

Choosing a Long Term Care Facility

- Paying for Care
- Things to Watch For
- Questions to Ask

An Informed Decision

Are you looking into a move to a long-term care facility for yourself, or for your spouse, parent, other family member or friend? If so, you will feel more confident in your choice if you know about your options and what you and your family can expect after the move.

Whether you are considering just one long-term care facility, or are trying to choose from among several facilities, your decision should be an informed one. This means understanding what level of care is needed in your particular situation and making sure the facility you are considering is a good fit.

Taking the time to visit, observe, and ask questions not only lets you make the best selection, but also prepares you and your family to take full advantage of everything the care facility you select has to offer.

The **level or levels of care** a facility offers is the first thing to ask about. A person about to be discharged from a hospital and admitted to a nursing facility for a short

period of recovery before returning home has one set of medical, therapy, and social needs. A frail or chronically ill person who requires ongoing, around-the-clock nursing and

personal care has another set of needs. Someone with severe dementia has yet another. Ask whether the facility you're looking into offers the level of care appropriate for the situation of your loved one.



Paying for Care

Another thing to check on is cost and who will pay.

The rates facilities charge their residents vary, and it may 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.

Not all facilities participate in Medicare and Medicaid. So, if one of these programs covers you or the person you are helping, it is important to verify that the facility you have in mind is certified to receive that type of payment.

Similarly, a growing number of managed care plans, like HMOs, have payment contracts

with particular long term care facilities. It is worth asking about this, as well.

If you have long-term care insurance, check your policy's payment provisions to see what is covered.

Things to Watch For

Visiting the facility you are considering is always a good idea. While you're there, these are some of the important things to look for:

Residents

Do the residents appear comfortable and well cared for? Are they appropriately dressed and well groomed?

Staff

Do the facility's employees seem knowledgeable and well organized in the tasks they are performing? Are they courteous and attentive to the residents (for example, knowing and using a resident's name, and knocking before entering a resident's room)? Are they wearing name tags? Are they groomed appropriately? Do they seem happy and engaged in what they are doing?

Resident Rooms

Are the residents' rooms clean and comfortable? Do lighting, ventilation, and space seem adequate? Are the bathrooms equipped with non-skid surfaces and grab bars? If rooms are shared by two or more people, is privacy respected as much as possible?

Meals

What is the dining room like as a meal is being served? Do things seem calm and organized? Is the food appealing? Is it served hot?

Social Activities

Does the facility offer a variety of activities and

outings? Does it keep residents informed and personally active as much as possible? Are calendars, posters, and photographs displayed?

Building and Grounds

Is the facility well maintained? Are there walkways or a courtyard for outdoor visits in good weather? Do stairways and hallways have safety rails?

More Questions to Ask

Many important characteristics of a facility are not immediately apparent. Don't be reluctant about asking more questions. For example:

Choice of Doctor

Does your regular doctor see patients at this facility? If not, which doctors do?

Admission Agreement

What sort of written contract does the facility use? Ask to see a copy.

Family Involvement

Find out about visits, availability of support groups, and participation in care conferences and care planning.

Survey Results

All long-term care facilities are regularly inspected ("surveyed") as part of their license renewal or in conjunction with their certification as a participant in Medicare or Medicaid. The facility's most recent survey results are always available for you to see. Were there any major problems?

Facility Policies and Procedures

What does the facility ask of each resident... what are its "rules and regulations"? What is the policy on smoking? On loud noise? On protection of resident belongings?

Long Term Care Selection Checklist

- Services and capabilities match needs
- Participates in Medicare and/or Medicaid
- Rates are competitive
- Residents appear to be well cared for
- Staff appears to be knowledgeable and dedicated
- Residents' rooms are comfortable
- Residents' rooms have adequate light and ventilation
- Activities programs are interesting and varied
- Meals are appetizing and served in a comfortable setting
- Building and grounds are well maintained and functional
- Admission agreement is reasonable and easy to understand
- Family involvement is encouraged and supported
- Recent survey results show no major problems
- Facility policies and procedures protect quality of life
- Facility policies and procedures protect privacy

My Notes