



## Protecting Seniors at Home

There is a growing trend of unsanctioned caregivers offering themselves for hire to care for seniors at home. Often referred to as the “grey market”, this arrangement is typically on a cash basis and without formal linkage to the health care system.

Home Care Ontario recommends that the Ontario government develop a consumer protection strategy that informs and incents individuals to retain home care service from reputable service provider organizations (SPOs). Specific actions for the government to take include:

- Educate Ontarians on the fundamental elements of high performing providers of home care services.
- Introduce financial incentives such as HST exemptions, and tax credits for privately purchased home care from reputable service provider organizations.
- Promote policy that requires compliance by all providers who receive money in exchange for service, regardless of size and structure, to a standard of care and performance.

## Background

The Ontario home care system includes both publicly and privately funded delivery. In the last year, the provincial government, through the Community Care Access Centres (CCACs), funded over 38 million hours of service delivered to 699,000 Ontarians by contracted service provider organizations (SPOs). This publicly funded system supplements the care provided by family and friends who juggle multiple responsibilities to provide care and support to keep loved ones at home.

Home Care Ontario estimates that 150,000 Ontarians retain 20 million hours of home care each year, through their insurance plans or by direct purchase. Private home care costs are estimated to be roughly two-thirds of the total public costs.<sup>2</sup>

Recipients of publicly funded home care receive in the range of 70 to 75% of their total care by family members or friends.<sup>1</sup>

With families increasingly assuming caregiving responsibilities for their elderly relatives, it is vital that they be informed of their options for safe care at home.

Home care SPOs that belong to an association, such as Home Care Ontario, are concerned about practice standards and engaged in achieving excellence in all aspects of service.

- Member SPOs must comply with criteria that ensure safe and ethical performance for clients and staff and that adhere to government expectations regarding business practices.
- Home Care Ontario requires that all SPO members complete a quality self-assessment annually, which establishes a level of compliance with the Association’s standards. The Quality Template

<sup>1</sup> Health Council of Canada. (2012) Seniors in Need; Caregivers in Distress: What are the Home Care Priorities for Seniors in Canada? Health Council of Canada: Ottawa. April

<sup>2</sup> Blomqvist A., Busby, C. (2014) Paying for the Boomers: Long-Term Care and Intergenerational Equity. Commentary No. 415. C.D. Howe Institute: Toronto. p27.

is modeled on the balanced scorecard format and measures four organizational perspectives (customers, learning and growth, internal business, financial management).<sup>3</sup> These measures serve to hold members to a standard of excellence and compliance with federal and provincial legislative requirements.

Reputable SPOs have many measures in place to protect families who have made the decision to bring additional help into the home. These measures include:

- **Selection** - A home care SPO undertakes the advertising and process of recruiting staff with the proper training, qualifications and temperament. References (personal, work and criminal) are thoroughly checked and personal identification and certificates verified.
- **Supervision & Education** – Job descriptions, ongoing education and training on tasks specific to an individual’s care needs are essential for all staff in the home. The SPO will work with the family to develop a plan of care and address the management of issues such as the handling of cash, transportation and medications.
- **Labour Practices** – Ensuring that staff are fairly compensated and provided with the labour protection required by law is important to the delivery of safe care and to fulfilling the responsibility as employer.
- **Financial Reporting** – The onus to ensure tax obligations falls to the employer. Home care SPOs are familiar with reporting requirements, make the requisite employee deductions and submit the appropriate filings.
- **Coordination of Care** – Care needs can change frequently. Home care SPOs are able to increase or decrease services on short notice and can cover unexpected personnel absences assuring continued service. Home care SPOs assume responsibility for communicating with other members of the health care team and assist with the identification of sources of funding for the home care service.
- **Staff Liability Coverage** – Guarding against injury to staff and maintaining appropriate worker compensation insurance is critical as most often caregiving tasks include lifting, transferring or bathing.

## Conclusion

Success for health care reform will be enhanced if families are provided greater support to maintain their natural and desired caregiving role including access to quality privately purchased care from reputable SPOs.

Ontarians need information and protective policy measures that incent the use of reputable organizations that are able to guarantee high quality of service, respond quickly to changing care needs, and deliver fair labour practices.

By working with a home care provider organization, families can minimize their workload, mitigate the potential threats and be free to spend their time in the context of the family relationship. Furthermore the government is assured of the benefits that result through legitimate employment.

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<sup>3</sup> See Home Care Ontario Balanced Scorecards - <http://www.homecareontario.ca/public/about/publications-score-card.cfm>.

## **About Home Care Ontario**

Home Care Ontario, *the voice of home care in Ontario™*, is a member-based organization with a mandate to promote growth and development of the home care sector through advocacy, knowledge transfer, and member service. Home Care Ontario members include those engaged in and/or supportive of home-based health care. In Ontario, service provider organizations are responsible for providing nursing care, home support services, personal care, physiotherapy, occupational therapy, social work, dietetics, speech language therapy and medical equipment and supplies in the home to individuals of all ages. An estimated 58 million hours of publicly and privately purchased home care service is provided annually across the province.

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