



Thad Johnson, AIF®, MBA
16 Washington Ave W. Suite 104
Hutchinson, MN 55350
320-587-3444
thad.johnson@flagship-advisors.com



Choosing a Nursing Home





Choosing a Nursing Home

What is a nursing home?

A nursing home is a state-licensed facility that may provide skilled nursing care, intermediate care, and/or custodial care. You may need to enter a nursing home on a short-term basis (for example, after a major illness or injury), or on a long-term basis (if you become physically or mentally incapacitated and cannot care for yourself). Although you may prefer in-home care, you may need to enter a nursing home if you require round-the-clock care, especially if you don't have family to help you at home or if the services of an in-home caregiver are inadequate or unavailable.

How to choose a nursing home

Like many people, you may fear entering a nursing home because you have heard horror stories about the quality of care. However, there are good nursing homes as well as bad ones. Getting into a good nursing home takes a combination of research, forethought, and financial planning. Ideally, you should research nursing home care before an emergency arises because many homes have long waiting lists. The following sections explain what to consider when choosing a nursing home.

Quality of medical care

Since medical care is an integral part of nursing home care, you should find out what level of care the nursing home provides. For example, some homes provide mainly custodial care while others may provide skilled nursing care. Many nursing homes provide both. If you think you may need skilled nursing care in the future, don't choose a home that offers only custodial care because it might be difficult to find another good home later on. In addition, determine how often you will receive basic health care such as physicals. Can you see your own doctor or the staff physician? Will you have access to dentists, eye doctors, or other specialists? In a medical emergency, what procedure does the nursing home follow?

Cost of care

Nursing home care is generally very expensive, but you will pay less at some facilities than at others. If you are concerned about the cost of nursing home care (and you probably are), you should compare the cost of each facility you are considering with the quality of care you will receive there and the services you receive for your money. For example, some nursing homes charge extra for certain types of care (such as assistance with meals). In addition, if you plan on using Medicaid to pay for your nursing home care, make sure that the facility you select accepts Medicaid; not all nursing homes do. Many others restrict the number of Medicaid "beds" in the nursing home (some states, however, prohibit this). If you need only short-term skilled nursing care in a nursing home, your care may be covered by Medicare if the facility participates in Medicare and has a Medicare bed available. Other ways to pay for nursing home care include using private funds or benefits from a long-term care insurance policy.

Appearance of grounds and facilities

The nursing home facility should be clean and well maintained. One sign of a poor quality nursing home is a bad smell, indicating that the staff is too busy to help the residents to the bathroom or change their clothing. Although rooms and public areas are often not luxurious, they should be comfortable. Notice whether residents are allowed to decorate their rooms, and if private rooms are available. Outside, the grounds should be maintained neatly; if being outside is important to you, check the nursing home's policy regarding this. In addition, pay close attention to the dining room. You'll have to eat there; does it seem clean, and does the food seem appetizing?

Safety and security

When you visit a nursing home, ask when the facility was built, and when it was last updated. In general, the newer the building, the more fire-resistant it will be due to changes in building codes. Look for safety features. Resident rooms should have windows, and room doors should unlock from the inside and open onto wide hallways. Hallways should have handrails, and bathrooms should have grab bars and toilets that are accessible to residents in wheelchairs. In addition, ask what kind of precautions the nursing home takes to make sure that patients do not wander off, or that unauthorized individuals do not wander in.

Resident/staff ratio and interaction





Ask each nursing home you consider how many staff members are assigned to each unit per shift, and determine if the patient/staff ratio meets or exceeds state/federal requirements. In addition, ask how the nursing home is complying with other federal government regulations regarding staff training and resident care. Notice how staff members treat residents. Are they generally caring and concerned, or do they seem hurried and distracted? Are a lot of residents sitting around in common areas doing nothing, or are they involved in activities? Do residents appear well cared for?

Recreational opportunities

Consider whether the nursing home organizes trips or outside activities for its residents or provides in-house recreational activities. Do residents have the opportunity to exercise? Look around; does the environment seem stimulating or dull? Is the nursing home a place where you (no matter what your condition) will enjoy living?

Questions & Answers

Are private rooms available in nursing homes?

Private rooms are available at many nursing homes, but they cost extra. If you are paying for your own care, make sure that you find out how much more private rooms cost. If Medicaid will be paying for your nursing home care, however, you will not be entitled to a private room. When you choose a nursing home, find out whether private rooms are commonly available, and, just in case, ask about how the nursing home decides who will share a room. If you end up with a roommate and you are unhappy with him or her, will you be able to move to a different room? If the nursing home wants to transfer you to a different room or unit, what procedures will it follow?

Even seemingly good nursing homes have complaints lodged against them. Why?

Nursing homes are, for some people, difficult and lonely places to live, and complaints against even the good ones are common. So, how can you tell the difference between a complaint that is justified and one that is not? For one thing, ask the nursing home administrator to explain how the home resolves problems and resident complaints. Do many of the complaints center around one issue? If so, the nursing home may have a serious problem in this area. Trust your own instincts. Do the nursing home residents, in general, seem well cared for, or do you see signs that the home may be poorly managed or even abusive?

What's the best way to resolve a complaint with a nursing home?

You'll probably be satisfied with the nursing home you choose. However, if you do have complaints about the quality of care you receive or the environment, don't remain silent. You can talk to the nursing home administrator, or, if you prefer, to the nursing home's ombudsman, a trained volunteer who monitors nursing home care or other long-term care facilities. Each state also has at least one full-time state ombudsman, and some cities and counties have local ombudsmen. If you have a complaint about the quality of long-term care, you can contact the ombudsman through the nursing home or care facility, through the area agency on aging, (call the Eldercare Locator at (800) 677-1116 for help in locating your area agency on aging), or through your state's department of aging.

IMPORTANT DISCLOSURES

Broadridge Investor Communication Solutions, Inc. does not provide investment, tax, legal, or retirement advice or recommendations. The information presented here is not specific to any individual's personal circumstances.

To the extent that this material concerns tax matters, it is not intended or written to be used, and cannot be used, by a taxpayer for the purpose of avoiding penalties that may be imposed by law. Each taxpayer should seek independent advice from a tax professional based on his or her individual circumstances.

These materials are provided for general information and educational purposes based upon publicly available information from sources believed to be reliable — we cannot assure the accuracy or completeness of these materials. The information in these materials may change at any time and without notice.



Thad Johnson, AIF®, MBA
16 Washington Ave W. Suite 104
Hutchinson, MN 55350
320-587-3444
thad.johnson@flagship-advisors.com

