



## Your Complete CDHCI Budget Maximization Guide: A Step-by-Step Planner for Calgary Families

Taking charge of home care finances with [CDHCI \(Client Directed Home Care Invoicing\)](#) can transform stress into peace of mind.

This practical guide, crafted with NW Calgary families in mind, guides you through maximizing every care dollar, reducing hidden costs, and ensuring your loved one never lacks the compassion and support they deserve.

### What is CDHCI?

The Client Directed Home Care Invoicing (CDHCI) program, provided by [Alberta Health Services](#) (AHS), offers eligible clients funding to help pay for home care services. Through this program, you can [choose an approved home care provider agency](#) to deliver services based on pre-approved hours assessed by an AHS Case Manager.

To be eligible, clients must:

- Be approved for home care through an AHS assessment.
- Require a predictable level of support.
- Be willing to pay the difference between the funded hourly rate from AHS and the hourly

rate from the home care provider.

- Ensure no conflict of interest with any other AHS service agreement.



## Your 10-Step CDHCI Budget Maximization Worksheet

### 1. Confirm All Funding Streams

Start by identifying every source of financial support available to your family. Knowing exactly what funding you can access will set a strong foundation for your budget and ease stress down the road.

#### Questions to Ask:

- What funding sources (AHS, CDHCI, pension, grants) am I eligible for?
- Who can I speak with about new or underused benefits?
- Do I know my CDHCI pre-approved hours and rates?
- Where can I confirm my status locally?

### 2. Create a Care Expense Map

List out all the places your care budget goes, big and small. A clear view of your daily, weekly, and yearly spending will help you make more informed decisions and identify what matters most.

#### Questions to Ask:

- What are my family's regular and occasional expenses related to care?
- Am I missing smaller items that add up to something significant?
- What does a typical dementia care package include in NW Calgary?

See [local service examples in the dementia care section!](#)

### 3. Separate Essential vs. Optional Expenses

Some costs are absolutely necessary for safety and health, while others bring joy or convenience. Sorting these will help prioritize spending and protect the essentials, even if your budget changes.

#### Questions to Ask:

- What are the absolute "musts" for my loved one's care and well-being?
- What can we flex or adjust if support changes?
- What extras improve quality of life without sacrificing core needs?



### 4. Compare Hourly Rates & Service Packages

The landscape of hourly rates, bundled services, and extra fees can be confusing. Comparing details now prevents unwelcome surprises and helps you maximize what your funding covers.

#### Questions to Ask:

- What is my provider's rate versus AHS funding?

- Are there bundled packages for cost savings?
- Are there surprise fees (for travel, holidays, minimum hours)?
- Is there flexibility if care needs increase or decrease?

## 5. Plan for Emergencies & Future Needs

Even the best plans get tested by unexpected changes. Setting aside resources and knowing your options in advance will make emergencies less stressful, emotionally and financially.

### **Questions to Ask:**

- What are the most common unexpected costs in dementia care?
- Is there an emergency fund or “rainy day” plan in place?
- Does my agency offer reliable respite or backup care?

## 6. Monitor Your Budget Monthly

Tracking your expenses each month helps keep your budget on track, identifies potential issues before they escalate, and reveals areas where you might have room for adjustment.

### **Questions to Ask:**

- Am I accurately tracking all my monthly spending?
- Who can help me spot trends in our expenses?
- Is my provider open to reviewing budgeting questions on a regular basis?

## 7. Schedule Regular Reviews with Your Agency

Home care and finances change, sometimes quickly. A scheduled check-in ensures your plan stays up-to-date and that you're getting every benefit and service you deserve.

### **Questions to Ask:**

- How often should I update my budget and care plan?
- Does the agency encourage regular care reviews?
- Who will help me assess if we're making the most of our dollars?



## 8. Take Advantage of All Supports

New grants, discounts, and community resources are constantly being introduced. Staying informed and inquiring with your agency about these opportunities can significantly enhance your loved one's quality of life.

**Questions to Ask:**

- What new grants and programs have come out this year?
- Can my provider assist me with applying for or renewing benefits?
- Are there any discounts or seasonal promotions available for use?

## 9. Share Costs & Resources Where Possible

Collaborating with neighbours and local families on things like rides, group meals, or shared purchases makes your dollars go further and might bring you a supportive circle, too.

**Questions to Ask:**

- Are there families nearby with whom I can collaborate (rides, bulk supplies)?
- What community supports and partnerships exist in my area?

## 10. Double-Check Your Paper Trail

Well-kept records make billing, taxes, and reimbursement simple. Staying organized means fewer headaches and happier surprises at year-end.

## Questions to Ask:

- Am I saving all relevant invoices and receipts?
- Is my documentation organized and up-to-date?
- Does my provider offer help with direct billing and statements?



## 7 Budgeting Red Flags

✗ Don't ignore:

1. Incomplete invoices or unclear fees.
2. No written summary of what's included.
3. Agencies that dodge billing conversations.
4. Rushed, dismissive staff.
5. No review or update process.
6. Surprise charges for "standard" services.
7. Lack of transparency on funding and rates.

## Making Your Budget Work FOR Your Family

When your worksheet is filled, ask:

- ✓ Am I using all funding sources?
- ✓ Are essentials always covered?
- ✓ Do I have a provider contact for quick questions?
- ✓ Do I feel informed and confident in every financial decision?

✓ Am I saving for emergencies and updating plans regularly?



## Need Guidance or a Personalized Planning Session?

For [compassionate, knowledgeable help about CDHCI](#), home care budgeting, or step-by-step planning, Always Best Care of Calgary NW is ready to support Calgary families wherever you are in your care journey.

**Contact us at:**

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