

Nursing Homes



A nursing home is a residence that provides a room, meals, help with daily living, and recreational activities. Generally, nursing home residents have health problems which keep them from living on their own and may require daily medical attention.

Choosing a nursing home is an important decision. To make the best decision possible, you may want to consider some important facts:

Payment - Nursing home care is expensive and many people are concerned about paying for this type of care. Most care is not fully paid for by health insurance. For instance:

- **Medicare** - Medicare only pays for **some** nursing home costs, generally only when you need **skilled nursing services**. These are full time nursing services that can only be performed by a licensed nurse.
- **Medicaid** - Medicaid is a State and Federal program. You must have limited income or assets to have nursing home costs covered. Eligibility and benefits for Medicaid vary from State to State.
- **Long-Term Care and Other Private Insurance** - Long-term care insurance can help pay for skilled nursing care or custodial care by paying a cash amount for each day of covered nursing home or at-home care. You can buy other types of private insurance that help cover nursing home care costs from insurance companies, but these plans may have coverage or payment limits.

Availability - Nursing homes have a limited number of beds. A certain number of those beds may be for persons with a specific type of insurance (like Medicare or Medicaid). When you find a nursing home you like, you should find out if there will be a bed available for you, or if you can add your name to a waiting list.

Reputation - Some nursing homes do a better job at providing care than others. If you are interested in a specific nursing home, you may want to talk with the Long-Term Care Ombudsman for the State where the nursing home is located. The Ombudsman can't recommend which nursing home to choose, but can give you tips on what to look for when you visit a nursing home.

Location - Location is very important. If you choose a nursing home that is close to your friends and family, they may be able to visit you more often, and you may feel less lonely. Also, they can act as your advocate (supporter), if you need one.

Another important thing you can do is visit the nursing home you are interested in and talk with current or former residents and their family members to see if they are happy with the care they received from the nursing home.

Staffing - It is important that the people who work in a nursing home are capable of performing their duties. This helps ensure that the residents are cared for and enjoy a good quality of life. During a visit to a nursing home, see if people on the staff:

- Treat the residents and family members with warmth and respect.
- Answer resident requests for assistance quickly.





Resident Rights - Nursing home residents have patient rights and certain protections under the law. The nursing home must list and give all new residents a copy of these rights.


Resident rights usually include:


- **Respect** - You have the right to be treated with dignity and respect.
- **Services and Fees** - You must be informed in writing about services and fees before you enter the nursing home.
- **Money** - You have the right to manage your own money or to choose someone else you trust to do this for you.
- **Privacy** - You have the right to privacy, and to keep and use your personal belongings and property as long as it doesn't interfere with the rights, health, or safety of others.
- **Medical Care** - You have the right to be informed about your medical condition, medications, and to see your own doctor. You also have the right to refuse medications and treatments.


Where To Get More Information

 Check the Internet at www.medicare.gov. A new database called “**Nursing Home Compare**” contains information and survey findings on every Medicare and Medicaid certified nursing home in the country. You can also see the *Guide to Choosing a Nursing Home*. If you don't have a computer, contact your local library or senior center for help.

 The Long-Term Care Ombudsman is an advocate (supporter) for nursing home residents and is ready to help if you need information on the nursing homes in your State. The Ombudsman also works to help solve problems between you or your family and the nursing home. Complaints about nursing homes are confidential unless the Ombudsman has permission to use your name. Look on the Nursing Home Compare database at www.medicare.gov for the Ombudsman phone number in your State.

 State survey agencies do yearly surveys (like inspections) of every Medicare or Medicaid certified nursing home in your State and identify any problem areas. Survey agencies are responsible for making sure that nursing homes follow Federal guidelines. If they don't, nursing homes can be fined or closed. You may want to check with your State's survey agency regarding any current or past complaint investigations. If you have a complaint about the quality of life or quality of care inside a nursing home, contact your State's survey agency. Look on the Nursing Home Compare database at www.medicare.gov for the State survey agency phone number in your State.

 If you qualify, or think you may qualify for Medicaid, call your State Medical Assistance Office. Look under “State Contact Information” at www.medicare.gov for the State Medical Assistance Office phone number in your State.

 For more information on Long-Term Care Insurance, call your State Health Insurance Assistance Program, or write to: National Association of Insurance Commissioners, Publications Dept., 120 West 12th Street, Suite 1100, Kansas City, MO 64105 and request a free copy of *A Shopper's Guide to Long-Term Care Insurance*.