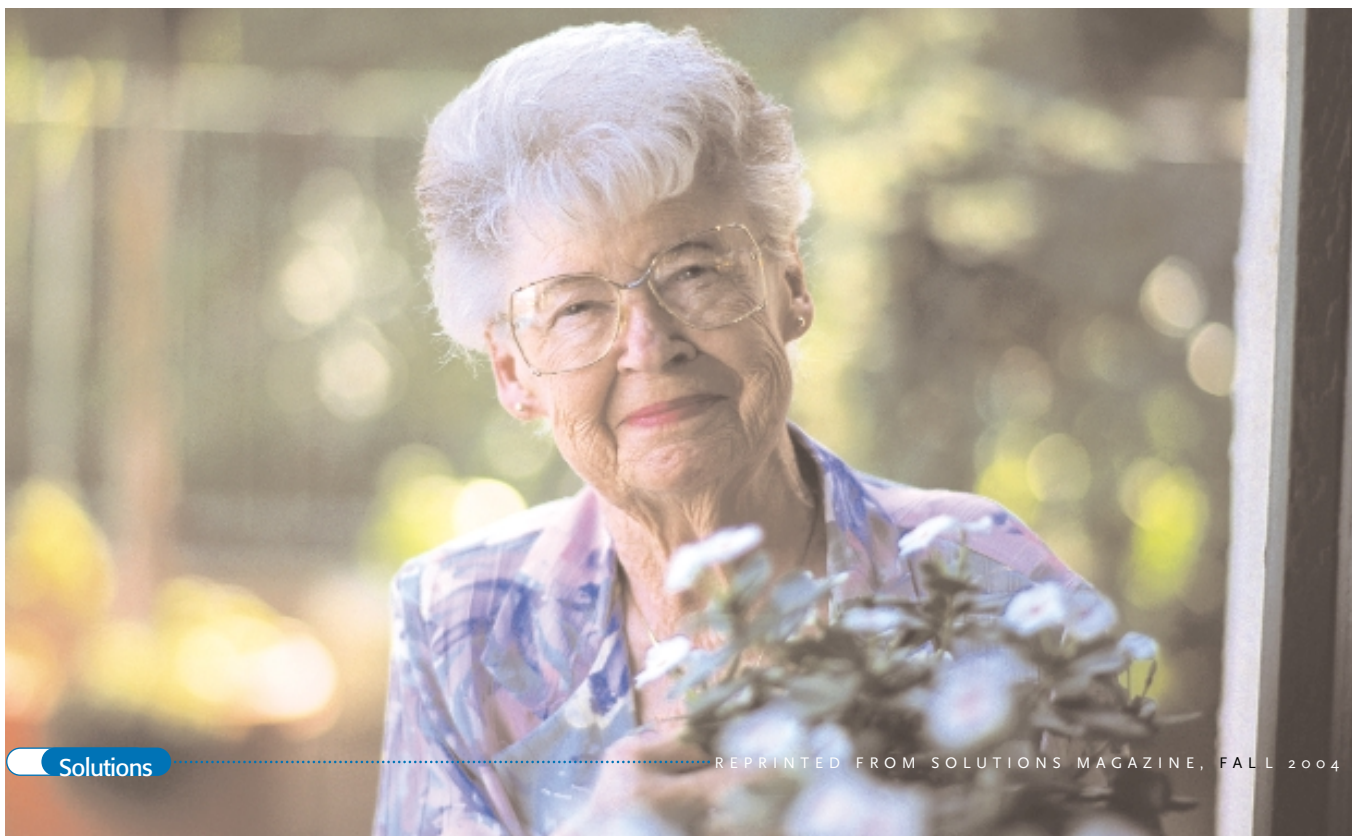
The life care plan is a dynamic document that will help you address your loved one's needs over time.

cost of a retirement home versus the cost of a nursing home could also be properly evaluated once a care plan is in place. The plan would also identify the appropriate assistive devices for maximizing safety and independence, personal-support-service requirements, and services that can be accessed through publicly funded programs or purchased on a fee-for-service basis. Overall, the plan can answer

many questions, all based on the older person's unique medical needs and the community in which he or she lives.

Who completes the life care plan?

Life care planning is a specialty service, and, as such, a plan may be completed by a variety of health care professionals including rehabilitation counsellors, eldercare consultants, social workers and occupational therapists. The process involves an assessment of your loved one's situation and a consultation with his or her medical specialists. This is done to reasonably forecast



the individual's anticipated medical needs over his or her lifetime and to identify any associated costs. Present day costs are then forecasted (usually by an actuary or economist) over the individual's anticipated life span.

How can a life plan help?

For example, let's look at Mrs. Smith, an 83-year-old widowed woman who lives alone in a low-rise one-bedroom apartment in Toronto. Following her discharge home last year after a short hospital stay for pneumonia, she made use of publicly funded services from her local Community Care Access Centre. She now receives Meals on Wheels and friendly visiting services from the local senior's community centre. She visits a no-charge chiropody clinic and attends a senior's day program one day per week. Currently, she takes three different medications and drinks one to two cans a day of Ensure, a nutritional supplement, to maintain her body weight. She is incontinent for bladder and has bowel control, and she uses incontinence products throughout the day, because urgency and limited mobility make it difficult for her to access the bathroom in time. She uses a walker.

Mrs. Smith has assistance with housekeeping, shopping, laundry and some personal care. Her son, who lives in Ottawa, is paying for a personal support worker (PSW) at 12 hours per week. He recognizes that she needs more assistance, but is not sure what is available.

What resources are needed?

The son called our company and spoke directly with an eldercare consultant, who, following an in-home assessment, identified a number of community resources/services and their associated costs. He wanted to know what his mother's medical and supportive service costs would likely

TABLE 1

Mrs Smith's ongoing costs*

Item	Unit or one-time cost	Annual cost
Day program	\$20.00 per day	\$1,040.00
Meals on Wheels	\$4.75 per meal	\$1,710.00
Medication	\$100.00 plus \$18.33 for four medication refills	\$173.32
Personal support worker ¹	\$20.85 per hour x 12 hours per week ²	\$13,010.40
Incontinence products	\$24.99 for 18 diapers	\$2,026.96
Nutritional supplement	\$22.99 for 12 cans	\$1,048.92
Life call system	\$34.00	\$408.00
Assistive devices ³	\$ 372.00 ⁴	
Total costs	\$372.00	\$19,417.60

* Taxes are not included in prices.

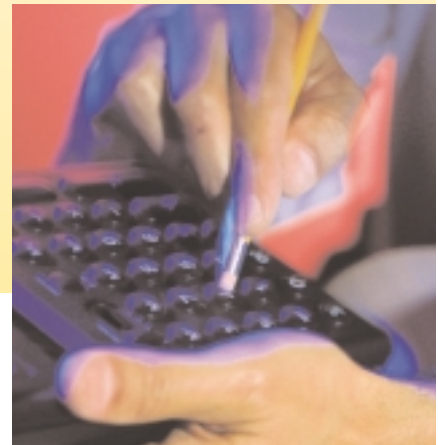
1. Statutory holidays are paid at time-and-a-half. In this example, they have not been included.
2. Average cost based on Toronto, Ontario, prices.
3. Ongoing replacement costs have not been included in this example.
4. More assistive devices than were listed in the example were needed.

be over the next year.

The eldercare consultant recognized a few safety issues within the home and arranged an in-home safety assessment with an occupational therapist, who identified a number of assistive devices that were needed.

Assistive devices needed

- a shower chair with back support (\$88.00)
- a bath mat (\$32.00)
- a hand-held shower (\$37.00 plus \$10.00 installation)
- grab bars for the bathroom (average cost \$72.00)
- a life call system (\$34.00 monthly)
- a long-handled reacher (\$12.50)
- telephone check-in for days the PSW was not working. A no-cost service was available through the senior support service in her neighbourhood where Mrs. Smith was attending the day program.



To help with ongoing care, Mrs. Smith also required other goods and services (see Table 1).

When should the plan be updated?

The life care plan is a dynamic document that will help you address your loved one's needs over time. Ongoing monitoring of the individual and his or her wellness plan by an eldercare manager will further ensure that you obtain the appropriate goods and services in a timely manner and that you can plan ahead financially to meet future care needs. ●

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