



# RESOURCES A TO Z

**RESOURCES A TO Z** was designed to add detailed information to the previous sections on long-term care options in Virginia and as a directory to information sources you may need for such things as applications, other publications and local assistance. **RESOURCES A TO Z** is arranged alphabetically to allow you to use it much as you would a dictionary or encyclopedia. An index to all of the primary topics in both the text and resource sections is included at the end of the book. With the index are special lists of associations, organizations and the Action Checklists included throughout the book. The Action Checklists were designed to help you gather and organize special information you may need to make quality care decisions.

**STATE AND FEDERAL LISTINGS** — Virginia departments and administrative entities are listed together under **Virginia, State of**. Federal listings — such as Social Security — are grouped together under **United States Government**. Some state and federal listings are also cross referenced. **Exception: Because of their importance in long-term care, Medicare and Medicaid are listed separately under M.**

## KEY TO SYMBOLS: ❖ 📍 ☎ ➔ ✓

- ❖ This symbol denotes major subjects.
- 📍 Tells you to see **RESOURCES A TO Z** for additional related information to expand your knowledge on a subject. It is also used to indicate a cross reference.
- ☎ The phone has been used in those listings in which calling first is emphasized OR when the preferred contact method is by phone OR when a toll-free phone number is available.
- ➔ is used to help those who wish to work through some of the language in the Code of Virginia to find important single elements of the law that pertain to some of the more routine long-term care considerations such as having medical records transferred, patient rights or privacy matters.
- ✓ Indicates an action checklist has been provided for your use.

# A

## ❖ ABUSE, ELDER AND/OR DISABLED

- SEE LEGAL ASSISTANCE  
VIRGINIA, STATE OF  
SOCIAL SERVICES, DEPARTMENT OF  
ADULT PROTECTIVE SERVICES

## ❖ ACTIVITIES OF DAILY LIVING (ADLS)

- SEE LONG TERM CARE INSURANCE  
WHEN IT COVERS YOU

ACTIVITY HELPERS — Those recovering from an illness or injury, the elderly and disabled often need “helpers” to accomplish routine activities on their own. Many of these activities can be facilitated with homemade devices, inexpensive-to-purchase specialty items (see vendor listing that follows checklist) or by replacing one material with another for safety — for example plastic instead of glass. Using some of these devices and options may increase the person’s independence and self confidence and can ultimately add to their safety if living alone.



## CHECKLIST OF HELPERS

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Choose devices that meet the good 4C’s Rule:  
NOT...

**Conspicuous** — ones that almost look like the regular counterpart

**Complicated** — only a few moving parts

**Cumbersome** — ones that are easy, light weight

**Cosmetically unappealing** — If only a few dollars is the difference in an unattractive device and an attractive one, spend the money if you can.

### EATING:

- Rocker Knife, Fork and/or Spoon
- Pizza roller cutter instead of knife
- Wrap silverware handles with padding and tape fitted to comfortable grasp

- Velcro tape to help hold utensils to a weakened hand
- Bowl with Handles
- Divided Dinner Plates with high rims

**FOOD:**

- Buy easy-open packages of prepared foods
- Eliminate foods that require extensive cutting, chopping or mixing

**KEEP HANDY:**

- Rubber mats to prevent slipping
- A board with spikes to hold meats while cutting
- Sponges
- Electric Can Opener
- Blender
- Rubber jar Openers

**COOKING:**

Use the following as much as possible instead of a standard oven:

- Crock-Pots to slow cook food
- Coffee makers with thermal plastic containers (not glass)
- Microwave oven
- Electric Skillet
- Toaster Oven

**OTHER ASSISTIVE DEVICES:**

- |  |   |
|--|---|
| <input type="checkbox"/> Raised toilet seats   | <input type="checkbox"/> Tub transfer benches |
| <input type="checkbox"/> Soap on a rope  | <input type="checkbox"/> Tub rails            |
| <input type="checkbox"/> Long-handled sponge   | <input type="checkbox"/> Wash mitts           |
| <input type="checkbox"/> Buttonhook  | <input type="checkbox"/> Zipper pull          |
| <input type="checkbox"/> Shoes w/velcro closure  | <input type="checkbox"/> Dressing stick       |
| <input type="checkbox"/> Reaching, grasping aids   |   |
| <input type="checkbox"/> Cheval mirror (free-standing on the floor)  |   |
| <input type="checkbox"/> Comb, brush with wrapped handles  |   |
| <input type="checkbox"/> Stabilized cooking and work tables at height appropriate to disabled (wheelchair-accessible, low) |   |

NOTE: This list was compiled from information presented in the American Geriatric Society's COMPLETE GUIDE TO AGING & HEALTH, Mark E. Williams, M.D. The book is recommended reading by the Virginia Department for the Aging.

## ❖ **ADMINISTRATION ON AGING (AOA)**

- SEE UNITED STATES GOVERNMENT

## ❖ **ADULT DAY CARE CENTERS**

TO LOCATE

- SEE VHI LONG-TERM CARE PROVIDER DIRECTORY
- ALSO SEE VIRGINIA, CODE OF
- ADULT DAY CARE CENTER DEFINED
  - PARTICIPANT RIGHTS

## **AMBULATORY REQUIREMENTS**

For adult day care program purposes, ambulatory means that participants must be able to leave the center (or other buildings that might be visited) in an emergency without the assistance of another person or device. They must be able to accomplish this both mentally and physically. Facilities with ramped entrances at ground level and doors sufficient for wheelchair operation may be licensed to accept non-ambulatory or physically handicapped participants. A facility's certificate of occupancy provided by the Department of Housing and Community Development will identify what accessibility codes have been met.

## **PARTICIPANTS' RIGHTS AND RESPONSIBILITIES**

Adult Day Care facilities are responsible for making sure that their participants are

- given encouragement and support in maintaining their independence
- encouraged to take an active role in planning for their care
- granted dignity and treated with courtesy and respect
- granted full respect for their personal privacy
- protected from abuse and exploitation and never punished, coerced or threatened in any way and
- protected from solicitation, harassment and unwanted visitors

## **STATE REGULATIONS SUMMARIZED**

All centers are required

- to keep staff with current certifications in first aid and cardiovascular pulmonary resuscitation (CPR) on premises during open hours

- to maintain liability insurance at levels prescribed by the Department of Social Services
- to perform police and criminal record checks on all employees (NOTE: known offenders in the areas of abuse, neglect or exploitation cannot be employed in a licensed adult day care center)
- to perform health tests and checks on all employees
- to have a sufficient number of qualified staff present to meet not only nutritional needs but health supervision, maintenance and personal care needs as well and
- to exercise adult day care patient's rights standards as stipulated in the Code of Virginia.

**FOR MORE INFORMATION**

- SEE VIRGINIA, STATE OF:  
AGING, DEPARTMENT FOR THE  
AGING, AREA AGENCIES ON (AAAs)  
SOCIAL SERVICES, DEPARTMENT OF

**THE NATIONAL COUNCIL ON THE AGING  
NATIONAL ADULT DAY SERVICES ASSOCIATION (NADSA)**

*On the web: [www.ncoa.org/nadsa](http://www.ncoa.org/nadsa)*

Promotes adult day care services as a viable community-based option for disabled older persons; collects and distributes information on adult day care services. Acts as advocate for the provision of adult day services for low-income persons.

**THE NATIONAL COUNCIL ON THE AGING**

409 3rd Street, SW, Suite 200

Washington, D.C. 20024

Phone: 1 (202) 479-1200

# ADULT DAY CARE SERVICES/FACILITIES CHECKLIST

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Note: Not all items in the following checklist are required by regulations or standards.

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## IS IT SAFE, CARING?

### THE STAFF

- registered nurse on duty at all times
- supervisor/director has CPR training
- director has health/medical background
- social worker on staff

### AIDES

- aides are CNAs/Certified Nursing Aides
- all aides have CPR training
- aides have been trained by the center
- number of participants per aide
  - 1-4 per aide
  - 5-10 per aide
  - over 10 per aide
- full time staff activities director
- aides have strong network of volunteers

### SPECIAL PERSONAL CARE/HEALTH CARE SERVICES

- provides some preventive medical care
  - flu shots
  - other vaccinations
- podiatry care offered
- rehabilitation therapies conducted on site
- personal care service available that includes assistance with
  - toileting
  - eating
  - moving about
  - getting up, sitting down
  - handling steps if required
- provides social isolation counseling
- offers caregiver counsel and support

### MEALS AND SNACKS

Provides nourishing and tasty

- morning snack
- afternoon snack
- breakfast
- lunch
- dinner

Makes special food accommodations for participants with food allergies/sensitivities?  yes  no

## RECREATION

Activities offered include:

- pet therapy     exercise     cooking  
 music therapy     field trips     games  
 gardening     reminiscing     parties

Will accommodate individual interests  yes  no

Hint: Ask for a copy of current activities schedule as well as a schedule for a past holiday period.

## HOURS

Weekday:                                      Opens                                      Closes

Weekends:

        Saturday                                      Opens                                      Closes

        Sunday                                      Opens                                      Closes

Has evening hours after 5 p.m.     yes     no

        If yes, \_\_\_\_\_ p.m. to \_\_\_\_\_ p.m.

## SPECIAL SERVICES AND EQUIPMENT

CHARGE	INCLUDED IN DAY FEE	EXTRA FEE
Transportation	<input type="checkbox"/>	<input type="checkbox"/>
Specialized vehicles	<input type="checkbox"/>	<input type="checkbox"/>
Wheelchair ready	<input type="checkbox"/>	<input type="checkbox"/>
Automated lift	<input type="checkbox"/>	<input type="checkbox"/>
Special diets	<input type="checkbox"/>	<input type="checkbox"/>
Special on-site equipment (for example, oxygen)	<input type="checkbox"/>	<input type="checkbox"/>

## ABOUT THE COST

Has Day Fee arrangement?     yes     no

Amount charged per 8 hour day: \$ \_\_\_\_\_

Charges overtime for hours

weekdays after \_\_\_\_\_ p.m.

weekends after \_\_\_\_\_ p.m.



Charges full day rate for extra hours if they exceed standard full-day hours (late pick-up for example).

Charges extra fee for personal care/health services?

yes  no

If yes, has extra fee for personal care:

Service \_\_\_\_\_ Amount \_\_\_\_\_

Service \_\_\_\_\_ Amount \_\_\_\_\_

Service \_\_\_\_\_ Amount \_\_\_\_\_

for health services:

Service \_\_\_\_\_ Amount \_\_\_\_\_

Service \_\_\_\_\_ Amount \_\_\_\_\_

Service \_\_\_\_\_ Amount \_\_\_\_\_

Has minimum hourly requirement per week (you pay for or must use a minimum number of hours per week)  yes  no

Has minimum days requirement  per week  per month  
 both

Has financial aid/assistance available for participants

yes  no

state funds  federal funds  scholarships

Sliding scale options available  yes  no

Helps participant find sources for payment

yes  no

Day Care Center/Service will process claims for

Medicare  Medigap plans  Medicaid

VA benefits  Private insurance

Bills for or files claims for:

• weekly  yes  no

• monthly; i.e., total days for month plus any add on charges  yes  no

Is licensed by State of Virginia

Is certified by federal government (accepts):

Medicare

Medicaid

Approved by my private insurance company

yes  no

## VISITATION RATINGS

### OVERALL OBSERVATIONS RATING

- Poor       Good       Average  
 Above Average       Excellent

### SPECIFIC STRENGTHS AND/OR WEAKNESSES OBSERVED

- Friendly, warm environment and staff
- Interested in my questions
- Knowledgeable director/supervisor
- Helpful staff
- Staff showed interest in current participants
- Too busy, noisy
- Staff tense, unfriendly
- Participants relaxed, appeared happy
- Staff relaxed; appeared to enjoy helping
- Allowed supervised independence
- Provided structured, organized environment

### ❖ AGING, DEPARTMENT FOR THE

➤ SEE VIRGINIA, STATE OF

### ❖ ALZHEIMER'S DISEASE

#### ALZHEIMER'S ASSOCIATION

*National organization On the web: [www.alz.org](http://www.alz.org)*

Virginia Chapters provide support for patients and their families, educate public and professional segments on Alzheimer's disease and related disorders and provide support for research.

#### ROANOKE REGIONAL OFFICE

2728 Colonial Ave., Suite 2

Roanoke, VA 24015

Phone: 1 (540) 345-7600, Fax: 1 (540) 345-7900

☎Toll Free 1-877-345-7500

## **CENTRAL AND WESTERN VIRGINIA CHAPTER**

1807 Seminole Trail, Suite 204  
Charlottesville, VA 22901  
Phone: 1 (434) 973-6122, Fax: 1 (434) 973-4224  
☎Toll Free 1-888-272-3900

## **LYNCHBURG REGIONAL OFFICE**

P. O. Box 823  
Lynchburg, VA 24505  
Phone: 1 (434) 845-8540, Fax: 1 (434) 845-8378

## **GREATER RICHMOND CHAPTER**

4600 Cox Rd., Suite 130  
Glen Allen, VA 23060  
Phone: 1 (804) 967-2580, Fax: 1 (804) 967-2588  
☎Toll Free 1-800-598-4673

## **SOUTHEASTERN VA CHAPTER**

Interstate Corporate Center  
Building 20, Suite 233  
Norfolk, VA 23502  
Phone: 1 (757) 459-2405  
☎Toll Free: 1-800-755-1129

Williamsburg Branch Office  
Phone: 1 (757) 221-7272  
Fax: 1 (757) 221-0109

Franklin Branch Office  
Phone: 1 (757) 569-1650  
Fax: 1 (757) 359-0419

## **NATIONAL CAPITAL AREA CHAPTER**

11240 Waples Mill Rd.  
Fairfax, VA 22030  
Fax: 1 (703) 359-4441  
☎Toll Free: 1-866-259-0042

## **HARRISONBURG REGIONAL CHAPTER**

P.O. Box 310  
Harrisonburg VA 22803-0310  
☎Toll Free 1-888-432-9061

## **SOUTH HILL BRANCH OFFICE**

P.O. Box 310  
South Hill, VA 23970  
Phone: 1 (434) 447-3963, Fax: 1 (434) 477-9024

☛ SEE LONG-TERM CARE INSURANCE

## ❖ AMERICAN ASSOCIATION OF RETIRED PERSONS (AARP)

*On the web: [www.aarp.org](http://www.aarp.org)*

The AARP offers membership benefits to people age 50 and older. Membership allows you to access a wide variety of programs and benefits: travel services and discounts and financial services, including health and life insurance products. Community service programs may include driver education, health and medical advocacy and counseling services, legal counseling and social outreach and support programs.

To write for membership information:

### **AARP MEMBERSHIP COMMUNICATIONS**

601 E Street, NW

Washington, DC 20049

☎ Toll Free 1-888-687-2277

➤ SEE COMMUNITY SERVICES  
STATE AND LOCAL AARP LISTINGS

## ❖ APARTMENT LIFESTYLE OPTIONS

Apartment living usually helps you manage better by

- removing yard and exterior house maintenance
- eliminating large unexpected replacement expenses
- providing routine maintenance and emergency repair of major appliances; heating/cooling systems
- providing new friendships and nearby neighbors and
- reducing costs.

### **APARTMENTS GENERALLY AVAILABLE IN VIRGINIA**

**STANDARD APARTMENTS** Generally available in most larger towns and metropolitan areas. You pay fixed amount each month; may include some or all utilities in monthly fee. May be only two apartments in a building (duplex) or multi-building groups of four+ units in each building. First floor apartments should be strong consideration.

**ACCESSORY APARTMENTS** Usually additions to existing house or area created within a house dedicated to a retired person as their primary living area. Accessory apartment should provide separate bath and meal preparation area. Usually offers more privacy than sharing a home.

**ECHO HOUSING** A dwelling that shares property boundaries with another dwelling and may share a water supply or in some other ways echo the primary dwelling. Places elder parents or ill or disabled relatives within proximity to the family, reduces maintenance load, provides a more secure environment and decreases the distance that caretakers must go when help is needed. You may hear echo housing also referred to as elder cottages.

**SHARED HOUSING** Some homeowners share a home to reduce costs, to provide companionship or to provide assistance in exchange for the use of a room.

**FINANCIALLY ASSISTED APARTMENTS FOR THE ELDERLY AND/OR DISABLED** In Virginia, the Virginia Housing Development Authority (VHDA) oversees the Section 8 certificate and voucher programs for the federal government. VHDA's role includes paying the owner each month, verifying tenant eligibility and training apartment managers, owners and local public housing authorities. In some areas not covered by the local housing authorities, VHDA may also administer the program. Rental assistance programs are not available in all localities.

**LEASES/RENTAL AGREEMENTS** Rental agreements or leases are standard for most apartments. Read the agreement or lease carefully before you sign. If you are unclear about the terms of the agreement, ask a relative or friend to read it or obtain legal assistance through several public and private assistance sources.

➤ SEE LEGAL ASSISTANCE

## FOR MORE INFORMATION

### DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT (HUD)

*On the web: [www.hud.gov](http://www.hud.gov)*

Housing Counseling for Homebuyers and Renters:

☎ Toll Free 1-800-569-4287

### VIRGINIA HOUSING DEVELOPMENT AUTHORITY (VHDA)

*On the web: [www.vhda.com](http://www.vhda.com)*

For Section 8 Certificate and Voucher Programs:

Phone: 1 (804) 783-6731

## **FOR THE NAME OF A LICENSED REALTOR**

or for a special housing management company call:

VIRGINIA REAL ESTATE COMMISSION

Phone: 1 (804) 367-8526

## **❖ ASSESSMENT OPTIONS**

### **LOCAL AGING AND SOCIAL SERVICE AGENCIES**

You are eligible for an assessment through your area's agency on aging if you are 60 or older. Preference is given to those with the greatest economic and social need. Agencies on aging and local departments of social services can also direct you to other assessment professionals in your area. In addition to their service to seniors, assessment services are available to those with diagnoses of

- mental illness
- mental retardation
- functional/central nervous system (CNS) disabilities
- other substantial limitations to normal activities and in some cases
- substance abuse.

### **PRIVATE ASSESSMENT AND PLACEMENT COMPANIES**

Assessment and care management services are available from private providers. Fees may be established on an hourly basis or as a fixed fee. If you choose to work through a private care management company, ask for a credentials statement or proof of licensing before agreeing to use their services. You can verify any information you receive by calling the bureau responsible for health care professional licensing.

### **COMMUNITY AND TEACHING HOSPITALS**

Comprehensive geriatric assessments by interdisciplinary health care teams are available through many community hospitals. Though the charges may be an uncovered expense to you, relying on interdisciplinary health care team planning can be a very direct and successful route to satisfactory long-term care. The team will usually include your physicians as well as nurses, a social worker, your dentist and physical or occupational therapists, if appropriate. Many interdisciplinary health care teams will want a psychiatric or psychological evaluation performed and may also believe that the

plan's success could be enhanced by planning assistance from a registered pharmacist and/or a nutritionist.

### **LONG-TERM CARE FACILITIES AND SERVICE PROVIDERS**

Most licensed or certified long-term care facilities and service providers will assess your needs prior to providing services. However, should you choose to rely on such an assessment and should the assessment find that you do not require services that would be covered under most insurance providers plans, you could incur an uncovered charge for the assessment. Ask before the assessment what the service provider's practice is in these circumstances. For low income individuals, a public human services agency must complete an assessment prior to admission and eligibility criteria must be met.

- SEE VIRGINIA, STATE OF  
AGING, DEPARTMENT FOR THE AREA AGENCIES ON  
SOCIAL SERVICES, DEPARTMENT OF  
REHABILITATION, DEPARTMENT OF  
OTHER RESOURCES:  
YOUR LOCAL COMMUNITY OR TEACHING  
HOSPITAL SOCIAL SERVICES DEPARTMENT  
SEE PHONE DIRECTORY YELLOW PAGES:  
HEALTH CARE MANAGEMENT

### **FOR MORE INFORMATION**

#### **AMERICAN ASSOCIATION OF HOMES AND SERVICES FOR THE AGING**

2519 Connecticut Avenue, NW  
Washington, DC 20008-1520  
Phone: 1 (202) 783-2242, Fax: 1 (202) 783-2255  
[www.ahsa.org](http://www.ahsa.org)

### **❖ ASSISTED LIVING FACILITIES**

#### **TO LOCATE:**

- SEE VHI LONG-TERM CARE PROVIDER DIRECTORY

### **REQUIREMENTS OF ASSISTED LIVING FACILITIES**

Summarized from the Virginia Administrative Code

## **A RESIDENT**

- must be encouraged to exercise his/her rights and must be informed of rights as a resident and a citizen
- has the right to voice or file grievances, or both, with the facility and to make recommendations for changes in the policies and services
- shall be protected by the licensee or administrator, or both, from any form of coercion, discrimination, threats or reprisal for having voiced or filed a grievance
- has rights and responsibilities as provided in §63.1-182.1 of the Code of Virginia and this chapter

## **OPERATORS/ADMINISTRATORS OF ASSISTED LIVING FACILITIES MUST**

- review rights and responsibilities with all residents annually
- make available in an easily accessible place a copy of the rights and responsibilities of residents and
- post the name, title, address and telephone number of the appropriate regional licensing supervisor of the Department of Social Services, the toll-free telephone number of the Virginia Long-Term Care Ombudsman Program and any local ombudsman program serving the area and the toll-free number of the Department for the Rights of Virginians with Disabilities and
- provide the toll free number for Adult Protective Services.

### **✦ ALSO SEE**

LICENSING

LONG-TERM CARE INSURANCE

MEDICARE

MEDICAID

SOCIAL SECURITY AND SSI

VIRGINIA, CODE OF

ASSISTED LIVING FACILITIES: RIGHTS AND

RESPONSIBILITIES OF RESIDENTS §63.1-182.1

VIRGINIA, STATE OF

HEALTH, DEPARTMENT OF

SOCIAL SERVICES, DEPARTMENT OF

ALSO: ADULT PROTECTIVE SERVICES



## FOR MORE INFORMATION

### VIRGINIA ADULT HOME ASSOCIATION (VAHA)

704 Airport Road  
Blacksburg, VA 24060  
Phone: 1 (540) 998-8787  
www.vaha.org

### VIRGINIA ASSOCIATION OF NONPROFIT HOMES FOR THE AGING (VANHA)

*On the web: www.vanha.org*  
4201 Dominion Boulevard, Suite 100  
Glen Allen, VA 23060  
Phone: 1 (804) 965-5500, Fax: 1 (804) 353-3098

### VIRGINIA CENTER FOR ASSISTED LIVING (VCAL) AN ARM OF THE VIRGINIA HEALTH CARE ASSOCIATION (VHCA)

*On the web: www.vhca.org*  
2112 West Laburnum Ave., Suite 206  
Richmond, VA 23227  
Phone: 1 (804) 353-3098, Fax: 1 (804) 353-9101

The following pages give you and/or your family and caregivers an opportunity to evaluate systematically the assisted living facilities you are considering. You may want to make copies of the checklist so that you will have a copy for each facility being considered and be able to compare what you have learned.



## ASSISTED LIVING FACILITY CHECKLIST

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FACILITY BEING CONSIDERED: \_\_\_\_\_

LOCATION: \_\_\_\_\_

PHONE: \_\_\_\_\_

HAS WAITING LIST

VACANCY/NOW AVAILABLE

NOT AVAILABLE UNTIL

DATE: \_\_\_\_\_

### APPEAL FACTORS

Residents appear happy and well cared for

- Overall atmosphere is clean and comfortable
  - Home and living units are in good repair
  - Grounds are attractive, well kept
  - All grounds areas are accessible to residents
  - Dining room is appealing, comfortable
  - Meals appear to match menus
  - Food is served attractively
  - Staff is courteous, eager to help residents
  - Common areas are well decorated
  - Books, games, common area televisions
  - Computers, internet access available
  - There is ample natural daylight and lighting
  - Free of unpleasant odors
  - No insects, rodents; no insecticide odors
  - Common areas air conditioned/central heat
  - Private areas have temperature controls
  - Worship areas provided; accessible
  - Private unit areas open onto pleasant hall
  - Private area open, window light available
  - Shared rooms are limited to two beds per room
  - Infirmary area are limited to two beds per room
  - Reading lights are provided in bedrooms
- Clothes closet and drawer space  Acceptable  Excellent

### **FOOD PREPARATION CHECKLIST**

- Kitchen area removes food preparation from dishwashing, disposal functions
- Food put away, refrigerated appropriately
- Appears clean; free of garbage odors

### **PERSONAL SAFETY FACTORS**

- Personal assistance services available
- Personal assistance services included in monthly fee/rental
- Special personal services available for confused or dementia-affected residents
- Rooms and halls well lit
- Furniture sturdy, not easily tipped over
- Walkways, halls free of floor hazards

- Handrails on all stairways, hall areas
- Exit doors clearly marked, unlocked
- Emergency exit plan posted for easy visibility
- Monthly or more frequent exit drills
- Sprinkler system throughout public areas
- Fire extinguishers in halls
- Room smoke alarms/sprinkler system
- Bathrooms have hand grips near toilet
- At least one staff member certified for CPR is on duty  
24 hours a day
- Bathrooms have hand grips, railing in bath tubs and showers
- Bathtubs and showers have non-slip surfaces

### **PERSONAL CONSIDERATIONS**

- Family thinks this facility a good choice
- Convenient to family's home, work
- Convenient to friend's home, work
- Convenient to physician's offices
- Convenient to specialist's offices
- Facility provides transportation for medical purposes
- Facility provides transportation for shopping needs
- Facility located in area of town I like
- Facility in area of town with good evening safety factors
- Visiting hours accommodate relatives
- Married couples may share room/apartment

### **RECREATIONAL CONSIDERATIONS**

- One interesting activity scheduled daily
- Group activities interesting, scheduled regularly
- Residents encouraged to participate in activities
- Excursions available for everyone
- Good to excellent volunteer support for recreational programs
- Worship programs available regularly
- Personal religious considerations respected

## **LICENSING AND APPROVALS**

### Facility

- has current license from Department of Social Services,
- is licensed to accept non-ambulatory residents,
- is not licensed for non-ambulatory residents,
- is active member of state and/or national quality assurance
  - assisted living facility association
  - adult home association
  - health care association

## **CONTRACT AND BILLING CONSIDERATIONS**

- Contract clearly defines services included in monthly fee
- Management provides assistance in obtaining financial aid
- Monthly fees/rentals are prorated in case of medically required discharge or at death
- Monthly statement shows all incurred expenses, special fees

## **VISITATION RATINGS**

### **OVERALL OBSERVATIONS RATING**

- Poor             Good             Average
- Above Average     Excellent

## **SPECIFIC STRENGTHS AND/OR WEAKNESSES OBSERVED**

- Friendly, warm environment and staff
- Interested in my questions
- Knowledgeable director/supervisor
- Helpful staff
- Staff showed interest in current residents
- Too busy, noisy
- Staff tense, unfriendly
- Participants relaxed, appeared happy
- Staff relaxed; appeared to enjoy helping

# B

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## ❖ BLIND

- SEE DOGS, GUIDE AND SEEING EYE VIRGINIA, STATE OF VISUALLY HANDICAPPED, DEPARTMENT FOR THE

# C

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## ❖ CAREGIVERS

### VIRGINIA CAREGIVERS GRANT FUND

Code of Virginia §63.1-333 Provides for payments of up to \$500 to eligible caregivers who apply with the Virginia Department of Social Services for a grant. Applications are accepted February 1 to May 1 of each year.

- SEE VIRGINIA, STATE OF SOCIAL SERVICES, DEPARTMENT OF

### NATIONAL FAMILY CAREGIVERS ASSOCIATION (NFCA)

*On the web: [www.nfca.org](http://www.nfca.org)*  
10400 Connecticut Ave., Suite 500  
Kensington, Maryland 20895-3944  
Phone: 1 (301) 942-6430  
☎ Toll Free: 1-800-896-3650

### RICHMOND FRIENDS AND RELATIVES

1426 Claremont Ave.  
Richmond, VA 23227  
Phone: 1 (804) 264-2730

## ❖ **COMMUNITY SERVICES**

### **AARP VA STATE OFFICE**

707 E. Main Street, Suite 910  
Richmond, VA 23219  
Phone: (866) 542-816, FAX: 1 (804) 819-1923

➤ SEE AARP • NATIONAL RESOURCES

## ❖ **“CMS” SEE UNITED STATES GOVERNMENT**

### **COMMUNITY SERVICES • REGIONAL REFERRAL CENTERS**

Community-supported Regional Referral Centers provide referral services for long-term care services for seniors and the disabled.

#### **HUMAN SERVICE INFORMATION PROJECT NORTHERN VIRGINIA PLANNING DISTRICT COMMISSION**

7535 Little River Turnpike, Suite 100  
Annandale, VA 22003  
Phone: 1 (703) 642-4638

#### **UNITED WAY OF CENTRAL VIRGINIA**

1010 Miller Park Square  
Lynchburg, VA 24501  
☎ Toll Free: 1-800-230-6977

#### **UNITED WAY/RICHMOND REGION**

P.O. Box 12209  
Richmond, VA 23241-0209  
Phone: 1 (804) 275-2000

## ❖ **COMPLAINTS**

If problems occur, it is up to us or our caretakers to sort out the facts, present them and resolve them. Because resolution of a complaint is

about the facts as they occurred, it is important for you to follow certain routine procedures. Most state agencies, private service providers and health and long-term care insurance companies have procedures — and people — specifically designated for handling disagreements or grievances. Many of these specially trained people are called *ombudsmen*.

The following checklist could help you with what information you will need and how to proceed with a provider's customer service representative or with an ombudsman.



## **PROBLEMS AND COMPLAINTS CHECKLIST**

### **INFORMATION TO OBTAIN AND KEEP**

- Make and keep copies of all correspondence including bills and claim forms.
- Keep a record of conversations you have had with staff where you have a problem. Include the date, the name of the person with whom you spoke and the details of the conversation.
- Get copies of any medical information about yourself from a provider. Because it takes paper and time to provide documents, there may be a charge for obtaining the ones you need. If you are correct in a billing dispute, you can ask the provider to credit you with the costs when it is resolved.

### **WHEN YOU ASK FOR HELP**

Make sure you give the reviewers all the information they will need to investigate your complaint. Here's a checklist to help you organize the information that may be needed.

- Your name
- A phone number where you can be reached on week days during the day
- Your home mailing address with city, state and ZIP code

If the matter is about someone for whom you act as caregiver, include:

- The name of the person who was agrieved
- Any policy, billing, individual or group identification numbers

- ❑ The nature or description of the problem or complaint
- ❑ The date of the service or incident
- ❑ The person/institution with whom you have a problem

## **HOW AND WHERE TO GET HELP**

- ❑ First, make your complaint known. Provide the facts in a logical manner. Remember, your problem may be the result of a human error. Let your provider know there is a problem quietly and calmly.
- ❑ If your actions do not result in a satisfactory resolution and you believe your concerns are valid, ask for a second review of your complaint. If you're not clear on the resolution, ask a friend or family member to look at the facts with you. Sometimes this helps clarify meaning or intent.
- ❑ If you are still dissatisfied, you can take your concerns to a regulatory office, to an ombudsman trained in dispute settlement or to an attorney.

### **INSURANCE ISSUES**

- STATE CORPORATION COMMISSION'S  
BUREAU OF INSURANCE OMBUDSMAN

### **HEALTH ISSUES**

- VIRGINIA DEPARTMENT OF HEALTH'S CENTER FOR  
QUALITY HEALTH CARE SERVICES AND CONSUMER  
PROTECTION

### **ABUSE OR NEGLECT**

- DEPARTMENT OF SOCIAL SERVICES

### **UNRESOLVED DISPUTES**

- SEE LEGAL ASSISTANCE

## **❖ CONSERVATOR**

- SEE GUARDIANSHIP



## ❖ CONTINUING CARE RETIREMENT COMMUNITIES (CCRCs)

### TO LOCATE:

➤ VHI LONG-TERM CARE PROVIDER DIRECTORY

### CCRC CONTRACTS

**TYPE A: COMPREHENSIVE OR EXTENSIVE • ENTRANCE FEE REQUIRED** — A lifecare contract that provides living accommodations, meals, residential/personal care services and access to unlimited long-term nursing care at little-to-no additional cost for the remainder of a resident's life.

Primary Contract Benefits: Allows residents to ensure themselves of housing stability. Permits cost of personal and nursing care services to be spread out over time. Provides "built-in coverage" against catastrophic health care costs through shared-risk arrangement with CCRC.

**TYPE B: MODIFIED • ENTRANCE FEE REQUIRED** — A contract that provides living accommodations, meals, residential and personal care services and lifetime access to long-term nursing care, however limits the time that nursing care is covered under entrance fees and monthly charges (typically 60, 90 or 180 days). Resident is expected to pay for nursing care needed beyond pre-specified limits; nursing care services that exceed contract limits are paid by resident and/or resident's health insurance plan on a monthly or per-day basis.

Primary Contract Benefits: Entrance and monthly fees are usually lower.

**TYPE C: FEE-FOR-SERVICE • ENTRANCE FEE REQUIRED** — This contract provides living accommodations, access to residential, personal care and nursing services and typically emergency and short-term nursing care in the basic fees. However, under a TYPE C contract, a resident is responsible for all long-term nursing care costs as well as the costs for laundry, housekeeping, general health and wellness services, meals and personal transportation services.

Primary Contract Benefits: Entrance and monthly fees substantially lower than TYPE A and TYPE B contracts.

**TYPE D OR OPTION TO TYPE C: FEE-FOR-SERVICE • NO ENTRANCE FEE** — Provides living accommodations on a short-term basis, e.g., month-to-month. Service access and fee arrangement as stipulated in contract terms. Primary Contract Benefits: Flexibility in terms of time and service costs.

## **CCRC ENTRANCE AND MONTHLY FEES**

**CCRC ENTRANCE FEE RANGES** — Based on most recently reported national figures, the average CCRC entrance fee can be expected to be in the \$63,000 to \$143,000. Keep in mind that some CCRC's entrance fees may be higher and you may find some to be some lower.

**CCRC NO ENTRANCE FEE OPTION** — Some CCRCs offer a *no entrance fee option* that requires instead a higher monthly fee. Read your contract carefully if this is the arrangement being offered. Be aware that this is not a true CCRC arrangement and may eliminate the security of lifecare or guaranteed long-term care services. In addition to an entrance fee, CCRCs require a monthly fee that can range from \$250 to \$1,900 for a single person. These fees under some contracts may include all personal care and health services or they may not include certain services. Your contract should stipulate which fees are covered in your monthly payment and which are not. In many CCRCs a second person's monthly fee (family member) will be less than the first fee. Ask about this provision if you are to share CCRC space and services with a spouse or primary family member.

## **FOR MORE INFORMATION**

### **VIRGINIA ASSOCIATION OF NONPROFIT HOMES FOR THE AGING (VANHA)**

*On the web: [www.vanha.org](http://www.vanha.org)  
4401 Dominion Boulevard, Suite 200  
Glen Allen, Virginia 23060  
Phone: 1 (804) 965-5500*

- ✦ SEE LONG-TERM CARE INSURANCE
  - MEDICAID
  - MEDICARE
  - STATE CORPORATION COMMISSION
  - VIRGINIA, CODE OF
    - CCRC ENTRANCE FEES DEFINED
    - CCRC FACILITIES AND SERVICES DEFINED
  - VIRGINIA, STATE OF
    - AGING, DEPARTMENT FOR THE
    - SOCIAL SERVICES, DEPARTMENT OF

## ❖ COSTS: COVERING LONG-TERM CARE

The following list has been developed as a guide to funding options. It can be used as a retirement planning work sheet and as a checklist of funding sources you need to evaluate. You might find it's a good idea to make copies to write on and keep the printed version as your master copy should you need more.



## A FINANCIAL RESOURCES CHECKLIST

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### MONTHLY INCOME SOURCES From

- Pension/Retirement \_\_\_\_\_
  - Disability Income \_\_\_\_\_
  - Social Security \_\_\_\_\_
  - Wages (if any) \_\_\_\_\_
- \$ \_\_\_\_\_

### INVESTMENT SOURCES From

- Savings \_\_\_\_\_
  - Stocks \_\_\_\_\_
  - Bonds \_\_\_\_\_
  - Real Estate \_\_\_\_\_
  - Other Investments \_\_\_\_\_
- \$ \_\_\_\_\_

### LIFE INSURANCE SOURCES From

- Whole Life Insurance Plan \_\_\_\_\_
  - Term Life Insurance Plan \_\_\_\_\_
  - Annuities \_\_\_\_\_
  - Accelerated Pay Outs \_\_\_\_\_
  - Cash Values \_\_\_\_\_
  - Loan Values \_\_\_\_\_
- \$ \_\_\_\_\_

**HEALTH INSURANCE SOURCES** From

- Personal Health Plan \_\_\_\_\_
  - Employer's Health Plan \_\_\_\_\_
  - Medigap Plan \_\_\_\_\_
  - Medicare Part A \_\_\_\_\_
  - Medicare Part B \_\_\_\_\_
  - Medicaid \_\_\_\_\_
  - Auxiliary Grant \_\_\_\_\_
- \$ \_\_\_\_\_

**SPECIAL INSURANCE SOURCES** From

- Specific Disease Insurance \_\_\_\_\_
  - Long-Term Care Insurance \_\_\_\_\_
  - Medical Savings Account \_\_\_\_\_
- \$ \_\_\_\_\_

**PRIVATE ASSISTANCE SOURCES** From

- CCRC Grant In Aid \_\_\_\_\_
  - Nonprofit Assisted Living Facility \_\_\_\_\_
  - Nonprofit, Private Adult Day Care \_\_\_\_\_
  - Church or Synagogue Assistance \_\_\_\_\_
  - American Red Cross \_\_\_\_\_
- \$ \_\_\_\_\_

**FEDERAL, STATE OR COMMUNITY SOURCES**

- Special Funds \_\_\_\_\_
  - Community Services \_\_\_\_\_
    - Free \_\_\_\_\_
    - Sliding Scale \_\_\_\_\_
  - United Way \_\_\_\_\_
  - Caregiver Grants \_\_\_\_\_
  - Special Assistance Funds \_\_\_\_\_
  - Last Recourse Funds \_\_\_\_\_
- \$ \_\_\_\_\_

**D**

❖ **DEAF**

➤ SEE VIRGINIA, STATE OF  
REHABILITATIVE SERVICES, DEPARTMENT OF

## ❖ DOGS, GUIDE AND SEEING EYE

### **GUIDE DOG FOUNDATION FOR THE BLIND, INC.**

Free dogs, training and placement paid for through private donations.

*On the web: [www.guidedog.org](http://www.guidedog.org)*

1-800-548-4337

### **GUIDING EYES FOR THE BLIND, INC.**

Trains people with multiple handicaps.

(914) 245-4024

### **SOUTHEASTERN GUIDE DOGS INC. - OUTREACH OFFICE**

*On the web: [www.segdnc.org](http://www.segdnc.org)*

(704) 721-5000 N.C.

- SEE VIRGINIA, STATE OF  
VISUALLY HANDICAPPED, DEPARTMENT FOR THE  
REHABILITATIVE SERVICES, DEPARTMENT OF

## E

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## ❖ ENERGYSHARE

EnergyShare is a program underwritten by Dominion<sup>SM</sup> Virginia Power and public contributions to assist Virginians who need financial aid with a ny home heating bill — oil, coal, wood, gas, kerosene or electricity.

FOR THE NAME OF THE ENERGYSHARE  
SCREENING AGENCY NEAREST YOU, CALL  
☎Toll Free: 1-888-667-3000

## F

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## ❖ FAMILY SERVICES

- SEE VIRGINIA, STATE OF  
SOCIAL SERVICES, DEPARTMENT OF  
DIVISION OF FAMILY SERVICES  
ADULT SERVICES PROGRAM

## ❖ GUARDIANSHIP, ADULT

Only a circuit court judge can rule on whether or not a person needs a guardian. The decision is based on information provided from various sources, family members and caregivers as well as professional evaluations. The court may appoint a family member, close friend, an attorney or a volunteer. In Virginia, if no other person is available, an officer of the court may be appointed as guardian. Persons who have a guardian are known as wards.

It may be difficult under some circumstances as a family member or primary caregiver to know when someone for whom you care may need to be protected by a guardianship. The following checklist was developed to help you measure the functions that would be considered by state social services and the courts. If you can answer yes to some of these critical statements about the person for whom you are concerned — especially the ones that concern his/hers or others personal safety — it may be appropriate for you to seek the advice of an attorney, ask for professional assistance from your local social services office and/or speak with your family's physician. You may wish to show him or her your completed CHECKLIST FOR GUARDIANSHIP to help demonstrate your concerns.

### ✓ CHECKLIST FOR GUARDIANSHIP

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- Person makes decisions that could harm him/her
- Person creates frequent safety hazards for self or others; for example, cooking, driving, taking medications
- Person refuses or is unwilling to accept assistance, support services or medical treatment that would be in his/her best interest
- Current assistance is insufficient to needs
- Person has not chosen someone to act in his/her behalf (that is, power of attorney, representative payee)
- Person's health and general well being are often in imminent danger