

***Seniors Working Group - New Brunswick***

***Presentation***

***to***

***Department of Social Development***

***Honourable Minister Sue Stultz and Department of Health Officials***






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## *Topics*

-  **Prescription Drugs - Low Income**
-  **Mandate of Ombudsman - Better Protection for Seniors**
-  **Seniors Panel - Five Member Group Appointed**
-  **Government Renewal and Restructuring - Secretariat-Seniors**
-  **Pension - OAS - GIS – CPP**

## Summary of Topics

### **1. Prescription Drugs - Low Income**

As of January 1, 2012 the prescription drug program for low income seniors who are receiving annual income of \$17,198 or less and couples living with a combined income of \$26,955, the co-pay amount has increased by 100%, from \$250 to \$500. This increase has certainly a greater negative impact on seniors who are living in poverty and those who have multiple health problems. There are 55,384 seniors receiving the Guaranteed Income Supplement.

In Nova Scotia, seniors have their premium waived entirely if they receive the Guaranteed Income Supplement; Quebec and Alberta provide free prescription coverage for seniors 65 and over.

#### **Recommendation:**

That the co-pay for seniors 65 and over, who receive the Guaranteed Income Supplement be waived.

[http://www2.gnb.ca/content/gnb/en/services/services\\_renderer.8875.html](http://www2.gnb.ca/content/gnb/en/services/services_renderer.8875.html)

### **2. Mandate of Ombudsman - Better Protection for Seniors**

David Alward stated during the election campaign that New Brunswick Seniors want to live with dignity and respect while continuing to support a prosperous and dynamic province for their children and grandchildren. He said that he understood these desires and has a plan to provide a better deal for seniors. He promised to expand the mandate of the provincial Ombudsman to include nursing homes, special care homes and home care services as part of a new seniors' Charter of Rights and establish a 1-800-SENIORS, toll-free hotline for people over the age of 65 looking for government information and services. Eight (8) provinces now have the jurisdiction to investigate long-term care and nursing care facilities. New Brunswick has fallen behind in the oversight of investigating issues of concern to seniors and those living in nursing care facilities'.

[Annual Report 2010-2011 update - Beyond Scrutiny: Opening up the MUSH sector to oversight](#)

In New Brunswick, when residents are required to leave a nursing home, a community placement facility or a special care home, the required notice is fifteen (15) days. The department of Social Development does not have a policy to ensure that residents are protected from being evicted from the residence for whatever reason.

There has been an increased number of nursing care facilities that have been enforcing this provision. Many residents move out silently for fear of further reprisals from the public and the home. In Alberta, Newfoundland, Nova Scotia, Saskatchewan, British Columbia, Manitoba, Ontario and Quebec no eviction policies or regulations exist.

In Prince Edward Island, both public and private facilities manage intakes, transfers and discharges through a unified provincial admission committee. An operator may bring issues with problem residents to an admissions committee if the facility is unable to arrange a workable agreement between the resident and the operator. If the committee is in agreement, the resident is placed on a transfer list to a suitable alternative facility.

In New Brunswick, special care and nursing homes operators are not legislated to accept residents on a first come basis. Individuals are required to make two selections when deciding to go to a nursing care facility within 100 k. Many are led to believe they will be transferred to a nursing care facility after making the selection of their choice. Because they require greater care than others, they are being passed over and remain in a hospital setting for long periods of time. (i.e. 3-4 years).

**Recommendation:**

1. That the government amend the Ombudsman Act so that an independent oversight and investigation can be carried out without reprisals for seniors, residents of nursing care facilities and their families.
2. That an advocate for seniors be established in the office of the ombudsman as part of the Seniors Charter of Rights with a 1-800 SENIORS, toll free line with sufficient resources to provide government information and services.
3. That a policy be implemented where an operator who is unable to resolve an issue or concerns with a resident, will have the issue dealt by the provincial ombudsman.
4. That a nursing care facility be legislated to accept individuals on a first come first serve basis.

<http://www2.gnb.ca/content/dam/gnb/Departments/sd-ds/pdf/Standards/AdultResidential-e.pdf> Section 2.14  
[http://pcnb.ca/files/PCNB\\_ForAChangeBooklet\\_ENfin\\_sm.pdf](http://pcnb.ca/files/PCNB_ForAChangeBooklet_ENfin_sm.pdf)

**3. Seniors Panel - Five Member Group Appointed**

The five-member panel will be chaired by John McLaughlin, president emeritus of the University of New Brunswick. Also on the panel are Jane Barratt, secretary-general, International Federation on Aging; Larry Boudreau, former vice-president, Assumption Life; Pierre LeBouthilier, former chief executive officer, Beauséjour Regional Health Authority; and Aline Saintonge, former deputy head, Culture and Sport Secretariat. The Atlantic Institute on Aging will provide project and administrative support.

The panel according to the government will help the province make plans to deal with the aging population. The Premiers plan is to develop a blue print to guide the government funding for community development and services that help seniors live active, healthy lives. The panel will

- consider roles of seniors their families and the context in which they live change and evolve;
- aim to understand the social and economic challenges facing seniors, communities and governments;
- communicate the choices and supports that seniors identify needed in order to live independently and remain in their communities.

[http://www2.gnb.ca/content/gnb/en/news/news\\_release.2012.02.0076.html](http://www2.gnb.ca/content/gnb/en/news/news_release.2012.02.0076.html)

## **Discussion**

1. Will the panel work and oversee the implementation of the “Be Independent Longer”. New Brunswick Long-Term Care Strategy developed in 2008?
2. Will the panel consult with senior stakeholders?
3. Will senior’s stakeholders be part of the work of the panel?

## **4. Government Renewal and Restructuring - Secretariat-Seniors**

The Senior and Healthy Aging Secretariat mandate is to support the Minister Responsible for Seniors; promote the healthy aging and wellness of seniors; collaborate with senior related organizations, oversee the coordination of the development and implementation of initiatives under the Renewed Long Term Care Strategy; coordinate all strategies that promote healthy active living for seniors; coordinate all long term care strategies that increase support for informal caregivers; coordinate the Senior Goodwill Ambassador Program; coordinate the development and dissemination of information for seniors which is prevention-focused working in partnership with partner departments and stakeholders.

[http://www2.gnb.ca/content/gnb/en/contacts/dept\\_renderer.17444.200655.html#mandate](http://www2.gnb.ca/content/gnb/en/contacts/dept_renderer.17444.200655.html#mandate)

## **Discussion:**

1. Will the government renewal and restructuring have an impact on the Secretariat role in its function to support the Minister for senior’s reasonability to oversee the coordination of senior’s initiatives?

## **5. Pension - OAS - GIS – CPP**

On January 30, Prime Minister Stephen Harper announced his party will move forward with a contentious plan to make cuts to the future costs of the public pension benefit system. Specific details have not been released, it is expected the government will change the qualification for the old age security (OAS) available to any senior who has lived 10 years in the country from 65 to 67 years of age.

The government’s own 2011 Actuarial Report indicates that the OAS will account for 2.37% of GDP in 2011, 3.16% in 2030, but then fall *below* today’s level to 2.35% in 2060.

Therefore, in the long run, the current system is clearly affordable and will be a smaller share of the budget than it is today. If the age limit is increased, more seniors between the age of 65 and 67 will rely on social assistance from the province. By increasing the guaranteed income Supplement by 15%, no senior current or future will retire into poverty, since public pensions are adjusted for inflation.

Ninety (93%) of Canadians who are covered by CPP, have no pension plan. The CPP offers a source of retirement income that is portable across jobs across the provinces insured against inflation, and backed up by the government. To double the CPP benefit would raise the floor of the pension plan for everyone.

Past experience shows that gradually phased-in and modest increase in CPP premiums would not have significant impacts on economic growth or employment. The added bonus the CPP requires smaller contributions (due to low administration costs) to produce the same return for retirement income. Unlike the CPP most private pension plans aren't protected against inflation, nor are they portable across jobs. In the private sector there is constant fear that the pension is under-funded or bankruptcy-something that would never happen to the CPP.

**The plan has been researched, costed and certified by Bernard Dussault former chief actuary of the Canada Pension Plan.**

<http://www.theglobeandmail.com/news/politics/research-belies-pms-warning-about-oas/article2320279/>

**Recommendation:**

We encourage the government to:

1. Lobby the federal government to not increase the age limit of the old age security from 65 to 67.
2. Increase the guaranteed income supplement by 15% to lift all seniors out of poverty.
3. Increase the CPP premiums by 60% over seven years.