

We can agree that we need home and community services – the services that let senior citizens age safely and productively in their homes and communities. But then there's the hard question: Where will the money come from? That's the elephant in the room. Not only is there no consensus, there hasn't even been enough discussion about how to pay for these services and how to make the difficult choices involved.

Care Watch believes it's time for a serious conversation about funding a home and community care policy.

We believe an equitable home and community care policy must:

- **parallel the Canada Health Act**, which defines a system that is transparent, accountable, and gives everyone the same access to all necessary services without financial or other barriers
- **specify dedicated and earmarked funding** that places home and community care on the same solid foundation as hospital and medical services

Where can this funding come from? Here are a few possible approaches along with some comments.

- **Social insurance** funded by employer/employee contributions captures only the paid labour force.
- **Private long-term care insurance** and **private savings** are out of reach for most seniors, who lack either the income or the time to build up the necessary savings.
- **Diverting resources from other health services** fosters competition instead of coordination.
- **General taxation** and **public insurance** both come from general tax revenues. Public insurance, however, protects the funding so it can be used only for home care and community services.



Care Watch believes funding for home and community care should come from public insurance, because:

- It can generate the amount needed to cover the population completely and equitably.
- It reflects the values that underlie our public health system, remaining true to the principles of the *Canada Health Act*. We share costs across society and distribute services to those who need them, with no individual or group shouldering the full burden.

What can you do?

We need a home and community care policy that parallels the Canada Health Act.

You can get involved in discussions and ask the hard questions, for example:

- Do home and community care deserve the same priority and stability as medical and institutional care?
- How will this care be available to all seniors regardless of their income or their employment status?
- What can current and future seniors count on? What should they be able to count on?

For additional information, see Care Watch's position statement at:

<https://carewatchontario.com/knowledgebase/position-statements/>

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