

caring
for those
you care about

Choosing and Paying for **Nursing Home Care**

A nursing home is first and foremost a home, a home that provides a room, meals, skilled nursing, rehabilitative care, medical services, personal care, and recreation in a supervised and protected environment. Finding the right nursing home for a loved one may be one of the most difficult decisions a person will have to make. However, family involvement does not end when a loved one enters a nursing home, they simply assume a new role making sure others are providing good care.

Starting the Search

The best way to start the search for a nursing home is by talking.

- Talk with the loved one who will be living in the nursing home, this will help in adjusting to the major life change about to occur.
- Talk with other family members and ask for help in finding the best nursing home.
- Talk with trusted people like a doctor, a nurse in the hospital, or any other health professional or social worker who may be able to give helpful information.
- Talk with some nursing home employees, especially some nursing assistants who give most of the care.
- Talk with a pastor or rabbi.
- Talk with the long-term care ombudsman.

The Eldercare Locator can assist in finding the closest Area Agency on Aging (AAA) office and/or the long-term care ombudsman's office. An ombudsman represents people who live in nursing homes. They investigate problems or complaints so they are usually a good source of information about the different nursing homes in the area. Ombudsman volunteers make regular visits to nursing homes and can usually provide information about how the homes are organized and the different strengths and weaknesses of many of the nursing homes in the state. Ombudsman programs are not allowed to recommend one nursing home over another. However, they can usually provide valuable information such as the latest state inspection reports and the number and types of complaints they have received. The long-term care ombudsman can also give advice on what to look for when visiting nursing homes. Also, the AARP Tip Sheet titled "Nursing Homes: Asking the Right Questions" may be very helpful in comparing facilities.

Paying for Care

If you're thinking about nursing home care, you're probably wondering about how much it will cost and how you'll pay for it. Most people know nursing home care is expensive. Although the average cost is more than \$50,000 a year and rising, the cost can vary widely depending on where you live. One way to pay for it is out of your pocket. About one-third of nursing home residents pay all of their nursing home costs themselves. But extended nursing home care can eat up your life's savings quickly. Many people exhaust their personal resources after only six months. A much smaller percentage of people — about 5 percent — buy special insurance to cover the cost of nursing home or other long-term care. This type of insurance is known as Long-Term Care Insurance. In addition, Medicare, the federal health insurance program for older persons and some younger persons with disabilities, sometimes pays for short-term, but not extended, nursing home care. Employee health insurance doesn't cover it either. The greatest number of people in nursing homes get help to pay for their care from Medicaid. Medicaid is a federal and state health insurance program for

people with low incomes. At any given time, two-thirds of nursing home residents are receiving Medicaid assistance.

Medicaid helps people by picking up the cost of nursing home care once they have used almost all of their savings and assets (spouses are allowed to keep some assets including income, savings, and a home that they may need to continue living in the community). Medicaid will only pay for nursing home care that is provided at a facility that is certified by the government.

Eligibility for Medicaid is different in each state, so if a loved one will need Medicaid — even months or years from now — get information about eligibility as soon as possible. Learning early about Medicaid's requirements can help to make sure eligibility is met when help is needed.

As more people live longer and nursing home costs rise, confronting nursing home and other long-term care issues will become even more important. *AARP is committed to supporting new laws that will guide the development of an affordable, quality long-term care system for all Americans who need these services.*

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