



## PLANNING FOR NURSING HOME CARE

*“My husband and I were adamant that we were never going to a nursing home, so we never bothered to learn anything about them. When I was no longer able to care for my husband, we were totally unprepared to make one of the biggest decisions of our lives – which nursing home to go to.”*

— Rose, 82 years old

### Why is Planning for Nursing Home Care Important?

Planning ahead for possible nursing home placement can help avoid the chaos and emotional upheaval that often occurs when such a move is required. Since nursing homes vary in size, location, and services, planning ahead can ensure the most appropriate placement. It means you have time to visit and compare facilities, staff, amenities, and levels/quality of care. Many nursing homes have a waiting list for admission, but if you plan ahead, you can put your name on a waiting list for the nursing home(s) you prefer and have time to get your affairs in order before moving.

Being informed about the options available can give you a sense of control over your own destiny, as well as an opportunity to deal with emotions often connected to this type of move, such as fear, helplessness, depression, and shame due to the stigma of going to a nursing home. When prepared for in advance, the move is usually smoother and less stressful.

### What are Common Reactions to Nursing Home Planning?

For many older adults, planning to live in a nursing home can be too difficult to even think about. It may conjure up many emotions – helplessness because you no longer can care for yourself, possibly having to leave your home and security, or fear due to an uncertain future. Most other major life events requiring planning e.g., getting married, purchasing a home, relocating for a new job, or even retiring are not laden with this level of difficult emotional reaction and people typically take the time to plan ahead. Usually, however, until it is needed, little or no time is given to planning for possible nursing home care.

## When is Nursing Home Care Needed?

Nursing home care can be required at any age, depending upon the situation. Sometimes short-term nursing home placement is needed after a hospital stay for intensive rehabilitative services or nursing care, such as wound treatment or intravenous medication administration. Your physician, for example, may recommend nursing home placement because extended care is needed for recovery after being hospitalized for surgery or a fall. Current restrictions from insurance companies, combined with hospital policies to reduce hospital stays, make nursing home placements for extended care a realistic option. Typically, the hospital social worker will help you and your family arrange for an appropriate nursing home placement.

Longer term or permanent nursing home care may be needed following a hospital visit due to a chronic illness or when help is needed to perform daily living activities (such as getting out of bed, eating, bathing, dressing, and using the bathroom) that cannot be performed at home because of personal circumstances. Again, the hospital social worker typically helps with these arrangements.

If you are not in a hospital but are becoming increasingly dependent on everyday living and medical care from others due to a chronic medical condition(s), such as Alzheimer's disease or congestive heart failure, and your current levels of care are no longer adequate or additional care will be hard to obtain or afford, you or your family should discuss nursing home options with your physician or other knowledgeable health care provider.

## What Are Some Things to Look for in a Nursing Home?

Choosing a nursing home is one of the most difficult decisions in life, so it is important to obtain as much information as possible about each nursing home before making a final decision. While every person's situation is unique, some common criteria can be used as a guide to selecting a nursing home:

- **Cost.** Choose a facility that will meet your current and future financial ability. Medicare, Medicaid, private insurance, and personal assets, alone or in combination, can be used to pay for services provided by a nursing home facility depending on your individual circumstances. It is often helpful to speak to an attorney specializing in elder law to help protect your assets and to give you financial advice. Long-term care insurance purchased

prior to needing nursing home placement may pay a fixed amount for a specified number of nursing home days.

However, if a facility is not certified by Medicare or Medicaid and long-term care insurance was never purchased, the care will have to be covered and entirely by personal funds. In general, Medicare pays for skilled nursing care for a limited time following hospitalization. Typically, after personal funds are exhausted, Medicaid – a federal- and state-funded program for low-income citizens – pays for care.

- **Location.** It is important to choose a facility that is close and convenient to those who will be visiting you most often. Family and friends who visit frequently can monitor your condition, participate in care planning, and respond quickly to any emergencies.
- **Services.** Choose a facility that meets all special care needs and also provides the level of services required. Not all nursing homes are the same.

## What is the Best Way to Learn about Nursing Home Options?

A wealth of information is available on nursing homes in booklets, pamphlets, and books and on hotlines and Web sites. Many informative, detailed resources come from the federal, state, and local government. You can find checklists to compare nursing homes before selection, information on what to look for when visiting a nursing home, how to pay for nursing home care, and how to learn about any complaints that have been filed against a particular nursing home.

Another way to learn about nursing homes is to ask people for recommendations – physicians and health professionals, social workers, clergy, friends and family, current nursing home residents, nursing home staff and their employees, or someone from the Office of Long-Term Care Ombudsman. An Ombudsman is a volunteer advocate who makes regular visits to nursing homes and investigates problems or complaints. The Office also stays informed about state inspection reports and can share the information with anyone requesting it. Although the Office cannot recommend one nursing home over another, it will have information about the facilities being considered.

A personal visit, if possible, should be made to any nursing home being considered. It is a good idea to visit at different times of the day and on the weekend or holidays. Staffing levels on evenings and weekends can reveal a lot about the management of a facility.

## Where to Get Help

### National Governmental Resource

**Department of Health and Human Services' Center for Medicare and Medicaid Services.** This federal agency's Web site provides extensive information regarding Medicare and Medicaid certified nursing homes throughout the U.S., such as how to compare nursing homes, a checklist of what to look for when visiting nursing homes, and Medicare coverage of skilled nursing facilities. Phone: 1- 800-633-4227 (English and Spanish). Web site: [www.medicare.gov](http://www.medicare.gov)

### State Governmental Resources

**New York State Department of Health.** This agency is responsible for monitoring and licensing of nursing homes in New York State. On the Web site in the Center for Consumer HealthCare Info and Long Term Care Sections, an array of useful information is offered, including how to find a nursing home in your area and reports on each one. Web site: [www.health.state.ny.us](http://www.health.state.ny.us)

**New York State Office of Long Term Care Ombudsman.** This federally-funded state advocacy program is dedicated to protecting the rights of people living in nursing homes. (An ombudsman is a trained volunteer who resolves issues between a facility and its residents.) Phone: 1-800-342-9871. Web site: [www.ombudsman.state.ny.us/index.htm](http://www.ombudsman.state.ny.us/index.htm)

**New York State Office of the Attorney General.** This state office's Web site has a section, *How to Choose a Nursing Home*, that includes what to look for when visiting a nursing home, how to choose the right nursing home, and how to get started by seeking referrals and assessing individual needs. Toll Free Consumer Help Line: 1-800-771-7755. Web site: [www.oag.state.ny.us/seniors/nursing.html](http://www.oag.state.ny.us/seniors/nursing.html)

## National Organizations

### **American Association of Homes and Services for the Aging (AAHSA).**

This organization's aim is to advance the vision of healthy, affordable, and ethical aging services for America. The Web site offers a section, Choosing a Quality Nursing Home. It is comprehensive and easy to follow. It covers topics from who should consider a nursing home, what kinds of services can a nursing home provides, to what does every good nursing home have and much more. Phone: 1-202-783-2242. Web site: [www.aahsa.org](http://www.aahsa.org)

## Nursing Home Locators

**New York State Health Facilities Association.** This statewide membership organization of over 300 licensed nursing facilities has a nursing home locator to help you easily find nursing home facilities in any county within New York State. Information includes address, phone number, directions and services provided.

Web site: [www.nyshfa.org/fact/nymap.shtml](http://www.nyshfa.org/fact/nymap.shtml)

**The Complete Nursing Home Guide.** This resource helps you find a nursing home by entering a zip code or a county name. In addition to the name and address of each facility, it provides a facility focus, survey results, quality measures, and staffing data. Comparisons between selected nursing homes are also presented in a detailed side-by-side Comparison Chart. A section is dedicated to *Nursing Home Essentials*, which covers how to find the right nursing home, what to look for, how to pay, how to get admitted, and how to prepare for this life change.

Web site: [www.myziva.net](http://www.myziva.net)

**A Place For Mom.** This national non-profit organization provides free referral service to help families find nursing homes, assisted living, Alzheimer's care, and retirement communities, and home care. Contact one of their local Family Advisors, who can help select the right facility. Phone: 1-877-666-3239. Web site: [www.aplaceformom.com](http://www.aplaceformom.com)

## Advocacy Groups

**Friends and Relatives of Institutionalized Aged, Inc.** This organization's mission is to assure that nursing home residents receive prompt, high quality and compassionate care. Contact them with questions regarding individual nursing homes or concerns about a loved one's care in a nursing home. Phone: 1-212-732-4455. Web site: [www.fria.org](http://www.fria.org)

**Long-Term Care Community Coalition.** This group works to improve the quality of care and life in New York State nursing homes. Its primary goal is to raise awareness of inadequate staffing levels in nursing homes, widely recognized as a critical factor in quality of care. It also addresses staff training and staff supervision issues. The Web site offers current information about long-term care issues, reports, and policy briefs. Phone: 1-212-385-0355. Web site: [www.ltccc.org](http://www.ltccc.org)

**National Citizens' Coalition for Nursing Home Reform.** This organization was formed due to public concern about substandard nursing home care. It focuses on informing consumers, promoting best practices in care delivery, and helping to formulate public policy responsive to consumer needs. Phone: 1-202-332-2275. Web site: [www.nursinghomeaction.org](http://www.nursinghomeaction.org)

## **Legal Assistance**

**New York State Bar Association.** This lawyer association provides a public resource to help locate an attorney in your area who specializes in the kind of help you need, including asset protection. This service is also available for those with modest or low incomes. Phone: 1-518-463-3200. Web site: [www.nysba.org](http://www.nysba.org)

*This resource provides brief, general information about this health care topic. It does not take the place of specific instructions you receive from your health care providers. For answers to other questions consult your physician or other health care provider.*

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