Choosing a Nursing Home for a Loved One

By <u>Wesley E. Wright</u> and <u>Molly Dear Abshire</u>, as published in the Houston Chronicle Senior Living Section on August 21, 2013.

In 2013, approximately 1.5 million individuals across the United States reside in a nursing home. As our populations ages, at some point, considering nursing home care for one or both parents could be one of the most difficult decisions an adult child or other family member must make. The emotional toll on the family members who must place an elderly parent in the nursing home could cause division within the family, especially if not all members of the family agree on nursing home placement.

Choosing a nursing home for a loved one presents a number of stumbling blocks for the person making the selection. The decision can be made only after careful assessment of the needs of the person or persons entering a long-term care facility.

It is important to match needs of the person(s) with services provided by the home. An acceptable nursing home for one elderly individual may be completely inappropriate for another.

For example, if Jane has Alzheimer's and is known to wander, a nursing facility that does not lock its doors and allows its residents to come and go as they please would not be an acceptable choice for Jane. There are Alzheimer's and dementia specific facilities that use electronic anti-elopement alarms, which will alert the staff if Jane should wander out the doors. Additionally, there are a limited number of long-term care facilities within Texas that care for ventilator dependent residents, and even fewer of them that accept Medicaid.

Assisted living facilities and Continuing Care Retirement Communities or (CCRCs) provide 24-hour long-term care and allow what is known as "aging in place," meaning as a resident requires higher levels of care they are moved to a different part of the facility equipped to handle the increased care needs. However, most of these facilities or living arrangements accept private pay only or require large deposits in order to be admitted to the community.

While these types of facilities may be preferable for individuals still enjoying a higher level of independence, the facilities may not be affordable for most families. In 2013, the average monthly cost of long-term care in Texas was nearly \$7,000 for a private room. Even families who start out with a substantial nest egg could easily deplete their assets within a few years.

An experienced elder law attorney is an important resource in one's search for an appropriate and affordable nursing home. Wright Abshire publishes a detailed Medicaid Certified Nursing Home List and key map to assist families in locating nursing homes accepting Medicaid in Houston and surrounding counties. An experienced elder law attorney can also assist in obtaining various types of funding for your loved one's care, in order to try and preserve as much assets and income as is legally allowable. They can also help families protect their homesteads from Medicaid Estate Recovery, which allows the State of Texas to collect from the homestead of a decedent for the amount of money Medicaid paid on that person's behalf.

No one looks forward to living in a nursing home. Careful planning with the help of an elder law attorney could help lift the burden of finding the best suited place for your loved one and get them eligible for long-term care benefits at the earliest possible date. The sooner a family plans ahead, the smoother the transition to the nursing home, and the more money a family can save.

To obtain a copy of the Medicaid nursing home list, please visit our website at www.wrightabshire.com. Under the menu selection "Our Firm" click "Medicaid Nursing Homes List."