

A Family Guide for Assisted Living And Nursing Home Care



*Complimentary...
For You And Those
You Love.*

*A Family Guide to Placing a Loved One
in an Assisted Living/Nursing Home*

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❖ One of the most difficult decisions faced by today's families is the decision to place an elder loved one in an assisted living facility or nursing home.

❖ Whether this decision is faced due to a sudden, debilitating health change, or as the result of escalating health care needs for a loved one—the impact on you, your elder loved one, and your family is going to be dramatic—affecting every part of your lives.

❖ The better prepared you, your elder loved one, and your family are for such a life transition, the more smoothly it will go. Pre-planned financial, legal, and medical actions can prepare solid foundations that ensure meeting a loved one's future needs.

❖ Preparing for the transition of placing a loved one in an elder care facility takes time, research, and the help and support of family, friends and professionals in the medical, legal, and eldercare fields.

❖ You will face unknown situations, make stress-filled decisions, ask countless questions, and experience seemingly endless doubts, but planning and sensible preparations can make a positive difference.

*How do I know when it is time to move a
loved one to an assisted living facility or
nursing home?*

❖ The time to consider moving a loved one to an eldercare facility depends on a number of factors.

❖ If the person has been living independently, the family may become aware of degenerating abilities that create concern for their loved ones safety and well-being.

❖ Causes for concern could include:

- Frequent falls
- Cooking accidents resulting in burns or cuts
- Automobile accidents
- Inappropriate attire or footwear
- Confusion over medications

❖ Your elder loved one should have regular physical checkups to ensure they are continuing to be capable of safe independent living. Their physician will advise family members if it is felt the loved one can no longer safely live alone.

❖ In the case of an elder loved one who is already receiving in-home care, from family and/or skilled care-givers, the decision of eldercare placement is often based on the families ability to continue providing adequate care, the ability of skilled, comprehensive in-home care-giving to provide adequate care, and if the level of care is escalating. Involved physicians, in-home skilled caregivers, and prescribed social services evaluations can determine the level of care necessary to ensure the best care of your loved one.

❖ When a sudden, debilitating health change strikes a loved one, such as a stroke, the physicians and hospital

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social service professionals will determine what level of care your loved one will require.

❖ *Your* time for making placement decisions will often be only a matter of days following the incapacitating health event. This is why pre-planning

and familiarizing yourself with eldercare options beforehand is so important. In this critical health situation, expert advice and direction is available from hospital social services and the eldercare facilities you visit.

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How do I know which facility to choose?

❖ *The* level of care needed by your elder loved one will determine which type of facility is best suited to provide those needs.

❖ *An* assessment of the level of care necessary for your loved one is provided by attending physicians and social services representatives, with input from skilled caregivers, where applicable.

❖ *Two* types of eldercare facilities are normally referred to when discussing placement, assisted living and skilled nursing.

❖ Assisted living normally requires specific abilities, such as being able to dress, use the toilet, and eat unassisted. Skilled nursing assumes more intensive health and personal care is needed, such as assistance dressing, bathing, and eating, in addition to specialized medical care.

❖ Some important points to remember when considering a facility are:

- Is the facility Medicare / Medicaid certified
- Is the facility in compliance with Federal Medicare guidelines
- Are State Inspections satisfactory
- What is the ratio of facility staff to residents
- What onsite care services are available, physical and speech therapies, for example
- Is onsite counselling for the resident and/or family available
- Is the location convenient for family and friends to visit

❖ When you visit an eldercare facility, be prepared with questions and a notepad to record information. An excellent facility visit checklist is available on the Medicare website: www.medicare.gov/nursing/overview

How will going into an eldercare facility affect a loved one?

❖ This is a dynamic and all-encompassing alteration to a loved one's life and life style and the most common reaction experienced is anger.

❖ Other reactions can include withdrawal and a refusal to communicate or regressing to a time when life was secure and communication is rooted in that time.

❖ Every person reacts differently, but normally their reaction will conform with their usual coping reactions to other, less severe life changes. Family members must try to understand the losses their elder loved one faces:

- Loss of independence – this can be viewed as a loss of self-esteem as the accomplishments of an entire life seem to be left behind
- Loss of freedom – to perform daily activities at will is a precious freedom to lose, as eating, sleeping, bathing, recreating become scheduled events
- Loss of home – leaving a home that has often been the residence of an entire adult life, with the memories, keepsakes, and emotional ties to spouse and children is often the most devastating event for a loved one
- Loss of friends/neighbors/church/community – the social contacts that are integral to the fabric of life are broken with a placement in eldercare and are rarely replaced by new contacts
- Loss of a trusted family doctor – often the new health situation that has prompted the decision for eldercare placement, has also moved the loved one beyond the family doctor's care and into a medical unknown

❖ *T*he difficulties faced in the transition to an eldercare facility are difficult, but not insurmountable. Regular visits from family and friends are a necessity. Listening, and then more listening, allows the loved one to vent and release feelings that keep them from making adjustments to their new circumstances. Give freedom and independence back by maintaining respect, honoring requests, and answering questions. Bring favorite snacks, share meals, read aloud, and share laughter.

❖ *W*ork with facility counselors to help your loved one cope with this transition.

How will the family of the loved one placed in an eldercare facility be affected?

Simply put, the family normally experiences a spiral of emotions –

relief, anxiety, and guilt – for a time, until they are reassured that they made the best decision for the care of their loved one.

❖ *The* family will also experience grief. The person who had always been a part of their life—the house they lived in, the car they drove, the memories of times and events shared—has been lost. It is important for the family to understand that their grief is real, but that their loved one is still with them and new memories, new events, and new times of shared love and happiness can ease everyone's sense of loss.

How are nursing home or assisted living facility costs covered?

❖ *A*pproximately 50% of those in nursing homes or assisted living facilities pay for their care out of their personal savings.

❖ *M*edicare coverage is qualified by a number of factors, such as the length of a hospital stay, and can include skilled nursing and assisted living care, rehabilitation therapies, and care support equipment such as wheelchairs and hospital beds. Medicare may be available for in-home care as well, which can provide relief for family caregivers as they prepare for the eventual move to an eldercare facility.

❖ *M*edicaid benefits cover most nursing home costs for residents with low income and assets. These benefits vary by State and are only available with nursing homes that are certified for Medicaid coverage.

For comprehensive information online:
www.medicare.gov/Nursing/Overview

✧ Private insurance coverage may include long-term care and rehabilitation therapies. Be sure to ask your insurer what benefits apply to your loved ones circumstances.

✧ The Veterans Administration has three long-term care services.

- Low income, or Veterans receiving VA pension for service-related disabilities
- State Veteran Nursing Homes
- VA Pension, or Death Pension

What financial issues need to be addressed?

✧ It may be difficult for the person being placed in an eldercare facility to accept that changes need to be made in the management of their financial affairs. However, it is in their best interest to establish a comprehensive financial plan that ensures their assets and rights are firmly protected. Enlisting the services of a competent attorney, preferably one who specializes in elder law, will assure this protection is in place.

Financial and legal considerations:

- Health and personal care planning – powers of attorney, living wills
- Estate matters – bank accounts, asset management
- Income Tax
- Will and Trust planning – probate, special needs, children
- Capacity and guardianship
- Resident rights in long term care facilities
- Funeral pre-planning

✧ Establishing a durable power of attorney is vitally important in protecting the rights and assets of your elder loved one. Having

this transfer of life authority in place, along with a living will, makes an enormous difference in the ability of a family to respond to sudden, devastating health events where a loved one is incapacitated.

What should be done about funeral arrangements when a loved one is moved to a nursing home?

✧ *M*any elder loved ones already have their funeral arrangements in place. This thoughtful preparation relieves their family of concern in a time of grief.

✧ *I*f the loved one has no funeral arrangements, then thought should be given to discussing this need with the loved one, as a family. Different situations and different individuals will warrant different approaches, and often clergy can be supportive in these discussions.

✧ *P*re-planning funeral arrangements have the tremendous benefit of taking an enormous load of stress and concern off the bereaved family. Additionally, pre-arrangement ensures that the chosen wishes of the loved one can be honored.

Other benefits of pre-planning the funeral include:

- Securing the funeral costs at today's prices
- Pre-planned funeral monies are not considered an asset, when placed in an irrevocable funeral contract

See your funeral director for other options on how to shelter funds before your loved one enters a nursing home or assisted living facility. Note: if your loved one has already been placed in a facility, contact your funeral director as there are still options available.

❖ *Y*our elder loved one may have chosen a funeral home, but if not, the family should contact area providers and inquire about their services.

Keep these points in mind when choosing a funeral home:

- Facility – is it modern/clean/comfortable?
- Location – is it convenient for attending family and friends?
- Reputation – is the funeral home known for excellent service?
- Staff – is the staff willing to provide the funeral service you want for your loved one? Are they kind and compassionate?
- Size – is the funeral home large enough to accommodate your service?
- Additional Services – is there grief support and/or resources? Does the funeral home provide interactive internet services?
- Resource – are they a resource for community information in addition to funerals?
- Additional Facilities – is there an on-site crematory?
- Payment – will they assist with insurance claims, do they accept credit cards, do they offer funerals to fit your budget?
- Pre-payment – how are the funds for pre-payment invested?
- Aftercare – do they provide family follow up and assistance after the funeral?

❖ *R*eputable funeral homes take pride in their services and treat families with attitudes of caring and professionalism that bring comfort and security to families in their difficult time of grief.



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