



Selecting a Nursing Home Checklist

Determine the type of care your loved one requires.

Make an activities of daily living (ADL) list which includes:

- Bathing
- Dressing
- Eating
- Toileting
- Mobility (transferring in and out of bed and other transfer situations)

Add to this list instrumental activities for daily living (IADL):

- Cooking
- Cleaning
- Shopping
- Taking medications
- Paying bills

Consult with your loved one's physician to ensure your observations are aligned with his or her recommendations.

Determine what's affordable.

Understand what Medicare and Medicaid covers.

Medicare only covers very specific types of combinations of care. For instance, custodial care without other prescribed care is never covered. Additionally, Medicare only covers 100 days in a skilled nursing facility—the first 20 days are fully paid, while co-payments are required for the remaining 80 days. The chosen facility must also be Medicare approved.

Medicaid does cover nursing home costs but strict financial guidelines must be met to qualify. Contact an elder care attorney or other qualified professional to help you work out your options and complete the enrollment applications.

After you've determine finances, the next step is to conduct telephone surveys and online research. Among the questions to ask are:

1. What type of services does the facility provide?
2. What's the facility's daily and monthly rate?
3. What basic services are covered within this rate? (Make certain these services properly align with the services your loved one requires.)
4. Are there any extra costs involved?
5. Is a deposit required?

After you've narrowed your choices based on your initial survey, schedule physical site tours. Focus on the following criteria:

- **Services.** Learn more about what the facility offers. For instance, is physical, occupational, or speech therapy provided? Ask about religious services and social activities. Does the facility require residents to bring their own furniture and TV sets and appliances? Is laundry provided? Also, be sure to find out what services are covered in the monthly fee.
- **Safety.** Look to see if smoke detectors are distributed efficiently. Note the location of emergency exits, wheelchair ramps, and call buttons. Are guardrails provided in bathrooms and bedrooms?
- **Staff.** Find out how many registered nurses are on staff; how often the doctor visits; the number of staff on duty during the day and night shifts; and what is the ratio between staff and patients. Find out if residents have access to dental care; how often medication records are reviewed by trained personnel; and what arrangements are made for ambulatory services.
- **Accreditation.** Find out if the facility is Medicare or Medicaid certified and is licensed by the state. The Joint Commission of the Accreditation of Hospitals (JCAH) is another source of assurance.
- **Livability.** Notice the condition of the other residents. Do they appear clean and well cared for: are they engaged in a variety of activities; are opportunities provided to enjoy the outdoors? Other things to note are room sizes and space for personal belongings; overall cleanliness and aesthetics; and the disposition of the staff as well as how they interact with the residents.
- **Nutrition.** Ask how regularly fresh fruits and vegetables are served and how often snacks are given. Is the menu flexible, offering low cholesterol and low sodium meals for those who require it? Ask the residents how they like the food.

By federal law, survey reports are mandated for every nursing home facility and should be openly displayed. These reports are administered by the state health department to ensure that every facility meets certain minimum standards. If you don't see this report, ask to see it. If the report is not made readily available, you'll want to consider that as you make your final selection. It's possible that some nursing homes will have several

small deficiencies, while others may have very few but more serious infractions. Weigh your options carefully.

Additionally, try not to judge by appearance only. Some facilities may have a more impressive décor, while another may be clean but may seem a bit more weathered. It may be the facility with the most worn couches offers their residents the most love and care.