GRACE HOME SUPPORT SERVICES

GUIDE ONE

Alberta funding in plain English: a family's guide

CDHCI, Blue Cross, RAMP and private pay, without the jargon.

A free guide from Grace Home Support Services

Grace Home Support Services

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Office visits by appointment only

This guide is general information, not legal, financial or medical advice.

If you are reading this, something has probably changed at home and someone has mentioned funding. It can feel like a second job. This guide is written to be read in one sitting, or dipped into for the one part you need today.

1 Start here: the one question that decides everything

Before you phone anyone, answer one question. Who is paying?

There are only three answers. The province funds it. A benefit plan covers it. Or your family pays privately.

Most families end up with a mix. That is normal. The mix is your starting point, and the rest of this guide helps you work out which part is which.

> IN PLAIN WORDS
>
> Funding is not one door. It is several, and you may need to stand in more than one queue. Start by finding out which queue each service belongs in, and the rest gets simpler.

2 CDHCI, Client Directed Home Care Invoicing

CDHCI is an Alberta home care funding arrangement. It lets eligible clients arrange approved home care services through a participating provider, within the limits of their approved plan.

The client chooses the provider. That is the part worth remembering. You are not assigned a provider. You choose one, and you can choose one that suits the person being cared for.

The provider bills Alberta Blue Cross directly for authorised services. The client is responsible for any cost above the approved hours, or above the maximum hourly rate. Ask for those two numbers in writing, because they decide what you pay.

HOW IT STARTS

1. **Request an assessment.**
   Call Health Link at 811, or your local home care intake office. No referral is needed.
2. **Meet the case manager.**
   A home care case manager assesses needs and eligibility.
3. **Ask the question.**
   Ask the case manager whether CDHCI fits your situation.
4. **Sign the documents.**
   A Consent to Disclose Information, and a Letter of Agreement.
5. **Choose your provider.**
   Pick a registered provider from the Alberta Blue Cross provider list.

Grace Home Support is an approved CDHCI provider in Edmonton and surrounding communities.

CDHCI has eligibility rules and limits on approved hours and hourly rates. Programmes change. Confirm current details with the programme itself.

3 Alberta Blue Cross and extended health benefits

Some plans cover certain home support services. Whether yours does depends on three things: the individual policy, the service requirements, and the insurer's approval.

Contact the insurer before you arrange care. Ask two questions. What are the limits? What documentation is needed for a claim?

Coverage depends on your own policy. Confirm current details with your insurer.

4 Nursing and therapy

Nursing, speech therapy, occupational therapy and physiotherapy are sometimes covered by a programme or an insurance plan. They are not automatically covered by home support funding.

In plain terms: occupational therapy, often shortened to OT, helps with daily tasks such as dressing and bathing. Physiotherapy, or PT, helps with movement and strength. Speech therapy helps with speaking and swallowing.

Before you arrange any of it, confirm three things: that the service is authorised, what provider requirements apply, and what you will pay yourself.

Authorisation and cost vary by programme and plan. Confirm current details with the programme or insurer.

5 RAMP, the Residential Access Modification Program

RAMP gives grants to lower-income Albertans with mobility challenges, to permanently modify their home so it is easier to get around in. Permanent is the word to hold onto. This is for changes that stay.

WHO CAN QUALIFY

- **You must be** a Canadian citizen or permanent resident living in Alberta.
- **You must** meet income thresholds based on family size.
- **And you must** either use a wheelchair, or be a senior aged 65 or over who uses a four-wheeled walker.

People with qualifying progressive neuro-degenerative diseases may also be eligible.

HOW MUCH IT IS

The maximum is $12,000 per benefit year, and up to $24,000 over ten years. These amounts were raised in August 2026.

HOW TO APPLY

Send a complete package to the RAMP office. It needs three things: a Modification Request form signed by a rehabilitation professional, proof of income, and project quotes.

WHAT CAN QUALIFY

Ramps. Grab bars. Stair lifts. Wider doorways.

Income thresholds, eligible items and grant amounts change. Confirm current details with the RAMP office before you spend anything.

6 Private pay

Families can also arrange home support and medical care coordination directly, without a funding programme. It is often the simplest route, and sometimes the fastest.

Ask for pricing, visit lengths and what is included, before you decide. Then you can compare one option against another honestly, instead of comparing a number with a hope.

7 The five questions to ask any funder

Whoever you speak to, province, insurer or provider, these five questions will get you the useful answers.

1. Which services are approved, and for how many hours?
2. Do I need an assessment, a referral, or pre-authorisation?
3. What provider requirements apply?
4. What documents are needed for invoicing or reimbursement?
5. Are there costs I pay myself?

Write the answers down as you go, with the date and the name of the person you spoke to. You will be asked for them again.

8 Where to phone

Health Link, 811	Health advice, and to start a home care assessment.
Continuing Care Access Centre, 1-855-371-4122	Help with continuing care access and next steps.
Alberta Blue Cross	CDHCI provider lists.
The RAMP office	Applications and eligibility, through alberta.ca.
Grace Home Support, 587-710-0799	Questions about care at home, and how we can help.

This guide is general information, not legal, financial or medical advice. For health concerns, follow your healthcare team's instructions and call 811 for health advice, or 911 in an emergency.

A COMPLIMENTARY FAMILY CARE CONSULTATION

If you’d like to talk it through

You do not have to work all of this out alone, and you do not have to arrive with the right questions.

We offer a complimentary family care consultation. It is a conversation, not a sales call. We will listen to what is happening at home, explain the options in plain language, and tell you honestly what we can and cannot help with.

If now is not the right time, keep this guide. It will still be here when it is.

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