

Courtesy of:
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By the numbers

- The population of Americans age 65 and older totals more than **45 million** people.¹
- About **1 in 9** people age 65 and older suffer from Alzheimer's disease.²
- More than **5 million** Americans are living with Alzheimer's disease.³
- The national median monthly rate for assisted living is **\$3,500**, which is 1.45% more than in 2013.⁴

¹ Source: www.agid.acl.gov.

² Source: Alzheimer's Association, *2014 Alzheimer's Disease Facts and Figures*.

³ Source: www.alz.org.

⁴ Source: Genworth 2014 Cost of Care Survey, www.genworth.com.

FINDING THE RIGHT CARE FACILITY

Over the past two decades there has been an explosion of supportive housing alternatives, and the options are no longer limited to a choice between staying at home or moving to a nursing home.

The two main alternatives to nursing homes are assisted living facilities and continuing care retirement communities (CCRCs).

Assisted living facilities

Assisted living facilities are designed to be a middle ground between staying at home and going to a nursing home. Housing is often in small apartments, and a premium is placed on privacy, individualized care and independent living. Even with the emphasis on independence, most facilities provide 24-hour care to help residents with the activities of daily living. Around-the-clock medical assistance may also be available.

Most states are in the process of adding or increasing the regulation and oversight of this growing industry. Find more information on your state's policies on the CCAL – Advancing Person-Centered Living Web site, www.ccal.org.

What will it cost?

Residents agree to pay a fee, which can range from under \$115 per day up to \$510 per day, depending on services offered and geographic location. According to the Genworth 2014 Cost of Care Survey, the average cost of residency at an assisted living facility in the United States is \$3,500 per month.⁴

If you are investigating assisted living facilities, be sure to obtain a thorough explanation of each facility's cost structure. It is not unusual for a facility to have an affordable fee for room and board, but that fee may cover only a few hours per week of actual assistance. If your family member needs additional assistance, there are likely to be additional charges. Be sure to ask how the assistance is delivered — by facility staff or contracted help — and find out how much it will cost. Some costs may be reimbursed by a long-term care insurance policy.

Key points

- Assisted living facilities are designed to be a middle ground between staying at home and going to a nursing home.
- The cost of residency at an assisted living facility reflects the level of care residents need; costs are highest for residents with dementia who need help with daily activities and have a complex schedule of medication.
- When touring a facility, ask thorough questions so you are made aware of any fees and gain a good understanding of the care delivered.

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Because assisted living facilities are usually less expensive than nursing homes, many state Medicaid programs now provide some type of funding for elderly residents in assisted living facilities who qualify for Medicaid.

Continuing care retirement communities (CCRCs)

CCRCs combine a variety of residential options under one roof — from independent housing to assisted living to 24-hour nursing services. Residents generally pay an entry fee and an adjustable monthly rent in return for the guarantee of care for the rest of their lives. Assisted living and even nursing homes make no such guarantees and, in fact, may ask a resident to leave if they believe they cannot provide adequate care.

Older people are usually healthy when they enter CCRCs. If and when it becomes necessary, they can move into living arrangements that provide the assistance they need. Nursing care is located either within the CCRC or at a related facility nearby. In addition to health care services, CCRCs also typically provide

- meals
- housekeeping
- maintenance
- transportation
- social activities
- security services

Some CCRCs provide units that are designed for people with special care needs, such as those that someone with Alzheimer's or dementia would require.

Is there an entry fee?

CCRCs generally charge a one-time entry fee, which can range from \$100,000 to \$1 million. Additional monthly charges range from \$3,000 to \$5,000 or more.⁴ Often, seniors use the proceeds from the sale of their homes to make the initial investment in the retirement community. Bear in mind, however, that the Internal Revenue Service does not allow home sellers to escape capital gain taxes that might be due by rolling those capital gains into the purchase of a CCRC unit.

Typically, 90% of the entry fee is returned if the resident moves out of the facility or upon his or her death. Some communities have also begun to make their services available on a purely rental basis.

Choosing a CCRC

Choosing a CCRC is a once-in-a-lifetime decision. Consult with an attorney and a financial advisor before signing a contract. Also, to make sure a facility is right for you, ask if you can rent a unit for a few days or a few weeks before committing to it.

Here are some questions to ask when investigating communities:

- What is the policy on obtaining a refund of the entry fee?
- What does the monthly fee cover?
- Does the monthly fee change when the resident's living arrangements or care needs change?
- Is any of the fee tax deductible as a medical expense?
- What if spouses require different levels of care?
- Is nursing home care guaranteed?
- Who pays for health care? Is the community approved for Medicare/Medicaid reimbursement?
- Who decides when a resident needs more care?
- What is the policy on visitors and overnight stays?
- What are the staffing levels?
- How financially sound is the CCRC?
- What are the grounds for eviction?

Choosing an assisted living facility or nursing home

CCRCs are not for everyone because of their cost, their limited availability and the fact that most people prefer to stay in their homes as long as possible. When people can no longer live independently, they are generally not good candidates for CCRCs. In such situations, finding a long-term care facility for a loved one can be a difficult job. Often the search takes place under the gun — when a

⁴ Source: aarp.org, "About Continuing Care Retirement Communities."

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hospital or rehabilitation center is threatening discharge or it is no longer possible for the loved one to remain living at home. And, in most cases, the task is one you must take on without the experience and insight gained from having done it before.

That said, there are a few rules of thumb that can help you.

Remember: Location, location, location.

No single factor is more important to a resident's quality of life than visits by family members. Make it as easy as possible for family members and friends to visit. In addition, care is often better if the facility knows that someone nearby cares and is paying attention.

Get references.

Ask the facility to provide the names of family members of residents so you can ask them about the care provided in the facility and the staff's responsiveness when the resident or relatives raise concerns.

Check licenses and certifying agency reports.

Is a valid license posted? Is a state inspection report available for your review?

Investigate care plans (for nursing homes).

Talk to the facility administrator or nursing staff about how care plans are developed for residents and how the staff responds to concerns expressed by family members.

Tour the facility.

Try not to be impressed by a fancy lobby or depressed by an older, more rundown facility. What matters most is the quality of care and the interactions between staff and residents.

Ask if you can stay for a meal.

This will help you gauge the quality of the food service. Eating is both a necessity and a pleasure that endures.

Resources

AARP

aarp.org

Leading Age

leadingage.org

Genworth

Genworth.com

With so many care facility options, it is important to investigate each choice thoroughly. Whether you are preparing for the care of a loved one or yourself, getting a complete understanding of the level of care delivered at each facility can save you time and money.

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Choosing a nursing home for a family member can be one of the most difficult decisions you make. Once you have created a list of homes to consider, you may want to make several copies of the following checklist and fill in one for each nursing home you visit.

This material should be used as helpful hints only. Each person's situation is different.

NURSING HOME CHECKLIST

Nursing home: _____

Address: _____

Phone: _____

Contact: _____

Credentials and overall environment

Is the facility certified by Medicare and Medicaid? Yes No

How long has the facility been certified? _____

Has the facility had stable ownership for some time, with the same administrator and director? Yes No

Is a statement of residents' rights clearly posted? Yes No

Does the facility have an Alzheimer's unit or other special-care area restricted to residents with special-care needs? Yes No

Is this specialty unit separated from other areas of the facility? Yes No

Is the facility well lit, clean, safe and welcoming? Yes No

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Location and visiting

Frequent visits generally will improve the resident's mental and emotional well-being and ensure that quality-of-care issues can be addressed as they arise.

Is the facility convenient to the resident's family members and friends? Yes No

What are the visiting hours?

Are family visits welcomed? Yes No

Are there restrictions on visits by children? Yes No

Are family members allowed to take residents out for a day or overnight? Yes No

Are there areas where family and friends can visit privately? Yes No

Is the facility close to the office of the resident's doctor? Yes No

Is the facility convenient to public transportation? Yes No

Mental and emotional well-being

Are mental health services available? Yes No

Are activities planned each day for the residents? Yes No

Are events regularly scheduled? (Ask to look at the schedule.) Yes No

Are there activities for residents who cannot leave their beds? Yes No

Is there a library available for residents, with large-print and audio books? Yes No

Is there a small store for purchasing personal items, such as shaving cream, hair care products and snacks? Yes No

Are residents able to enjoy outdoor areas, such as an enclosed garden? Yes No

Are plants, pets and other natural elements added to the residents' environment? Yes No

Are residents taken to special community events and cultural activities? Yes No

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Rooms

Will the resident share a room and/or a bathroom with one or more other resident(s)? Yes No

How are roommates and rooms selected?

If the resident is dissatisfied, can roommates be changed? Yes No

How is this accomplished?

Can the resident bring some of his or her own furniture and decorations? Yes No

Is there enough room to get around between the beds? (Keep in mind whether wheelchairs must be maneuvered.) Yes No

Are nurse and emergency call buttons within easy reach of bed, toilet and bath? Yes No

Care plan

Individual care plans must be implemented for each resident.

How often is the care plan reviewed and changed?

What is the protocol for handling problems?

Are there regular fire drills? Yes No

What bathing facilities are available, and how is bathing handled when the person needs assistance?

Nursing home employees

How are employees selected?

Are employees screened for drug use, criminal records or other potential problems? Yes No

What is the turnover rate for skilled employees?

Nursing home employees (continued)

What is the turnover rate for employees who perform ancillary services, such as meal preparation and financial recordkeeping?

Are registered nurses or licensed practical nurses on duty at all times? Yes No

Is a social worker on staff? Yes No

What is the ratio of staff to residents during each shift?
(Ideally, a facility will have one nurse's aide for every five or six residents between 7 a.m. and 11 p.m.)

Does the staff treat residents with respect? Yes No

Can you talk privately to residents to ask what they think of the facility? Yes No

Are staff members available to talk if you have a question about a loved one's care? Yes No

Medical care

Is there a physician used by the majority of residents? Yes No

What are his or her qualifications?

How often is the doctor on the premises?

Does the doctor have a good bedside manner with residents? Yes No

May residents consult their personal physicians if they choose? Yes No

Are there arrangements with a nearby hospital in the event of a medical emergency? Yes No

What diagnostic treatment facilities are available at the facility?

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Meals

Are meals served in a communal dining room or brought to each resident's room?

If meals are served in a communal dining room, how are tables assigned?

How long does it take for a meal to be delivered to a bedridden resident?

How does the food taste, and how is it presented to the resident?

Can you stay for a meal? (This will help you gauge the quality of the food service.) Yes No

Ask for a sample menu.

Are there special meals for the holidays? Yes No

Admission requirements

What financial information will the facility require during the admissions process?

Can the resident or his or her representative have copies of all admissions documents and contracts for review in advance? Yes No

How long does the admissions process take?

Cost of care

What is included in the cost of care?

How are extra items billed?

Can laundry be taken off premises? Yes No

Does this save the resident some costs? Yes No

How are prescription drugs handled?

What is the cost difference between a private and a semiprivate room?

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Transportation services

If required nonemergency medical services (such as dialysis) are not available on the premises, how is transportation arranged?

What about transportation to other places, such as local stores and religious services?

Resources

On the Internet or by phone

AARP

www.aarp.org

1-888-OUR-AARP (1-888-687-2277)

Eldercare Locator

www.eldercare.gov

1-800-677-1116

Family Caregiver Alliance

www.caregiver.org

1-800-445-8106

National Caregiving Foundation

www.caregivingfoundation.org

1-800-930-1357

Leading Age

www.leadingage.org

1-202-783-2242