



## Planning Ahead - A Consumer's Guide to Nursing Facilities

By planning ahead you can find the quality of care and quality of life that you desire in a nursing facility for yourself or your loved one.

Today's nursing facilities (often referred to as nursing homes, extended care services, or health care centers) serve the young and old alike, both those who expect to recover fully as well as those in need of extended long term care services. The goal of care in a nursing facility is to help individuals meet their daily physical, social, medical, and psychological needs and to return home whenever possible.

Whether you're thinking about a nursing facility for a relative, a friend, or yourself, this guide will help you make the best selection.

### Services

Four basic types of services are offered by nursing facilities:

- **Medical Care**  
Residents in nursing facilities are under the care of physicians, who visit regularly and are responsible for the residents' overall plan of care. Physicians certify the need for nursing care and may serve as a resource for information about long term care facilities in the community. When individuals enter the facility, physicians write orders for necessary medication and play a role in the development of the residents' care plan, including restorative and rehabilitative procedures, special diets, and treatments. Every nursing facility has a physician on staff or on call to handle emergencies.
- **Nursing and Rehabilitative Care**  
All nursing facilities require the professional skills of a registered or licensed practical nurse. Nursing services include assessment, treatments, injections, coordination of care, and medication administration. Rehabilitative services such as post-hospital stroke, heart, or orthopedic care are available in addition to related services such as respiratory therapy, physical therapy, occupational therapy, or speech therapy. Dental services, dietary consultation, laboratory, x-ray, and pharmaceutical services are also available.
- **Personal Care**  
Personal care is provided to residents who need help with various activities such as walking, getting in and out of bed, bathing, dressing, and eating. Certified nurse assistants provide many of these services.
- **Residential Care**  
Residential care services include general supervision, provided within a safe and secure environment, along with a variety of programs to meet the social and spiritual needs of residents.

If you believe a long term care setting may be needed, it is best to begin planning well in advance. Try to involve the prospective resident in the planning process as much as you can. If the individual has questions regarding care that you are not able to answer, be sure to ask the facility's staff. Remember, experienced, professional caregivers understand both the concerns of the resident and those of the family and are eager to help make the transition as calm and positive as possible.

### Finding A Nursing Facility

After you and your physician discuss the type of services needed, obtain the names of facilities in your area. Other resources for information about nursing facilities include:

- Discharge planner (hospital)
- Social workers
- Geriatric case manager
- State affiliate of the American Health Care Association\*
- Local medical society
- State or local Office on Aging
- State long term care ombudsman program or health department
- The Medicare web site\*\*
- Minister, priest, rabbi, or other spiritual advisers in your community
- Friends or neighbors who have had direct experiences with local nursing facilities
- Individual facilities' Internet sites

By telephoning the facilities on your list, you will be able to narrow the field to two or three offering the specific services and location you desire. Talk with administrative personnel and make an appointment to tour the facility. Try to visit each facility at several different times of the day; this will give you a better sense of the facility. Be sure to ask questions about what you are seeing, hearing, or feeling about the facility.

\*A list of State Affiliates of the American Health Care Association is available on the Online at:  
<http://www.ahca.org/who/pubstate.htm>

\*\*CMS (Centers for Medicare & Medicaid Services) is the federal agency that administers the Medicare and Medicaid programs. More information is available on the Internet at: <http://www.cms.gov/>

### **Services and Ambience**

When you visit a nursing facility, you will see a variety of staff specialists. The numbers and specialties of staff reflect the specific needs of the facility's residents. Caregivers are available around the clock and licensed nurses, with the help of certified nursing assistants, provide 24-hour care.

Resident social activities are provided in all facilities. Ask what types of group activities are offered and how individual residents' needs and preferences are identified. Residents should have the opportunity to be involved in activities that provide mental, physical, and social stimulation. Some innovative examples include:

- Using computers and e-mail to help residents keep in touch with their families and loved ones. Some facilities offer computer classes to residents to learn how to surf the Web and sharpen their skills.
- Mentoring programs provide an opportunity for residents to interact with children from the local community. Art classes, music recitals and other activities also allow residents to interact with their fellow residents and the community in which the facility is located.

Take some time to talk with the residents. Ask them about their life in the facility. Also, try to plan a visit to the facility during mealtimes so you can observe food presentation and interaction in the dining room. Each facility has a registered dietitian who can talk to you about special dietary needs.

Other specialists who may be on staff or available on a consultant basis include physical therapists, speech pathologists, occupational therapists, psychiatric personnel, social workers, pharmacists, podiatrists, and dentists.

The overall management of the facility is the responsibility of the administrator. Other administrative personnel include medical records staff, personnel director, admissions director, and financial staff. Building maintenance, laundry, and housekeeping personnel are also on staff.

During your visit, talk to the caregivers; many of these talented professionals are registered or licensed practical nurses and certified nursing assistants who have devoted their careers to caring for the elderly and the disabled. People providing services to people is what long term care is all about.

### **Survey and Inspection Reports**

Your state's health department inspects every facility annually. The survey results are available at the facility and you may review the report of the facility's performance. A staff representative can answer your questions and provide additional information about this complex document.

In addition, many nursing facilities participate in voluntary quality assurance programs. One example is the Joint Commission on Accreditation of Healthcare Organizations (JCAHO) Long Term Care Program. This accreditation program evaluates facilities' operations based on a monitoring system to measure each facility's performance.

### **Financial Considerations**

There are several ways to finance nursing facility care. While many individuals pay for nursing facility services with their own funds, purchasing long term care insurance is an excellent way to prepare for these expenses and some employers provide long term care insurance coverage as an employee benefit (see AHCA's pamphlet "Understanding Long Term Care Insurance"). Medicare, a government health care insurance program for those 65 and over, will cover the first 20 days of nursing facility care and will partially pay for the next 80 days for a total benefit not to exceed 100 days. A three-day hospital stay is required to qualify for this benefit. Another way to finance long term care is with Medicaid. Medicaid is a health care program for those individuals without the ability to pay for health care themselves.

The cost of nursing facility care can vary. Cost is determined by the level of care needed, the setting where the care is provided, and the geographic location. Finances should be discussed openly and in detail with the facility's admissions staff who will be able to offer you guidance on payment details for Medicaid, Medicare, insurance matters, and paying privately. To ease the process, your financial records should be well-organized because government programs, like Medicaid, require financial records looking back several years. Payment agreements should be in writing, and you should have a copy of the final arrangements.

It is important to note that facilities cannot require residents to waive their rights to Medicare or Medicaid coverage. Furthermore, nursing facilities cannot require a third party guarantee of payment as a condition of admission.

### **Questions To Think About**

The following questions may guide you in evaluating nursing facilities throughout your selection process. Remember, each resident - young, elderly, ambulatory, bedridden, or disabled - has different needs, preferences, and desires that should be taken into account in the selection of a facility.

#### **Location**

- Visitors are important! Is the facility conveniently located for frequent visits from family and friends?

#### **Ambience**

- Is the atmosphere welcoming and attractive?

**Staff**

- Observe staff interactions with the residents. Do caregivers show respect and a positive attitude toward residents and others?

**Activities**

- Look over the activity calendar for the week or month and ask about the programs available.
- Are residents encouraged to participate?

**Religion**

- Are religious services held on the premises?
- What individualized arrangements can be made for residents to worship?

**Rooms**

- Ask to visit a typical room. Does the living space suit the needs of the resident?
- How are roommates selected?
- How are private items stored or secured?
- What is the policy for residents having a private telephone?
- What is the policy for decorating rooms with personal items?

**Dining**

- Observe mealtime at the facility. How is the menu managed weekly and monthly? Ask to have the dining procedures explained to you.
- What arrangements will be made if residents are unable to eat in the dining room?
- What is the practice for special dining or menu requests?
- Are snacks provided?
- Are private dining areas available when family and friends are visiting?

**Care Planning**

- How are residents and families encouraged to participate in developing their care plan?
- Does the facility provide services for terminally ill residents and their families?
- What special programs (Alzheimer's, AIDS, subacute care) does the facility offer?

## **Medical**

- Are other medical professionals (dentists, podiatrists, optometrists) available?
- Does the facility have an arrangement with a nearby hospital?
- Will a bed be available after hospitalization?
- How are prescription drugs ordered?
- Are therapy programs provided (physical, occupational, speech pathologist)?

## **Costs**

- Are all the services the resident requires covered in the basic charge?
- Request a list of specific services not covered in the basic rate. (Some facilities have schedules covering therapies, beautician services, barbers, specialty foods, personal laundry, etc.)

## **Patient Rights/Autonomy**

- What are the patient's rights and responsibilities?
- When are restraining devices recommended and why?
- Does the facility have a Resident Council?
- Does the facility have a Family Council in which you can participate?

## **Licensure and Certification**

- If needed by the resident, is the facility certified to provide Medicare and/or Medicaid coverage?
- Is the latest state survey report available for review?
- Does the facility have a formal quality assurance program?

## **Your Role**

If you are helping to select a long term care facility for a loved one, are you:

- Involving this person in the process?
- Prepared to ease the resident's transition to the nursing facility by being with them on admission day and staying several hours to get them settled?
- Ready to visit the resident frequently and encourage friends to make similar visits?

Finally, nursing facilities should try to be like a community - where residents can feel comfortable, find familiar faces, and build relationships just like they enjoyed in their own homes. By planning ahead, you can ensure that your loved one will be provided with the highest quality of care and quality of life.