

AgePage

Nursing Homes: Making the Right Choice

Emma's family didn't know what to do. Her son put grab bars in the shower. Her daughter brought lunch over every day. The neighbors checked in often. But at 82 Emma needed more help. She wasn't able to manage her medicines and she was having a regular problem with incontinence. Then she forgot to take her key out of the front door, and she left the water running in the kitchen sink all night. Staying home alone just wasn't working for Emma.

There are many choices that Emma's family might look into—one of them is a nursing home.

What Is a Nursing Home?


A nursing home is a place for people who don't need to be in a hospital but can no longer be cared for at home. Most nursing homes have nursing aides and skilled nurses on hand 24-hours a day. Sometimes a nursing home is the best choice for people who need personal and medical care.

Nursing homes can be:

Hospital-like. This type of nursing home is often set up like a hospital. Staff give medical care, as well as physical, speech, and occupational therapy. There can be a nurses station on each floor. As a rule, one or two people live in a room. A number of nursing homes will let couples live together. Things that make a room special, like family photos, are often welcome.

Household-like. These facilities are designed to be more like homes and the day-to-day routine isn't fixed. Teams of staff and residents try to create a neighborhood feel. Kitchens are often open to residents, decorations give a sense of home, and staff

are encouraged to develop relationships with residents.



Some nursing homes have visiting doctors who see their patients on site. Other nursing homes have patients visit the doctor's office. Nursing homes sometimes have separate areas called Special Care Units for people with serious memory problems, often called dementia. When looking for a nursing home, it's important for families to think about these special needs.

How Do You Choose?

If you are looking for a nursing home here are some things to keep in mind:

- ◆ **Look.** What choices are in your area? Is there a place close to family and friends? What's important to you—nursing care, meals, a religious connection, hospice care, or Special Care Units for dementia care?
- ◆ **Ask.** Talk with friends, relatives, social workers, and religious groups to find out what places they suggest. Ask doctors which nursing homes they feel provide good care?

- ◆ **Call.** Get in touch with each place on your list. Ask questions about how many people live there and what it costs. Find out about waiting lists.
- ◆ **Visit.** Make plans to meet with the director and the nursing director. The Medicare *Nursing Home Checklist* (see *Resources That Can Help*) has a good list to use when visiting. Some things to look for:
 - Medicare and Medicaid certification
 - handicap access
 - strong odors (either bad or good)
 - many food choices
 - residents who look well cared for
 - enough staff for the number of patients
- ◆ **Talk.** Don't be afraid to ask questions. Ask how long the director and department heads (nursing, food, and social services) have worked at the nursing home. If key staff change a lot, that could mean there is a problem.

- ◆ **Visit again.** Make a second visit without first calling. Try another day of the week or time of day so you will meet other staff members and see other activities. Stop by at mealtime. Do people seem to be enjoying their food?
- ◆ **Understand.** Once you choose, carefully read the contract. Check with your State Ombudsman (see *Resources That Can Help*) for help making sense of the contract.

Do Nursing Homes Have To Meet Standards?

The Centers for Medicare and Medicaid Services (CMS) asks each State to inspect any nursing home that gets money from the government. Homes that don't pass inspection are not certified. Ask to see the current inspection report and certification of homes you are thinking about. Visit www.medicare.gov for more information.



Paying for Nursing Home Care

People pay for nursing home care in many ways:

- ◆ **Private pay.** Some people pay for long-term care with their own savings for as long as possible. When that is no longer possible, they may get help from Medicaid. If you think you may need to apply for Medicaid at some point, make sure the nursing home accepts it. Not all homes do.
- ◆ **Medicaid.** This is a State program for people with low incomes. Each State decides who qualifies. Contact your State government to learn if you qualify. Keep in mind that getting approved for Medicaid can take 3 or more months.
- ◆ **Long-term care insurance.** Some people buy private long-term care insurance. It can pay part of the costs for a nursing home or other long-term care. This type of insurance is sold by many different companies and benefits vary widely. Look

carefully at several policies before making a choice.

Many people believe Medicare will pay for long stays in a nursing home, but it doesn't. It is important to check with Medicare and private "Medigap" (Medicare add-on) insurance to find out the current rules. For example, Medicare may only cover the first 100 days in a skilled nursing home for people needing special care after leaving the hospital.

When thinking about costs, keep in mind that there can be extra out-of-pocket charges for some supplies, personal care like hair appointments, laundry, and services that are outside routine care.

Resources That Can Help

The rules about programs and benefits for nursing homes can change. Medicare has some helpful resources online. Visit www.medicare.gov for information about different care options.

You can find nursing homes in your area that are approved by the CMS by visiting the Medicare website. You can also see summaries of recent inspection reports. Visit Nursing Home Compare at www.medicare.gov/NHCompare. The Nursing Home Checklist at the same website is a good guide to use when thinking about nursing homes.

Many States have State Health Insurance Counseling and Assistance Programs (SHIP). These programs can help you choose the health insurance that is right for you and your family. Visit www.medicare.gov/Nursing/Payment.asp.

Each State also has a Long-Term Care Ombudsman office that helps people learn about long-term care. Your local office may be able to answer general questions about a specific nursing home. Also, once you are living in a nursing home, the Ombudsman can help solve problems you may have with a facility. The National Long-Term Care Ombudsman Resource Center has more information. Visit www.ltombudsman.org.

A veteran in need of long-term care might be able to get help through the Department of Veterans Affairs programs. Visit www.va.gov or call VA Health Care Benefits toll-free at 877-222-8387. You can also contact a VA medical center near you.

For More Information

Here are some helpful Federal and non-Federal resources.

AARP

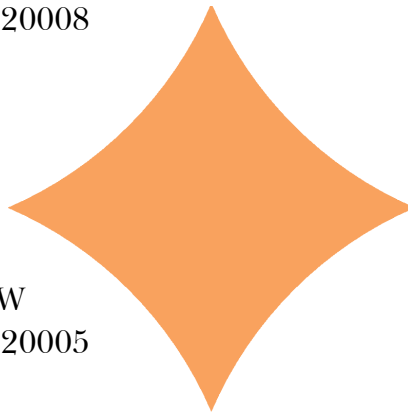
601 E Street, NW
Washington, DC 20049
888-687-2277 (toll-free)
www.aarp.org

American Association of Homes and Services for the Aging

2519 Connecticut Avenue, NW
Washington, DC 20008
202-783-2242
www.aahsa.org

American Health Care Association

1201 L Street, NW
Washington, DC 20005
202-842-4444
www.ahca.org



Centers for Medicare & Medicaid Services

7500 Security Boulevard
Baltimore, MD 21244-1850
800-MEDICARE
(800-633-4227/toll-free)
www.medicare.gov

Department of Veterans Affairs

810 Vermont Avenue, NW
Washington, DC 20420
VA Benefits:
800-827-1000 (toll-free)
Health Care Benefits:
877-222-8387 (toll-free)
800-829-4833 (TTY/toll-free)
www.va.gov

FirstGov for Seniors

www.seniors.gov

National Citizens' Coalition for Nursing Home Reform

1828 L Street, NW, Suite 801
Washington, DC 20036
202-332-2275
www.nccnhr.org

National Long-Term Care Ombudsman Resource Center

1828 L Street, NW, Suite 801
Washington, DC 20036
202-332-2275
www.ltombudsman.org

For more information on health and aging, including the publication *There's No Place Like Home For Growing Old*, contact:

**National Institute on Aging
Information Center**

PO Box 8057

Gaithersburg, MD 20898-8057

800-222-2225 (toll-free)

800-222-4225 (TTY/toll-free)

www.nia.nih.gov

To order publications (in English or Spanish) or sign up for regular email alerts, visit www.nia.nih.gov/HealthInformation.

Visit NIHSeniorHealth.gov (www.nihseniorhealth.gov), a senior-friendly website from the National Institute on Aging and the National Library of Medicine. This website has health information for older adults. There are also special features that make it simple to use. For example, you can click on a button to have the text read out loud or to make the type larger.

For more information on Alzheimer's disease, including a copy of *Resource List: Choosing Healthcare Services and Long-Term Care Facilities*, contact:

**Alzheimer's Disease Education
and Referral Center (ADEAR)**

PO Box 8250

Silver Spring, MD 20907-8250

800-438-4380 (toll-free)

www.nia.nih.gov/alzheimers



National Institute on Aging

U.S. Department of Health and
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