

Creating your preferred future
in retirement - now!



Navigating the Health Care System

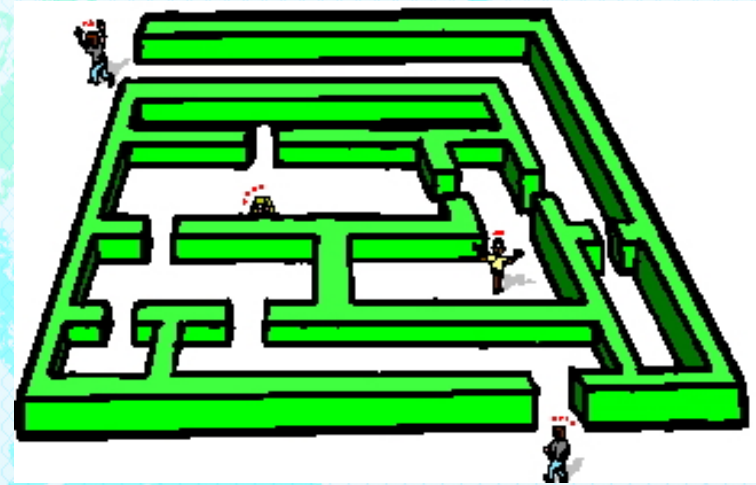


A Four Part Series

- **The Family Doctor and Beyond...**
- **Overtaken By Illness...**
- **No Longer Independent...**
- **Advocating For Health**



Finding Your Way Through the Maze of Long-Term Care



- When is independence no longer an option?
- What's out there – assisted living to long-term care
- Assessing the suitability of new habitats
- Financial considerations
- End of life care – making last days comfortable

The Realities of Long-Term Care A Human Crisis?

- An aging population
- More people with chronic diseases and dementia
- Needs vs Availability of services
- Rising costs
- Financial pressures on “Boomers”



What is Long-Term Care?

- Who can access the services?
- What services are provided?
- What are the goals?
- Where are the services provided?
- When can the services be accessed?



When Is Independence No Longer an Option?

Factors For Consideration

- **Activities of Daily Living (ADL)**
- **Communication and cognitive function**
- **In-home mobility**
- **Home repairs and maintenance**
- **Transportation**
- **Keeping track of medications**
- **Potential harm to self and others**



When Independence is No Longer An Option...

What's Out There?

From Assisted Living to Long-Term Care Facilities

- **“There’s No Place Like Home” ... In-Home Health Care and Community Support Services**
- **Independent/Supportive Living**
- **Assisted Living/Retirement Home Living**
- **Long-Term/Chronic Care/Nursing Home/
Dementia Care Facilities**



Tips and Traps

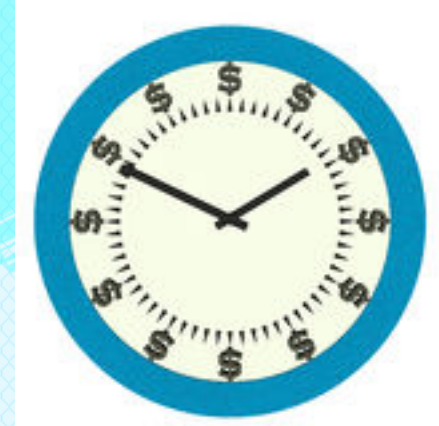
- Pre-planning
- Site visits
- Know your rights
- Read the fine print
- Know what your paying for
- Find out the complaints process



Financial Considerations

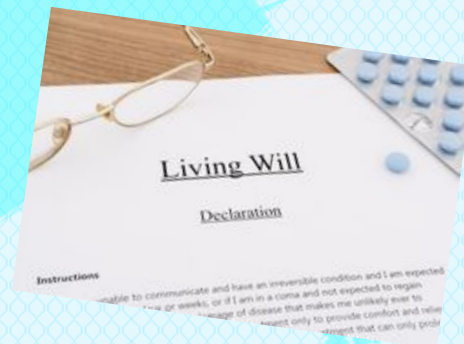
“Someone has to pay for it”

- **Medicare – What’s covered by government programs**
- **Personal Savings**
- **Check Your Benefits**
- **Making the Most of Social Security**
- **Spouse/Partner/Family**
- **Long-Term Care Insurance/Leveraging Life Insurance**
- **Sale of Home/Reverse Mortgage**



End of Life Care...Making Last Days Comfortable

- **Understanding Palliative Care**
- **Understanding Terminal Care**
- **The Settings - Palliative Care Units/Hospice/
Home Care**
- **Staffing/Philosophy**
- **Pain and Symptom Control**
- **Living Wills/Advance Directives/Power of Attorney**



Care For Caregivers



- The need for self-care
- Realistic expectations of self and others
- Ask for help
- Build a support team
- Education/caregiving books/websites
- You have a right to your own life

Additional Resources

Community Care Access Centres (CCACs)

<http://www.ccac-ont.ca>

A Guide to Programs and Services For Seniors in Ontario

<http://www.seniors.gov.on.ca/en/index.php>

Ontario Ministry of Health and Long-Term Care

Home Community and Residential Care Services

<http://www.health.gov.on.ca/en/public/programs/ltc/>

Ontario Retirement Communities Association (ORCA)

<http://www.orcaretirement.com/>

Advocacy Centre for the Elderly

<http://www.ancelaw.ca/index.php>

CARP

<http://www.carp.ca/>



When Independence is No Longer An Option...

Additional Resources

Long-Term Planning Network

<http://www.ltcplanningnetwork.com/>

Caregiving Matters

<http://www.caregivingmatters.ca/>

The Care Guide (including access to Care Connect Helpline)

<http://www.thecareguide.com/>

Canadian Hospice Palliative Care Association

<http://www.chpca.net/>

Canada Revenue Agency Medical and Disability-Related Information

<http://www.cra-arc.gc.ca/E/pub/tg/rc4064/README.html>



When Independence is No Longer An Option...

Questions?

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Please Join Us For the Next Session in the
Four-Part Series

**What's a Health Advocate and Why Do You
Need One? Tools for Empowering Yourself
and Others in Accessing Health Care**

November 3, 2015

12 – 1 PM



When Independence is No Longer An Option...

This presentation is provided to York University, Human Resources, Pension and Benefits for seminar participants
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