



## How to Choose Skilled Nursing Services

If your medical advisor suggests long-term care for your loved one, it is best to begin planning well in advance of need – if that is possible. Try to involve your loved one in the planning process as much as you can. If there are questions you cannot answer, turn to the professional caregivers who understand both the concerns of the family and the person needing skilled nursing.

After you and your physician discuss the types of services needed, obtain the names of service providers in your area from reliable sources, such as:

- Hospital discharge planners
- Social workers
- Geriatric case managers
- State affiliate of the American Health Care Association (AHCA): [www.ahca.org/who/pubstate.htm](http://www.ahca.org/who/pubstate.htm)
- American Association of Homes & Services for the Aging (AAHSA): [www.aahsa.org](http://www.aahsa.org), and its state affiliates
- Local medical society
- Centers for Medicare & Medicaid Services (CMS): [www.cms.gov](http://www.cms.gov)
- State long-term care ombudsman program
- Minister, priest, rabbi or other community spiritual advisers
- Friends or neighbors who have direct experiences with local skilled nursing communities
- Individual community web sites

You may be able to narrow your list to two or three by calling the communities on your list.

Talk with the administrative personnel and make an appointment for a tour. Try to visit each nursing center several times at various times of day. Question what you see or hear.

A nursing care center offers 24-hour services and supervision, including medical care and some speech, physical and occupational therapies. Your state's health department inspects every community annually. The survey results are available at the center, and you may review them if you ask. Any questions you may have about the document should be readily answered by the staff.

### Important Points to Remember

Moving a loved one into a nursing center can be hard on the whole family. It's important to keep in mind that it's a big change and it takes time for everyone to adjust.

Many nursing centers participate in voluntary quality assurance programs, such as the Joint Commission on Accreditation of Healthcare Organizations (JCAHO) Long-Term Care Program and/or AHCA and AAHSA's Quality First Program.

### Financial Considerations

The cost of a nursing facility can vary. Cost is determined by the level of care needed, the setting where the care is provided, and the geographical location. The AHCA Consumer's Guide to Nursing Homes suggests:

- Finances should be discussed openly in detail with the admissions staff.
- Medicare will pay for the first 20 days of nursing care, and will partially pay for the next 80 days for a total benefit not to exceed 100 days, following a three-day hospital stay needed to qualify.
- Other ways to pay for nursing facility care for those over 65 are private pay, Medicaid and long-term care insurance.
- Many people start paying for long-term care with their own money (private pay). Later they become eligible for state-run Medicaid. Each state decides who is qualified. You can contact your state for more information; the process takes a minimum of 90 days.

## Help in Planning

Planning for long-term care changes as your loved one's needs change. And with every change, the rules about programs and benefits change, too. There are ways to get help.

If you do not have access to a computer, there may be one you can use at your local library or senior center.

- Medicare has an online Care Planner that details different care options. You can answer questions online about needs and resources to receive a list of suggested services at [www.careplanner.org](http://www.careplanner.org).
- Nursing Home Compare at [www.medicare.gov](http://www.medicare.gov) helps you learn more about nursing homes; it also has a Nursing Home Checklist (see below under Questions to Ask) at [www.medicare.gov](http://www.medicare.gov).
- Many states have a SHIP Program (State Health Insurance Counseling and Assistance Program) to help you choose the health care plan that works for you and your family member.

## Questions to Ask

- Is the nursing home or nursing center accepting new residents?
- Is the location easy to visit for family and friends?
- Does the nursing home use the hospitals where your doctor practices?
- Does the nursing home have the services my family member needs?
- Are there activities for residents to enjoy?
- Do the residents appear clean and well-groomed?
- Do the residents have the same staff members on a daily basis?
- Is there enough staff available to assist residents?
- Does the staff respond quickly to residents' calls for help?
- Does the nursing home have an active resident and/or family council?
- Is the nursing home clean and pleasant?
- Is the nursing home licensed?
- Is the current administrator licensed?
- Did the last annual state inspection note any problems? If so, how were those problems solved?
- What services are included in the price?
- What additional costs will you have to pay?

## The Move-in Transition

Moving a loved one into a nursing home can be hard on the whole family. Some communities have a social worker who can help you prepare for the change. Also, some communities have support groups that help. It is important to keep in mind that it is a big change and it takes time for everyone to adjust.

Regular visits from family and friends can make this move easier; it is reassuring for your loved one while getting used to a new place. It also gives you and other family members an opportunity to keep an eye on the care that is being given and develop a rapport with the staff members caring for your loved one.

*Resources: Centers for Medicare & Medicaid Services; American Health Care Association; American Association of Homes and Services for the Aging; National Institute on Aging; AHCA Consumer's Guide to Nursing Facilities*

