
Seniors' Health Care and Benefits

Ensuring a High Quality of Life for Alberta's Seniors



Wildrose Caucus

Get it Right!

Seniors' Health Care

As individuals age, health care becomes a primary concern. The PC Government has utterly failed our seniors in this regard. Despite continued promises, there remains a dearth of funding for assisted home care and a massive waiting list for rooms in long-term and palliative care facilities. Instead, seniors are often left to age in expensive and uncomfortable hospital rooms far away from loved ones.

The Government's failure to adequately plan for the impending baby boomer retirements will only exacerbate these pressures further. But instead of focusing infrastructure monies on addressing this shortage, the PCs continue to spend billions upon billions on new acute care facilities without a viable plan to fully staff them.

Permitting our seniors to spend their golden years in noisy and impersonal hospital wards instead of focusing resources on accommodating them in more appropriate (and affordable) arrangements has created a host of problems that plague our ailing health care system. Building the necessary facilities and programming to help our seniors make a seamless transition from independent living to assisted living to long-term care as needed must become the primary health system focus of the next Alberta Government.

To further complicate matters, the PCs have also mishandled drug coverage for our seniors. The Government's recently proposed 'Seniors Drug Plan' would see a monthly premium charged to seniors on modest fixed incomes. This is simply not acceptable – especially considering the many cost pressures faced by seniors in the current economic environment.

Get it Right

Alberta seniors deserve better. A Wildrose Government would improve health care for seniors by implementing the following plan:

- Ensure existing acute care facilities are fully staffed before building additional acute care capacity, and reallocate a portion of the resultant savings into significantly expanding the number of long-term care beds.
- Redirect more of the health budget to expanding home care and assisted living accommodations thereby empowering those seniors who are able to continue living in the comfort of their own homes and communities. This should include increased use of Personal Care and Special Care Homes where sponsor families are given the opportunity to accommodate and help care for willing seniors in the sponsors' homes where appropriate. These initiatives will not only save taxpayers millions, they will free up hundreds of badly needed acute care hospital beds.
- Introduce a 'Kinship Palliative Care' program where family members who might otherwise be employed in the workforce are compensated for providing end of life care for their loved ones.
- Greatly reduce the complexity and regulatory barriers to families, non-profit organizations, charities and businesses who wish to establish safe and affordable facilities providing assisted living, long term care and palliative care. Again, increasing the number of these beds will greatly reduce health costs and hospital overcrowding due to the thousands of Alberta seniors who have been inappropriately placed in acute care hospital beds.

- Conduct regular and random health, safety and care inspections of all licensed seniors facilities and post infractions online.
- Review all relevant legislation and strengthen enforcement to ensure the protection of our seniors from financial, physical and emotional abuse.
- Scrap the PC Government's proposed 'Seniors Drug Plan' which introduces onerous premiums for tens of thousands of Alberta seniors, and instead maintain the current plan where seniors pay 30% of each prescription up to maximum of \$25.
- Implement a 'Seniors Prescription Drug Hardship Benefit' that assists low income seniors who require an overly burdensome amount of expensive prescriptions. Seniors should not be placed in a position to choose between their needed prescriptions and the necessities of life.

Did you know?

- *One of the biggest causes of our ER backlogs is that there are not enough community long-term care beds for seniors. Because seniors have to wait in acute-care beds in hospitals, those beds cannot be used by people in the ER units that need them.*



Seniors' Benefits

The growth of our economy over the past decade (the recent recession notwithstanding) has significantly increased the cost of living for many of our seniors on modest fixed incomes. As a province, we need to ensure that those who have tirelessly worked to lay the foundation of our current prosperity, and who have paid a significant amount of taxes during their working years, enjoy a dignified retirement.

The Canadian Pension Plan (CPP) provides a relatively meager retirement income for Alberta's seniors. As costs continue to rise, this is concerning not only to retirees, but also to Albertans currently employed in the workforce. Albertans as a whole pay far more into the CPP than we receive back for our pensioners in benefits. This is not fair given the already unacceptably high transfer of wealth from Alberta to other provinces through federal equalization as well as our much higher average cost of living.

To supplement their CPP benefits, seniors often want to work part time during their golden years. Given the impending 'baby boomer' retirements and their effect on skilled labour shortages, this is certainly not a bad thing. However, for seniors, returning or remaining in the workforce is unattractive due to current taxation laws.

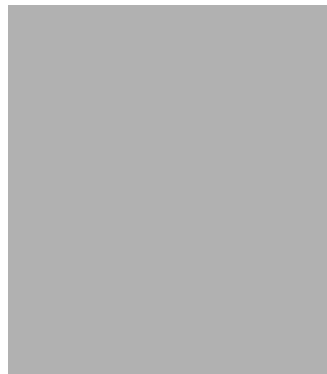
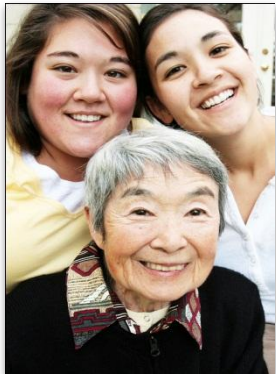
In addition, one of the most difficult financial challenges facing seniors today is the escalation of property taxes. As property values increase, seniors on fixed incomes find it difficult to cope. Many of these seniors have a great deal of equity in their homes, but are unable to take advantage of it without entering into a high-interest reverse mortgage.

Get it Right

Alberta seniors deserve better. A Wildrose Government would implement the following plan to improve the quality of life for Alberta's seniors:

- Introduce a program allowing seniors to defer their property taxes against the equity in their homes while working with municipalities to explore the feasibility of either freezing or restricting increases in property taxes for seniors living in modest accommodations.
- Work with the federal government to make it more financially attractive for seniors to return to or remain in the workforce. Any such changes should include reforms to reduce income taxes and eliminate claw-backs to benefits of seniors with modest incomes.
- Lobby the Federal Government to raise the basic personal and spousal tax exemptions in order to reduce senior income claw-backs and to leave more seniors and other modest income earners with more money in their pockets.
- Withdraw from the CPP and create an Alberta Pension Plan (APP). Our APP would provide Alberta seniors with increased pension benefits while also lowering premiums for Alberta's employers and employees.





For more information, please visit: www.wildrosecaucus.ca