

# Personal Care Allowance (PCA)

Personal Care Allowance is a benefit paid to cover the cost of temporary or permanent in-home care. Personal care is usually recommended through a hospital discharge care plan or recommended by your health care provider. The benefit allows for assistance with wound care, bathing, dressing, homemaking and transportation issues. The allowance will cover the costs to provide the assistance you require.

## Eligibility

This benefit is provided to workers who because of their injury have severe and long term basic daily living limitations. This results in the need for temporary or permanent assistance with communication, mobility or self-care. This allowance considers your physical or psychological needs covered by Workers' Compensation, and services will be based on your individual needs.

## Determining needs

Health care professionals (physician, registered nurse, occupational therapist, etc.) assess workers to determine what assistance is required. Recommendations for services are provided based on the physical restrictions and care requirements for the compensable (accepted work-related) injury.

If you were treated at a hospital, you will likely be discharged with a care plan that outlines your personal care needs. If you were not provided with a care plan from the hospital or if you were not treated at a hospital, the recommendation for this service will be provided by your physician. Based on the recommendations, your case manager will contact an agency to assess your needs (e.g., type of care, number of hours per week, etc.) and provide services on behalf of WCB-Alberta.

Personal care services are provided in two stages;

- **Agency managed home healthcare services** are usually required only on an initial short term basis. Severe injuries may require agency managed home care for longer periods. Services are provided and managed by an agency except for very rare circumstances when, due to a remote location or other situations, an agency is not available to provide this care. Arrangements cannot be made for a family member or friend to provide the agency-managed personal care. Services are billed directly to WCB-Alberta.
- **Self-managed personal care** provides the support and assistance to promote increased independence and skills training. This level is usually established, for long-term care requirements, following the initial agency managed home healthcare, once your medical recovery has maximized and stabilized. Self-managed PCA is paid directly to you or your legal designate. You may then arrange to hire a nurse or attendant to provide the required personal, homemaking and supervision services in your home. You pay the caregivers directly for the approved services. A Self-managed Personal Care Needs form must be completed to determine the appropriate assistance required.

### WCB-Alberta coverage for the help hired

Some caregivers (contractors or subcontractors) may not have Workers' Compensation insurance of their own. If these individuals are injured while working for you, you are not protected from a lawsuit. For your own protection, you may wish to apply for a deeming order. A deeming order can help ensure all those who perform work for you are covered by Workers' Compensation insurance. WCB-Alberta premiums to cover any personal attendant are covered by WCB-Alberta. Contact WCB-Alberta for more information on this option.

### Determining the benefit amount for self-managed care

Your case manager will review the assessment and recommendations and, based on the Personal Care Allowance criteria, determine the appropriate category of care to suit your individual needs. The amount of the Personal Care Allowance varies depending on the type of services required, amount of care required and your personal living arrangements.

### Personal Care Allowance review entitlement

The case manager will review the information on your file on an ongoing basis to ensure that the services provided continue to meet your needs. The agency providing services is required to submit regular progress reports. Several situations could indicate the need for a reassessment of the care required. Some indications could include: a change in your medical condition; completion of home modifications; or a move to another home. You, your spouse/adult interdependent partner, family member, doctor, etc. should report any changes in your medical condition or circumstances to your case manager.

### Benefits included in a self-managed Personal Care Allowance

Once your PCA benefit amount is determined, the following are some expenses that you, as the caregiver's employer, need to budget for in your monthly, self-managed PCA:

- an amount to cover the gross salary of your attendant and/or nurse
- an amount to cover statutory holidays and vacation pay for your attendant
- an amount, based on your attendant's salary, payable to Revenue Canada, representing your portion of the attendant's Canada Pension Plan and Employment Insurance premiums
- an amount to cover your bookkeeping or administration expenses, including bank service charges.

### Self-managed Personal Care Allowance payment

The PCA is paid to you near the beginning of each month. PCA is paid by WCB-Alberta for as long as necessary due to the compensable injuries.

### Responsibilities to Canada Revenue Agency

Contact an accountant who can help you or your legal representative investigate your Canada Revenue Agency obligations, or book an appointment with **RAPS** (Residential Aid Placement Services) for assistance with hiring a caregiver, bookkeeping, etc.

You should report the PCA as income when you file your annual income tax return.