

# AgePage

## Nursing Homes: Making the Right Choice

*Lucille has lived in her home for 33 years. Even after her husband died 3 years ago, she was able to manage on her own. Recently, she broke her hip and now needs a walker to get around. At 85, she is no longer able to be on her own. Her children now are talking about how best to help their mom find the right care.*

Sometimes, decisions about where to care for a family member need to be made quickly, for example, when a sudden injury requires a new care plan. Other times, a family has a while to look for the best place to care for an elderly relative.

### What Is a Nursing Home?

A nursing home, also known as a skilled nursing facility, is a place

for people who don't need to be in a hospital but can no longer be cared for at home. This can include people with critical injuries or serious illnesses, or those needing care after surgery. Most nursing homes have aides and skilled nurses on hand 24 hours a day. Talk to your healthcare provider to find out if a nursing home is the best choice for you or a member of your family.

Nursing homes can be:

◆ **Hospital-like.** This type of nursing home is often set up like a hospital. Members of the staff give medical care, as well as physical, speech, and occupational therapy. There can be a nurses' station on each floor. As a rule, one or two people live in a room. A number of nursing homes will let couples live together. Things that make a room special, like family photos, are often welcome.

◆ **Household-like.** These facilities are designed to be more like homes, and the day-to-day routine is not fixed. Teams

of staff and residents try to create a relaxed feeling. Kitchens are often open to residents, decorations give a sense of home, and the staff is encouraged to develop relationships with residents.

◆ **Combination.** Some nursing homes have a combination of hospital-like and household-like units.

Many nursing homes have visiting doctors who see their patients on site. Other nursing homes have patients visit the doctor's office. Nursing homes sometimes have separate areas called "Special Care Units" for people with serious memory problems, like dementia.

## Tips to Keep in Mind

If you need to go to a nursing home after a hospital stay, the hospital staff can help you find one that will provide the kind of care that's best for you. Most hospitals have social workers who can help you with these decisions. If you are looking for a nursing home, ask your doctor's office for some recommendations. Once you know what choices you have, it's a good idea to:

◆ **Consider.** What is important to you—nursing care, meals, physical therapy, a religious connection, hospice care, or Special Care Units

for dementia patients? Do you want a place close to family and friends so they can easily visit?

◆ **Ask.** Talk with friends, relatives, social workers, and religious groups to find out what places they suggest. Check with healthcare providers about which nursing homes they feel provide good care. Use their suggestions to make a list of homes that offer the types of services you want.

◆ **Call.** Get in touch with each place on your list. Ask questions about how many people live there and what it costs. Find out about waiting lists.

◆ **Visit.** Make plans to meet with the director and the nursing director. The Medicare Nursing Home Checklist at [www.medicare.gov/Nursing/Checklist.asp](http://www.medicare.gov/Nursing/Checklist.asp) has some good ideas to consider when visiting. For example, look for:

- Medicare and Medicaid certification
- Handicap access
- Residents who look well cared for
- Warm interaction between staff and residents

◆ **Talk.** Don't be afraid to ask questions. For example, you can ask the staff to explain any strong odors. Bad smells might indicate a problem; good ones might hide a problem. You might want to find out how long the director and heads of nursing, food, and social services departments have worked at the nursing home. If key members of the staff change often, that could mean there's something wrong.

◆ **Visit again.** Make a second visit without calling ahead. Try another day of the week or time of day so you will meet other staff members and see different activities. Stop by at mealtime. Is the dining room attractive and clean? Does the food look tempting?

◆ **Understand.** Once you select a nursing home, carefully read the contract. Question the director or assistant director about anything you don't understand. Ask a good friend or family member to read over the contract before you sign it.



## Do Nursing Homes Have to Meet Standards?

The Centers for Medicare and Medicaid Services (CMS) requires each State to inspect any nursing home that gets money from the government. Homes that don't pass inspection are not certified. Ask to see the current inspection report and certification of any nursing home you are considering. Visit [www.medicare.gov](http://www.medicare.gov) for more information.

## Paying for Nursing Home Care

It's important to check with Medicare, Medicaid, and any private insurance provider you have to find out their current rules about covering the costs of long-term care. You can pay for nursing home care in several ways. Here are some examples:

◆ **Medicare.** For someone who needs special care, Medicare, a Federal program, will cover part of the cost in a skilled nursing home approved by Medicare. Check with Medicare for details.

◆ **Medicaid.** Medicaid is a State/Federal program that provides health benefits to some people with low incomes. Contact your county family services department to see if you qualify.

◆ **Private pay.** Some people pay for long-term care with their own savings for as long as possible. When that is no longer possible, they may apply for help from Medicaid. If you think you may need to apply for Medicaid at some point, make sure the nursing home you're interested in accepts Medicaid payments. Not all do.

◆ **Long-term care insurance.** Some people buy private long-term care insurance. It can pay part of the costs for a nursing home or other long-term care for the length of time stated in your policy. This type of insurance is sold by many different companies and benefits vary widely. Look carefully at several policies before making a choice.

When thinking about nursing home costs, keep in mind that you can have extra out-of-pocket charges for some supplies or personal care, for instance, hair appointments, laundry, and services that are outside routine care.

## Resources That Can Help

The rules about programs and benefits for nursing homes can change. Medicare has some helpful resources online. Visit [www.medicare.gov](http://www.medicare.gov) for information about different care options. To learn more about the Medicaid program, see [www.medicaid.gov](http://www.medicaid.gov).

You can find nursing homes in your area that are approved by the CMS by visiting the Medicare website. You can also see summaries of recent inspection reports. To find comparisons of nursing homes near you, visit Nursing Home Compare at [www.medicare.gov/NHCompare](http://www.medicare.gov/NHCompare).

The Nursing Home Checklist at the same website is a good guide to use when choosing a nursing home.

Many States have State Health Insurance Assistance Programs (SHIP). These programs can help you choose the health insurance that is right for you and your family. Visit [www.medicare.gov/Nursing/Payment.asp](http://www.medicare.gov/Nursing/Payment.asp).

Each State has a Long-Term Care Ombudsman office that advocates for the rights of residents in long-term care facilities. During disputes, the ombudsman will represent the resident's interests and will look

into their complaints. The National Long-Term Care Ombudsman Resource Center has more information. Visit [www.ltcombudsman.org](http://www.ltcombudsman.org).

A veteran in need of long-term care may be able to get help through the Department of Veterans Affairs (VA). Visit [www.va.gov](http://www.va.gov) or call VA Health Care Benefits toll free at 1-877-222-8387. You can also contact a VA medical center near you.



## For More Information

Here are some helpful resources:

### **AARP**

601 E Street, NW  
Washington, DC 20049  
1-888-687-2277 (toll-free)  
1-877-434-7598 (TTY/toll-free)  
1-877-342-2277 (Spanish/toll-free)  
[www.aarp.org](http://www.aarp.org)

### **American Health Care Association**

1201 L Street, NW  
Washington, DC 20005  
1-800-321-0343  
[www.ahca.org](http://www.ahca.org)

### **Centers for Medicare & Medicaid Services**

7500 Security Boulevard  
Baltimore MD 21244-1850  
1-800-633-4227 (toll-free)  
[www.cms.gov](http://www.cms.gov)

### **Department of Veterans Affairs**

VA Benefits: 1-800-827-1000 (toll-free)  
1-800-829-4833 (TTY/toll-free)  
[www.va.gov](http://www.va.gov)

### **Leading Age**

2519 Connecticut Avenue, NW  
Washington, DC 20008-1520  
1-202-783-2242  
[www.leadingage.org](http://www.leadingage.org)

### **National Clearinghouse for Long Term Care Information**

Administration on Aging  
Washington, DC 20201  
1-202-619-0724  
[www.longtermcare.gov](http://www.longtermcare.gov)

### **National Consumer Voice for Quality Long-Term Care**

1001 Connecticut Avenue, NW  
Suite 425  
Washington, DC 20036  
1-202-332-2275  
[www.theconsumervoice.org](http://www.theconsumervoice.org)

**National Long-Term Care  
Ombudsman Resource Center**  
1001 Connecticut Avenue, NW  
Suite 425  
Washington, DC 20036  
1-202-332-2275  
[www.ltcombudsman.org](http://www.ltcombudsman.org)

**USA.gov**  
[www.usa.gov](http://www.usa.gov)

For more information on health and aging, contact:

**National Institute on Aging  
Information Center**  
P.O. Box 8057  
Gaithersburg, MD 20898-8057  
1-800-222-2225 (toll-free)  
1-800-222-4225 (TTY/toll-free)  
[www.nia.nih.gov/health](http://www.nia.nih.gov/health)  
[www.nia.nih.gov/espanol](http://www.nia.nih.gov/espanol)

For information on Alzheimer's disease, contact:

**Alzheimer's Disease Education and Referral (ADEAR) Center**  
P.O. Box 8250  
Silver Spring, MD 20907-8250  
1-800-438-4380 (toll-free)  
[www.nia.nih.gov/alzheimers](http://www.nia.nih.gov/alzheimers)

To sign up for regular email alerts about new publications and other information from the NIA, go to [www.nia.nih.gov/health](http://www.nia.nih.gov/health).

Visit [www.nihseniorhealth.gov](http://www.nihseniorhealth.gov), a senior-friendly website from the National Institute on Aging and the National Library of Medicine. This website has health and wellness information for older adults. Special features make it simple to use. For example, you can click on a button to make the type larger.



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