

Brief on Assistance for Elderly in Need

The Government is providing both non-contributory financial assistance and a range of highly subsidized services to provide support to the elderly:

- As at the end of 2005, 91% of the elderly aged 70 or above (i.e. 549 408 recipients) receive public financial assistance either in the form of Comprehensive Social Security Assistance (CSSA), Old Age Allowance (OAA) or Disability Allowance (DA). The figure for those aged 65 or above is 80% (i.e. 677 348 recipients) (see Annex I);
- More than 60% of the elders live in subsidised housing, including public rental housing and purchased flats under the home ownership scheme;
- 49% of bed days in public hospitals are taken up by elderly aged 65 or above, with free medical services provided to those on CSSA and fee waiver granted to those with financial difficulties; and
- About 80% of the elders residing in residential care home for the elderly (RCHEs) are receiving Government subsidy.

CSSA Scheme

2. The CSSA Scheme, whilst seeking to meet the basic needs of those who cannot support themselves financially, takes special care of the elderly, through the provision of higher standard rates, special grants and supplements:

- The CSSA provides higher standard rates for elderly (defined as a person aged 60 or above) than for able-bodied adults, ranging from \$2,150 to \$3,885 per month per elderly (\$1,000 to \$2,275 higher).
- Recipients who are old are entitled to other special grants to meet their special needs, such as glasses, dentures, removal expenses, fares to hospital/clinic, and medically recommended diets and appliances.
- Families with elderly recipients are entitled to receive an annual long term supplement for the replacement of household and durable goods if they have received assistance continuously for 12 months or more.

- A burial grant of up to a maximum of \$10,310 is payable to families with deceased elderly.
 - The value of an owner-occupied residential property is totally disregarded for the asset test in cases where there is any member being old, disabled or medically certified to be in ill-health.
3. In addition to the special grants and supplements above, the Director of Social Welfare would exercise his discretion under the CSSA Scheme to assist elderly in need having regard to the situation of each family.
4. Two examples are provided at Annex II to show the amount of assistance payable to elders under different scenarios.

Old Age Allowance (OAA)

5. The OAA is a cash allowance given to eligible elders of 65 or above to meet their special needs arising from old age. The OAA is a non-contributory and largely non-means-tested scheme funded by general revenue.
- The OAA requires applicants aged between 65-69 to have an income and assets below the prescribed limits, while applicants aged 70 or above are not subject to means test. Elders aged 65-69 can receive a monthly allowance of \$625 while elders aged 70 or above can receive a monthly allowance of \$705.
 - Since 1 October 2005, the Administration has relaxed the absence limit of the Scheme from 180 days to 240 days per year, subject to the continual requirement that recipients have to have resided in Hong Kong for at least 90 days in the year.
 - Currently there are 460 690 elders on OAA (i.e. 54% of the total population of elders aged 65 or above) and the government expenditure on OAA in 2004-05 was \$3.7 billion.

Portable Comprehensive Social Security Assistance (PCSSA) Scheme

6. The PCSSA Scheme was introduced in 1997, which aims to enable elderly CSSA recipients to continue to receive cash assistance under the CSSA Scheme if they choose to retire permanently in Guangdong Province.

- Since 1 August 2005, the PCSSA Scheme has been relaxed to allow elderly people who have received CSSA continuously for at least one year immediately before the date of application to take up permanent residence either in Guangdong or Fujian Province
- PCSSA recipients are entitled to the monthly standard rate and the annual long-term supplement. The average monthly payment for the PCSSA recipients ranges from \$2,400 to \$4,000, depending on the categories of standard rates the elders are now receiving (i.e. able-bodied, 100% disabled or requiring constant attendance).
- Hong Kong International Social Service Hong Kong Branch has been appointed as the agent of the Social Welfare Department to help implement the Scheme. The main duty of the agent is to carry out checks on PCSSA cases by means of postal reviews and home visits
- Other duties of the agent include the arrangement of escort service for those recipients having a genuine need to return to Hong Kong but unable to make the arrangements on their own. The agent also handles the burial grant application for the deceased PCSSA recipient made by his/her's relative or friend.

Subsidised community support services for elders

7. There are more than 200 elderly centres which provide a full range of services and activities to cater for the psycho-social and developmental needs of elders and their carers.

8. The Support Teams for the Elderly, which are based in the District Elderly Community Centres and are made up of volunteers, outreach to vulnerable elders and provide care, counseling and support to them. At present, the Support Teams are serving about 60 000 elders, of which about 30 000 are singletons.

Subsidised home care services for elders

9. About 3 000 frail elders are receiving subsidised home care services, including personal nursing care, physiotherapy, meal delivery, home making and escort. About 64% of them are paying the lowest rate on the charging scale.

10. Another 15 700 elders are receiving home care services including meal

delivery, home making and escort. About 74% of them are paying the lowest rate on the charging scale.

11. The charging scales for home care services for elders are as follows :

| Income level | | CSSA level or below | Between CSSA to 1.5 CSSA | Above 1.5 CSSA level |
|--|--------|---------------------|--------------------------|----------------------|
| Meal delivery | | \$12.6 per meal | \$15.4 per meal | \$18.6 per meal |
| Laundry | Light | \$0.7 per item | | |
| | Medium | \$0.9 per item | | |
| | Heavy | \$1.8 per item | | |
| Direct care, home making and escort services | | \$5.4 per hour | \$11.7 per hour | \$19 per hour |

Subsidised residential care services for elders

12. The Government is helping about 49 000 elders in total (i.e. about 4 in 5 of the elders living in RCHEs) to pay for RCHE services, as below:

- There are 27 000 subsidised residential care places. Elders staying in the subsidized residential care places only has to pay a monthly fee which is around 20% of the actual unit cost, whereas the remaining 80% is paid by the Government. Those who have financial difficulties can apply for the CSSA to cover the home fees.
- In addition, there are about another 22 000 elders living in non-subsidised RCHEs by means of CSSA.

Changes on waiving arrangement of the Medical Waiver System

13. Under the present medical fee waiver mechanism, patients who are recipients of CSSA can obtain free medical treatment at General Out-patient Clinics (GOPC). Non-CSSA patients who have difficulties in paying the medical fees may apply for a one-off waiver. With effect from December 2005,

the Hospital Authority has extended the coverage of the time-specific waiver to include pre-scheduled appointments at GOPC. Eligible patients attending pre-scheduled GOPC appointments may receive a waiver for a maximum period of 6 months. For elderly with chronic illnesses and require frequent follow ups, a waiver covering a maximum period of 12 months may be issued.

14. A waiver is applicable not only at the hospital/clinic which issues it, but also at all other hospitals/clinics providing similar services under the Hospital Authority or the Department of Health.

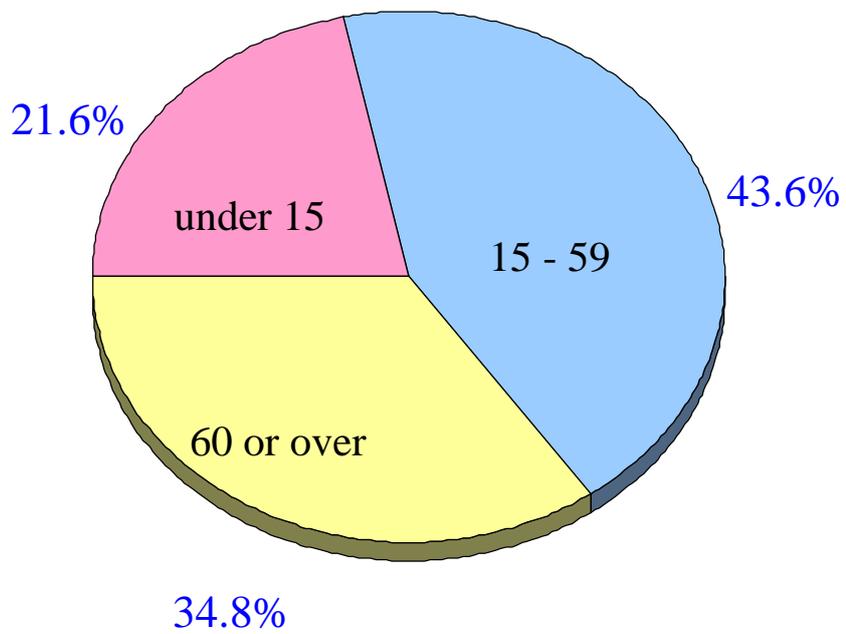
Housing

15. More than 60% of elders are living in Government subsidised public housing. The Housing Authority accords priority to elders in the allocation of public housing units, and allow elders to choose public housing units in the urban areas, extended urban areas and the New Territories, with a view to meeting the housing needs of elders as far as possible.

16. The number of households with elderly members on the waiting list for public housing units has decreased from about 16,000 in 1997 to less around 5,400 as of now. And the waiting time for elders applying for public housing has decreased from about 4½ years to less than one year.

Health, Welfare and Food Bureau
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**Percentage Distribution of CSSA Recipients by Age Group
December 2005**



Total number of CSSA recipients : 539 963

Example 1

A single elderly applicant who has been medically certified to be 100% disabled, lives in a public housing estate. He pays a monthly rent of \$920, monthly telephone charges of \$125 and monthly service charges for emergency alarm system of \$100. He spends \$20 a month on traveling to and from a government clinic for follow-up treatment. He has no income. The amount of monthly assistance payable to him is:

| | |
|-----------------------------|--------------|
| <u>Recognized needs:</u> | (\$) |
| Standard rate | 2,760 |
| Community Living supplement | 100 |
| Special grants for | |
| rent | 920 |
| telephone charges | 125 |
| service charges for | 100 |
| emergency alarm system | |
| fares to and from clinic | 20 |
| Total: | <hr/> 4,025 |
| Minus | |
| <u>Assessable income:</u> | NIL |
| =Assistance payable | <u>4,025</u> |

(Note: An annual long-term supplement of \$1,430 is payable when the applicant has received assistance continuously for 12 months or more. Where the need arises, additional special grants are payable to meet other special needs of the applicant, for example, the costs of spectacles and dentures.)

Example 2

An elderly couple, aged 70 and 75 respectively, is living in private housing. The husband is medically certified to be 100% disabled. Monthly expenses of the couple include rent of \$1,900, water/sewage charges, telephone charges of \$125, service charges for emergency alarm system of \$170, stoma bags of \$200 for the husband and fares to and from clinic of \$40. They have no income. The amount of monthly assistance payable to them is:

| | (\$) |
|--|------------------------------------|
| Recognized needs: | |
| Standard rates (\$2,150 + \$2,440) | 4,590 |
| Community living supplement | 100 |
| Special grants for | |
| rent | 1,900 |
| water/sewage charges | 13.6 |
| telephone charges | 125 |
| service charges for emergency alarm system | 170 |
| stoma bags | 200 |
| fares to and from clinic | 40 |
| Total : | <hr/> 7,138.6 |
| Minus | |
| <u>Assessable income</u> : | NIL |
| = Assistance payable | <hr/> <hr/> 7,139 |
| | (Rounded up to the nearest dollar) |

(Note : An annual long-term supplement of \$2,865 is payable when the elderly couple have received assistance continuously for 12 months or more.)