



PROGRAMS AND FUNDING SUPPORTING SENIORS AGING AT HOME:

A JURISDICTIONAL SCAN -
FOCUS ON HEALTH
SUPPORTS

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Disclaimer: This publication is intended to provide an overview of Canadian federal, provincial and territorial programs related to enabling older adults to age in place as of May 15, 2025, or as otherwise noted. None of the information in this document should be construed as legal, accounting, or other professional advice.

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Aging in place refers to the ability of older adults to live independently and comfortably in their own homes or communities as they age. It involves creating a supportive environment that promotes physical, emotional, and social well-being, and allows older individuals to maintain their autonomy and quality of life.

Health Care and Supports for Older Adults Aging in Place

As the Canadian population ages, there is growing emphasis on supporting them to age comfortably and in familiar surroundings at home^{1,2,3}. Successful aging in place is contingent upon various factors, which intersect to create a supportive environment for older adults. Having access to adequate health care and practical support with activities of daily life is essential for aging well at home⁴.

Because provision of health care is primarily a provincial and territorial responsibility, most of the health-related programs to support aging in place have been enacted by those governments. Federal programs are limited to tax credits for caregivers, a national dental care funding program that covers older adults⁵, and health programs offered through Indigenous Services Canada⁶ as part of the Canadian government's constitutional relationship with First Nations, Inuit and Métis people.

Provincial and territorial health care and supports for older adults who are aging in place are more varied. Many programs provide older adults with in-home delivery of health services or services that assist with activities of daily living. In addition to home care and home support programs, some provincial and territorial governments offer a variety of other programs, such as publicly funded extended health coverage for older adults, programs that provide health or safety equipment or supplies, and programs that ensure transportation or access to health services.

This jurisdictional scan draws on APPTA's *Programs and Funding Supporting Seniors Aging at Home: A Jurisdictional Scan* to provide an overview of health-focused programs in Canada that support aging in place.

In-Home and In-Community Care Programs

Older adults who are aging in place benefit from regular check-ups, management of chronic conditions, and access to specialized care. Multidisciplinary healthcare teams can play important roles in working with older adults, their families, and caregivers to monitor health and address any medical issues that occur^{7,8,9,10}. For those older adults who require assistance with daily tasks, in-home care and advanced care planning are helpful for aging in place. Access to nutritious meals, whether through cooking or meal delivery services, also ensures that older adults are receiving the nourishment they need^{11,12}. Home healthcare aides or family caregivers can provide that necessary support¹³. Home care and home support programs are organized differently in each province or territory, with specific services offered in each jurisdiction. Most provinces and territories also offer older adults the option to use self-managed care, where the individual receives funding to organize and hire the services they need.

¹ Age Well at Home: <https://www.canada.ca/en/employment-social-development/news/2022/06/backgrounder-age-well-at-home.html> / <https://www2.gov.bc.ca/gov/content/housing-tenancy/seniors-housing?keyword=seniors%27&keyword=housing&keyword=subsidies>

² Davey, J. A., de Joux, V., Nana, G., & Arcus, M. (2004). *Accommodation options for older people in Aotearoa/New Zealand*. Christchurch: Centre for Housing Research.

³ Bjornsdottir, K. (2018). 'Holding on to life': An ethnographic study of living well at home in old age. *Nursing Inquiry*, 25(2), e12228.

⁴ Liao, L., Feng, M., You, Y., Chen, Y., Guan, C., & Liu, Y. (2023). Experiences of older people, healthcare providers and caregivers on implementing person-centered care for community-dwelling older people: a systematic review and qualitative meta-synthesis. *BMC Geriatrics*, 23(1), 207–207. <https://doi.org/10.1186/s12877-023-03915-0>

⁵ Canadian Dental Care Plan: <https://www.canada.ca/en/services/benefits/dental/dental-care-plan.html>

⁶ Indigenous Services Canada: <https://www.canada.ca/en/indigenous-services-canada.html>

⁷ Ibid., 4

⁸ Ibid., 2

⁹ Ebrahimi, Z., Patel, H., Wijk, H., Ekman, I., & Olaya-Contreras, P. (2021). A systematic review on implementation of person-centered care interventions for older people in out-of-hospital settings. *Geriatric Nursing*, 42(1), 213-224

¹⁰ Moholt, J.-M. (2019). *Utilization of community healthcare services and family caregivers' needs for support. A survey of family caregivers for older, home-dwelling persons with dementia in Northern Norway*. UiT The Arctic University of Norway.

¹¹ Sahyoun, N. R., & Vaudin, A. (2014). Home-delivered meals and nutrition status among older adults. *Nutrition in Clinical Practice*, 29(4), 459-465.

¹² Bergia III, R. E., Jun, S., Byers, A., & Savaiano, D. (2020). Overhauling nutrition assistance programs to provide comprehensive nutrition support for older adults. *Nutrition Today*, 55(1), 30-37.

¹³ Ibid., 3

Specialized Services and Support Programs

Some provinces and territories provide in-home care services through a single home care program, while others offer services through several specialized initiatives that focus on meeting specific needs. Several provinces offer physiotherapy or rehabilitation as a specialized program alongside their general home care programs. Similarly, BC has a palliative care program and New Brunswick offers care planning supports for people aging in place. As the contributions that family and friend caregivers make toward supporting older adults have become more widely recognized, the federal government and provincial governments have implemented programs to support them. Several provinces have programs that support adult day programs which give caregivers some respite, while the federal government and some provinces offer caregiver supports, such as tax credits to offset expenses, and facility-based respite services.

Extended Health Coverage or Services

While the *Canada Health Act* provides funding to provinces and territories for the provision of publicly funded health insurance for medically necessary hospital and physician services¹⁴, many types of care are not covered and can be an important expense for older adults who are aging in place. The federal, provincial and territorial governments have implemented a variety of programs aimed at reducing the costs of health services for older adults. Federal health coverage initiatives include the Canadian Dental Care Program across the country, and several health benefits programs for First Nations, Inuit and Métis people that are offered through Indigenous Services Canada¹⁵. Provincial and territorial extended care coverage varies widely between jurisdictions. All provinces have programs that provide pharmacy and drug coverage for older adults, but the specific coverage varies. Several also provide coverage for dental, vision, or hearing care. The territories and some provinces also have programs that provide older adults with general extended health care benefits, which sometimes include dental, vision or hearing care, as well as other health care. Many of the health insurance programs for older adults are limited to those with low incomes.

Medical and Safety Equipment and Supplies Programs

In addition to fees for health services or pharmaceuticals, some older adults require medical or safety equipment or supplies to successfully age in place. Indigenous Services Canada¹⁶ has a program that covers the costs of medical equipment or supplies prescribed for First Nations, Inuit and Métis older adults. The extended health coverage programs in the territories all include coverage for medical equipment and supplies, but coverage by the provinces varies widely. Several provinces have programs that cover some or all of the costs of older adults pay for medical supplies, and some cover costs of specific medical equipment, such as medical beds, oxygen machines, or glucose sensors. Provincial coverage for safety equipment also varies, with several offering programs that focus on walker, wheelchairs and similar personal mobility devices.

Transportation and Care Access Programs

Access to services is essential if older adults are going to successfully age in place in their communities. Transportation can be a challenge for older adults, especially if they no longer are able to drive. Access to medical services can also be very difficult for First Nations, Inuit and Métis people who live in remote communities. Indigenous Services Canada has a program that covers costs for medically necessary travel to access services that are not available in indigenous communities. Two provinces also have medical transportation programs to ensure that older adults can access care, and New Brunswick provides telehealth services to help older adults access services.

¹⁴ Canada Health Act: <https://www.canada.ca/en/health-canada/services/health-care-system/canada-health-care-system-medicare/canada-health-act.html>

¹⁵ Ibid., 6

¹⁶ Ibid., 6

Overview of Government programs and policy

Access to health services, practical supports for everyday living, and suitable medical and safety equipment and supplies are all important in enabling older adults to age in place. Governments across Canada at the federal, provincial and territorial levels have implemented a range of programs to ensure that older adults who are aging in place have health-related supports they need.

The core of those supports are programs that provide in-home health care and/ or practical care. Every province and territory offers some form of home care or home support program. Some jurisdictions, including those in the territories, operate home care and support programs that provide a wide range of services, including some specialized care, such as physiotherapy and rehabilitation. Others have organized in-home care differently and provide general home care and support and specialized services through distinct programs. Nearly all provinces have self-managed care programs that give older adults the option to manage their own home care and use funding they receive to hire care providers directly. The federal government and some provinces also have programs, such as adult day services of caregiver supports, that help family and friend caregivers of older adults. Those caregiver support and respite programs can play an important role, as unpaid caregivers provide a large proportion of the support that older adults who are living at home receive.

Other programs and initiatives largely focus on ensuring that older adults have access to health services, equipment, or supplies. A large number of programs use publicly funded extended health insurance coverage as the mechanism to facilitate access by older adults. Some provinces and all three territories have extended health insurance that covers a range of expenses that are not included in the coverage governed by the *Canada Health Act*. There are also a variety of publicly funded health insurance programs for older adults that focus on specific types of expenses, such as pharmaceuticals, dental care, vision care, or hearing. Several of the health insurance programs also provide coverage for medical supplies, and in some cases essential equipment, such as home oxygen supplies. In jurisdictions where health insurance does not cover health or safety equipment or supplies, some provinces have implemented grants or equipment loan programs to pay for those expenses. Medical transportation to access services can also be a considerable expense for older adults who are aging in place and some provinces offer programs to reduce that burden.

In the following sections, we will delve into the specific programs and funding initiatives that exist in various provinces and territories and at the federal level in Canada to assist older adults to age at home. By exploring these resources, individuals can gain valuable insights into the available support systems and navigate the path to successful aging in place. *Table 1*, below, is an overall representation of the programs and funding available in the different jurisdictions across the country.

Terms of Reference

Through the development of this report and analyses of various initiatives, five themes in health-focused programs and supports emerged. The terms of reference below outline what programs and initiatives are considered under each theme.

Theme	Programs and initiatives
In-Home and In-Community Care Programs	<ul style="list-style-type: none"> Includes programs aimed at providing general home care and home support services to older adults who are aging in place. Home care services are health services, such as nursing care, occupational therapy, physical therapy, that are delivered by certified health professionals, while home support assists with activities of daily living. Self-managed care programs are included and provide older adults with funding for home care or home support services.
Specialized Services and Support Programs	<ul style="list-style-type: none"> Includes programs that provide in-home health care that focuses on specific types of care, such as physiotherapy, or palliative care. The category also includes programs such as adult day homes and caregiver supports, that focus on specific aspects of supporting older adults who are aging in place. In several provinces and territories, specialized services are provided through their general home care programs rather than as separate programs.
Extended Health Coverage or Services	<ul style="list-style-type: none"> Includes initiatives that provide publicly funded health insurance or funding programs for health services, equipment, or supplies that are not included in insured health services covered by the <i>Canada Health Act</i>¹⁷. Some programs provide general extended coverage, while others focus on meeting specific needs.
Medical and Safety Equipment or Supplies Programs	<ul style="list-style-type: none"> Includes programs that are intended to help older adults access medical and safety equipment and supplies. Some initiatives provide general support that can be used for a range of equipment or supplies, while others focus on specific types.
Transportation and Care Access Programs	<ul style="list-style-type: none"> Includes programs that assist older adults with expenses due to travel to access medical care, and other initiatives that are meant to ensure care access, such as telehealth.
*Additional note	<ul style="list-style-type: none"> Where possible we strive to use the term “older adult(s)”, however, titles and descriptions of programming may use other terminology, such as “seniors”.

Please note that in some cases a program may be listed in more than one category if aspects of the program apply to both. For example, a program listed in “In-Home and In-Community Care Programs” that also covers the provision of some specialized services, such as rehabilitation support, would also be listed under “Specialized Services and Support Programs”. Where programs are included in more than one category, the program’s description and identification number is provided in the category that corresponds to its primary purpose. Each program is shown in its primary category in **bold**, and in additional categories in *italic* in Table 1 below,

¹⁷ Canada Health Act: <https://www.canada.ca/en/health-canada/services/health-care-system/canada-health-care-system-medicare/canada-health-act.html>

Table 1: Programs and Funding Matrix

The **program identification numbers** in *Table 1* below use the sequence from APPTA's *Programs and Funding Supporting Seniors Aging at Home: A Jurisdictional Scan*. In the analysis presented here, programs were re-organized based on types of health focused interventions and the order differs in some places from the previous jurisdictional scan. The original identifiers have been kept in order to maintain consistency across the related reports and ensure that users can find the same program in multiple scans that are part of this research series.

	Home Care and Support	Specialized Services	Health Coverage	Medical and Safety Equipment or Supplies	Transport and Care Access
Federal	-	FD4	FD6, FD7, FD8, FD9, FD12	FD10	FD11
Alberta	AB5, AB8, AB9	AB5	AB2, AB3, AB6	AB4, AB7	-
British Columbia	BC2, BC6, BC10	BC3, BC4, BC5, BC7, BC11	BC8, BC9	-	-
Manitoba	MB2, MB7	MB6, MB8	MB3, MB4, MB5	-	-
New Brunswick	NB4, NB5, NB6, NB16	NB6, NB7, NB8, NB10, NB11, NB18, NB20	NB2, NB3	NB11, NB20	NB9
Newfoundland and Labrador	NL3, NL7	NL6	NL5	NL4	NL17
Northwest Territories	NWT3	-	NWT4	NWT4	-
Nova Scotia	NS1, NS6, NS9, NS10, NS11	NS2, NS7, NS13	NS12	NS3, NS4, NS5, NS8	-
Nunavut	NU4	NU4	NU3	NU3	-
Ontario	ON2, ON5	-	ON3, ON4	-	-
Prince Edward Island	PEI2, PEI4, PEI5	PEI3, PEI12	PEI6, PEI7, PEI8	PEI9, PEI10, PEI11	-
Québec	QC4, QC5, QC10, QC11	QC17	QC7, QC8, QC9	QC6	-
Saskatchewan	SK2, SK5	SK2	SK3	SK6	SK4
Yukon	YT2	-	YT3	YT3	-

N.B: To find more details on each program or funding using the codes in the matrix, navigate to each jurisdiction and view details by corresponding numbers in the first columns.

In-Home and In-Community Care Programs

These programs aim to provide general home care and home support services to older adults who are aging in place. Home care services are focused on in-home provision of health services, such as nursing care, occupational therapy, physical therapy, that are delivered by certified health professionals, while home support concentrates on assisting with activities of daily living, such as mobility, nutrition, bathing, toileting, and housekeeping. Self-managed care programs are included in this category. They provide older adults with funding to manage their own home care or home support services.

Table 2: In-Home and In Community Care

	Program	Eligibility	Description
Home Care and Home Support Programs			
AB5	Home Care Services ¹⁸	Anyone living in Alberta with a valid healthcare card can receive Home Care services, as long as their needs can be met safely in their place of residence	<p>Alberta Health Services delivers home care services to eligible older adults who require support with activities of daily living, medical care, and rehabilitation. These services can include nursing care, personal care, respite care, and therapy.</p> <ul style="list-style-type: none"> - AHS provides healthcare services or contracts other healthcare providers to provide care - Healthcare services are provided by a team of skilled individuals who support the client to continue living in the community - Depending on the individual's needs, their care team may include a nurse, social worker, occupational therapist, physiotherapist, or other professionals - The client and family are active partners of the care team <p>Home and community care does not provide all services a client may need but can help clients to navigate to other supports provided in your community. A case manager works directly with the client and is responsible for assessing the client's needs and ensuring the overall coordination of care and services.</p>
BC2	Health Authorities' Home and Community Care ¹⁹	<p>To be eligible, an individual must:</p> <ul style="list-style-type: none"> -be a Canadian citizen, permanent resident status or have a temporary resident permit -be a resident of British Columbia for at least three months; and -be 19 years of age or older. 	British Columbia's health authorities offer a range of home and community care services for older adults. These services can include nursing care, personal care, home support, and respite care. Health authority staff assess individual needs and coordinate the provision of services.

¹⁸ Home Care: <https://www.albertahealthservices.ca/cc/page15488.aspx>

¹⁹ Health Authorities' Home and Community Care: <https://www2.gov.bc.ca/gov/content/health/accessing-health-care/home-community-care>

BC6	Home Support ²⁰	<p>In addition to Home and Community Care general eligibility, clients must be assessed on:</p> <ul style="list-style-type: none"> - health and functional status - caregiver's ability to manage care needs with available community supports - have established healthcare goals - risk to staff <p>A subsidized rate is based on income (and income of spouse if applicable).</p>	Direct services provided by community health workers to clients who require personal assistance with activities of daily living such as mobility, nutrition, bathing, lifts and transfers, grooming and toileting. Services may also include safety maintenance activities such as cleaning, laundry and meal preparation.
MB2	Manitoba Home Care Program ²¹	Home care is provided to Manitobans of all ages based on assessed need and in consideration of other resources available to the individual including families, community resources and other programs.	The Manitoba Home Care Program provides a range of services to help older adults live independently in their own homes. Services include personal care, nursing, respite care, homemaking, and specialized supports.
NB4	Home Support Services ²²	Eligibility is based on the need for assistance in order to stay at home safely, such as recovering from an injury, requiring supervision for dementia, risk of falling, etc.	Offered through the Long-term Care Program, Home Support Services provide assistance with daily activities for older adults such as help with dressing, bathing, medication management, housekeeping, or mealtime. These services aim to enhance well-being and support families and caregivers. Services are coordinated by Long Term Care program staff.
NB6	Extra-Mural Program (EMP) ²³	All New Brunswick residents with a valid NB Medicare card (or in the process of receiving a card) are eligible to receive EMP services, as long as health care needs can be met safely in the home	EMP provides home health care services to older adults, including nursing care, rehabilitation, and support with activities of daily living. It is designed to help individuals live at home for as long as possible. Services are typically provided based on an assessment of individual needs.

²⁰ Home Support: <https://www2.gov.bc.ca/gov/content/health/accessing-health-care/home-community-care/care-options-and-cost/home-support>

²¹ Manitoba Home Care Program: <https://www.gov.mb.ca/health/homecare/index.html>

²² Home Support Services Long term care program: <https://socialsupportsnb.ca/en/program/long-term-care-program>

²³ Extra-Mural Program: https://www2.gnb.ca/content/gnb/en/services/services_renderer.8975.Extra-Mural_Program.html

NB16	Nursing Homes Without Walls program ²⁴	Individuals may be eligible if: - a resident of NB. - an older adult living in community (not facility-based care).	Nursing Home Without Walls is a nursing home providing a range of free health and social services to older adults and their care providers to enable aging in place safely. NHWW program components are intended to be flexible and community based. Program offerings at each site are identified based on the needs of the older adults in that community. Services fall within three categories: 1. Navigating Aging in Place; 2. Interactive Community Nursing Home (this is opening up the Nursing Home for community members to access supports and services within the home); 3. Supportive Services (offering services and supports in participant's home or community).
NL3	Newfoundland and Labrador Home Support Program ²⁵	Residents of Newfoundland and Labrador, who have a provincial health card, who require assistance with their activities of daily living and have been assessed by professional staff in their health zone to meet clinical and financial eligibility criteria.	This program offers a range of services to older adults who require assistance with daily activities. It supplements care the individual receives from family and other informal caregivers by funding home support services to assist with personal care, homemaking, respite care and behavioural support. Eligible individuals have three options for how their home support services are provided: 1) self-managed care; 2) paid-family caregiver; and 3) agency-managed care. The program is administered by Newfoundland and Labrador Health Services (NLHS).
NWT3	Home and Community Care and Support Services ²⁶	Anyone residing in the Territory who has a valid NWT health card is eligible.	Home Care Services provide individuals with nursing care and support in the home, including personal and daily living activities when they are not able to perform these activities on their own. The care is based upon assessed need and follows a care/service plan agreed by the client/family and the care team.

²⁴ Nursing Homes Without Walls program: <https://socialsupportsnb.ca/en/program/nursing-home-without-walls>

²⁵ Provincial Home Support Program: <https://www.gov.nl.ca/hcs/personsdisabilities/fundingprograms-hcs/#phsp>

²⁶ Home and Community Care and Support Services:
https://www.nthssa.ca/sites/nthssa/files/resources/home_care_jmedit_1.pdf

NS1	Seniors Care Grant ²⁷	<p>Applicants for the Seniors Care Grant must be 65 years old or older by the end of current program year and:</p> <ul style="list-style-type: none"> - have a household net income of \$45,100 or less, - live in your own home or apartment - have your name on the property title, Land Titles Initiative Certificate of Claim or residential lease agreement or a Band administrative letter issued by a First Nation community (reserve) - be able to spend the full amount on eligible services by the end of the program year. 	<p>This grant provides a fixed amount of \$750 to help low-income older adults with the cost of household services such as lawn care, snow removal, grocery delivery, transportation, small home repairs, phone/internet service, home heating, and healthcare services such as physiotherapy and mental health support.</p> <p>Clients do not need to provide receipts beforehand, but they may be asked to provide them later if they are selected for audits/reviews.</p>
NS6	Home Care ²⁸	<p>Home care is available to all Nova Scotians who need help with care in their homes and communities.</p> <p>Applicants for Home Care services are assessed by a Home Care Coordinator to determine what services they are eligible to receive.</p>	<p>The Home Care program in Nova Scotia offers a range of support services, including personal care, nursing, and assistance with daily activities.</p>
NS10	Supportive Care Program ²⁹	<p>To be eligible, individuals must be:</p> <ul style="list-style-type: none"> - residents of Nova Scotia with a valid health card, - have significant memory loss and memory problems, - be deemed by Continuing Care as needing a minimum of 25 hours/month of support, and - have a Substitute Decision Maker. 	<p>The Supportive Care Program offers a range of services to individuals with complex needs, including personal care, respite, and assistance with daily living.</p> <p>This is a legacy program maintained for previously enrolled clients. It was replaced by Home Support Direct Funding Program as of December 1, 2023.</p> <p>New clients are admitted to the Home Support Direct Funding Program, through Nova Scotia Health Continuing Care</p>
NU4	Nunavut Home & Community Care (HCC) ³⁰	<p>All Nunavummiut enrolled in the Nunavut Health Care Plan are eligible for referral to the program.</p>	<p>The HCC program helps Nunavummiut care for themselves with help from family and community members and keep their sense of independence and well-being.</p> <p>Services include home making, personal care, nursing care, respite care, and rehabilitation.</p>

²⁷ The Seniors Care Grant: <https://beta.novascotia.ca/apply-help-household-healthcare-and-home-heating-costs-seniors-care-grant>

²⁸ Home Care: <https://novascotia.ca/dhw/ccs/home-care.asp>

²⁹ Supportive Care Program: <https://novascotia.ca/DHW/CCS/supportive-care-program-en.pdf>

³⁰ Nunavut Home Care Program: <https://www.gov.nu.ca/en/health/home-community-and-continuing-care>

ON2	Ontario Health atHome ³¹³²	Based on the individual's assessed needs and the services that are available in their community, the case manager or care coordinator will determine what home care services they are eligible to receive from Ontario Health atHome.	A team of nurses, occupational therapists, social workers and other care professionals help people heal at home and live in their homes longer. The program will also connect individuals with support services and resources available in their community, in order to assist with their care which could include, but is not limited to, meal delivery and transportation services.
PEI2	Home Care Program ³³	Home Care can provide services in an individual's home, if they: <ul style="list-style-type: none"> - need support to continue living safely at home, - have been released from hospital and are recovering from surgery or an acute medical condition, or - have an ongoing health issue. 	Home Care Services support independent living, aiding recovery after hospitalization. It complements family and friend care, offering nursing, home support, occupational therapy, physiotherapy, dietitian services, social work, and long-term care assessment. Services are based on assessed needs and available resources.
PEI4	Caring for Older Adults in the Community at Home (COACH) Program ³⁴	An individual may be eligible if they: <ul style="list-style-type: none"> - are 65 years of age and older with complex needs, including physical and psycho-social needs, - have had a clinical frailty assessment that indicates need for support, - are primarily homebound due to cognitive or functional limitations, - are experiencing one or more geriatric syndromes (dementia, falls, incontinence, etc.), - have a referral from their primary care provider. 	The COACH program provides frail Island older adults with in-home support for their complex health needs. The program is led by a Geriatric Program Nurse Practitioner, a person's primary care provider, a Home Care Coordinator, and other team members based on client needs.
PEI5	Seniors Independence Initiative ³⁵	To be eligible an individual must: <ul style="list-style-type: none"> - be 65 years of age or older, - live independently or with a spouse, - have a net household income of up to \$32,753.00 for a single person or up to \$41,970.00 for a couple, - have combined assets not greater than \$100,000 excluding primary residence, land and vehicles. 	The Seniors Independence Initiative provides up to \$1,800, depending on income, for practical services that make it easier for older adults to remain in their own homes and communities. Help is available for services such as light housekeeping, meal preparation, transportation, medical alert system, communication (including internet fees), grass cutting and snow removal.

³¹ Home and Community Care: <https://www.ontario.ca/page/home-community-care>

³² Ontario Health At Home: <https://ontariohealthathome.ca/home-care/>

³³ Home Care Program: <https://www.princeedwardisland.ca/en/information/health-pei/home-care-program>

³⁴ COACH Program: <https://www.princeedwardisland.ca/en/information/health-pei/caring-for-older-adults-in-the-community-and-at-home-coach-program>

³⁵ Prince Edward Island (2022). Seniors Independence Initiative. Retrieved from <https://www.princeedwardisland.ca/en/service/seniors-independence-initiative>

QC4	Home Care Support Services ³⁶	This program is offered to all adults experiencing a loss of independence. Certain services are also available to their family members and family caregivers.	The provincial government offers home care services to older adults, including personal care, nursing care, respite care, and assistance with daily activities. These services can be tailored to meet individual needs.
QC5	Tax Credit for home-support services for seniors ³⁷	Individuals are eligible for the 2024 tax credit if the following conditions are met: - resident of Québec, - 70 years of age or older.	The tax credit is for individuals who receive home support services. Living conditions determine service eligibility for the claim. Only cost of services are eligible for this tax credit, not cost of supplies required to provide services.
QC10	Financial Assistance Program for Domestic Help Services ³⁸	To be eligible for the program, an individual must: - be 18 years of age or older, - be covered by the Health Insurance Plan, - use the services of a social economy enterprise in domestic help recognized by the <i>Ministère de la Santé et des Services sociaux</i> .	This enables individuals who meet the eligibility requirements to receive a reduction in the hourly rate charged when they use domestic help services. Domestic help services covered include heavy housekeeping, light housekeeping, clothing care, non-diet meal preparation, and accompaniment to the grocery store, bank, or pharmacy.
SK2	Saskatchewan Home Care ³⁹	Eligibility criteria includes: - Individuals must hold a valid Saskatchewan Health Services card or - Be in the process of establishing permanent residence in Saskatchewan and have applied for a Saskatchewan Health Services card, or Be a resident of Manitoba or Alberta in a border area where contractual arrangements have been approved by the Saskatchewan Ministry of health	Home care helps people that need acute, palliative, and supportive care to stay independent at home. Home Care is delivered by the Saskatchewan Health Authority (SHA) and offers a range of primary home care services. Additional home care services may include therapy services and palliative care services. Individual client fees or charges are based on the client's income and the number of services delivered to the client. Clients have the opportunity to apply for a subsidy.
YT2	Home Care Program ⁴⁰	An individual is eligible if they: - have an assessed need for home care, - have, or have applied for, the Yukon Health Care Insurance Plan.	The Yukon Home Care Program provides a range of services to eligible older adults who require assistance with daily living activities. Services may include personal care, medication management, meal preparation, housekeeping, and respite care for caregivers.

³⁶ Home Care Support Services: <https://cisss-outaouais.gouv.qc.ca/language/en/accessing-a-service/living-with-a-loss-of-autonomy-and-services-for-seniors/home-care-support-services/>

³⁷ Tax Credit for Home-Support: <https://www.revenuquebec.ca/en/citizens/tax-credits/tax-credit-for-home-support-services-for-seniors/>

³⁸ Financial Assistance Program for Domestic Help Services: <https://www.ramq.gouv.qc.ca/en/citizens/aid-programs/domestic-help>

³⁹ Saskatchewan Home Care Program: <https://www.saskatchewan.ca/residents/health/accessing-health-care-services/care-at-home-and-outside-the-hospital/home-care>

⁴⁰ Home Care Program: <https://yukon.ca/en/health-and-wellness/care-services/learn-about-home-care-program>

Self-Managed Care Programs			
AB8	The Self-Managed Care Program ⁴¹	<p>Alberta residents with a healthcare card and living in a community setting are eligible if they:</p> <ul style="list-style-type: none"> - have assessed unmet health care needs, - have stable health and predictable care needs, - need ongoing personal care and home care support services, - are willing and able to assume the responsibilities associated with contracting services for their own or a loved one's personal or home care support services. 	<p>The program provides resources to directly pay for and manage personal care and home care support services. It is administered by the Regional Health Authorities.</p> <p>Assessments are carried out by an occupational therapist.</p> <p>Services include assistance with personal hygiene, dressing, toileting, mobilization and transferring, eating, among others.</p>
AB9	Client Directed Home Care Invoicing Program (CDHCI) ⁴²	<p>Open to residents of Alberta who have been assessed by a case managers and are deemed in need of home care services</p> <ul style="list-style-type: none"> - If the case manager determines that CDHCI is a suitable model of care for the client's needs - If the client or the person managing the client's CDHCI care are willing to assume the responsibilities for self-directing and monitoring care 	<p>The CDHCI program provides an option for home and community care clients to manage their own care. Clients can choose an agency that is registered with Alberta Blue Cross to provide their home care services up to a maximum number of pre-approved care hours per month. The agency submits claims directly to Alberta Blue Cross program administrators and is reimbursed for services provided. Services covered include personal care, homemaking, and respite care.</p>
BC10	Choices in Supports for Independent Living (CSIL) ⁴³	<p>Clients are eligible for CSIL if they:</p> <ul style="list-style-type: none"> - have been assessed as requiring home support services as part of their care plan; - have been assessed as having high physical care needs, within available resources; - have assessed needs that can be met within CSIL, within available resources; - have agreed to pay the assessed client rate; and - can safely coordinate and manage CSIL services or have a client support group or a CSIL representative acting as a CSIL employer. 	<p>CSIL is a self-directed option for eligible home support clients. CSIL clients receive funds directly from their local health authority to purchase their own home support services. Clients become employers who manage all aspects of their home support, from hiring and supervising staff to overseeing how CSIL funds are spent.</p>

⁴¹ Self-Managed Care Brochure: <https://www.albertahealthservices.ca/assets/info/seniors/if-sen-self-managed-care-brochure.pdf>

⁴² Client Directed Home Care Invoicing Brochure: <https://www.albertahealthservices.ca/assets/info/seniors/if-sen-gen-cdhci-brochure.pdf>

⁴³ Choice in Supports for Independent Living (CSIL): <https://www2.gov.bc.ca/gov/content/health/accessing-health-care/home-community-care/care-options-and-cost/choice-in-supports-for-independent-living>

MB7	Self- and Family-Managed Home Care ⁴⁴	Eligibility depends on the home care program in one's region.	Self-managed or family-managed home care is an alternative to traditional home care provided by the Regional Health Authority. Funds are provided to the older adult beneficiary or their family to arrange for their own home care.
NB5	Home Support Services: Self-Management Support ⁴⁵	Eligibility follows the Long Term Care program.	Self-Managed Support (SMS) allows clients to manage their own services. Recipients are paid a lump sum at the beginning of every month to cover the cost of the services they receive. Key details of Self-Managed Support: - adults in the Long Term Care and Disability Support Programs have the option to hire family members not living in their residence, - a lump sum payment is issued directly to recipients at the beginning of every month, - the individual is permitted to carry over unused funding portions within the same calendar year, - at the end of the year their social worker will review their plan and expenditures and any necessary changes will be made for the next year.
NL7	Self-Managed Home Support Services ^{46 47}	To be eligible, an individual must: - be a resident of Newfoundland and Labrador - have a provincial health card - need assistance with activities of daily living.	Funds for the self-managed home support services program are administered by the Regional Health Authorities. Services include personal care, homemaking, respite care and behavioural support.
NS9	Self-Managed Care ⁴⁸	Individuals may be eligible if they: - are aged 19 years or older, with a physical disability and in stable health, who requires assistance, - are able to fully participate in decisions and arrangements about their own care requirements, - enter into a legal agreement with the Nova Scotia Health Authority and Continuing Care.	The Self-Managed Care program allows eligible older adults in Nova Scotia to manage and coordinate their own care services (activities of daily living) based on their specific needs. This is a legacy program maintained for previously enrolled clients. It was replaced by the Home Support Direct Funding Program as of December 1, 2023. New Clients are admitted to the Home Support Direct Funding Program, through Nova Scotia Health Continuing Care

⁴⁴ Self- and Family-Managed Home Care: <https://www.gov.mb.ca/health/homecare/nonprof.html>

⁴⁵ Home supports: self-management support: <https://socialsupportsnb.ca/en/program/self-managed-support>

⁴⁶ Newfoundland and Labrador Self-Managed Home Support Services Act:

<https://www.assembly.nl.ca/legislation/sr/statutes/s13-1.htm>

⁴⁷ Newfoundland and Labrador Self-Managed Home support program pdf, p 5.

<https://www.gov.nl.ca/hcs/files/personsdisabilities-pdf-home-support-program-client-handbook.pdf>

⁴⁸ Self-Managed Care: <https://novascotia.ca/dhw/ccs/FactSheets/Self-Managed-Care.pdf>

NS11	Home Support Direct Funding Program. ⁴⁹	<p>An individuals may be eligible if they:</p> <ul style="list-style-type: none"> - are a Nova Scotia resident, - have unmet care needs that affect daily functioning, - require supports with Instrumental Activities of Daily Living and/or reside in an area with a waitlist for home support services as determined by Nova Scotia Health, - undergo an assessment that confirms they are eligible for the program. - are able to hire the appropriate Care Worker and manage their care needs, either on their own or with the help of an appointed Care Manager, and - have a Substitute Decision Maker, if needed. 	<p>The Home Support Direct Funding program supports Nova Scotians with care needs by providing them with up to a maximum of \$4,242 per month to buy up to 202 hours of Home Support Services (personal care, respite, meal preparation, and light housekeeping.), depending on their assessed need.</p> <p>The client hires and pays their own care worker and assumes all labour and taxation responsibilities that are typical for an employer of comparable size.</p> <p>The Home Support Direct Funding Program has been active since December 1, 2023 and replaced all previous directing funding programs.</p>
ON5	Family-Managed Home Care/Self-Directed Care Service ⁵⁰	<p>Individuals are eligible if they are:</p> <ul style="list-style-type: none"> - children with complex medical needs, - adults with an acquired brain injury, - home-schooled children with qualifying health care needs, - further eligibility is determined by the Home and Community Care Supports Services organization. 	<p>Through the Family-Managed Home Care program, eligible patients or their substitute decision-makers, receive funding to purchase home care services or employ care providers. Services include routine homemaking like doing laundry and shopping and activities of daily living like dressing, grooming, and bathing, among others.</p>
QC11	Employment service voucher to facilitate access to home support services ⁵¹	<p>To be eligible:</p> <ul style="list-style-type: none"> - an individual's state of health must be stable - an individual needs long-term service - an individual is able to assume management of his/her/their services, alone or with the help of a friend or family member. 	<p>The health and social services center (CSSS) which is responsible for organizing all home care services, grants an individual a direct allowance according to the hours provided for in his/her/their intervention plan. Services include personal assistance, such as help with bathing, eating, dressing, and certain transfers (from wheelchair to bed, from wheelchair to toilet, etc.) as well as housekeeping services, such as household tasks, meal preparation, laundry, ironing, and errands.</p>

⁴⁹ Home Support Direct Funding Program: <https://novascotia.ca/dhw/ccs/FactSheets/home-support-direct-funding-program-en.pdf>

⁵⁰ Ontario Home and Community Care: <https://ontariohealthathome.ca/home-care/family-managed-home-care/>

⁵¹ Employment service voucher to facilitate access to home support services (click for English should you need) <https://www.quebec.ca/famille-et-soutien-aux-personnes/inaptitude-perde-autonomie/services-soutien-domicile>

SK5	Individualized Funding for Home Care (IFHC) ⁵²	<p>An individual may be eligible for individualized funding if they are:</p> <ul style="list-style-type: none"> - eligible for home care support services, - require long-term supportive care, - capable of managing the funding successfully, and - willing to accept the responsibilities. 	<p>IFHC is an option that allows the consumer or their guardian to arrange and manage his/her own supportive care services. The level of funding is based on assessed need and is to be used for approved services only.</p> <p>Funds may be used to hire workers or private agencies to provide those supportive services as identified as an assessed need.</p>
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The above-mentioned programs and funding options may have specific eligibility criteria and requirements, and these may vary over time.

⁵² Individualized Funding for Home Care: <https://www.saskatchewan.ca/residents/health/accessing-health-care-services/care-at-home-and-outside-the-hospital/individualized-funding-for-home-care>

Specialized Services and Supports Programs

This category includes programs that provide in-home health care that focuses on specific types of care, such as physiotherapy, or palliative care. The category also includes programs such as adult day homes and caregiver supports, that focus on specific aspects of supporting older adults who are aging in place.

Note: In several provinces and territories, rehabilitation, palliative care, and other specialized services are offered within that jurisdiction's overall home care programs. The list below describes programs that specialize in specific services. Examples where a jurisdiction delivers those services as part of its general home care are indicated in *Table 1* through cross listing.

Table 3: Specialized Services and Supports

AB	Program	Eligibility	Description
<i>Physiotherapy and Rehabilitation Supports</i>			
BC3	Community Nursing ⁵³	Home and Community Care general eligibility. Meet further assessment criteria.	Services provided by a licensed nursing professional to clients in community who require acute, chronic, palliative or rehabilitative supports. Services include assessments and nursing interventions, wound care, medication management, chronic disease management, case management, post-surgical care and palliative care.
BC4	Community Rehabilitation ⁵⁴	Home and Community Care general eligibility. Meet further assessment criteria.	Services provided by a licensed physical therapist or occupational therapist to clients who require acute, chronic, palliative or rehabilitation support. The goal is to improve or maintain physical and functional abilities and to provide assessment and treatment to ensure a client's home is suitably arranged for their needs and safety.
NB8	Rapid Rehabilitation and Reablement ⁵⁵	Older adults must meet the general Extra-Mural Program eligibility criteria	Rapid Rehabilitation and Reablement services provide intensive, short-term care, as well as equipment and supplies, to help restore older adults' independence so they can remain safely at home following a hospital admission or illness or injury that impaired daily living. There is no fee for these services.

⁵³ Community Nursing: <https://www2.gov.bc.ca/gov/content/health/accessing-health-care/home-community-care/care-options-and-cost/community-nursing>

⁵⁴ Community Rehabilitation: <https://www2.gov.bc.ca/gov/content/health/accessing-health-care/home-community-care/care-options-and-cost/community-rehabilitation>

⁵⁵ Rapid Rehabilitation and Reablement: https://socialsupportsnb.ca/en/simple_page/rapid-rehabilitation-and-reablement

NB20	Ability NB ⁵⁶	<p>To qualify for Ability NB services, an individual must:</p> <ul style="list-style-type: none"> - be a resident of New Brunswick, - be living with a mobility disability, - have provided verbal consent, and - be committed to working with Ability NB to develop a plan to reach goals and actively participate in the process. 	<p>Ability NB offers free, confidential, and bilingual services to anyone with a mobility disability in New Brunswick. Ability NB provides a wide range of services and programs, ranging from peer support, rehabilitation counselling, an adaptive sport and recreation equipment loan service, funding for retrofits to vehicles to make them more accessible and more.</p>
QC17	Fall prevention: STAND UP! Program ⁵⁷	<p>The program is open to older adults 65 and over who:</p> <ul style="list-style-type: none"> - are able to walk without walking aids, - are able to walk a distance of about 200 meters without getting out of breath, - have not had repeated falls in the last year, - have not had any major cognitive or motor problems, - are available twice a week for 12 weeks. 	<p>STAND UP! is part of a continuum of services designed to prevent falls and fractures among independent older adults living at home. STAND UP! helps improve older adults' quality of life by bolstering their confidence in managing falls and enabling them to stay physically active.</p>
Palliative Care			
BC11	End-of-Life care ⁵⁸	<p>In addition to the general eligibility for Home and Community Care, an assessment is made to determine the supports that would assist in providing comfort, quality of life, respect for personal health care treatment decisions, support for the family, and psychological, cultural and spiritual concerns for dying people and their families.</p>	<p>End-of-life and palliative care services aim to preserve an individual's comfort, dignity and quality of life as their needs change, and to offer on-going support for family and friends. These services include the following: care co-ordination and consultation, pain and symptom management, community nursing services, community rehabilitation services, home support, respite for the caregiver and hospice care.</p>

⁵⁶ Ability NB: <https://www.abilitynb.ca/>

⁵⁷ Fall prevention: STAND UP! Program: <https://www.ciusswestcentral.ca/programs-and-services/public-health/fall-prevention-and-deconditioning/fall-prevention-program-stand-up/>

⁵⁸ End-of-Life care: <https://www2.gov.bc.ca/gov/content/health/accessing-health-care/home-community-care/care-options-and-cost/end-of-life-care>

Care Planning			
NB7	Home First Program ⁵⁹	Eligible for older adults aged 65 and above	Older adults aged 65 and above can receive a free Health, Wellbeing, and Home Safety Review, either at home, by phone, or via Zoom. The session covers various topics including fall prevention, community engagement, physical activity, and wellness. Qualified reviewers create a personalized action plan and provide guidance on the next steps.
NB10	Live Well Bien Vivre ⁶⁰	Anyone 19+ living in the province of New Brunswick who wants to learn how to make healthier lifestyle choices.	Live Well Bien Vivre (LWBV) is accessible, bilingual, no charge, professional Health Coaching to help plan strategies and connect with tools and resources to help achieve health and wellness.
Adult Day Programs			
BC5	Adult Day Services ⁶¹	Home and Community Care general eligibility. Clients must also: <ul style="list-style-type: none"> - be unable to function independently because of chronic, health-related problems; - have been assessed as requiring adult day services as part of their care plan; and - have agreed to pay the daily rate (cannot exceed \$10.00 per day). In some cases, the fee may be waived. 	Adult day services assist older adults and adults with disabilities to continue to live in their own homes by providing supportive group programs and activities in the community. Clients can travel to a community location 1 to 2 days a week and receive a variety of services such as personal assistance, health care services, organized programming such as recreational or therapeutic activities, education, caregiver supports and more.
MB6	Adult Day Program ⁶²	Eligibility depends on the home care program in one's region.	Adult day program helps reduce social exclusion and loneliness. The program encourages older adults to engage in enjoyable social activities away. There is a cost for these services, which are available through home care services.

⁵⁹ Home First Program: <https://socialsupportsnb.ca/en/home-first-registration/>

⁶⁰ Live Well | Bien Vivre: <https://www.lwbv.ca/>

⁶¹ Adult Day Services: <https://www2.gov.bc.ca/gov/content/health/accessing-health-care/home-community-care/care-options-and-cost/adult-day-services>

⁶² Adult Day Programs: <https://www.gov.mb.ca/seniors/resources/housing-options-and-care-planning.html#AdultDayPrograms>

NB18	Adult Day Centres ⁶³	<p>Adult Day Centres are open to anyone but are best suited to individuals:</p> <ul style="list-style-type: none"> - aged 65 or older, - who need help to improve or maintain physical, social, mental, and emotional well-being, and - are living with dementia or other mild cognitive impairments. <p>In some situations, individuals aged 55 – 64 years old can apply to attend an Adult Day Centre.</p> <p>The program is also a support for caregivers who need relief outside the home during the day.</p>	<p>Adult Day Centres can be a source of relief for families and caregivers during the daytime hours.</p> <p>Programming at each Adult Day Centre varies. Some examples of what they may offer include supervised individual or group activities, cognitive stimulation, health monitoring, personal care (for example bathing, foot care), snacks and nutritious meals, help with toileting, health care teaching, helpful information.</p> <p>The hours and days of operation will vary between Adult Day Centres. Each centre will charge a daily fee and costs for other services may apply, such as transportation. Each center has their own process to apply. Individuals who are part of the Long Term Care plan, may qualify for financial supports to attend.</p>
NS7	Adult Day Programs ⁶⁴	<p>Adult day programming is funded by SLTC and NSH but are operated independently. Admission processes vary program by program.</p>	<p>Adult Day programs provide personal assistance, supervision, and health, social, and recreational activities in a supportive group setting. The programs can also be used to provide respite care, training, and informal support to family caregivers. Adult Day programs are run by independent organizations, and there may be a daily fee charged by the provider.</p>
PEI12	Adult Day Programs ⁶⁵	<p>A pre-admission assessment is conducted to determine eligibility.</p>	<p>Adult Day Programs are available across PEI that offer a variety of group and individual activities suited to personal abilities and interest in a safe and comfortable environment. The programs also support family and friend caregivers by giving them a break, or respite, from providing day-to-day care.</p>

⁶³ Adult Day Centers: <https://socialsupportsnb.ca/en/program/adult-day-centres>

⁶⁴ Adult Day programs: <https://www.nshealth.ca/clinics-programs-and-services/adult-day-programs>

⁶⁵ Adult Day Programs: <https://www.princeedwardisland.ca/en/information/health-pe/pe/adult-day-programs>

Caregiver Supports			
FD4	Caregiver Credit ⁶⁶	<p>An individual may be able to claim the Canada caregiver credit if they support their spouse or common-law partner with a physical or mental impairment.</p> <p>They may also be able to claim the Canada caregiver credit if a close family member depends on them for support because of a physical or mental impairment.</p> <ul style="list-style-type: none"> - their (or their spouse's or common-law partner's) child or grandchild - their (or their spouse's or common-law partner's) parent, grandparent, brother, sister, uncle, aunt, niece, or nephew. 	<p>The amount an individual can claim depends on their relationship to the person they are claiming the credit for, their circumstances, the person's net income, and whether other credits are being claimed for that person.</p> <p>For their spouse or common-law: They may be entitled to claim an amount of \$2,616 in the calculation of line 30300. They could also claim an amount up to \$8,375 on line 30425.</p>
BC7	Caregiver Respite/Relief ⁶⁷	In addition to Home and Community Care general eligibility, the client's needs are such that they or their caregiver could benefit from respite services.	Respite services may be provided at home through home support services, in community through adult day services, or on a short-term basis in a long-term care home, hospice or other community setting.
MB8	Primary Caregiver Tax Credit ⁶⁸	<p>The care recipient must:</p> <ul style="list-style-type: none"> - be a resident of Manitoba; - reside in a private residence in an area under the jurisdiction of a regional health authority - be assessed as having care requirements; and - designate only one primary caregiver to claim this credit <p>The primary caregiver must:</p> <ul style="list-style-type: none"> - be a resident of Manitoba - provide caregiving for longer than 90 days - personally provide care without reward or compensation of any kind; and - not be the spouse or common-law partner of a person who receives compensation or reward for providing care to a qualified care recipient. 	<p>This tax credit provides recognition and financial support to individuals who serve as a primary caregiver for more than 90 days. This program builds on regional home care services and is intended to help care recipients remain independent as long as possible.</p> <p>The primary caregiver may be a spouse, other relative, neighbour, or friend who provides care without remuneration.</p> <p>An individual tax filer may claim a flat tax credit of \$1400 per year for providing the unpaid care.</p>

⁶⁶ Caregiver Credit: <https://www.canada.ca/en/revenue-agency/services/tax/individuals/topics/about-your-tax-return/tax-return/completing-a-tax-return/deductions-credits-expenses/canada-caregiver-amount.html>

⁶⁷ Caregiver Respite/Relief: <https://www2.gov.bc.ca/gov/content/health/accessing-health-care/home-community-care/care-options-and-cost/caregiver-respite-relief>

⁶⁸ Primary caregiver Tax Credit: <https://www.gov.mb.ca/finance/tao/caregiver.html>

NL6	Paid Family Caregiver Option ⁶⁹	<p>Eligible individuals must:</p> <ul style="list-style-type: none"> - be a new or current client for one of the Adult Home Support Programs - have a long-term need for home support subsidy - meet eligibility criteria for publicly funded home supports services under the Adults with Disability Home Support Program or the Seniors Home Support Program - meet clinical and financial assessments. 	<p>Subsidy funding may be available as follows:</p> <p>Funding for assessed personal care/behavioural supports</p> <ul style="list-style-type: none"> - a maximum of 4 hours/day for an older adult, or 5 hours/day for an adult with a disability <p>Funding may also be provided for homemaking/ meal preparation:</p> <ul style="list-style-type: none"> - up to 1 hour/day for meal preparation and 2 hours/week for homemaking when a caregiver does not reside with the client; - up to 2 hours/week for homemaking when the paid caregiver resides with the client and there is an additional homemaking requirement involved in the care of the client. <p>Funding for respite;</p> <ul style="list-style-type: none"> - up to the balance within the financial ceiling, when the caregiver resides with a client requiring 24-hour care/supervision.
NS2	Caregiver Benefit ⁷⁰	<p>The person receiving care must:</p> <ul style="list-style-type: none"> - be age 19 or older - be a Nova Scotia resident - be in a care relationship with a caregiver - have a net annual income of \$31,661 or less if single, or a total net household income of \$46,662 or less, if married or common-law - have been assessed by a care coordinator. <p>Caregivers must:</p> <ul style="list-style-type: none"> - be 19 years of age or older; - provide 20 or more hours of assistance with ADLs and/or IADLs per week to a care recipient; - have a caregiving relationship with the care recipient that is ongoing, regular and is expected to extend beyond 90 days; - not be paid to provide assistance to the care recipient. 	<p>This program recognizes the contributions of informal caregivers who provide assistance to older adults with high care needs. Eligible caregivers receive a monthly benefit of \$400 to help with the costs associated with caregiving.</p>

⁶⁹ Paid Family Caregiver Option: <https://www.gov.nl.ca/hcs/long-term-care/family-caregiving/>

⁷⁰ Caregiver Benefit: <https://novascotia.ca/dhw/ccs/caregiver-benefit.asp>

NS13	Facility-Based Respite Care ⁷¹	An individual may be eligible if they are assessed by a continuing care coordinator.	Facility-Based Respite Care offers temporary care services for individuals with disabilities or special needs, providing relief to their caregivers.
PEI3	At Home Caregiver Benefit ⁷²	<p>The primary caregiver must:</p> <ul style="list-style-type: none"> - be 18 years of age or older, - be the predominant care provider to the care recipient, - not be paid to provide care to the care recipient, - be a resident of Prince Edward Island with a valid health card or have applied for a health card; and - be a citizen or permanent resident of Canada. <p>The primary caregiver does not have to live with the person receiving care.</p>	<p>If both the person receiving care and the primary caregiver are eligible for the program, the person receiving care will receive between \$250 to \$1,500 per month, depending on their household income.</p> <p>A primary caregiver may be a family member, friend, or neighbour who is providing significant, ongoing, unpaid help to another person. The help provided would include activities of daily living but could also include helping with housework, managing finances, shopping, transportation, preparing meals, or other assistance.</p>

It's important to note that program eligibility criteria, funding availability, and application processes may vary.

⁷¹ Facility-Based Respite Care: <https://novascotia.ca/dhw/ccs/respice-care.asp>

⁷² At Home Caregiver benefit: <https://www.princeedwardisland.ca/en/information/health-and-wellness/at-home-caregiver-benefit>

Extended Health Coverage or Services

These programs provide publicly funded health insurance or funding programs for health services, equipment, or supplies that are not included in insured health services covered by the *Canada Health Act*⁷³. Some programs provide general extended coverage, while others focus on meeting specific needs.

Table 4: Extended Health Coverage or Services

BC	Program	Eligibility	Description
General Extended Health Insurance Programs			
FD7	Indigenous Services Non-Insured Health Benefits (NIHB) plan ⁷⁴	To be eligible, a client must be a resident of Canada, and one of the following: - a First Nations person who is registered under the Indian Act (commonly referred to as a "Status Indian") - an Inuk recognized by an Inuit land claim organization as outlined in Inuit client eligibility for the NIHB program - a child less than 2 years old whose parent is an NIHB-eligible client	Indigenous Services Canada's Non-Insured Health Benefits program is a national program that provides eligible First Nations and Inuit with coverage for a range of medically necessary health benefits when these benefits are not otherwise covered through private, provincial, or territorial health insurance plans or social programs.
AB2	Alberta Health Care Insurance Plan (AHCIP) ⁷⁵	Individuals are eligible for AHCIP coverage if they are: - legally entitled to be in and remain in Canada and make your permanent home in Alberta - committed to being physically present in Alberta for at least 183 days in any 12-month period	This is a government-funded program that provides essential health care services and coverage to eligible older adults in the province of Alberta.
BC8	Medical Services Plan (MSP) ⁷⁶	Older adults aged 65 and above may be eligible.	MSP is British Columbia's provincial health insurance plan. It covers medically necessary services, including visits to doctors, specialists, and certain medical supplies. Older adults aged 65 and above may be eligible for premium assistance, which reduces or eliminates monthly premiums.
NWT4	Extended Health Benefits for Seniors Program ⁷⁷	Eligible are residents of the Northwest Territories who are 60 years of age and over.	Through this program, older adults receive coverage for eligible prescription drugs, dental services, vision care, medical supplies and equipment.

⁷³ Canada Health Act: <https://www.canada.ca/en/health-canada/services/health-care-system/canada-health-care-system-medicare/canada-health-act.html>

⁷⁴ Indigenous Services non-insured health benefits plan: <https://www.sac-isc.gc.ca/eng/1576430557687/1576430636766>

⁷⁵ Alberta Health Care Insurance Plan (AHCIP): <https://www.alberta.ca/ahcip.aspx>

⁷⁶ Medical Services Plan: <https://www2.gov.bc.ca/gov/content/health/health-drug-coverage/msp/bc-residents>

⁷⁷ Extended Health Benefits for Seniors Program: <https://www.hss.gov.nt.ca/en/services/supplementary-health-benefits/extended-health-benefits-seniors-program>

NU3	Extended Health Benefits (EHB) Seniors' Coverage ⁷⁸	All non-indigenous Nunavut residents, enrolled in the Nunavut Health Care Plan, 65 years of age or older may be eligible for Extended Health Benefits (EHB) coverage.	A person registered for EHB Seniors' Coverage may be entitled to: - cost of prescription drugs listed on the formulary, including exception drugs, - cost of ambulatory charges for transportation within Nunavut, - \$1,000 combined cost of dental care per calendar year, - medically required audiology services and products, - full cost of prescribed medical supplies and appliances, their fitting and shipping, - vision care services and products.
YT3	Extended Health Care Program & Pharmacare ⁷⁹	An individual is eligible if they are: - registered with the Yukon Health Care Insurance Plan, and - a Yukon resident age 65 or over, among other criteria.	This program provides financial assistance to older adults for specific health-related expenses. It covers costs of prescription drugs, dental care, eye care, and medical-surgical supplies and equipment.
Pharmaceutical Coverage Programs			
AB3	Coverage for Seniors ⁸⁰	To be eligible you must provide proof of being 65 years of age or older.	This program offers premium free coverage for older adults for prescription drugs and other health-related services not covered under the AHCIP
BC9	Pharmacare ⁸¹	People who live in BC.	The Pharmacare program helps eligible older adults with the cost of prescription medications and certain medical supplies. The program offers several assistance programs, such as Fair PharmaCare, which provides coverage based on income and family size.
MB5	Pharmacare ⁸²	Individuals may be eligible if: - they are eligible for Manitoba Health coverage. - their prescriptions are not covered by other provincial or federal programs.	Pharmacare is a drug benefit program for eligible Manitobans, whose income is seriously affected by high prescription drug costs. - Each year recipients are required to pay a portion of the cost of their eligible prescription drugs. Pharmacare sets the deductible based on their family income.

⁷⁸ Extended Health Benefit: <https://www.gov.nu.ca/en/health/extended-health-benefits-ehb-seniors-coverage>

⁷⁹ Extended Health Care Program & Pharmacare: <https://yukon.ca/en/health-and-wellness/care-services/apply-extended-health-care-benefits-and-pharmacare-seniors>

⁸⁰ Coverage for Seniors: <https://www.alberta.ca/coverage-for-seniors-program.aspx>

⁸¹ BC PharmaCare: Get help paying for medications and medical supplies: <https://www2.gov.bc.ca/gov/content/health/health-drug-coverage/pharmacare-for-bc-residents>

⁸² Pharmacare: <https://www.gov.mb.ca/health/pharmacare/index.html>

NB2	New Brunswick Prescription Drug Program (NBPDP) ⁸³	Individuals may be eligible if: - aged 65 years of age or older, - a permanent resident of New Brunswick, - they have a valid NB Medicare card, - they receive the Guaranteed Income Supplement (GIS).	The NBPDP helps with the cost of prescription medications for eligible residents. Older adults may be eligible for coverage based on their income and prescription drug needs. The program helps reduce out-of-pocket expenses related to medications.
NB3	New Brunswick Drug Plan ⁸⁴	Individuals may be eligible if: - they do not have drug coverage from a private or government plan, - or they have drug coverage on a private plan and, - have reached their annual or lifetime maximum, or - have been prescribed a drug not covered by their plan.	The New Brunswick Drug Plan is a prescription drug plan that provides drug coverage for uninsured New Brunswick residents who have an active Medicare card, including older adults.
NL5	Newfoundland and Labrador Prescription Drug Program ⁸⁵	Individuals may be eligible if: - aged 65 and older, or - included in other eligible groups.	Program provides prescription drug coverage for older adults and other eligible groups. It helps reduce the cost of necessary medications, making them more affordable. For the 65Plus plan, individuals who receive Old Age Security Benefits and the Guaranteed Income Supplement pay a maximum \$6 dispensing fee for eligible prescription drugs.
NS12	Nova Scotia Seniors' Pharmacare Program ⁸⁶	An individual may be eligible if they are: - at least 65 years old, - a resident of Nova Scotia with a valid Nova Scotia health card, and - do not have prescription drug coverage under any other plan/program.	The Nova Scotia Seniors' Pharmacare Program provides prescription drug coverage to eligible older adults, helping them afford necessary medications and improve their health.
ON4	Ontario Drug Benefit (ODB) Program ⁸⁷	An Ontario resident will automatically qualify for the ODB program when they turn 65 years old.	The ODB program provides prescription drug coverage for eligible older adults. It helps reduce medication costs, ensuring older adults can access the medications they need to maintain their health.
PEI6	Seniors Drug Program ⁸⁸	Older adults aged 65 or older are eligible.	The program provides coverage for the cost of approved medications.

⁸³ New Brunswick Prescription Drug Program:

<https://www2.gnb.ca/content/gnb/en/departments/health/DrugPlans/TheNewBrunswickPrescriptionDrugProgram.html>

⁸⁴ New Brunswick Drug Plan: <https://www2.gnb.ca/content/gnb/en/departments/health/DrugPlans/NBDrugPlan.html/>

⁸⁵ Newfoundland and Labrador Prescription Drug Program: <https://www.gov.nl.ca/hcs/prescription/>

⁸⁶ Nova Scotia Seniors' Pharmacare Program: <https://novascotia.ca/dhw/pharmacare/seniors-pharmacare.asp>

⁸⁷ Ontario Drug Benefit Program: <https://www.ontario.ca/page/get-coverage-prescription-drugs>

⁸⁸ Seniors Drug Program: <https://www.princeedwardisland.ca/en/information/health-pei/seniors-drug-program>

PEI7	High Cost Drug Program ⁸⁹	<p>Individual may be eligible if they:</p> <ul style="list-style-type: none"> - are a PEI resident, - have a valid PEI Health Card, - have filed their Prince Edward Island tax returns and agree to household income verification through Canada Revenue Agency. 	<p>The program provides assistance for paying for medications that are not covered, or not fully covered by other insurance.</p> <p>The cost of an individual's medication will depend on their household income. They must also pay a pharmacy professional fee, which may vary with each pharmacy. The remainder of the medication cost will be paid to the pharmacy directly.</p>
QC7	Public Prescription Drug Insurance Plan ^{90 91}	Once a person turns 65, they are automatically enrolled in the Public Prescription Drug Insurance Plan.	The insurance plan provides prescription drug coverage for older adults. If an older adult is eligible for a private plan, they must choose either the Public Prescription Drug Insurance Plan, the Public Prescription Drug Insurance Plan with a private plan that offers complementary coverage, or a private plan that provides coverage with the same guarantees provided for in the Public Prescription Drug Insurance Plan.
SK3	Seniors' Drug Plan ⁹²	<p>An individual may be eligible if they are:</p> <ul style="list-style-type: none"> - a Saskatchewan resident 65 years of age or older with a valid Saskatchewan Health card, - eligible for the provincial age credit, which is based on the annual net income. 	The Seniors' Drug Plan helps older adults with the cost of prescription medications. It provides coverage for a wide range of medications, and the level of coverage is based on income.
Dental Coverage Programs			
FD6	Canadian Dental Care Plan (CDCP) ⁹³	<p>Older adults aged 65 and over and who meet each of the following 4 requirements:</p> <ul style="list-style-type: none"> - no access to dental insurance - they and their family have filed a tax return in the previous year in order to be able to assess income - adjusted family net income is less than \$90,000 - a Canadian resident for tax purposes. 	<p>The CDCP will reimburse a portion of the cost of treatment, but it may not pay the full amount.</p> <ul style="list-style-type: none"> -The individual may have a co-payment based on their adjusted family net income. -Before receiving oral health care, the individual should always ask their oral health provider about any costs that won't be covered by the plan.

⁸⁹ High Cost Drug Program: <https://www.princeedwardisland.ca/en/information/health-and-wellness/high-cost-drug-program>

⁹⁰ Prescription Drug Insurance Plan: <https://www.ramq.gouv.qc.ca/en/citizens/prescription-drug-insurance>

⁹¹ Turning 65: <https://www.ramq.gouv.qc.ca/en/citizens/turning-65>

⁹² Seniors' Drug Plan: <https://www.saskatchewan.ca/residents/health/accessing-health-care-services/seniors-drug-plan>

⁹³ Canadian Dental Care Plan: <https://www.canada.ca/en/services/benefits/dental/dental-care-plan.html>

FD8	Indigenous Services Dental benefits ⁹⁴	As above for Indigenous Services NIHB plan.	This program provides coverage for benefits not available under other federal, provincial, territorial or private health insurance. These include diagnostic services, preventive services, restorative services, endodontic services, periodontal services, removable prosthodontic services, oral surgery services, orthodontic services and adjunctive services.
AB6	Dental and Optical Assistance for Seniors ⁹⁵	<p>To be eligible for the program an individual must:</p> <ul style="list-style-type: none"> -be 65 years of age or older -be an Alberta resident and have resided there for at least 3 months before applying among other criteria -be a Canadian citizen or admitted to Canada for permanent residence (landed immigrant) -be approved to receive Seniors Financial Assistance programs -have an annual income within the limits allowed by the programs 	<p>Dental: up to a maximum of \$5,000 of coverage every 5 years for select dental services and procedures that maintain a reasonable level of dental health.</p> <ul style="list-style-type: none"> - Every 5 years, the individual's \$5,000 of funding is renewed. If the individual does not use the full \$5,000 in this time period, the remaining amount does not carry over. <p>Optical: up to a maximum of \$230 every 3 years toward the purchase of prescription eyeglasses.</p> <ul style="list-style-type: none"> - Every 3 years, their optical funding is renewed. If they do not use the full funding in this time period, the remaining amount will not carry over.
ON3	Ontario Seniors Dental Care Program ⁹⁶	<p>An individual may be eligible is they:</p> <ul style="list-style-type: none"> - are 65 years of age or older, - are a resident of Ontario, - have an annual net income of \$25,000 or less if single, or a combined annual net income of \$41,500 or less for a couple, - have no other form of dental benefits, apart from the Canadian Dental Care Plan (CDCP). 	<p>Coverage includes:</p> <ul style="list-style-type: none"> - check-ups, including scaling, fluoride and polishing - repairing broken teeth and cavities - x-rays - removing teeth or abnormal tissue (oral surgery) - anesthesia - treating infection and pain - treating gum conditions and diseases.

⁹⁴ Indigenous Services Dental benefits: <https://www.sac-isc.gc.ca/eng/1574192221735/1574192306943>

⁹⁵ Dental and Optical Assistance for Seniors: <https://www.alberta.ca/dental-optical-assistance-seniors.aspx>

⁹⁶ Ontario Seniors Dental Care Program: <https://www.ontario.ca/page/dental-care-low-income-seniors>

Vision Care Programs			
FD9	Indigenous Services vision care ⁹⁷	As above for Indigenous Services NIHB plan.	<p>The NIHB program's vision care benefit includes:</p> <ul style="list-style-type: none"> - eye examinations when they are not insured by the province or territory - prescribed corrective eyewear - eyeglass repairs <p>The program provides coverage for benefits not available under other federal, provincial, territorial or private health insurance.</p>
AB6	Dental and Optical Assistance for Seniors ⁹⁸	<p>To be eligible for the program an individual must:</p> <ul style="list-style-type: none"> -be 65 years of age or older -be an Alberta resident and have resided there for at least 3 months before applying among other criteria -be a Canadian citizen or admitted to Canada for permanent residence (landed immigrant) -be approved to receive Seniors Financial Assistance programs -have an annual income within the limits allowed by the programs 	<p>Dental: up to a maximum of \$5,000 of coverage every 5 years for select dental services and procedures that maintain a reasonable level of dental health.</p> <ul style="list-style-type: none"> - Every 5 years, the individual's \$5,000 of funding is renewed. <p>Optical: up to a maximum of \$230 every 3 years toward the purchase of prescription eyeglasses.</p> <ul style="list-style-type: none"> - Every 3 years, their optical funding is renewed. <p>If the individual does not use the full dental or optimal amount within the time period, the remaining amount does not carry over.</p>
MB3	Seniors Eyeglass Program ⁹⁹	Those aged 65 and over are eligible.	This program is for those aged 65 and over and it helps lower the cost of eyeglass purchases.
QC8	Optometric Services ¹⁰⁰	<p>An individual may benefit from optometric services free of charge if they are insured by the Québec Health Insurance Plan and in any of the following situations:</p> <ul style="list-style-type: none"> - they are under the age of 18 or age 65 or over, - they are age 60 to 64, have been receiving a spouse's allowance under the <i>Old Age Security Act</i> for at least the past 12 consecutive months. 	<p>The Optometric Services program covers:</p> <ul style="list-style-type: none"> - examinations to monitor and assess eye health, - examinations specific to a particular condition, - eye examinations to obtain a driver's licence, - prescription of exercises to improve vision, - referrals to another health professional, - writing and handing over of prescriptions for eyeglasses or contact lenses (corneal lenses) following an examination.

⁹⁷ Indigenous Services vision care: <https://www.sac-isc.qc.ca/eng/1574179499096/1574179544527>

⁹⁸ Dental and Optical Assistance for Seniors: <https://www.alberta.ca/dental-optical-assistance-seniors.aspx>

⁹⁹ Seniors Eyeglass Program: <https://www.gov.mb.ca/health/mhsip/healthcoverage.html#ancillary-two>

¹⁰⁰ Optometric services: <https://www.ramq.gouv.qc.ca/en/citizens/health-insurance/optometric-services>

QC9	Visual Devices Program ¹⁰¹	Persons insured under the Québec Health Insurance Plan who have a visual deficiency.	This program enables older adults who have low vision or are functionally blind to borrow reading, writing and mobility aids at no cost. The program also provides financial support for the purchase and care of a guide dog.
Hearing Care Programs			
MB4	Seniors Hearing Aid Grant ¹⁰²	Individuals may be eligible if: - aged 65 or over, - annual family income below \$80,000, - they have documented hearing loss, - they have been prescribed hearing aids by a licensed hearing aid dealer.	The grant offers up to \$2000 every 5 years. It covers hearing aids, assessments, and fittings, but not replacement costs or repairs between claims.
PEI8	Seniors Hearing Aid Rebate program ¹⁰³	An individual is eligible if 65 years of age or older. Hearing assessments should be completed by a Certified Audiologist in consultation with a family physician or ear, nose and throat specialist. To be eligible for full benefits, applicant must not have any other medical coverage. If the applicant has coverage for a hearing aid but must cover a co-pay, this program may help cover the difference.	For eligible applicants at or below Market Basket Measure, the full cost of hearing aids will be covered. Market Basket Measure currently sits at \$22,253 or individuals or \$31,470 for couples. For applicant's who have annual income above Market Basket Measure year, a portion of the hearing aids will be covered. The hearing aid must meet program criteria and not cost more than the maximum of \$3,000 per hearing aid.
Mental Health Programs			
FD12	Indigenous Services mental health counselling benefits ¹⁰⁴	As above for dental and vision care.	The program provides coverage for professional mental health counselling to complement other mental wellness services. The program provides an eligible client with coverage for benefits not available under other federal, provincial, territorial or private health insurance. Every calendar year, an eligible client can receive up to 22 hours of counselling performed by an eligible provider on a fee-for-service basis. Additional hours in the same calendar year may be provided on a case-by-case basis.

Program eligibility criteria and funding availability may change over time.

¹⁰¹ Visual Devices Program: <https://www.ramq.gouv.qc.ca/en/media/1931>

¹⁰² Seniors Hearing Aid Grant: https://www.gov.mb.ca/seniors/hearing_aid_program.html

¹⁰³ Seniors Hearing Aid Rebate program: <https://www.princeedwardisland.ca/en/information/social-development-and-seniors/seniors-hearing-aid-rebate-program>

¹⁰⁴ Indigenous Services mental health counselling benefits: <https://www.sac-isc.gc.ca/eng/1576441552462/1576441618847>

Medical and Safety Equipment and Supplies Programs

These programs are intended to help older adults access medical and safety equipment and supplies. Some initiatives provide general support that can be used for a range of equipment or supplies, while others focus on specific types.

Table 5: Medical and Safety Equipment and Supplies

MB	Program	Eligibility	Description
General Medical Supplies Programs			
FD10	Indigenous Services medical supplies and equipment benefits ¹⁰⁵	As above for Indigenous Services NIHB plan.	The program covers items that are included on the Medical Supplies and Equipment Guide and Benefit lists. These must be: - prescribed by an NIHB-recognized health professional listed in the Medical Supplies and Equipment benefit lists, - obtained from an NIHB-recognized provider who is eligible to deliver the specific medical supplies or equipment.
AB4	Alberta Aids to Daily Living (AADL) ¹⁰⁶	Individuals may be eligible for benefits through AADL if they: - are an Alberta resident with a valid Alberta Health Care Insurance Plan card - require assistance because of a long-term disability, chronic illness or terminal illness (6 months or longer).	AADL is a program that offers funding for essential medical equipment and supplies to individuals with chronic conditions, including older adults. This program helps older adults access items like mobility aids, hearing aids, and home care supplies.
NL4	Special Assistance Program ¹⁰⁷	Eligibility is dependent on assessment by Newfoundland and Labrador Health Services (NLHS) professional staff.	The Special Assistance Program provides basic medical supplies (such as dressings, catheters and incontinent supplies), oxygen and related equipment and supplies, orthotics such as braces and burn garments, and equipment such as wheelchairs, commodes or walkers to assist with activities of daily living for eligible individuals living in the community.

¹⁰⁵ Indigenous Services Medical supplies and equipment benefits: <https://www.sac-isc.gc.ca/eng/1579620079031/1579620259238>

¹⁰⁶ Alberta Aids to Daily Living: <https://www.alberta.ca/alberta-aids-to-daily-living.aspx>

¹⁰⁷ Special Assistance Program: <https://www.gov.nl.ca/hcs/personsdisabilities/fundingprograms-hcs/#sap>

PEI11	Ostomy Supplies Program ¹⁰⁸	<p>An individual is eligible for the program if they:</p> <ul style="list-style-type: none"> - are a PEI resident, - have a valid PEI Health Card, - have filed their most recent income tax return in PEI, and - have a permanent ostomy and are registered with the Ostomy Supplies Program. 	<p>The Ostomy Supplies Program assists with the costs associated with a permanent ostomy.</p> <p>Depending on the individual's household income, they may be eligible for up to 100 per cent coverage to assist with the out-of-pocket cost of eligible ostomy supplies to a maximum of \$2,400 per year.</p> <p>If they have private insurance, they must submit all receipts there first. They can then submit the remaining out-of-pocket expense to the Ostomy Supplies Program.</p>
SK6	Saskatchewan Aids to Independent Living (SAIL) ¹⁰⁹	<p>To be eligible, an individual must:</p> <ul style="list-style-type: none"> - be a resident of Saskatchewan - possess a valid Saskatchewan Health Services Number - be referred for service by an authorized health care professional among other criteria - not receive benefits from other government agencies. 	<p>SAIL provides people who have physical disabilities and certain chronic health conditions a basic level of coverage for disability related equipment, devices, products, and supplies.</p> <p>SAIL's objectives are to ensure easy access to benefits by maintaining effective co-ordination with health professionals and provider agencies, and to help facilitate discharge from hospital so people can return to their homes.</p>
Safety and Mobility Equipment			
AB7	Special Needs Assistance for Seniors Program ¹¹⁰	<p>To be eligible for this program an individual must:</p> <ul style="list-style-type: none"> - be 65 years of age or older - be an Alberta resident - be a Canadian citizen or permanent resident - meet financial eligibility criteria <p>If they or their spouse, or both, have deferred receiving the Old Age Security pension, they are not eligible for Special Needs Assistance for Seniors.</p> <p>Any expenses they have before your 65th birthday are not eligible for funding. Special Needs Assistance for Seniors does not help with individuals under 65 years of age, including spouses, dependent children and grandchildren.</p>	<p>Special Needs Assistance for Seniors considers specific items that fall into one of the following 3 categories:</p> <ul style="list-style-type: none"> - health supports - personal supports - appliances or furniture <p>An individual's income level determines whether they are eligible for primary or secondary items.</p> <p><i>Seniors living in a continuing care home:</i></p> <p>If an individual is part of a senior couple who have been involuntarily separated for health reasons and one of them is residing in a continuing care home, the Alberta Seniors Benefit program may provide additional support. Special Needs Assistance for Seniors program may also take into consideration that they are maintaining two residences.</p>

¹⁰⁸ Ostomy Supplies Program: <https://www.princeedwardisland.ca/en/information/health-and-wellness/ostomy-supplies-program>

¹⁰⁹ Saskatchewan Aids to Independent Living: <https://www.saskatchewan.ca/residents/health/accessing-health-care-services/health-services-for-people-with-disabilities/sail>

¹¹⁰ Special Needs Assistance for Seniors: <https://www.alberta.ca/seniors-special-needs-assistance.aspx>

NB11	Senior Rehabilitative Equipment Program: Canadian Red Cross ¹¹¹	<p>Anyone with a referral from a health care provider can access the Health Equipment Loan Program.</p> <p>Anyone 65 and older who needs specialized equipment to help them maintain their independence, can access the Senior Rehabilitative Equipment Program.</p>	<p>The Health Equipment Loan Program loans mobility & bathroom aids at no cost. Equipment can include wheelchairs, walkers, shower chairs, tub transfer benches, commodes and raised toilet seats, crutches, canes.</p> <p>The Senior Rehabilitative Equipment Program provides customized mobility and bathroom aids to older adults who do not have a health card and are in a private home, apartment, Special Care Home, or Adult Residential Facility.</p>
NS4	Seniors Community Wheelchair Loan Program ¹¹²	<p>Individuals must be:</p> <ul style="list-style-type: none"> - residents of Nova Scotia with a valid Nova Scotia health card - 65 years of age or older at the time of application - have been assessed by an authorized health care provider - have annual net income which places the individual in Home Care Client Income Category A (\$31,661 or less if single, \$46,662 or less if married or common-law). 	The Seniors Community Wheelchair Loan Program provides temporary loaned wheelchairs to older adults in need, enabling them to remain mobile and active.
NS5	Home Lift Program ¹¹³	<p>Individuals may be eligible:</p> <ul style="list-style-type: none"> - if they are in receipt of Home Care Services from a Home Care Agency, - based on an assessment by an Authorized Health Care Provider, a mechanical lift is required to support Home Care Workers to deliver care safely within the client's home environment, - if they require a mechanical lift for use in the delivery of home care services regularly. 	The Home Lift Program provides the loan of a mechanical lift system to support home care workers to safely deliver care and to support Nova Scotians to remain in their own home.
QC6	Independent Living Tax Credit for Seniors ¹¹⁴	<p>An individual may be entitled to a refundable tax credit if they met the following requirements:</p> <ul style="list-style-type: none"> - were a resident of Québec, - were 70 or older. 	This is a refundable tax credit paid to older adults who incurred expenses for the purchase, lease or installation of eligible equipment or fixtures in their principal residence. It may also be granted to older adults who have stayed in a functional rehabilitation transition unit after hospitalization.

¹¹¹ Senior Rehabilitative Equipment Program: <https://socialsupportsnb.ca/en/program/canadian-red-cross-equipment-loan-programs>

¹¹² Seniors Community Wheelchair Loan Program: <https://novascotia.ca/dhw/ccs/wheelchair-loan-program.asp>

¹¹³ Home Lift program: <https://novascotia.ca/dhw/ccs/home-lift-program.asp>

¹¹⁴ Independent Living Tax Credit for Seniors: <https://www.revenuquebec.ca/en/citizens/tax-credits/independent-living-tax-credit-for-seniors/>

Medical Equipment Programs			
NS3	Health Equipment Loan Program – Bed Loan Program ¹¹⁵	Individuals are eligible if they are: - residents of Nova Scotia with a valid Nova Scotia health card, and - meet the criteria for the program as deemed by a care coordinator.	The Health Equipment Loan Program's Bed Loan Program provides temporary loaned beds to individuals in need of specialized medical equipment. The program is funded by the Department of Health and Wellness and administered through the Nova Scotia Health Authority and the Canadian Red Cross – Nova Scotia region. The loaned beds are delivered and assembled in the client's home.
NS8	Home Oxygen Services ¹¹⁶	Individuals are eligible if they require oxygen services for medical reasons referred to the program by a designated physician.	Home Oxygen Services provide eligible individuals in Nova Scotia with access to oxygen therapy and related equipment in the comfort of their homes.
PEI9	Glucose Sensor Program ¹¹⁷	An individual is eligible if they have been diagnosed with diabetes and: - are a PEI resident, - have a valid PEI Health Card, - have filed their income tax return for the most recent year, and - rely on an insulin pump or three or more daily injections of insulin to manage their diabetes.	Under the Glucose Sensor Program, eligible Islanders can buy glucose sensors at a reduced cost at pharmacies on PEI. Sensors for the Libre 2, Dexcom G6 or Dexcom G7, and Medtronic Integrated (CGM) Guardian 3, Guardian 4 Sensor or Guardian Connect CGM systems are covered through the program.
PEI10	Home Oxygen Program ¹¹⁸	An individual is eligible for the program if they: - are a PEI resident, - have a valid PEI Health Card, - meet the clinical criteria; and - a specialist has prescribed them oxygen. If they are a palliative care patient, they are eligible for coverage even if the hospital provides some of their equipment.	A Home Oxygen Program client is subsidized for up to 50 per cent of their approved home oxygen expenses to a maximum of \$200 per month. They deal directly with the supplier and pay their portion of the expense. Their home oxygen supplier will then bill the program for the remaining expense. Coverage is not retroactive; they are not reimbursed for supplies they have already purchased.

Specific eligibility criteria, application processes, and availability of these programs may vary.

¹¹⁵ Health Equipment Loan Program's Bed Loan Program: <https://novascotia.ca/dhw/ccs/health-equipment.asp>

¹¹⁶ Home Oxygen Services: <https://novascotia.ca/dhw/ccs/home-oxygen.asp>

¹¹⁷ Glucose Sensor Program: <https://www.princeedwardisland.ca/en/information/health-and-wellness/glucose-sensor-program>

¹¹⁸ Home Oxygen Program: <https://www.princeedwardisland.ca/en/information/health-and-wellness/home-oxygen-program>

Transportation and Care Access Programs

This category includes programs that assist older adults with expenses due to travel to access medical care, and other initiatives that are meant to ensure care access, such as telehealth.

Table 6: Transportation and Care Access

NB	Program	Eligibility	Description
Medical Transportation Programs			
FD11	Indigenous services medical transportation ¹¹⁹	As above for Indigenous Services NIHB plan.	The program may cover medical transportation costs if an individual needs to travel within Canada for medically necessary health services. Medical transportation benefits include: - travel costs, such as bus, airline and/or private vehicle - living expenses, such as meals and accommodations - emergency transportation, such as ambulance by air or ground
NL17	Medical Transportation Assistance Program (MTAP) ¹²⁰	A patient required to travel for specialized insured medical services may be eligible to apply for financial assistance for airfare and eligible taxi fares; private vehicle usage; purchased registered and private accommodations and meal allowance; busing and use of ferries.	MTAP provides financial assistance to a patient and their escort (if medically required) who incur substantial out-of-pocket travel costs to access specialized insured medical services that are not available in their community and/or within the province. Deductibles may apply for some expenses.
SK4	Senior Citizens' Ambulance Assistance Program (SCAAP) ¹²¹	An individual may be eligible if they: - are a Saskatchewan resident 65 years of age or older, - possess a valid healthcare card, - are not insured by any other government agency.	SCAAP caps ground ambulance fees at \$135 per eligible trip and provides coverage for interfacility transfers. Ambulance services must be the most appropriate mode of transport and services must be provided within the province by a licensed service.
Tele-health Programs			
NB9	Tele-Care 8-1-1 ¹²²	Any individual calling from within New Brunswick	Tele-Care is a free, bilingual and confidential telephone service. Nurses provide triage and information for non-urgent health concerns 24 hours a day, 7 days a week.

To access these programs and funding options, individuals usually need to meet specific eligibility criteria which may vary over time.

¹¹⁹ Indigenous Services medical transportation: <https://www.sac-isc.gc.ca/eng/1574177172364/1574177196509>

¹²⁰ Newfoundland Medical Transportation Assistance Program: <https://www.gov.nl.ca/la/medical-transportation-assistance-program-mtap/medical-transportation-assistance-program/>

¹²¹ Senior Citizens' Ambulance Assistance Program (SCAAP) (in middle of this page): <https://www.saskatchewan.ca/residents/health/prescription-drug-plans-and-health-coverage/health-benefits-coverage/partially-covered-services>

¹²² Tele-Care 8-1-1: <https://www2.gnb.ca/content/gnb/en/corporate/promo/accessing-healthcare/tele-care.html>

Conclusion

Canadian federal, provincial, and territorial governments provide a variety of health-related programs to support older adults aging at home. Recognizing the importance of enabling older adults to maintain their independence and live comfortably in their own residences, these initiatives aim to address the unique needs and challenges faced by older adults in their daily lives. These programs encompass a wide range of areas, including providing health and practical care in the older adult's home, extended health insurance to ensure coverage of essential services, drugs, and supplies, and financial supports for medical equipment and transportation. The specific programs and funding options available vary between provinces and territories, reflecting the diverse needs and priorities of different jurisdictions.