

LONG-TERM CARE A CONSUMER'S GUIDE

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ABOUT YOUR LONG-TERM CARE GUIDE



Long-term care is one of the hottest topics in today's media. Like most Americans — young and old — Virginians are wondering what they will do when the time comes.

This guide is an excellent first step to the answers for today.

Long-term care is a broad-based term used to describe the many facilities and services that specialize in

at-home and residential care. From independent living to assisted living to nursing home care, today's long-term care providers present various options to fulfill the care needs for seniors as well as for people of any age with chronic conditions and diseases and/or disabilities. Much of this guide focuses on today's senior population as it comprises most of the market for long-term care services. However, the guide's purpose is to help everyone currently or potentially associated with long-term care options — the ill or disabled and the caregivers in their family and circle of friends — to

- become more aware of the different types of care available;
- learn some of the best ways to search for the answers to care levels and facility types;
- locate professionals equipped to help in the search and placement processes;
- learn about residents' and patients' rights as set forth by the Commonwealth and other concerned health-related organizations;
- learn how to work through some of the challenges faced in making a decision involving long-term care; and
- learn some of the industry terms to enhance a clear understanding of all options.

Long-term care services and facilities comprise a growing segment of the health care industry that includes a network of professionals and facilities offering home care and personal services, a wide array of community services and many levels of residential assisted living and health care.

To help us understand the differences in home care services and the various forms of residential care, this guide is presented in three major sections beginning with a discussion about choosing a long-term care path. Then we take a close look at home care options and finally we learn about the options that provide us with a home and built-in services — residential long-term care services.

The five types of licensed care services and facilities covered are:

- HOME CARE AND COMMUNITY BASED CARE
- ADULT DAY CARE
- CONTINUING CARE RETIREMENT COMMUNITIES
- ASSISTED LIVING FACILITIES
- NURSING HOMES

The general text portion of this guide is augmented by

- RESOURCES A TO Z When additional information on a subject is available, you will find the topic marked with a 📌 in the text. The resource information has been bulleted for quick reference. The guide's index also includes RESOURCES A to Z subjects as an additional reference route.
- THE LONG-TERM CARE PROVIDER DIRECTORY — available from VHI, on the web at vhi.org and through the Virginia Department for the Aging — the directory includes the five types of long-term care providers (named above) with directory-style listings that include the providers' names, addresses and phone numbers. Service data is also included in the directory as it was supplied to VHI by the providers.

NOTE: Long-term care information was verified and deemed accurate at time of printing. If you note a discrepancy in the guide and that reported by the facility or service agency, you can obtain verification by contacting the appropriate licensing entity.

📌 SEE LICENSING

CHOOSING A LONG-TERM CARE PATH



At one time or another — for ourselves or for someone close to us — it is likely that most of us will have to make an important decision about long-term care facilities or services.

We may have a need for long-term care services because of a physical or mental limitation, a chronic illness or a temporary or permanent disability. Should the need occur, we may be physically and mentally

able to respond to the challenges of finding suitable types of care for ourselves. Then again, we may have to depend on family and friends, along with medical and social service professionals, to make the appropriate decision for us.

Because no one knows our preferences as well as we do, either case suggests that planning ahead is important. We can expect to be much more satisfied with the services and facilities we may need if we make our selections while we are capable of being the primary planner. By sharing our plans and personal wishes with our physician, family and other potential caregivers, we also relieve them of many of the stresses and doubts often present when having to make such important decisions for others.

THE CAREGIVER'S ROLE

With an increasingly longer life expectancy, most of us can expect to not only be required to find long-term care services or facilities for ourselves and our spouses but also for our parents. Thousands of American family members have already accepted the role of caregiver 🧑 for a family member or a close friend. All of us would probably agree that having a long-term care path laid out in advance of an emergency can make economic and emotional sense. Should an unexpected illness or disability occur, we will have provided direction that reflects our wishes, thereby making the process much easier for those who may have to make decisions for us.

CONSIDERING OUR SPECIAL NEEDS AND PERSONAL PREFERENCES

A long-term care decision can involve leaving what we know as “home” for a new environment such as an assisted living facility or a facility that provides assistance or skilled nursing or custodial care.

Leaving what we know may introduce emotional readiness and acceptance issues that can impact the normal decision-making process. There may also be family and friends who have special emotional and convenience needs — among them, wanting you as near as



possible and wanting you to have quality care that’s affordable. We also want:

- our personal views to be respected as well as those of our family and friends;
- a voice in the decision process and, when possible, in the final decision and;
- a lifestyle solution that is appropriate to our current physical and emotional needs — but one that can, if necessary, be changed.

➤ SEE CAREGIVERS
ACTIVITY HELPERS CHECKLIST

LONG-TERM CARE TODAY



Since today's seniors tend to stay healthier and to live longer, new forms of less restrictive levels of long-term care services and facilities are being designed to meet their more active, freedom-loving lifestyles.

Today's seniors and those with disabilities or chronic illnesses clearly have many improved and expanded options available for long-term care. Through modern

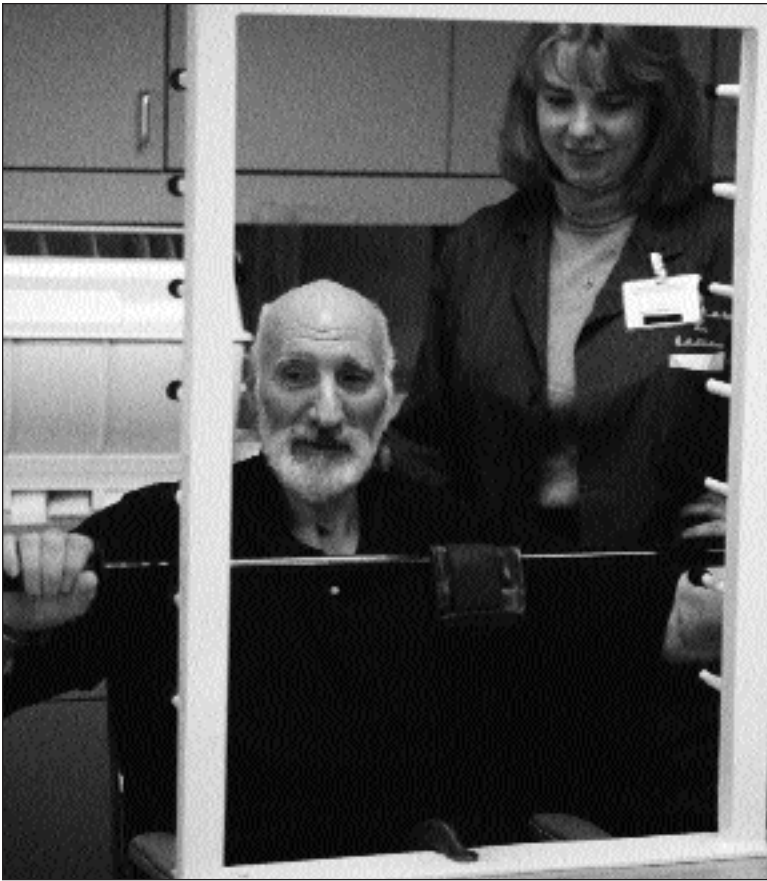
home care capabilities, an abundance of community services and a more accessible network of adult day care services, the vast majority of America's senior population is managing to enjoy a healthy, productive life at home. Others have elected to ensure a lifetime of care in a continuing care retirement community. Some people like the independence they have in an environment that assisted living facilities provide.

When health mandates it, many have found that most of today's nursing homes and special care facilities are considerably more modern, technologically improved and much more accessible to family and friends. Never have there been more or better choices.

Some services and facilities are relatively new to the market, and some are well-thought-out modifications of standard services and facilities. The more traditional facilities have expanded many of their services to meet the needs of persons with diseases like Alzheimer's or AIDS.

Assessing your social, psychological and medical needs is the first step in deciding what type of long-term care is most appropriate for you.

ASSESSING YOUR NEEDS



The most medically successful and personally satisfactory long-term care decisions usually begin with professionally guided assessments of both physical and emotional needs.

Since most of us want to remain in our home if we can, a good first step is to seek professional guidance

in answering very important questions you may have such as:

- How much help will I need to maintain my lifestyle?
- Who can provide the services I may need?
- How do I access those services?
- How much will the services cost?

An assessment can be very beneficial to gaining an objective view of what activities are reasonable, considering both physical and mental status. An assessment doesn't just tell us what we need; it tells us what we don't need! Both are very important to coordinating a care plan. Because an assessment is the most reliable road map to a successful care plan, you will find that most long-term care providers will require one.

Because an assessment can protect you from over-estimating your capabilities — or, in some cases, under-estimating them — you may find it a good idea to have professional assistance in weighing your care options. Though an assessment and care plan may take some time and energy, the results in the quality of care you receive and in the positive direction your care takes will be well worth the effort.

HOW AN ASSESSMENT CAN HELP

A long-term care assessment provides those responsible for your care — you, if you're able, your care providers and your family — with vital information about your overall condition and any special needs you may have. It also helps the care managers or care coordinators structure your care plan to the appropriate levels and types of services you need. It includes specific

recommendations for any and all care that is seen as medically necessary. Therefore, the assessment typically will include a careful appraisal of your:

- physical abilities and medical care needs;
- social and emotional needs;
- financial needs; and
- environmental needs.

It will also identify the various financial resources that could be made available to pay for the care you need — including your personal funds and insurance, Medicare or Medicaid — along with information on special funding avenues such as community services and public assistance grants. Most of us may not want to deal with the money issues that relate to our care needs or to share our financial situation with others; however, there's little point in designing a care plan that can't be funded. Knowing about your financial structure is important information for your care planner. Also, he or she may be able to guide you to funding options. It would be sad to give up on the perfect care plan that could have been funded if only all avenues could have been explored!



YOUR ASSESSMENT INFORMATION RESOURCES CHECKLIST

- You may want to involve all of your people resources in the assessment procedure, such as:
 - family and friends;
 - your personal physician;
 - any specialists you now see or have seen in the past;

- the long-term care professionals who perform the assessment and, when possible;
 - those professionals who will provide the services or facilities you are considering.
- ☐ The assessment will also include a review of caregiver options that might be available from family and friends and/or through community services 🐾.
- ☐ The results of this personal network profile give the care planner and ultimate caregivers a list of resources for regular or occasional help.
- ☐ Because medical needs often dictate long-term care lifestyle needs, one of the first sources for information will be your physician.
He or she will:
- gather data from any specialists to whom they have referred you in the past;
 - put together the medical recommendations portion of your assessment which becomes the essential component in receiving medically necessary services; and
 - help in forming the basis for any assisted living services needed.

Remember, your physician's primary goal is always the diagnosis and treatment of your medical conditions or illnesses, but he or she may also be an important key to the living accommodations that best promote your quality of life.

- ❑ Your care planner may also depend on other medical and social services professionals for assistance in the preparation of your assessment. If you do not have a primary care or personal physician, your care planner or social services professional can give you recommendations or assign one to you.

THE CARE PLAN

Once the assessment is complete, a care manager can make recommendations that form the foundation for your care plan. The care plan designates:

- the appropriate services/facilities you may need;
- when the care is to begin; and
- how often the services are to be performed.

The goals that are set forth in the care plan should be realistic for comfortable day-to-day living or, in the case of an illness, sufficient to enable you to return to health. If a chronic condition is involved, the care plan can include maintenance needs.

THE CARE MANAGER OR CARE COORDINATOR

A care manager — often referred to as a care coordinator — may be a health professional appointed for you from a private assessment organization or a nurse or social worker provided through public sources. The care manager or coordinator may be in charge of conducting the assessment, acting as the care planner and may also conduct the required visits to the client's home to assess how well he or she is managing day-to-day routine functions. These visits are critical to an accurate assessment of self-care capabilities.

Once care is in place, it is also the care manager or coordinator who provides reassessment visits and recommends adjustments to the care plan. Should the care plans and other long-term care stress factors affect you or your family and friends as caregivers, care managers or coordinators can be helpful in keeping the ball in play as well as smoothing troubled waters. And, when a patient's family does not live nearby, care managers or coordinators can provide a vital link between family members.

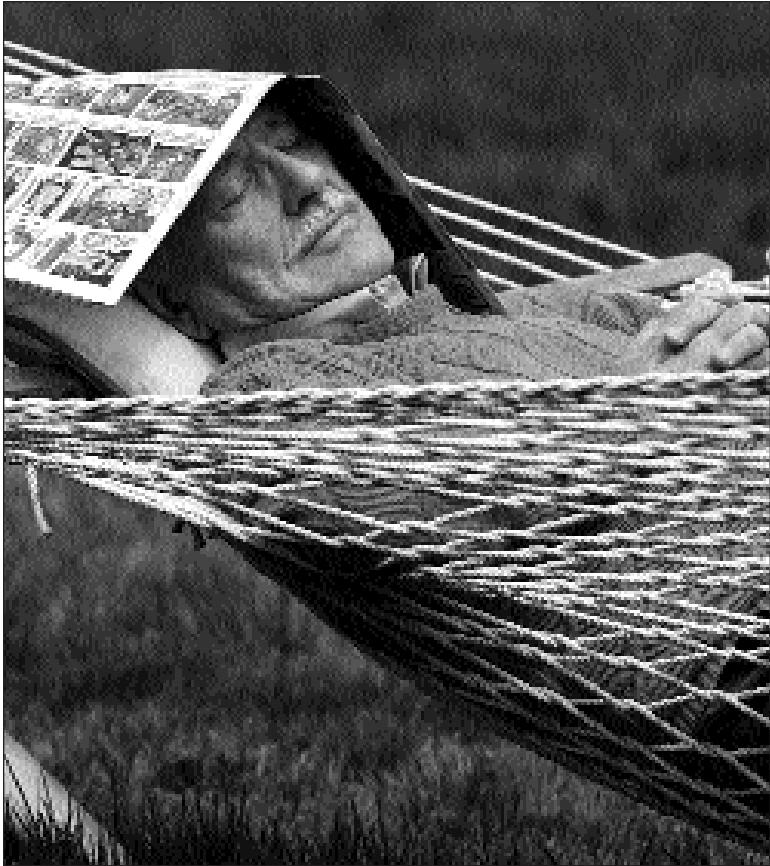
ASSESSMENT AND CARE MANAGEMENT SOURCES

Because more and more people are seeing the wisdom of a professionally prepared long-term care assessment, the list of qualified providers is growing.

For additional guidance or to locate specific assessment and care management or care coordination assistance:

- ✦ SEE ASSESSMENT OPTIONS
 - COMMUNITY SERVICES
 - COSTS
 - FAMILY SERVICES
 - FINANCIAL RESOURCES CHECKLIST
 - HOME CARE
 - VIRGINIA, STATE OF
 - AGING, DEPARTMENT FOR THE
 - AREA AGENCIES ON AGING
 - HEALTH, DEPARTMENT OF
 - SOCIAL SERVICES, DEPARTMENT OF

HOME CARE AND COMMUNITY SERVICES



Today, many seniors are able to live comfortably and productively in their homes thanks to the professionally operated and licensed network of home care and community facilities and services.

If you plan to stay at home but know you will need home care services to help with day-to-day personal care, you may want to look at your options through