

Long-Term Care Homes:

Special Care Homes,
Generalist Care
Homes, Memory
Care Homes &
Nursing Homes



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.

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

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Is living in your own home getting too hard,
even with help at home?

Is it time to think about moving into a
Long-Term Care Home to have more help?

If yes, the **first step** is to contact the Department of Social Development (**1-833-733-7835**) or connect with your social worker if you are already a client of the Long Term Care Program.

Note: Even if you will be paying privately, you still have to go through the Department of Social Development to move into a Long-Term Care Home (Special Care Home or Nursing Home).

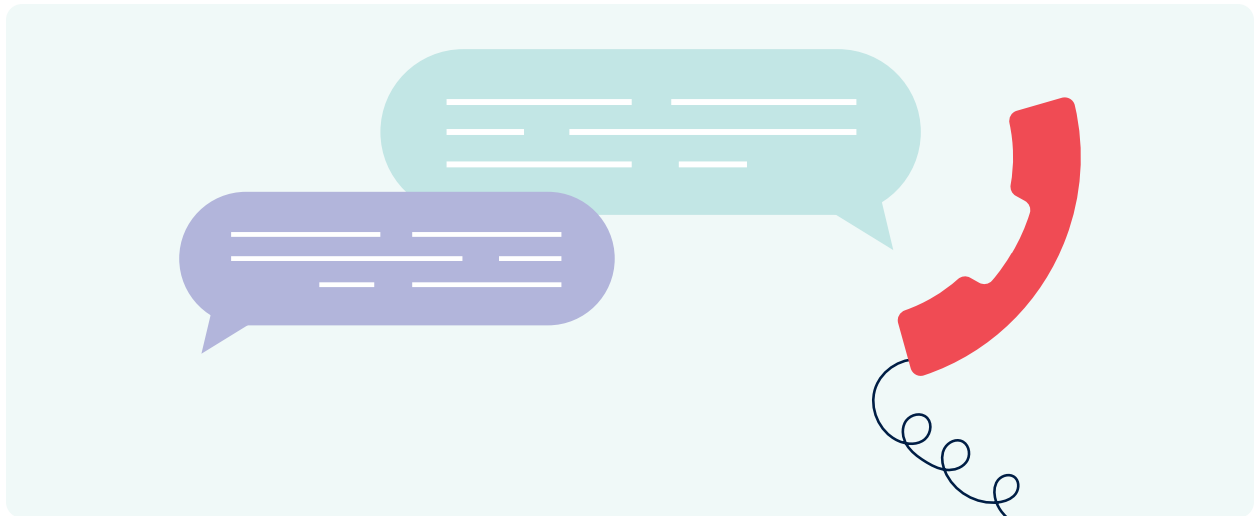


Myth buster

Myth: A common myth is that if you need to go into a Long-Term Care Home, the government will 'take your house'. 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.

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 2025]



Why do you have to contact the Department of Social Development?

Long-Term Care Homes (Special Care Homes and Nursing Homes) are not covered by the Canadian Health Care System (i.e., Medicare). These services are not free. Instead, people pay for these services, with financial help available for people who can't afford them. If you are looking to move into a Special Care Home or Nursing Home, call the Department of Social Development **(1-833-733-7835)** to determine if you qualify for placement.

To learn more about special care homes, you can visit:

socialsupportsnb.ca/special-care-homes

Or Google "Social Supports NB Special Care Homes"

To learn more about nursing homes, you can visit:

socialsupportsnb.ca/nursing-homes

Or Google "Social Supports NB Nursing Homes"

What you need to know before you call the Department of Social Development (1-833-733-7835)

Step 1

GATHER THIS INFORMATION:

- Name
- Address
- Date of birth
- A clear idea of your needs. Some examples:
 - “I have dementia and my family is worried I’m not safe living alone.”
 - “I would like to have my mother assessed for Long-Term Care.”
 - “I am having a hard time living at home, even with a lot of home support services.”



Tip: If you are in hospital, you can ask the Discharge Planner to help you set up care once you leave the hospital. Other hospital staff, such as the geriatric team, resource nurses, occupational therapists, and physiotherapists are also there to help you plan for after you get out of the hospital.

Step 2

CONTACT THE DEPARTMENT OF SOCIAL DEVELOPMENT TO APPLY. 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 any paper forms needed 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. However, despite the time allotted, it is strongly recommended that you return them as soon as possible. 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 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 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 (financial). To contact them, call **1-800-959-8281**.

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



It can be helpful to have the following information and documents on hand through the process of applying for and moving into Long-Term Care.

- Date of Birth
- Mailing address
- Social Insurance Number
- Medicare Number
- Medication & Pharmacy: Names of medication and how to take them. Pharmacy name, address, and phone number.
- Family Doctor or Nurse Practitioner: Name & Phone number
- Lawyer: Name & Phone number



Tip: It is helpful to keep all of this information and important documents in one place (like a bag that you can easily bring with you) so you can have it on hand when you need it.



Enduring Power of Attorney and paying bills: If you have been named as a person's financial Attorney in their Enduring Power of Attorney documents and they are no longer able to pay their own bills or accounts (e.g., because they have dementia), you can get set up to pay their bills by getting your Enduring Power of Attorney on file at each company (e.g., NB Power, cable company, etc.). You may also need to provide evidence that the person is no longer able to manage their finances or bills (e.g. letter from doctor).



Tip for Caregivers: If you use email, scan a copy of your Enduring Power of Attorney so that you have this ready to send whenever you are asked for it.

I have applied to the Department of Social Development for placement in Long-Term Care. What happens next?

The Department of Social Development will work with you and your family to help figure out the level of care that you need. Two things will happen after you submit your completed forms to the Department of Social Development:

Step 1

FINANCIAL ASSESSMENT FOR THE LONG TERM CARE PROGRAM

This assessment will figure out if you qualify for financial support. It is based on your income and the type of placement 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 can 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 socialsupportsnb.ca/en/calculator or Google “Social Supports NB Calculator.”

Financial Tip: The cost of Long-Term Care depends on the “level” of care you need and on the type of Care Home you move into. So, even if you might not qualify for government financial help when first assessed, you might qualify later if you have to move to a different type of care home. It can be a good idea to complete the financial assessment even if you think you won’t qualify for financial help.

E.g. George did not qualify for financial assistance when he first moved into a Special Care Home. A year later, he moved to a different home that was a better fit for his care needs. After he moved, he did qualify for some financial support.

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.

Step 2

FUNCTIONAL ASSESSMENT FOR THE LONG TERM CARE PROGRAM

A functional assessment will be done to figure out what type of care home 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 make a decision on what kind of Care Home is best for you. The Long Term Care Program is a voluntary program.

As part of this assessment, you are required to have a **‘Medical Status and Physical Examination’** form completed by a doctor or nurse practitioner. Some doctors or nurse practitioners will charge a fee to complete the form. Once the assessment is complete, the Department of Social Development will work with you to see if you qualify to move to a Special Care Home, Generalist Care Home, Memory Care Home

or Nursing Home. If so, the Social Worker will give you a list of options that are right for you.



Tip: It can be really helpful to have a family member or friend be 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.

Tip: If you can, go and visit the different homes available to see if you would like to live there. Or you can have someone you trust do that for you. See below “Choosing a Long-Term Care home – What matters to YOU?”

After the financial and functional assessments (for nursing homes only)

- You choose one or more nursing homes that you would like to live in (your “preferred placement(s)”). These selections are treated as equal preferences.
- The nursing home will call you when a spot becomes available at any of your chosen nursing homes.
- If there is no vacancy in any of the nursing homes you chose, you may be offered an “interim” option. An “interim placement” is another nursing home 100 kms or less from your home which offers services in your language of choice. When you accept an offer of interim placement, your name may remain on the waitlists of the nursing homes you selected, upon your request. When a bed is available at any of your preferred homes you can transfer, or you may choose to stay at the “interim” nursing home.
- What happens if I refuse a spot in a preferred nursing home?
 - o If you live at home, in a Special Care Home, Memory Care Home, or Generalist Care Home when awaiting placement: If you decline a spot at any of your preferred nursing homes two times, your name will be removed from the waitlist. After a 12-week waiting period, you can ask to be put back on the waitlist if you are ready to accept a spot when it’s available.
 - o If you are awaiting placement in hospital: If you have been medically discharged, you will keep your place on the waitlist. Be sure to ask about hospital policies related to medically discharged patients.
- Anyone living in a nursing home can apply for a transfer to another nursing home at any time. To do this, contact the nursing home that you would like to move into and ask to put your name on that nursing home’s transfer list.



Financial Tip: Nursing Home rates are all the same, but each Special Care Home charges its own rate, and prices can be very different. Be sure to check how much each home costs. If you qualify for financial help, the Department of Social Development will pay a certain amount for you (ask your Social Worker about this). If you want to go into a home that charges more than the amount the Department of Social Development will pay, you will have to pay the difference.

Choosing a Long-Term Care Home

What matters to YOU?



These are some things to think about when looking at different homes. If you can, visit each Long-Term Care Home you are thinking about and ask questions about the things that are important to you. Or, you can have someone you trust do this for you. Some examples of questions to ask include:

- ☐ Is there a spot available? How long is the wait list?
- ☐ How much does it cost? Are there extra fees (e.g., TV, internet)?
- ☐ Are the bedrooms shared or private? If bedrooms are shared, how many people live in the same room?
- ☐ What is the ratio of Care Staff to residents? (Be clear that Care Staff are Nurses and Resident Attendants – not cooking and cleaning staff.)
- ☐ How many Care Staff are on the floor during the day?
- ☐ How many Care Staff are on the floor overnight?
- ☐ Are the Care Staff trained to provide special medical supports if these are needed (e.g., oxygen)?
- ☐ Can I bring my own bed?
- ☐ What personal items can I bring (e.g., chair, TV)?

- ☐ How many people live in the building? (It is important to think about if you prefer a large or small home.)
- ☐ How far is the home from my friends and family?
- ☐ Am I able to see a doctor or nurse practitioner while living there? How often do they visit?
- ☐ Is there a shuttle service? If so, how can it be used? Can it take me to appointments, such as the doctor, nurse practitioner, dentist, eye doctor, etc.? Are there extra costs to use the shuttle?
- ☐ What is the food like? Can I see an example of a menu?
- ☐ Do I like the feel of the home? Can I see myself living here?
- ☐ What social and recreational activities are offered? Can I see a monthly program of activities?
- ☐ Is there an outdoor space? Do residents get outside regularly?
- ☐ What type of equipment for mobility help is available (e.g., grab bars, elevated toilet seats)?
- ☐ Is there a telephone in my room?
- ☐ Can I put a television in my room? Is there an option to pay for extra channels that I want?
- ☐ Is there air conditioning in each room? If not, can I put one in?
- ☐ What are the rules around smoking?
- ☐ What are the rules around alcohol?
- ☐ What is the business model of the home? Is it “For Profit” or “Not for Profit”?

Descriptions of the different types of Care Homes

Different Long-Term Care homes provide different types of care. Some homes are best for people who need supervision and less hands-on care, and other homes are best for those whose needs are more frequent or complex. See below for a description of each type of care home.

A Social Worker from the Department of Social Development will help you figure out the best type of care home for your needs.

Care Homes

Care Homes are for people needing hands-on care or supervision on a 24-hour basis. They may need some help or guidance with mobility, bathing, grooming or taking medications.

SPECIAL CARE HOMES (SOMETIMES CALLED “LEVEL 2”)

A Special Care Home can provide support to someone who is independent in some ways. They might walk with a walker or be in a wheelchair, but they can get around on their own. The care staff can help with tasks like getting dressed, showering, taking medications, making beds and doing laundry.

Examples:

- Frank likes to do things himself but sometimes he has a hard time with tasks, like getting his socks on in the morning or getting into the tub.
- Henna enjoys living on her own but isn't able to cook for herself anymore and often skips meals. She is having trouble with her memory and forgets to turn the stove off.
- Dana moves around easily but is having trouble with memory and needs to be reminded to take medications.

GENERALIST CARE HOMES (SOMETIMES CALLED “3G”)

Generalist Care Homes are for people with complex needs who need staff with more advanced skills. They may have a hard time moving around on their own and need more help with daily living activities. If they have dementia, it is mild.

Examples:

- Evelyn uses a walker, but sometimes struggles to move back and forth. Daily activities are hard for her to do on her own and she needs help with many things like dressing and bathing.
- Abdul is in a wheelchair and can get around, but he can't always go far without help. He needs help with everyday tasks like shaving and showering. He also needs help with his diabetes and other serious medical problems.
- Geno has a hard time getting around on his own and needs extra help eating and getting in and out of bed or a chair. He is also at risk of falling and is beginning to show memory problems. But, he is still able to follow instructions and shows no behavior that might put himself or others at risk.

MEMORY CARE HOMES (SOMETIMES CALLED “3B”)

Memory Care Homes are units specifically for people with problems with memory, such as dementia, and who need more help than a Generalist Care Home. Memory Care Homes are for people with moderate to severe dementia who need special supports.

Examples:

- Robin has dementia and often wanders off when no one is around.
- Freida has Alzheimer’s Disease and can get upset in the evenings and has a hard time calming down.



Tip: Some homes offer several types of care homes in the same building, in case your care needs increase. Someone with dementia, requiring a Special Care Home type of home, may want to look for places that also have a Memory Care Home in the same building. This is helpful because if the person has to move to a higher level of care as the disease gets worse, it will be easier for them to move within the same building.

NURSING HOMES (SOMETIMES CALLED “3A”)

Nursing Homes are units that are right for people who need full-time nursing care, but do not need to be in a hospital.

Examples:

- Marjorie can’t get out of bed by herself. She needs a ‘lift’ to help her get into her wheelchair and needs a lot of help with daily activities.
- Roland has dementia and is not able to speak or move around on his own. He also has Chronic Obstructive Pulmonary Disease (COPD) and needs nursing care.
- Joseph has back pain that often stops him from being able to move on his own. He can use a walker but needs to be helped when walking from his room to the dining hall to make sure he doesn’t fall. He also has dementia and needs help throughout the day.

Long-term care and doctors: Each Nursing Home has its own doctor, but Special Care Homes do not. This means that if you move into a Nursing Home you will switch to that Nursing Home’s doctor. But if you move into a Special Care Home, you keep your own doctor.

If you live in a long-term care facility and feel unsatisfied with the services, there is a process to file a complaint.



If you live in a Special Care Home, Generalist Care Home, or Memory Care Home and are not satisfied with the services:

You should first bring up your issue with the management of your Care Home. If you are still not satisfied, your next step is to report your concerns to your assigned Social Worker from the Department of Social Development. If you feel your issue has still not been resolved, you can contact the New Brunswick Seniors' Advocate at **1-888-465-1100**.

If you live in a Nursing Home and are not satisfied with the services:

You should first bring up your issue with the management of your Nursing Home. All nursing homes must have a process in place for dealing with complaints. Every attempt to reach an agreement regarding a resident's care must be made. If you are still not satisfied with your concerns about the standards of care, your next step is to report your concerns to a Liaison Officer from the Department of Social Development, by calling them at **1-833-733-7835**. If you feel your issue has still not been resolved, you can contact the New Brunswick Seniors' Advocate at **1-888-465-1100**.

Financial Tips: Income Tax and Long-Term Care

Nursing Homes and Special Care Homes are dealt with differently by the Canada Revenue Agency.

Income Tax and Nursing Home Fees:

You can claim the whole amount that you paid for care in a **Nursing Home** on your income tax. You will need to file form T2201 (Disability Tax Credit Certificate) on your taxes or provide a written note from your doctor or nurse practitioner stating that you are not able to care for yourself independently and are dependent on others for your personal needs and care.



Financial Tip: Typically, you cannot claim Nursing Home fees AND a Disability Tax Credit – only one or the other. It is best to talk to an accountant about this.

Income Tax and Special Care Home Fees:

You cannot claim the whole amount that you paid for care in a **Special Care Home** or the rent you paid in a retirement home (e.g., “retirement living” apartments) on your income tax. But you can claim some expenses for care in such homes if you qualify for the Disability Tax Credit.

To apply for the Disability Tax Credit, a medical professional (e.g., your doctor or nurse practitioner) has to fill out the Form T2201 (Disability Tax Credit Certificate) and note that you have a medical reason to need care. Then, you must send that completed form to the Canada Revenue Agency to see if they approve it.

To learn more about the process of applying for the Disability Tax Credit call the Canada Revenue Agency at 1-800-959-8281, Google “Disability tax credit CRA,” or visit <https://www.canada.ca/en/revenue-agency/services/tax/individuals/segments/tax-credits-deductions-persons-disabilities/disability-tax-credit.html>.

To learn more about claiming medical expenses, call the Canada Revenue Agency at 1-800-959-8281, Google “Medical expenses CRA,” or visit <https://www.canada.ca/en/revenue-agency/services/forms-publications/publications/rc4065/medical-expenses.html>.