

## SENIORS

# Resources for the residence-bound

If you're leaning toward moving into a home, these guides can help answer questions

Maybe you're getting a bit fearful about living in your own home. You're getting on in years, and it's getting harder to keep house, go out for walks and errands, meet friends, or find help when you need it.

Maybe you're just fed up with the chores you've had to do all your life. Maybe you'd like to move into a residence where someone else prepares the meals, does the cleaning, mows the lawn, shovels the snow and takes out the garbage.

Many a Montreal senior is nearing the point when a decision to stay put or find a residence will have to be made. It's a big decision, and if you're leaning toward a new life in a residence, it would be wise to do some careful planning and seek some expert help.

Help is available, both for places in public, subsidized residences for seniors and for private residences. In the public residences, fees are lower and related to income, but waiting lists are generally long. Admission is managed by the CLSCs, and those interested should contact their CLSC for information on availability, terms and conditions.

Private residences offer a wide and often bewildering variety of fees, services and facilities. The Information and Referral Centre of Greater Montreal publishes an informative, bilingual \$15-guide called *Private Residences for Self-Sufficient Seniors*. Call (514) 527-1375.

For additional help in choosing the right residence, Marie-Claude Giguère runs a bilingual placement agency called *Helping Seniors*.

The agency, whose services are free to the residence-seeker, evaluates residences, advises on costs and conditions, provides transportation and accompanies clients on visits to potential new residences. *Helping Seniors* publishes a booklet called *The 65+ Key Questions you must ask when Looking for a Residence*. A free copy can be had by calling (514) 748-7485.



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with low incomes and high medical expenses. It can be claimed on Line 452 of the federal income tax return, and may result in the actual refund of the expenses.

This is quite separate from the regular medical expense deduction, which is calculated on Schedule 1 of the federal return, and reduces taxable income but does not result in a refund. The regular deduction applies to medical expenses that exceed 3 per cent of net income. Anyone claiming the refundable credit may also claim the amount for the non-refundable deduction for the same medical expenses.

**Q:** I refilled my prescription on Aug. 6, paying the \$9.60 deductible and the co-payment of 28 per cent of the cost of the drug. When I refilled my prescription in the same month, on Aug. 31, I was charged the deductible again. Where can I complain about this double-charging?

**M.P.**

**A:** You can complain to the Commissioner of Complaints, Régie de l'assurance maladie du Québec, P.O. Box 6600, Québec, QC, G1K 7T3, or call toll-free (888) 899-2121.

But what you call double-charging, the Régie calls double-dipping and has taken steps to end it. Pharmacists have been instructed to collect the deductible every time a prescription is refilled, whether or not that happens more than once in a month. The idea is to control the rate of refills and to collect as much money as possible, especially from people who had been dodging the deductible by refilling prescriptions at the be-