Health-Care Services and Utilization

HIGHLIGHTS

• In 2003, 11% of seniors in Peel and 9% of seniors in Ontario received home-care services for which the cost was not covered by government. In most instances, seniors in Ontario (6%) relied on a family member to provide home-care services for which the cost was not covered by government.

• Almost one-quarter (23%) of female seniors and one in five male seniors (21%) spent some time providing unpaid child care to either their own children or the children of a family member, friend or neighbour in the week prior to the 2001 census.

• In the 2003 Canadian Community Health Survey, 99% of Peel seniors reported that they had a regular medical doctor. This is slightly higher than in Ontario where 97% of seniors reported that they had a regular medical doctor.

• More than half (58%) of Peel seniors reported that they had seen or talked to a dentist or orthodontist at least once in the past 12 months.

• While over three-quarters of seniors in Peel and Ontario had coverage for medications, a lower proportion of seniors reported having insurance coverage (private, government, or employer-paid plans) for other health related expenses such as dental expenses, eye glasses or contact lenses, and hospital charges for a private or semi-private room.

• In Peel, a higher proportion of 65- to 74-year-olds reported having insurance coverage for items such as dental services, eye glasses or contact lenses and private or semi-private hospital rooms compared to persons aged 75 years and older. Male seniors reported a higher proportion of insurance coverage than females for these same items.

Introduction

Seniors require access to a regular family physician and the support of other health-care services as needed. Seniors may also require assistance with their daily activities through home care. These services can be provided by government funded agencies or through private agencies paid by the senior or their family. In some instances this care is provided by a family member, friend or neighbour. The ability to pay for various health-care services such as dental care or eye glasses and contact lenses may be dependent on having private insurance. Some seniors do not have the financial resources to pay for these services or are not covered by any insurance plan.39

Some data on health-care services, insurance coverage and home care for seniors were collected from the 2003 Canadian Community Health Survey. Please note that data for Peel were not always available due to small numbers.

This chapter will describe access to home-care and health-care services by seniors in the Region of Peel and Ontario. Insurance coverage for health-care services will also be discussed as this can affect a senior’s ability to access health-care services.
**Home-Care Services**

Sometimes, seniors require assistance with their daily activities through home care. These services can be provided by government agencies or through private agencies paid by the senior or the senior’s family. In some instances, this care is provided by a family member, friend or neighbour.

There are several types of home-care services that seniors can access. These include:

- Health- or home-care services received at home and provided to seniors as well as individuals with disabilities either through government or private agencies. Home-care services can include nursing care, help with bathing or housework, respite care (i.e., temporary relief for caregivers) and meal delivery.

- Home-care services that are not covered by government, such as care provided by a family member, neighbour or friends.

According to the 2003 Canadian Community Health Survey (CCHS), 15% of non-institutionalized Canadian seniors reported they received home care in the past 12 months. The proportion of seniors who received home care increased by age group from 8% of 65- to 74-year-olds to 42% of persons aged 85 years or older. A higher proportion of women compared to men across all age groups reported they received home care. A similar finding occurred in Ontario.

Home-care services are either funded by the government (fully or partially) or not covered at all (private or provided by informal sources such as family, friends or neighbours). In the 2003 Canadian Community Health Survey, approximately 9% of Ontario seniors reported that they received some type of home-care service either fully or partially funded by government in the past 12 months. Data for Peel were not releasable due to small numbers. In addition, in 2003, 11% of seniors in Peel and 9% of seniors in Ontario received home-care services for which the cost was not covered by government.

Figure 5.1 shows the breakdown of type of home-care services received by type of funding. Personal care, nursing care and housework were the three most common home-care services covered entirely or partially by the government and provided to Ontario seniors. Housework, shopping and meal preparation were the three most common home-care services not covered by any government funding.
Figure 5.2 shows who most often provided home-care services to seniors who received services not covered by government. In most instances, seniors in Ontario (6%) relied on a family member to provide such services. Much fewer seniors had used a private nurse (0.3%) or volunteer (0.2%) in the past 12 months. The breakdown of private home-care service providers was not releasable for Peel due to small numbers.

**Figure 5.1: Proportion of Seniors Who Received Home-Care Services by Type of Funding, Ontario, 2003**

<table>
<thead>
<tr>
<th>Type of service</th>
<th>Personal care</th>
<th>Nursing care</th>
<th>Housework</th>
<th>Health services</th>
<th>Meals</th>
<th>Shopping</th>
<th>Respite care</th>
</tr>
</thead>
<tbody>
<tr>
<td>Per cent of seniors</td>
<td>2.6</td>
<td>0.9</td>
<td>0.3</td>
<td>0.3</td>
<td>0.5</td>
<td>0.6</td>
<td>0.5</td>
</tr>
</tbody>
</table>

**Figure 5.2: Provider of Home-Care Services Not Covered by Government, Ontario, 2003**

<table>
<thead>
<tr>
<th>Provider</th>
<th>Per cent of seniors</th>
</tr>
</thead>
<tbody>
<tr>
<td>Family</td>
<td>6.1</td>
</tr>
<tr>
<td>Homemaker</td>
<td>1.7</td>
</tr>
<tr>
<td>Neighbour/friend</td>
<td>1.3</td>
</tr>
<tr>
<td>Nurse</td>
<td>0.3</td>
</tr>
<tr>
<td>Volunteer</td>
<td>0.2</td>
</tr>
</tbody>
</table>

Source: Canadian Community Health Survey 2003, Statistics Canada, Share File, Knowledge Management and Reporting Branch, Ontario Ministry of Health and Long-Term Care.
Four per cent of Ontario seniors reported that there was a time in the past 12 months when they needed home-care services but could not receive them. The reasons that they could not access these services are described in Figure 5.3. Most of these seniors reported not accessing home-care services because they were not available in their area.

**Figure 5.3: Barriers to Accessing Home-Care Services for Seniors, Ontario, 2003**

<table>
<thead>
<tr>
<th>Reason for no access</th>
<th>Per cent of seniors</th>
</tr>
</thead>
<tbody>
<tr>
<td>Not available in area</td>
<td>0.8</td>
</tr>
<tr>
<td>Didn’t get around to it/ didn’t bother</td>
<td>0.7</td>
</tr>
<tr>
<td>Cost</td>
<td>0.6</td>
</tr>
<tr>
<td>Decided not to seek service</td>
<td>0.5</td>
</tr>
<tr>
<td>Didn’t know where to go</td>
<td>0.4</td>
</tr>
<tr>
<td>Not available for time required</td>
<td>0.3</td>
</tr>
</tbody>
</table>

**Note:** All percentages should be interpreted with caution due to high sampling variability.

**Source:** Canadian Community Health Survey 2003, Statistics Canada, Share File, Knowledge Management and Reporting Branch, Ontario Ministry of Health and Long-Term Care.

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**Unpaid Work Provided by Seniors**

According to the 2001 census, in addition to unpaid housework, Peel seniors had provided some hours of unpaid care or assistance to children or other seniors in the week prior to the census survey.

One in five female seniors (21%) and 13% of male seniors in Peel had contributed 30 hours or more of unpaid housework during the week before the census. This was defined as: hours spent doing unpaid housework (such as meal preparation, cleaning the house, yard work) for members of one’s own household, for other family members outside the household, and for friends or neighbours.

Almost one-quarter (23%) of female seniors and one in five male seniors (21%) in Peel spent some time providing unpaid child care to either their own children or the children of a family member, friend or neighbour in the week prior to the census. Seven per cent of seniors spent 15 hours or more providing unpaid child care during the week prior to the census.
Fourteen per cent of female seniors and 13% of male seniors spent some time providing unpaid care or assistance such as personal care or grocery shopping to another senior family member, friend or neighbour, either inside or outside of their home. Four per cent of seniors provided 10 or more hours of unpaid senior assistance during the week prior to the census.

Unpaid housework, child care or senior care and assistance did not include volunteer work for a non-profit organization, a religious organization, a charity or community group, or work without pay in the operation of a family farm, business or professional practice.

According to the 2001 Canadian General Social Survey (GSS), nearly 4% of Canadians live in a multi-generational household, which is defined as, households with at least three generations including grandparents, parents, and grandchildren. Immigrants were twice as likely as those Canadian-born to live in a multi-generational household. The GSS data showed that less than 3% of people who were Canadian-born lived in multi-generational households in 2001, compared with 7% of those born outside Canada. The higher share of multi-generational households in British Columbia and Ontario may reflect these provinces’ larger immigrant populations. Given the large immigrant population in Peel, it is possible that there would be many multi-generational households in Peel. Although exact data are unknown, seniors living in these households could be a provider of unpaid child and senior care in these households.

**Health-Care Utilization**

In the 2003 Canadian Community Health Survey, 99% of Peel seniors reported that they had a regular medical doctor. This is slightly higher than in Ontario where 97% of seniors reported that they had a regular medical doctor.

The proportion of seniors who reported that they had been an overnight patient in a hospital, nursing home or convalescent home in the past 12 months was similar in both Peel (14%) and Ontario (13%).

A high proportion of seniors in Peel (91%) and Ontario (90%) reported they had seen or talked to their family doctor once or more during the past 12 months compared to any other health professional (see Figure 5.4). A higher proportion of seniors in Peel (51%) reported that they had seen or talked to some other type of medical doctor such as a surgeon, allergist, orthopaedist, gynaecologist or psychiatrist at least once or more in the past 12 months compared to Ontario (37%). More than half (58%) of Peel seniors reported that they had seen or talked to a dentist or orthodontist at least once in the past 12 months. This proportion was similar among Ontario seniors (57%).
Insurance Coverage

The inability to pay for health-care services such as prescriptions, dental care, eye glasses or contact lenses, and hospital costs not covered by government can be a barrier to health for seniors. Some seniors do not have the financial resources to pay for these services or are not covered by any insurance plan.

Although seniors have coverage for prescription medications in Ontario (provided by the provincial government through the Ontario Drug Benefit Program with a partial co-payment), in 2003 approximately 79% of seniors in Peel reported that they had insurance that covered all or part of the cost of their prescription medications (see Figure 5.5). It should be noted that under-reporting of prescription coverage has been noted as a limitation of survey data according to a Canadian study.

While over three-quarters of seniors had coverage for medications, a lower proportion of seniors reported having insurance coverage (private, government, or employer-paid plans) for other health related expenses such as dental, eye glasses or contact lenses, and hospital charges for a private or semi-private room (see Figure 5.5). The proportion of seniors in Peel who reported having insurance coverage was similar to Ontario for all of these health-care services.
In Peel, a higher proportion of 65- to 74-year-olds reported having insurance coverage for items such as dental services, eye glasses or contact lenses and private or semi-private hospital rooms compared to persons aged 75 years and older (see Figure 5.6). A higher proportion of male than female seniors in Peel have insurance coverage for these items such as dental (40% compared to 33%), eye glasses or contact lenses (44% compared to 38%) and private or semi-private hospital rooms (55% compared to 38%) (data not shown).
With the increasing number and proportion of seniors in the Region of Peel over the next 20 years, more home-care services, both private and public, will be required to meet the needs of the senior population.

**Summary**

According to the 2003 CCHS, approximately 9% of Ontario seniors reported that they received some type of home-care service either fully or partially funded by government in the past 12 months. Eleven per cent of seniors in Peel and 9% of seniors in Ontario received home-care services for which the cost was not covered by government.

Personal care, nursing care and housework were the three most common home-care services covered entirely or partially by the government and provided to Ontario seniors. Housework, shopping and meal preparation were the three most common home-care services not covered by any government funding. Six per cent of seniors in Ontario relied on a family member to provide home-care services not funded by the government.

Four per cent of Ontario seniors reported that there was a time in the past 12 months when they needed home-care services but could not receive them.

One in five female seniors (21%) and 13% of male seniors living in Peel had contributed 30 hours or more of unpaid housework during the week before the 2001 census. This was defined as hours spent doing unpaid housework (such as meal preparation, cleaning the house, yard work) for members of one’s own household, for other family members outside the household, and for friends or neighbours.
Almost one-quarter (23%) of female seniors and one in five male seniors (21%) spent some time providing unpaid child care to either their own children or the children of a family member, friend or neighbour in the week prior to the census. Seven per cent of seniors spent 15 hours or more providing unpaid child care during the week prior to the census.

Fourteen per cent of female seniors and 13% of male seniors spent some time providing unpaid care or assistance such as personal care, grocery shopping, for another senior family member, friend or neighbour, either inside or outside of their home. Four per cent of seniors provided 10 or more hours of unpaid senior assistance during the week prior to the census.

In the 2003 CCHS, the majority of seniors in Peel (99%) and Ontario (97%) reported that they had a regular medical doctor. The proportion of seniors who reported that they had been an overnight patient in a hospital, nursing home or convalescent home in the past 12 months was similar for Peel (14%) and Ontario (13%).

In the 2003 CCHS, 91% and 90% of seniors in Peel and Ontario respectively, reported that they had seen or talked to their family doctor once or more during the past 12 months. A higher proportion of seniors in Peel (51%) reported that they had seen or talked to some other type of medical doctor such as a surgeon, allergist, orthopaedist, gynaecologist or psychiatrist at least once or more in the past 12 months compared to Ontario seniors (37%). In Peel, 58% of seniors reported that they had seen or talked to a dentist or orthodontist in the past 12 months compared to 57% of Ontario seniors.

In 2003, approximately 79% of seniors in Peel reported that they had insurance that covered all or part of the cost of their prescription medications. While over three-quarters (79%) of Peel seniors had coverage for medications, a lower proportion of seniors reported having insurance coverage (private, government, or employer-paid plans) for other health related expenses such as dental expenses, eye glasses or contact lenses, and hospital charges for a private or semi-private room.

Among seniors, males were more likely than females to have insurance coverage for other health related expenses such as dental, eye glasses or contact lenses, and hospital charges for a private or semi-private room. Seniors aged 65 to 74 years were more likely than seniors aged 75 years and older to have insurance coverage for the same items.