

Chapter 1

PLANNING FOR YOUR FUTURE

Here are five basic guidelines to consider:

1. Look at 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 has been estimated that over 30% of men and over 50% of women, 65 years of age and older, will need some type of long-term care in their lifetimes.

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 Medicaid eligibility and nursing home law. An expert can help you plan for the future.

5. Learn What's Available

Michigan 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 publication.

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:

Regulated Facilities

- **Home for the Aged** – Provides room and board and supervised personal care, aged 60+.
- **Adult Foster Care** – Provides protection, supervision, and personal care, in addition to room and board.

- **Skilled Nursing/Nursing Home** – Facilities or beds are licensed by the state. They are, therefore, classified as “nursing home” beds and are subject to all the laws and regulations (such as Michigan’s Patient Bill of Rights) that apply to other nursing homes.

Non-licensed Facilities

- **Assisted Living** – Used as a marketing term in Michigan.
- **Home Health Agencies** – Provide services that cover a broad range of care provided in the home environment.

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.

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 long-term cost of nursing homes. Likewise, “Medigap” policies and private health insurance rarely cover nursing homes. Even so-called nursing home insurance may not always comfortably cover nursing home services.

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

Will I Qualify for a Nursing Home?

If you want 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 to be eligible for Medicaid.

Information regarding Medicaid eligibility can be found at – www.cms.hhs.gov/MedicaidEligibility or at www.michigan.gov/mdch/0,1607,7-132-2943_4860---,00.html, or contact the local Michigan Department of Human Services office in your county.

Is a Bed Available for Me?

To begin your search, you can look up homes online at www.medicare.gov/NHCompare. This service lists only nursing homes that are Medicare or Medicaid certified. These nursing homes provide nursing care; however, there are many other types of facilities that provide various levels of health care and assistance with activities of daily living.

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 a legal services program near you, the Department of Community Health, and the Long Term Care Ombudsman with the Michigan Office of Services to the Aging.