



Long Term Care Funding Data

A COMPILATION OF GOVERNMENT FUNDING DATA FOR LONG
TERM CARE SERVICES AND SUPPORTS V.1.0

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Introduction:

The purpose of this report is to compile and quantify available data of government funding sources for long term care services and supports to assist the Ministry of Health in policy development to improve the financial sustainability and accessibility of Bermuda’s long term care system. Long-Term Care Services and Supports (LTSS) include residential long-term care (care homes and in home care) as well as individual services and supports provided to seniors and persons with disabilities.

The most up to date and available data was collected for this report. Due to various Departments’ data collection processes the data time periods differ. This report will be updated over time as more data becomes available and is collected.

This report is a deliverable of the 2017 Long Term Care Action Plan and was submitted to the Steering Committee in December 2017.

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Funding Sources for Long Term Care Services and Supports

- Out of pocket payments by residents/families
- Health Insurance Benefits
- Financial Assistance – Seniors, Disabled and Disabled Seniors
- War Veterans Fund
- Disability Pensions
- Workman’s Compensation
- Government Subsidy – Standard Health Benefit
- Ageing and Disability Services (ADS) & K. Margaret Carter Center (KMCC)
- Mid Atlantic Wellness Institute (MWI) - New Dimensions, Group Homes, Psychogeriatric (Reid Ward)
- Dame Marjorie Bean Hope Academy
- Government and/or Corporate Grants
- Public Donations
- Social Insurance
- Pensions

Primary Sources of Financial Support and the Services Funded:

	Medical Home Care	Personal Home Care ADL and IADL	Residential Care and Services	Adult Day Care Services
Out of Pocket	✓	✓	✓	✓
Health Insurance	✓	✓	x	✓
Financial Assistance	✓	✓	✓	✓
War Veterans	✓	✓	✓	✓
Disability Pensions	✓	✓	✓	✓
Workman’s Compensation	✓	✓	✓	✓
Health Subsidy	✓	x	Long-Stay Patients at KEMH and MWI	
ADS & KMCC	x	✓	✓	✓
MWI	✓	✓	✓	✓
Grants	x	x	✓	x
Public Donations	✓	✓	✓	✓
Social Insurance	✓	✓	✓	✓
Pensions	✓	✓	✓	✓

Financial Assistance – 2017 Annual Projection

- Projection determined by extrapolating 2 months of 2017 Financial Assistance data.
- The 2 months of data indicated support for 1,560 people– 582 seniors, 594 persons with disabilities, and 384 seniors with disabilities.

	Monthly Average*				2017 Projected Annual Spend			
	Seniors	Disabled	Disabled Seniors	TOTAL	Seniors	Disabled	Disabled Seniors	TOTAL
Food	\$86,522	\$108,838	\$55,875	\$251,235	\$1,038,267	\$1,306,058	\$670,494	\$3,014,819
Housing	\$734,627	\$369,098	\$524,946	\$1,628,671	\$8,815,524	\$4,429,175	\$6,299,356	\$19,544,055
Health Insurance	\$252,507	\$229,150	\$154,786	\$636,443	\$3,030,084	\$2,749,805	\$1,857,435	\$7,637,325
Other Benefits	\$54,857	\$232,776	\$57,001	\$344,634	\$658,289	\$2,793,314	\$684,009	\$4,135,612
TOTAL	\$1,128,513	\$939,861	\$792,608	\$2,860,983	\$13,542,164	\$11,278,352	\$9,511,294	\$34,331,811

*Full data was available for September and October, 2017.

Financial Assistance Payment Details for October 2017

Each row indicates the benefit, total funds provided per benefit and the number of persons receiving the benefit for each category of persons.

Benefit	Disabled		Seniors		Seniors & Disabled		TOTAL
	October	October	October	October	October	October	October
Adult Day Care	\$875.00	1	\$1,500.00	1	\$1,408.89	1	\$3,783.89
Auditory exam	\$50.00	1					\$50.00
BELCO	\$15,291.95	144	\$19,958.38	206	\$10,978.76	109	\$46,229.09
Child Day Care Allowance	\$7,200.00	9					\$7,200.00
Clothing	\$36.00	1					\$36.00
Dental Care	\$1,936.20	8	\$4,970.59	3	\$524.20	2	\$7,430.99
Disability Allowance	\$136,779.76	223			\$9,370.94	16	\$146,150.70
Disability Equipment Or Service	\$6,859.30	9			\$1,894.50	3	\$8,753.80
Eye Care Examination			\$100.00	1			\$100.00
Eye Care Frames			\$350.00	1	\$350.00	1	\$700.00
Food	\$116,202.59	319	\$90,671.25	293	\$59,281.12	182	\$266,154.96
Fuel - Cooking	\$665.00	7	\$50.00	1	\$581.30	3	\$1,296.30
Funeral Expenses			\$6,000.00	2	\$3,000.00	1	\$9,000.00
FutureCare	\$500.14	1	\$215,323.58	429	\$128,535.98	257	\$344,359.70
Group Home	\$16,088.62	19	\$667.00	1	\$2,217.00	3	\$18,972.62
HIP	\$216,766.10	506	\$3,004.68	7	\$6,867.81	16	\$226,638.59
Home Care	\$17,547.50	13	\$5,320.17	4	\$17,150.65	12	\$40,018.32
Insurance (Medical)	\$11,429.95	28	\$32,623.27	80	\$19,152.38	48	\$63,205.60
Laundry	\$14,714.84	194	\$8,938.18	129	\$6,024.47	79	\$29,677.49
Medical Equipment	\$4,129.85	7	\$2,115.00	5	\$315.59	3	\$6,560.44
Medical Supplies	\$3,556.08	12	\$1,394.97	5	\$2,571.29	12	\$7,522.34
Medication	\$12,709.06	6	\$7,306.95	2			\$20,016.01
Nursing Home	\$53,668.07	12	\$195,728.35	51	\$247,337.18	63	\$496,733.60
Podiatry			\$352.00	6			\$352.00
Public Transportation - Adult	\$7,438.62	111	\$155.24	3	\$345.00	5	\$7,938.86
Rent	\$202,559.42	183	\$355,005.62	369	\$154,662.23	158	\$712,227.27
Rest Home	\$59,424.24	16	\$158,083.49	48	\$107,272.54	35	\$324,780.27
Room	\$34,583.66	63	\$17,044.34	32	\$10,150.35	19	\$61,778.35
Room And Board	\$3,370.00	6	\$1,200.00	2	\$1,150.00	2	\$5,720.00
Telephone	\$5,157.52	140	\$4,772.71	133	\$2,636.29	74	\$12,566.52
Water	\$1,255.25	12	\$618.54	11	\$428.63	5	\$2,302.42
TOTAL	\$950,794.72	594	\$1,133,254.31	582	\$794,207.10	384	\$2,878,256.13

Health Subsidy 2016-2017

The Health Subsidy provides support for the Continuing Care Unit and long-stay patients at Kind Edward Memorial Hospital and Mid-Atlantic Wellness Institute (MWI). The figures presented represent Geriatric, Aged, Indigent and Youth Subsidies for the period February 2016 through January 2017.

Service	Subsidy Category	Funding
ACUTE CARE WING - NON DRG	Age Subsidy	\$4,123,780.10
ACUTE CARE WING - NON DRG	Indigent Subsidy	\$516,616.60
CCU - ROOM & CARE	Geriatric Subsidy	\$8,280,673.05
DR EF GORDON - NON DRG	Age Subsidy	\$9,647,533.80
DR EF GORDON - NON DRG	Indigent Subsidy	\$1,425,851.60
GORDON WARD EXT - NON DRG	Age Subsidy	\$3,403,856.20
GORDON WARD EXT - NON DRG	Indigent Subsidy	\$295,515.00
GOSLING WARD - NON DRG	Youth Subsidy	\$643,521.00
HOSPICE - ROOM & CARE	Age Subsidy	\$610,113.00
HOSPICE - ROOM & CARE	Indigent Subsidy	\$17,731.00
ICU WARD - NON DRG	Age Subsidy	\$108,267.60
ICU WARD - NON DRG	Indigent Subsidy	\$810.00
MWI REID WARD - ROOM & CARE	Age Subsidy	\$339,422.70
MWI REID WARD - ROOM & CARE	Indigent Subsidy	\$6,577.10
MWI SOMERS WARD - ROOM & CARE	Age Subsidy	\$111,219.50
MWI SOMERS WARD - ROOM & CARE	Indigent Subsidy	\$99,026.00
OVERFLOW BEDS - NON DRG	Age Subsidy	\$281,475.00
OVERFLOW BEDS - NON DRG	Indigent Subsidy	\$41,175.00
TOTAL		\$29,953,164.25

War Veterans – 2015-2016

The War Veterans fund provides support for veterans and spouses of deceased veterans. War Vets pays the FutureCare premium for all who are eligible. War Vets also pays for a number of services not provided by FutureCare or for benefits which are limited under FutureCare.

To date, the only funding that we have been able to separate for War Vets is for payment for residential care – Care Homes for 19 persons and Home Care for 22 persons.

Service	Funding
Care homes – Rest/Nursing Home	\$2,213,970
Home Care	\$726,383
TOTAL	\$2,940,353

Health Insurance Department – 2016

FutureCare and HIP provide health insurance benefits for home medical services, personal home care and adult day care as follows. FutureCare and HIP also pay benefits for long-stay patients at the hospital. The figures presented represent claims paid for the period February 2016 through January 2017.

Service	Funding
FC – Home Medical Services	\$72,836
FC – Personal Home Care	\$1,291,851
FC – Adult Day Care	\$55,435
FC – Dr. E. F. Gordon Ward – Non DRG	\$1,411,843
FC – Overflow Beds – Non DRG	\$40,635
FC – Gordon Ward Extension – Non DRG	\$611,718
FC – Acute Care Wing – Non DRG	\$688,082
FC – ICU Ward – Non DRG	\$15,265
HIP – Home Medical Services	\$455,179
HIP – Personal Home Care	\$106,818
HIP – Adult Day Care	\$7,250
HIP – Dr. E. F. Gordon Ward – Non DRG	\$1,130,946
HIP – Gosling Ward – Non DRG	\$448,502
HIP – MWI ROOM & CARE SOMERS WARD	\$959,961
HIP – MWI ROOM & CARE REID WARD	\$67,988
HIP – MWI ROOM & CARE DEVON LODGE	\$492,913
HIP – HOSPICE - ROOM & CARE	\$125,307
HIP – GORDON WARD EXT PUBLIC NON DRG	\$34,618
HIP – ICU WARD - PUBLIC NON DRG	\$30,010
HIP – AC 5S PUBLIC NON DRG	\$882,375
HIP – Overflow Beds – Non DRG	\$39,690
TOTAL	\$8,969,222

Government Grants and Funding

The Government provides grants to four care homes which are charities and operates and maintains two nursing homes. In addition, the Government funds Ageing and Disability Services, Mid Atlantic Wellness Institute (MWI), and Dame Marjorie Bean Hope Academy which provide direct services.

Service	Funding
Grant to Lorraine Rest Home	\$502,639
Grant to Matilda Smith Williams	\$250,000
Grant to Packwood	\$300,000
Grant to Summerhaven	\$300,000
Grants to LTSS Providers	\$93,000
Operating Budget for Lefroy House	\$4,771,784
Operating Budget for Sylvia Richardson	\$5,208,244
Ageing and Disability Services	\$1,016,000
K. Margaret Carter	\$1,867,000
MWI – New Dimensions	\$459,223
MWI – Group Homes	\$7,620,147
MWI – Psychogeriatric (Reid Ward)	\$1,833,684
Dame Marjorie Bean Hope Academy	\$1,288,193
TOTAL	\$25,509,914

Total Funding By Source

Source	Funding
Out of Pocket	?
Health Insurance Department	\$8,969,222
Financial Assistance	\$34,331,811
War Veterans	\$2,940,353
Disability Pensions	?
Workman's Compensation	?
Health Subsidy	\$29,953,164
Grants and Public LTC Funding	\$25,509,914
Public Donations	?
Social Insurance	?
Pensions	?
TOTAL	\$101,704,464

Cost Estimates for Care Homes

Home	Beds	Level of Care Provided*	Expenses per Year	Expenses per Bed per Month	Payroll	Payroll/ Expenses
Sylvia	34	Skilled Nursing	\$5,208,244	\$12,765	\$3,811,979	73.2%
Lefroy	32	Skilled Nursing	\$4,771,784	\$12,427	\$4,116,964	86.3%
Matilda Smith	24	Nursing	\$2,090,532	\$7,259	\$1,348,554	64.5%
Westmeath	64	Independent living to Skilled Nursing**	\$5,519,613	\$7,187	\$3,954,501	71.6%
Packwood	30	Nursing	\$2,285,363	\$6,348	\$1,761,039	77.1%
Lorraine	31	Nursing	\$2,119,186	\$5,697	\$1,683,104	79.4%

*The Ministry of Health is currently establishing standardized definitions for levels of care, as this work is still in development this categorization is provided for context.

**This care home also provides independent living which lowers the overall expense per bed.