

---

## Chapter 1

# PLANNING FOR YOUR FUTURE

**Here are five basic guidelines to consider:**

### **1. Consider Your Future Realistically.**

When you plan your retirement, you probably look forward to spending more time with family and friends, taking it easy, or perhaps traveling. Nobody wants to think about illness or institutions. But it's a fact: One in every five Marylanders over age 60 will spend time in a nursing home. The average length of stay in a nursing home is almost three years.

### **2. Prevent a Crisis.**

Most people are forced to learn about nursing homes when they become ill. Time is short, money is needed quickly, and family members are upset. To prevent a crisis, find out ahead of time how nursing homes work. Learn about the laws that protect nursing home residents and their families. With this information, you can make better decisions when the time comes.



### **3. Talk to Your Family.**

If you become seriously ill or have an accident or stroke, who will take care of you? You may be surprised to learn how much care — or how little — your family would be able to provide for you at home. Let them know your feelings, and what your wishes are.

### **4. Take a Hard Look at Your Finances.**

Nursing homes are expensive, but insurance seldom covers the cost. How will you manage to pay the bills? You may want to consult an attorney or accountant who specializes in Medical Assistance eligibility and nursing home law. An expert can help you plan for the future.

### **5. Learn What's Available.**

Every Maryland county has resource people who can help you select a nursing facility or obtain nursing care in your own home. If you need their guidance, contact any (or all!) of the people and agencies listed in this booklet.



***Nursing homes are expensive, but insurance seldom covers the cost.***



**Many people start out by paying their own bills, and then apply for Medical Assistance when their money runs short.**

### **What Kinds of Long-Term Care are Available?**

Different types of medical and nursing services are available to meet your needs. However, not all nursing homes provide all types or levels of care. You may hear the following terms used to describe different types of care:

♦ **Custodial Care** includes personal care such as aid in walking or dressing, but does not include substantive medical services.

♦ **Intermediate, Skilled, Extended, or Comprehensive Care** may include room, board, personal services and medical services such as providing therapy, responding to your medical needs, and administering of medications and dietary supplements. You may need this type of care after major surgery, a hospital stay, or a stroke.

♦ **Subacute Care** facilities or beds are licensed by the state as Extended Care or Comprehensive Care. They are, therefore, classified as “nursing home” beds and are subject to all the laws and regulations (such as Maryland’s Patient Bill of Rights) that apply to other nursing homes. Health care facilities define “subacute care” as goal-oriented treatment rendered immediately after, or instead of, acute hospitalization to treat active complex medical conditions or to administer technically complex treatments for a limited time until a condition is stabilized or a treatment course is completed.

♦ **Acute Care** refers to immediate treatment of disease or injury. Traditionally, acute care has been provided in hospital settings.

♦ **Hospice Care** is specifically designed to meet the physical and emotional needs of the terminally ill and their family.

It is important that you discuss with your doctor the type of care that you need and find a nursing home or other caregiver able to provide that level of care to you (see Chapter 9 for a discussion of other caregivers). You may also ask your local health department about its geriatric evaluation service to help you identify all your medical and personal needs.

### **How will I Pay for My Care?**

Most people think that Medicare will pay the bills if they enter a nursing home. This is untrue. Medicare rarely covers the cost of nursing homes. Likewise, “Medigap” policies and private health insurance rarely cover nursing homes. Even so-called nursing home insurance does not always cover nursing homes.

Many people start out by paying their own bills, and then apply for Medical Assistance when their money runs short. Medical Assistance (also called Medicaid) is a government program to help people pay their medical bills. If you expect to rely on Medical Assistance at some point, be sure to ask the nursing facility if it is certified to accept Medical Assistance payments.

For more information on how to pay for nursing home care, see Chapter 5 of this booklet.

---

## Will I qualify for a nursing home?

If you want Medical Assistance (also called Medicaid) to pay for your care, your doctor must certify and the state must agree that your medical condition requires care in a nursing home. You must also meet stringent financial tests (see Chapter 5) to be eligible for Medical Assistance.

Federal law requires that any person with mental illness or mental retardation who applies to enter a nursing home must be evaluated first to see if he or she needs nursing home care or if that person could live in the community instead. If the evaluation shows that the person could live in the community, the law prohibits admission to a nursing home. This process is called Pre-Admission Screening and Resident Review (PASRR).



## Is a Bed Available for Me?

Maryland has a surplus of nursing home beds, although some nursing homes have waiting lists.

To find out what's available, call the Nursing Home Bed Registry at 410-402-8050. The Registry is run by the Maryland Department of Health

and Mental Hygiene. Be sure to ask if the nursing home is certified by both Medical Assistance and Medicare.

If you will be entering a nursing home from a hospital, ask to speak to the hospital's discharge planner or social worker, who can help you find a bed in a nursing home. All hospitals that treat Medicare patients must provide this service.

## What if I am Turned Away?

If you believe that you have been unfairly turned away by a certified nursing home, contact the Legal Services Program nearest you, the Nursing Home Ombudsman in your county, the Maryland Department of Health and Mental Hygiene, or the Maryland Office

on Aging (see Chapter 10 for telephone numbers and addresses).

## Where Can I Get General Advice?

Call the Nursing Home Ombudsman in your county or the Senior Information and Assistance Office nearest you. (See Chapter 10 of this booklet for telephone numbers).



**Maryland has a surplus of nursing home beds, although some nursing homes may have waiting lists.**

---

*This is chapter 1 of "Nursing Homes: What You Need to Know," a publication of the Maryland Attorney General's Office. Revised 1998, updated May, 2000.*