

# The Nursing Home Decision

- Levels of Care
- Who Pays for Care?
- Making a Wise Decision

## Role of Nursing Homes

In health care today, nursing homes play a very important role. Here are some of the reasons why care in a nursing facility might be the right decision for you or your loved one:

- Hospitals are discharging patients much sooner than ever before. Often, a lot of recovery and rehabilitation still needs to happen before people are ready to return home.
- Health care is more complex than it used to be. Many times the best option is a care setting that specializes in the particular type of care a person needs.
- Families are often busier these days. Adding responsibilities as a home caregiver is the right choice for some of us, but not for everyone.

## Levels of Care

Different nursing facilities offer different levels of care. Examples of levels of care include:

- Short-stay skilled nursing, restorative, and rehabilitative care following hospitalization.
- Extended care for frail and chronically ill persons.



- Extended care for persons suffering from stroke, Alzheimer's disease, or other forms of dementia.

## Who Pays for Care in a Nursing Home?

Residents and family members need to understand the cost of care in a nursing facility and who will be responsible for paying the bills. The rates facilities charge their residents vary. It will be important for you to know which services are covered in a basic daily or monthly rate, and which ones have to be paid for as extras.

If you think you might be covered by either Medicare or Medicaid, check to be sure the facility you are considering participates in these programs.

Medicare is the federal government program for persons age 65 and over. It pays for a limited period of time in a nursing facility after certain types of hospital stays.

Medicaid, a program funded jointly by the state and federal governments and administered by the state, pays for extended care, but only for persons who meet eligibility requirements tied to income and assets.

A growing number of managed care plans, like HMOs, have payment contracts with particular nursing facilities. If you belong to an HMO or other managed care program, ask about coverage and which facilities are approved for payment.

If you have long-term care insurance, check your policy's payment provisions to see what is covered, when coverage starts, and the level of coverage.

## Three Steps for Making a Wise Decision

### *1. Start with a realistic assessment of your needs. Do you need . . .*

- **Skilled nursing care**, and if so how much of the time? One or two visits a week? Every day? Round the clock?
- **Therapy services** to help speed recovery or restore function and independence?
- **Help with activities of daily living**, such as getting enough to eat, bathing and using the toilet, dressing?
- **“Psychosocial support”**... for example, help in dealing with isolation, depression, fear, etc.?

Also consider the possible care locations:

- Care at home with the support of a home health care provider? Whose

home? Yours? The home of another member of your family?

- A residential care setting such as an assisted living facility or an adult family home?
- A nursing facility that offers an intermediate level of care?
- A skilled nursing facility that specializes in more complex, skilled care?

### *2. Make sure you have good information.*

If you decide that a nursing facility offers the best care and support under the circumstances, the next step is to select a particular facility. Make your decision an informed one. This means doing some comparison shopping. Take the time to visit, observe, and ask questions. Check out typical resident rooms, the dining room, and spaces used for social activities and aspects of care, such as physical therapy. Talk with residents and staff.

### *3. Think of the move to a nursing facility as an opportunity to continue and renew family involvement in care.*

If you are feeling guilty about a loved one's move to a nursing facility, you are not alone. Spouses, children, and other close relatives often say they experience feelings of anger, frustration, and guilt.

But remember, taking advantage of the nursing, therapy, and personal care capabilities a nursing facility offers can be more of a beginning than an ending. What lies ahead is a new level of professional caregiver support, with unique opportunities for family involvement. Ask how you and others in the new resident's family or circle of friends can stay actively involved in his or her care.

## Talking About the Move to Long-Term Care

Here are some questions to ask as you begin the conversation about the best living situation for a person with increasing medical needs:

- Is the person having trouble...
  - Walking?
  - Dressing?
  - Eating?
  - Sleeping?
- Is managing the home and household tasks becoming impossible?
- Has the person experienced increased falls?
- Is he or she becoming isolated?
- Can the person manage his or her medication and other medical routines?
- Does Alzheimer's or other dementia make it unsafe for the person to remain at home?
- Are family members finding it increasingly impossible to provide the care the person needs?

My Notes: