

Making The Nursing Home Choice: Things You Need To Know

(NAPSA)—While there is no easy way to decide or guarantee if placing a loved one in a nursing home is the right decision, it will help if you do your homework and trust your instincts.

In the most recent figures, the nation's nursing homes provide care to 1.6 million people. One and a half million of these residents, or 90 percent, are over 65. Statistically, people over the age of 65 face a 40 percent lifetime risk of nursing home placement. Ten percent of those will stay at least five or more years.

Things You Need To Know

A nursing home is a residence that provides room, meals, nursing and rehabilitative care, medical services and protective supervision to its residents. While an individual coming from the hospital may require the services of many long-term care professionals such as nurses, therapists and social workers, a nursing home is not a hospital (acute care) setting. The goal at a nursing home is to help people regain as much of their independent function as possible in a supportive environment.

Choosing a Facility

One of the first things to consider when making a nursing home choice is the needs of the older individual for whom you're providing care, suggest experts at MetLife Mature Market Institute and AARP Health Care Options. Make a list of the special care they may need, such as dementia care or various types of therapy.

If the person is hospitalized,

Paying For Care

- The average cost of a nursing home stay is \$61,000 a year.
- The average stay in a nursing home is two and a half years.
- Medicare payments account for only 1.2 percent of patients' nursing home days of stay.
- Medicare Part A pays for 20 days in a nursing facility.



the discharge planner and/or social workers can assist you in assessing the needs of the individual and locating the appropriate facility.

If you are choosing a nursing facility for someone who is presently at home, ask for referrals from your physician, friends and family.

Other factors such as location, cost, the quality of care, services, size, religious and cultural preferences, and accommodations for special care need to be considered.

When you've located a few facilities that you'd like to consider more thoroughly, plan on visiting each one, both with scheduled and unscheduled visits, at different times and on different days of the week.

As you are walking around, take note of what you hear and don't hear. Is it silent? Is there activity? How clean does it look? Are the residents dressed appropriately for the season? Most importantly, ask questions. Such as what is the ratio of nurses to residents and what is the staff turnover rate?

Legal Concerns

At the end of the visit, you should get written information about the facility and a contact name for any follow-up questions you may have. If you don't have a financial and health power of attorney, as well as a living will, you should strongly consider obtaining that now.

Helpful Hints

When you've finally decided on a facility, you should know your rights and those of your family member. Before you or the resident sign the admissions agreement, understand what you're signing.

The admissions contract should, at a minimum, contain the daily room rate, items covered in the basic rate, reasons for discharge and transfer, and the policy regarding payment of the daily room rate if the resident goes to the hospital or the family takes the resident out for a vacation.

Do not sign any paperwork unless everything has been fully explained.

You may question if you're really making the right decision to place your loved one in a facility at all. But once you've looked at a few facilities, compared them, then you will be ready to make your decision. Remember, you can do no more than your best and if you've done that, neither you nor your family member can ask any more of you.

For more information, visit www.maturemarketinstitute.com to get a free copy of the Since You Care Guide, "Making the Nursing Home Choice."