

I Think
I Need a
Nursing Home:
What Do
I Do Now?

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Metropolitan Council Metropolitan Health Board August 1979

## I THINK I NEED A NURSING HOME: WHAT DO I DO NOW?

An elderly man slips and falls on an icy sidewalk. After a long hospital stay he'll soon be discharged from the hospital.

A woman in her seventies has lived in her house for over 40 years. She is gradually losing her sight, and has difficulty doing household chores.

A 58-year-old man has lost functional use of his arms and legs because of multiple sclerosis. He needs 24-hour nursing care.

#### **Deciding What to Do**

If the day is approaching when you can no longer live independently, or you have a friend or relative in this situation, you're probably faced with a difficult decision. Many people in these situations go into nursing homes. The reasons are many—need for continuing health care services, uneasiness over living alone, and often, lack of an alternative.

In recent years, more alternative kinds of care have become available. Their goal is to help people remain in their own homes by providing in-home services and other assistance. As a result, more people now have a reasonable choice among a nursing home, remaining in their own homes, living with relatives, or finding another independent living arrangement, such as an apartment in a building designed for older people.

Before deciding, you need to consider these questions:

 What specific household chores can you, or the person in question, do independently

- with some help? What things can't you do?
- What kind of help could relatives, neighbors or friends provide? How often could they help out (weekly, monthly, etc.)?
- What services would have to be done by a paid homemaker, nurse or other professional?
- What do you prefer—a nursing home, inhome services, or other housing where services are available? Is it a realistic choice?
- What will housing and services cost, and who will pay for them?

There are other things you should keep in mind:

- You'll need a doctor's approval to get certain kinds of alternative services or to be admitted to a nursing home.
- Make your preferences for services and care known to your friends and relatives.
- Plan ahead. Some nursing homes, housing

- programs and in-home services have waiting lists. Give yourself some time to think about what you'll need before you need it.
- Compare services, housing programs and nursing homes before you decide.

#### What Alternative Services Are Available?

There are many services offered by Twin Cities Area agencies. Some provide in-home health care, such as nursing services and health testing. Some agencies perform household chores that people can't do themselves, such as cleaning, laundry and cooking; some bring hot meals right to people's homes. Adult day care programs and group dining programs at senior citizen centers are examples of services that combine social and physical services. Some agencies provide the elderly or handicapped people with personal support and reassurance (for example, telephone reassur-



ance programs and escort services). Transportation programs help people get to outside social activities or run personal errands. Relatives, friends and neighbors may be able to help with shopping, laundry and household chores.

Listed below are services offered in the Twin Cities Area:

- Adult day care programs
- Board and lodging homes
- Chore services
- Communal living arrangements
- Congregate (group) dining
- Escort services
- Friendly visiting programs
- Home-delivered meals
- Home health services
- Homemaker services
- Home nursing services
- Life care centers (apartment complex with nursing home)

- Protective services (legal and financial services)
- Special housing (including support services)
- Telephone reassurance programs
- Transportation services

Some of these services are available only to people who can pay the entire cost themselves. Others are available to people who are eligible for some kind of benefits, such as Medicare, Medicaid or supplemental Social Security income.

#### Where to Find Alternative Services

Services are often provided by:

- Church groups
- Community organizations
- County welfare departments
- Hospitals
- Local public health nursing services

- Mental health centers
- Nursing homes
- Private social service agencies

Some of these agencies can also help you locate needed services, but the handiest sources of information are the information and referral (I & R) centers listed below:

First Call for Help 404 S. 8th St. Minneapolis, Minn. 55404 (612) 340-7431

This I & R service has resource information on Anoka, Carver, Dakota, Hennepin and Scott Counties.

Information and Referral Center of Ramsey County 333 Sibley St. St. Paul, Minn. 55101 (612) 291-8393 This center has resource information on Dakota, Ramsey and Washington Counties.

Carver County Information and Referral Service Carver County Courthouse Chaska, Minn. 55379 (612) 448-3661

This service has resource information on Carver County and access to information available on the entire Metropolitan Area.

Dakota Help Line 13710 Nicollet Av. S. Burnsville, Minn. 55337 (612) 894-2424

This service has resource information on Dakota County and access to information available on the entire Metropolitan Area.



## Washington County Crisis Hot Line (612) 738-3600

This phone service has resource information on Washington County as well as other metropolitan counties, and provides crisis counseling and referrals.

## When Looking for a Nursing Home, What Should I Keep in Mind?

How well a nursing home meets your needs depends on many different factors.

#### Atmosphere of the Nursing Home

Probably the most important feature of a nursing home is its atmosphere—the "feel" of its physical and social environment. The best way to get an idea of a home's atmosphere is to go there and observe the daily routine.

Look for the many small things: friendliness

and warmth among staff members and residents, attractively furnished rooms with enough space for residents to have some of their own furniture, pictures on the walls, large-faced clocks and calendars in prominent places, pleasant dining rooms, accessible reading materials and telephones, and space for private visits.

Concern for details usually reflects a sensitivity to individual residents' social and emotional needs, as well as their preferences and abilities. This concern will likely carry over to other services in the home.

#### Activities

A varied and interesting social activity program enhances a resident's feeling of value, independence and self-respect. A home should provide opportunities for both group and individual activities.

#### Administration

The administrator, board of directors and/or owners are legally responsible for operating and managing the nursing home. To assess the home's administration, you should visit the home and talk with the administrator, the director of nursing, other staff, residents and their families.

### Family Involvement

It's important for a family to keep up contact with their relative in a nursing home. A family can help a resident deal realistically with the troublesome feelings about being in a home. Some facilities have orientation programs and "family nights" to help residents and their families cope with problems and concerns after admission.

#### General Policies

Each home has policies and procedures for use of residents' furniture, conditions for admission, notification of a resident's family about his or her transfer to a hospital, visiting hours, and other aspects of the home's operation. You should request a copy of the home's resident care policies and discuss them with the administrator when you visit the home.

## Licensing and Certification

The State of Minnesota licenses nursing homes and boarding care homes to ensure that they meet certain minimum, state-established requirements. Nursing homes must be certified (that is, meet federally established standards) if they want to serve people using Medicare and/or Medicaid.



### Nursing Services

The goal of good nursing care is to encourage and help residents become as independent as possible. The director of nursing in all licensed nursing homes must be a registered nurse. The staff may include registered nurses, licensed practical nurses and nursing assistants. A licensed boarding care home is not required to have a registered nurse.

## Patient's Bill of Rights

The Minnesota Legislature has adopted a Patient's Bill of Rights that establishes the kind of personal treatment a nursing home resident can expect. Each nursing home must have written policies based on these rights. Residents' councils within nursing homes enable residents to participate in nursing home decisions that could affect their rights.

## Physician Services

Each resident in a nursing home must have an attending physician, and the home must have an emergency physician on call when the attending physician is not available.

### Safety

Safety features are important in a nursing home because people who live there usually have limited mobility. Well-marked exits, handrails in corridors, good lighting and similar features are important examples. A disaster plan showing all the exits and traffic patterns in case of fire or other emergency must be posted throughout the home. Each nursing home must regularly instruct its staff on what to do in case of a fire or other emergency.

#### Social Services

Nursing home social workers help residents and their families deal with individual needs and problems. If a home does not have a social worker, you should check to see how the home meets the social and emotional needs of its residents.

#### Total Plan of Care

To help coordinate patient care services, the nursing home must have a written care plan for each resident. The plan identifies needs and establishes goals to improve the resident's ability to function independently.

#### Treatment Programs

People who need therapy should seriously consider a nursing home with a strong therapy program. These programs may include chemical dependency counseling, treatment for severe handicaps, mental health counseling, or speech, physical or occupational therapy. Therapy programs must be directed by a registered therapist.

### Types of Facilities

A nursing home provides care to people who don't need hospital care, but who do need nursing care and related medical services. A boarding care home provides personal or custodial care, but is not required to provide nursing care.



Nursing homes may provide two different levels of care. A nursing home may be certified as a *Skilled Nursing Facility* (SNF). An SNF provides services under the supervision of or directly by licensed nurses. It has a licensed nurse on duty 24 hours a day and a registered nurse on duty seven days a week during the day.

A nursing home may also be certified as an *Intermediate Care Facility* (ICF). An ICF provides health-related services to people who need more than room and board, but not the level of care provided by an SNF.

A boarding care home may be certified as an Intermediate Care Facility, but not as a Skilled Nursing Facility.

Before You Decide. . .

... you should visit three or four nursing

homes, if possible, to compare what they have to offer.

## What Should I Know About Nursing Home Costs?

Nursing home care is expensive. As a result, you should clearly understand the financial arrangements with the nursing home before you agree to pay for any services.

Nursing homes charge a basic daily or monthly rate. They often charge additional fees for private rooms, special therapies, personal laundry, medications and other services. Nursing homes cannot charge entry fees of more than \$100; however, most request one month's payment at the time of admission. The financial arrangement should be in writing; you should keep a copy of it for your files. It may be a good idea to have the agreement reviewed by a lawyer before you sign it.

## What Programs Can Help Pay for Nursing Home Care?

#### Medicare

Medicare is a federal health insurance program that provides health care coverage for people who are 65 (or older) and others who meet certain conditions. Many people don't realize that Medicare pays for only a part of nursing home care. Because the federal government frequently revises the rules governing Medicare, it's a good idea to check to see what the current Medicare policies are. You can get more information from the U.S. Social Security Office at (612) 378-1151, or Blue Cross-Medicare at (612) 450-8600.

## Medicaid (Medical Assistance)

Medicaid is a state- and federal-funded pro-

gram that helps low-income people of all ages pay for medical expenses and rehabilitation services. To find out if you are eligible for Medicaid, contact your county welfare department.

## Other Programs

The Veterans Administration (VA) provides benefits to eligible veterans. For more information, contact the local VA office. Other ways to pay for nursing home care include Social Security payments, assistance from such groups as trade unions and fraternal organizations, and private health insurance plans. Check with your current health insurer to see what benefits you may receive for nursing home care. Very few private health insurance policies cover nursing home expenses if you are not eligible for Medicare.



# Where Can I Get More Information About Nursing Homes?

The Metropolitan Council and Metropolitan Health Board have published a Consumer's Guide to Long-Term Care: Nursing Homes and Alternative Services (Publication No. 18-79-007). As the title suggests, it is a consumeroriented guide that describes alternative services, outlines considerations to help people decide whether they need a nursing home, and contains a directory of all 154 homes in the Seven-County Metropolitan Area. The directory contains information on nursing home costs, services provided, location and size of the home, religious affiliation (if any), reported complaints, and correction orders and fines imposed for violations. Copies are available from the Council's Public Information Office by calling (612)291-6464. Cost is \$2 each.

Two state agencies also have information on nursing homes. The Survey and Compliance Section (Division of Health Systems of the Minnesota Department of Health) surveys nursing homes to make sure they comply with governmental regulations. It keeps files that show nursing home violations of their licenses and certification. You can call the Section at (612) 296-5405 for information about a nursing home or to review its files.

The State Office of Health Facility Complaints accepts complaints about health care providers, including nursing homes, and issues correction orders to facilities that violate state regulations. Its files are open to the public. The telephone number is (612) 296-5562. (Collect calls accepted.)

Metropolitan Council and Metropolitan Health Board 300 Metro Square Building 7th and Robert Streets St. Paul, Minnesota 55101

Publication No. 18-79-067

A grant from the U.S. Department of Health, Education and Welfare funded the preparation and publication of this brochure.

Project No. 05P000237-031

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