



## FINDING COMMUNITY RESOURCES

# Long-Term Care Housing Choices (Nursing Homes & Assisted Living)

Long-term care housing is for persons who can no longer care for themselves at home. Nursing homes and assisted living facilities are examples of long-term care housing.

### Why Is It Important?

It is often difficult to move from one's home. But, long-term care provides important services that aren't available in the home. Moving to long-term care can improve your loved one's health. It may relieve your stress. Even your relationship with your loved one may improve.

### How Can You Find the Best Place for Your Loved One to Live?

Gather information about long-term care facilities in your area. Visit the places that you are considering. Drop in at different days and times.

- Watch the staff at work
- Talk with patients and staff
- Notice smells in the hall

### Where Can You Find Information?

- Ask to see the state agency inspection report. It will tell you about the quality of care. It will show any problems, such as physical problems.
- Talk with your local Office of Long-term Care Ombudsman. Ombudsmen regularly visit facilities to make sure good care is given. They check out complaints made by residents. Find your local Ombudsman Office on the Administration on Aging Web site. The "More Resources" section at the end of this fact sheet has a link to help you find your local Ombudsman.
- Find information on the Internet.
- Talk with professionals you trust. Social workers, nurses and doctors can recommend places.

## What Are the Different Kinds of Long-Term Care Housing?

There are many kinds of long-term care housing. Consider you and your loved one's needs before making a decision.

### **Nursing Homes**

A nursing home may be best for stroke survivors who require skilled care 24 hours a day. Skilled care is the services provided by trained medical professionals, such as nurses. Skilled nursing care includes changing wound dressings, giving intravenous (IV) fluids and injections. Skilled care also includes rehabilitation services, such as speech or physical therapy.

Nursing homes also have custodial care for patients. These patients do not need skilled care. Custodial care is for patients who cannot take care of themselves. They may have a chronic disease or are frail. Custodial care is help with daily activities, such as bathing, dressing and eating.

A healthcare provider, such as a doctor or nurse practitioner, regularly visits patients in nursing homes. The nursing home can call medical professionals in emergencies. Nursing aides help with personal care, such as bathing, eating and going to the bathroom.

Nursing homes usually cost more than other kinds of long-term care housing. Most are owned by corporations. Some are run by religious groups or local government. Others are run by not-for-profit groups. Medicaid, Medicare or other insurance may pay for care. The family or loved one also may pay for care.

### **Assisted Living Facilities**

Assisted living facilities are places for persons who can no longer live at home. Assisted living facilities are more home-like than nursing homes. They may have private apartments, private rooms or shared rooms.

Assisted living offers three meals a day, usually in a dining room. Caregivers help residents with activities, such as eating, dressing and personal hygiene. They also give medicines and help with cleaning and laundry. Some assisted living facilities have recreational and social activities. Some offer speech, physical and other therapies.

Medicare usually does not pay for assisted living care. Medicaid pays for some services. Long-term care insurance may pay for some assisted living care. Most of the costs are usually paid by the loved one or the family.

## **Board and Care Homes**

Board and care homes are like assisted living facilities, but they usually are smaller and more home-like. They are sometimes called “adult foster homes.” Caregivers help with things, such as managing medicines and personal care. Fees and services vary for board and care homes. Some state programs pay for care in these homes.

## **Continuing Care Retirement Communities**

Continuing care retirement communities offer all levels of care. Care ranges from assisted living to full nursing care. They also may have independent living homes and apartments. These communities allow your older adults to stay in a familiar place as their needs change. Many are run by religious groups, fraternal orders and other groups. Some communities include health care in the price. Others charge for health care only if it is used. They often ask you to sign a contract.

## **Helpful Tips**

- Involve your loved one in choosing a long-term care housing facility.
- The move into another care setting is a big change for both of you. At first, visit your loved one often for short periods. Later, longer visits may be helpful.
- Start looking for long-term care housing before a crisis. There often are long waiting lists and few openings.
- Understand the different kinds of long-term care housing. Choose the one that best meets the needs of you and your loved one.
- The VA offers long-term care housing choices. Check with the social worker at your local VA for information.

## **Remember**

- Work together with your family and loved one to make the best housing choice.
- Learn about the different types of long-term care housing.
- Gather information about different facilities. Make plans for long-term housing before a crisis occurs.

## **More Resources**

The following resources contain internet links. The location of internet pages can change. Therefore the links provided may not always work. For the most current version of this list, go to <http://www.rorc.research.va.gov/rescue/resources>. This page will be updated frequently.

**Link Disclaimer:** Links to information and Web sites outside of the Department of Veterans Affairs do not indicate an endorsement of products or services offered by the sites. In addition, these sites may have privacy and security policies that are inconsistent with those of VA.

### **American Geriatrics Society Foundation for Health in Aging**

Web: <http://www.healthinaging.org>

Phone: 1-800-563-4916

The American Geriatrics Society (AGS) has a guide called “Eldercare at Home.” It is a step-by-step guide to caring for an older person at home. Chapter 26 is on “Choosing a Nursing Home.” Go to this link:

[http://www.healthinaging.org/public\\_education/eldercare](http://www.healthinaging.org/public_education/eldercare)

### **Connecting for Care**

Web: <http://www.thefamilycaregiver.org>

Phone: 1-800-896-3650

Connecting for Care provides resources and support for caregivers. Read about “Choosing a Nursing Home, A Caregiver’s Guide” by going to the following link:

<http://www.thefamilycaregiver.org/pdfs/NursHomeChecklist.pdf>

### **Department of Veterans Affairs**

Web: <http://www.va.gov>

Contact a social worker at your local VA Medical Center to learn about the VA’s home care program, adult day healthcare programs and long-term care housing.

### **Medicare**

Web: <http://www.medicare.gov>

Phone: 1-800-633-4227

The Centers for Medicare and Medicaid Services gives comparisons of nursing homes in your area. Go to the “Resource Locator” and click on “Nursing Homes.”

On that same page, you can also download a tip sheet on what to look for when visiting a nursing home. Click on “Nursing Home Checklist.”

There is also a comparison of home health agencies in your area. Go to the “Resource Locator” and click on “Home Health Agencies.”

For more information on stroke caregiving, visit the RESCUE home page:

<http://www.rorc.research.va.gov/rescue>

## My HealthVet

Web: <http://www.myhealth.va.gov>

My HealthVet has information on VA services, strokes and caregiving.

Also visit the Caregiver Assistance Center on the My HealthVet Web site. This section provides more information on caregiving.

- Go to: <http://www.myhealth.va.gov>
- Click on the button that says “Enter Here”
- Click on “Research Health” on the top bar, then “Healthy Living Centers”
- Click on “Caregiver Assistance”

## National Caregivers Library

Web: <http://www.caregiverslibrary.org>

The National Caregivers Library has helpful information for caregivers. They have information on long-term care choices. Go to this link:

<http://www.caregiverslibrary.org/Default.aspx?tabid=69>

## National Center for Assisted Living

Web: <http://www.ahcancal.org/ncal>

Phone: 1-202-842-4444

The National Center for Assisted Living has information on assisted living facilities in your area. Go to this link:

<http://www.ahcancal.org/ncal/about/Pages/StateAffiliates.aspx>

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**References:** Houts, P.S. (Ed.). (2004). *Eldercare at Home – Choosing a Nursing Home*, 2nd ed., New York, NY: The AGS Foundation for Health in Aging; Dreslin, J. (n.d.). *Nursing Homes – Never Say Never (Again)*; Stroke Caregivers Handbook. Retrieved on June 30, 2008, from: [http://www.strokesafe.org/handbook\\_text/chapter\\_5.html](http://www.strokesafe.org/handbook_text/chapter_5.html); Caring.com. (2009). *How Much Care Will Your Parent Need After a Stroke?* Retrieved on October 27, 2008 from <http://www.caring.com/articles/care-after-a-stroke>

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