

Personal care

A severe workplace injury can be life changing. The basic tasks that made up your daily routine might now be a challenge and we're here to help.

If you have been severely injured, personal care may be recommended through your hospital discharge care plan, or by your health care provider. Personal care providers can assist with tasks such as wound care, bathing, dressing, homemaking and transportation.

In these cases, we may contract a home healthcare agency for you to provide the care needed. Alternatively, we can offer you a personal care allowance (PCA), which you may use to cover the cost of temporary or permanent in-home care.

Personal care allowance eligibility

If you are severely disabled following a workplace injury, we use the following two-step process to determine eligibility for the PCA, to make sure that you receive the assistance you need to recover safely at home:

Step 1. Confirm that you are severely disabled.

You are considered severely disabled when:

- Due to the accepted work related injury, you have severe and prolonged functional limitations (e.g., cannot walk), and
- Due to those functional limitations, you need temporary or permanent assistance with communication, mobility or self-care.

Step 2. Confirm that in order to live at home, you need assistance with communication, mobility, self-care or supervision due to the accepted work-related injury.

If you meet the above criteria, WCB-Alberta may pay for assistance in the form of a personal care allowance (in addition to other benefits). The amount of the allowance paid depends on the level of personal care you need.

Determining your personal care needs

The PCA offers support if you need help in order to live at home (the alternative would be to live in a nursing care facility). Health care professionals (e.g., physician, registered nurse, occupational therapist, etc...) assess what assistance you need. These professionals make recommendations for services based on the physical restrictions and care requirements for your work-related injury.

If you were treated at a hospital, you could be discharged with a care plan that outlines your personal care needs. Based on the recommendations, your case manager will contact a personal care agency to confirm your needs (e.g., type of care, number of hours per week) and to offer services on behalf of WCB-Alberta.

Agency-managed home healthcare services are usually only needed on an initial short-term basis and are direct billed to WCB-Alberta.

Self-managed personal care

Self-managed personal care promotes increased independence and skills training. Self-managed personal care is typically considered appropriate for long-term needs, and once your medical recovery has been maximized and stabilized (often by the support provided during the initial agency provided care).

At this stage, you may arrange to hire a nurse, attendant or family member to offer the needed personal, homemaking and supervision services you need in your home. WCB-Alberta pays self-managed PCA directly to you or your legal designate. You, or your legal designate, pay the caregivers directly for the approved services. A Self-managed Personal Care Needs form must be completed to determine the appropriate assistance needed.

Workers' compensation coverage for the caregivers helping you

Some caregivers (contractors or subcontractors) may not have workers' compensation insurance of their own. Knowing firsthand how a workplace accident can change your life and the value of this insurance, you may wish to apply for a deeming order to protect yourself and your caregivers through workers' compensation.

It is important for you to be aware that if these individuals are injured while working for you, you are not protected from lawsuit unless you have put coverage in place.

A deeming order can help ensure all those who perform care work for you are covered by workers' compensation insurance. WCB-Alberta premiums to cover any personal attendant are covered by WCB also – there is no additional cost to you. Please contact your case manager for more information on this option.

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.

If you have questions about your Canada Revenue Agency (CRA) obligations, contact the Canada Revenue Agency, or an accountant or Residential Aid Placement Services may be able to help you.

Self-managed personal care allowance payment

The PCA is paid to you near the beginning of each month. PCA is paid for as long as it is needed as a result of the compensable injuries.

For tax purposes, the PCA does not need to be reported as income when you file your personal annual income tax return.

Personal care allowance review

To make sure you are receiving services that continue to meet your needs, your case manager will review the information on your file on an ongoing basis. Things like a change in your medical condition, completion of home modifications or a move to another home could indicate the need to reassess the care you require. If there are any changes in your medical condition or circumstances, please let your case manager know.

