



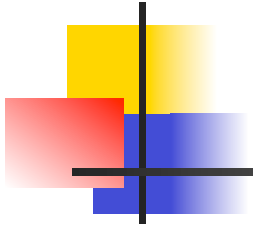
A Companion Guide For Health-Related Services And Facilities

By

John W. Chandler, MD

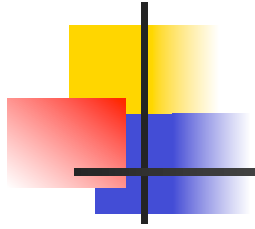
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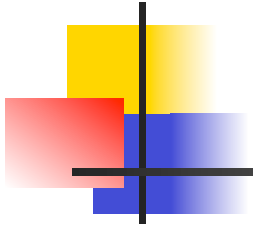
Four Pillars of Aging

- Wills, Trusts & Estate Planning
- Personal Finance & Investment Strategies
- Living Ledger: Advance Directives & Document Organization
- The Guide: Long-Term Care (LTC) Planning & Controlling Your Lifestyle



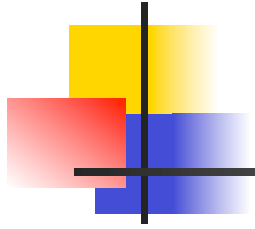
Guide's Main Purpose

- **Empowers** You To Take Charge of Your Care;and
- **To Maintain** Your Lifestyle With Dignity



Guide's Other Purposes

- I - Enhances LTC Knowledge Base
- II - Develops A LTC Plan
- III - Becomes Familiar with Health Needs Assessment Instruments



Guide's Other Purposes (Cont.)

- IV –Takes Charge Of Your Care
- V - Re-Assesses Your Financial Plan
- VI - Retirement Planning
- V - **Improves Your Ability To Make Timely And Informed Decisions**



I - Enhance Your LTC Knowledge Base

- Why?
- As We Age Gracefully:
 - 1- Health Status Becomes Challenging & Unpredictable
 - 2- Health Declines Gradually and
 - 3- Personal Care Needs Change
- Decision Time: Pitfalls
 - 1- Cursory Research, Emotional Under Pressure or
 - 2- Decision Delayed, Care Fragmented, Inadequate and Expensive



I – Enhance Your LTC Knowledge Base (Cont.)

- **The Guide Offers** an Opportunity To:
 - 1-Plan Ahead, Obtain Unbiased Information; and
 - 2-Make Timely Decisions



II - Develop a LTC Services Plan

- Assess Your Health Status & Needs
- Plan's Major Elements:
 - 1-Stay At Home Services
 - A. Home Modifications
 - B. Home Care & Nursing Services
 - C. Pharmacy: Meds.Boxes & Delivery
 - D. Medical Equipment & Supplies
 - E. Grocery & Meals Delivery
 - F. Contacts/Referral Agencies
 - G. Adult Day Care Services



II- Develop a LTC Services Plan (Cont.)

2- Who Are The Caregivers?

Family, Friends, & Purchased Service

A. What Type of Services They Provide?

Nursing, Custodial Care, Finance & Advocacy

B. Respite: Schedule Time Off

C. Resources: www.caregiver.org &

www.nfcacares.org/caregiving_resources/



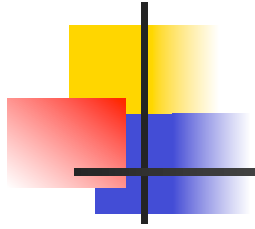
II- Develop Your Initial LTC Plan (Cont.)

- 1- Facilities Care Services:
 - A. Type: Continuing Care, Senior Living, Etc.
 - B. Location: City, County, State.
 - C. Ownership: For Profit, Non-profit, Church Affiliated, Public.
 - D. Accreditation: Medicare, Medicaid.
 - E. Services: Medical & custodial.
 - F. Total Care Expenses.



A. Facilities: Types

1. Independent Senior Living
2. Residential Homes. Adults must be able to independently care for themselves
3. Residential Care Apartment Complex with Assisted Living Apartments. Services are Limited to dining, housekeeping, linen, transportation and social activities.
4. Assisted Living Facilities offer housing with services designed to remain as independent as possible.



A. Facilities: Types (Cont.)

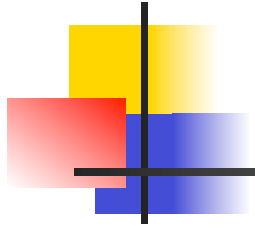
5. Free Standing Skilled Nursing Facilities (SNFs) provide long-term skilled nursing care and short-term rehab services on an inpatient or an outpatient basis or to bridge the gap between hospital stay and in-home health care service. Some SNFs have specialized units for Alzheimer's, dementia and other special needs
6. SNFs with Continuing Care Retirement Communities provide full continuum of services from Independent Living, Assisted Living, Memory Care to Skilled Nursing Care.



A. Facilities: Location (Cont.)

- Licensed WI. Nursing Homes: Link:
<http://dhs.wisconsin.gov/bqaconsumer/nursinghomes/nhindex.htm>

Select Nursing Home by County or City or
Select Fed. Centers for Medicare & Medicaid Services
Nursing Home Compare & Enter Search Criteria.
Compare 3 Nursing Homes (* Ratings) on Health
Inspection, Staffing, Quality & Fire Safety.
Review WI.Citations Re.Care Plans & Staff/Patient
Interactions.



B. Facilities: Ownership (Cont.)

1. For Profit Organizations: National, Local and Private
2. Non-Profit Organizations: Church and Non-Church Affiliations
3. Public Agencies: Federal, State and Local Municipalities



C. Facility & Care Services

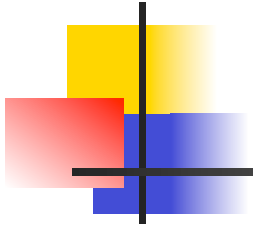
Checklist

- **Customize Your Checklist for:**
 1. Facility: Ownership, Location, Condition, Bedroom/Living Space, Cleanliness, etc
 2. Health Care Needs: Care Plans, Resident Services, Meals, Transportation, Social Activities, etc
 3. Medication Management: Pharmacist, Nurse, CNA
 4. Staff: Medical, Administrator, Nursing, Aides, Social Workers, Volunteers. Ratio of Staff to Resident. Staff Schedule for Weekends, Nights & Holidays. Background Checks. Patient/Staff Interactions.



C. Facility & Care Services Checklist (Cont.)

5. Services: Physical Therapy, Wound Care, etc
6. Building Security and Resident Safety
7. State Licensed, Medicare and Medicaid Certification
8. Fees and Other Costs: Facility's Base Monthly Fee,
Fees for Services, Supplies, Medication, etc
9. Review Facility Legal Contract
10. State Accreditation, Health Inspections & Citations.
11. Recommendations or Referrals: Health Care
Workers, Past Residents
12. Multiple Facility Visits, Visits and Visits Again.



D. Financial Management

- Take Stock of Your Finances:
 1. Record Income, Expenses & Total Assets
 2. Investment Income
- Retirement Calculators:
 1. <http://etf.wi.gov/calculator.htm>
 2. www.ssa.gov/planners/calculators.htm
 3. <http://americanriver.com/calculator.html>



Retirement Planning

- Consider These Five Elements:
 - 1- Ascertain Future Income Flows
 - 2- Estimate Living Expenses Consistent With Your Lifestyle
 - 3- Review/Prepare Wills, Trusts & Estate Planning
 - 4- Draft A Long-Term Care Plan, Consider Insurance
 - 5- Include Other Personal Factors



Retirement Planning (Cont.)

Sources of Information

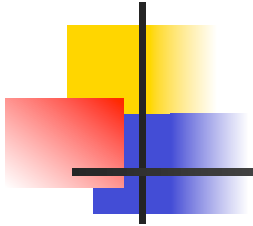
- UW-Madison Office Of Human Resources
- Wisconsin Dept. Of Trust Funds
<http://etf.wi.gov/calculator.htm>
- Social Security Administration
www.ssa.gov/planners/calculators.htm
- Federal Govt. Retirement
<http://federalretirement.net/eligibility.htm>



Retirement Planning (Cont.)

Sources of Information

- Personal Financial & Portfolio Mgt. Programs
And Retirement Planning Programs
Ref. Guide: Page # 2
- Medicare & Medigap Insurance Coverage
www.medicare.gov Ref: Page#38
- Wisconsin Medicaid Program
<http://dhfs.wisconsin.gov/medicaid>
Ref. Guide: Page # 46



E. National Resources

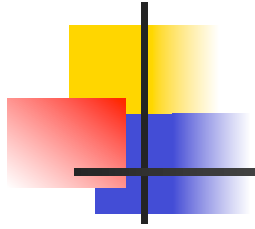
- Associations
- Coalitions For Seniors
- Senior Centers
- On-Line Searches
- Regulators: Federal, State & Local
(www.medicare.gov and <http://dhs.wi.gov>)



F. Wisconsin Resources

- Area Agencies On Aging
- Board on Aging And Long Term Care
- Dept. Of Health And Family Services
- Elderly Benefit Specialists: The “Red Tape Cutters”
- Long Term Care Ombudsman
- Office Of The Insurance Commissioner

- Ref.Guide: Appendix C



G. Express Your Wishes

- Share Your LTC Wishes with Family Members, Health Care Providers, Care Coordinators, Caregivers & Advocates



III– Health Needs Assessment

- Purpose:
 1. Identify Individual's Needs for Care.
 2. Instrument Should Be Completed With Assistance From a Family Member.
 3. Completed Instrument Should be Shared with Health Care Professionals.
 4. Instrument Is One Component In Decision-Making Process.

III-Health Needs Assessment

(Cont.)

5. Instrument Serves As A Basis Whether Or Not To Enter LTC Facility.
6. Provides Information To Select Most Appropriate Facility Or Purchases Of Services To Stay At Home.
7. Allows Individual To Maximize Enjoyment And Quality of Life.

III-Health Needs Assessment

(Cont.)

- Needs Assessment Is Most Effective When Used With Guidance From Knowledgeable Health Care Professionals.
- Source: www.seniorhousingnet.com
- Click on : Tools For Selecting Care.
- Ref.Guide: Appendix C, Para D.



IV –Take Charge of Your Care

- **Things To Look For:**
 1. Nursing Care: Blood Pressure, Wound, Weight, Fluid, Lab Work, Bathing, Reduce RN & CNA on 2nd, 3rd Shifts, Weekends and Holidays.
 2. Rehab and Social Activities.
 3. Medication: Pain and Other Meds. Given on Schedule.
 4. Custodial Activities: Linen, Housekeeping.
 5. Nutrition: Diet, Assistance W/Meals, Missed Meals.
 6. Coordination Of Care W/Your Physician or Surgeon
 7. Resident Meeting With Nursing & Social Worker.



V-Re-Assess Your Financial Plan

- Who Pays For LTC?
 1. Medicare Pays SNFs & Skilled Home Care for Specific Conditions. It Does Not Pay For Custodial Care.
 2. Medicaid Is A Needs-Based Welfare Program.
 3. Out Of Pocket and LTC Insurance, If Available.
 4. VA Benefits.

Ref.Guide: Appendix C, Para B.



V- Re-Assess Your Financial Plan (Cont.)

Wisconsin: Avg. Annual LTC Costs*

Assisted Living Care	\$37,788/yr
Nursing Home Care	\$87,235/yr
Home Health Care:	
Custodial \$18/hr	\$37,440/40hrs/wk/yr
Skilled \$21/hr	\$43,680/40hrs/wk/yr
Adult Day Care	\$67/day

* MetLife Market Survey, 2006



V- Re-Assess Your Financial Plans (Cont.)

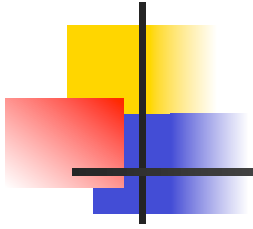
Let Us Do The Math: An Example:

- Life Expectancy for Each Senior Adult
- Calculate LTC Expenses For Various Scenarios:
 - Stay At Home \$ Current Expense/yr
 - Custodial Care Half-Time \$ 18,720/yr
 - Assisted Living \$ 37,788/yr plus Misc.
 - Nursing Home \$ 209,364/2.4 yrs AVG
- How Much \$ Do A Person Need?
- Compare Calculated Expenses With Your Personal Finance (Income & Investments)



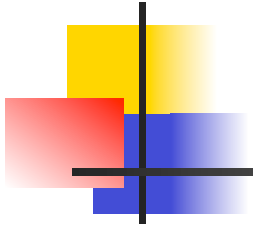
VI – Timely & Informed Decisions

- Develop Your LTC Plan
- Accurately Assess Your Health Needs w/Advocates & Health Care Professionals
- Do The Research, Visit Facilities & Solicit Recommendations From Friends & Family Members
- Express Your Health Wishes To Family Members
- Manage Your Finances
- Now You Are Ready To Have It Your Way, Live Your Lifestyle With Dignity



Reviewers

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Case Study

'My mother would still be here'

A resident, 72, contracted fatal infection that went untreated while convalescing for almost a month from hip surgery at The Willows Nursing & Rehabilitation Center, Sun Prairie in 2007. **She died on 9/13/07.**

Her spouse visited her daily for 10 hours.

Case settled for \$2.25 million plus cost with **No Admission of Liability.**

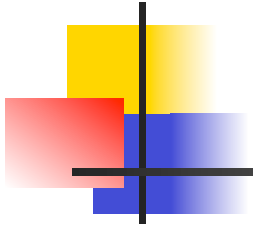
- Capital Times Edition, 9/25-10/05/10

Research

Wisconsin Dept. of Health Services DHS



- Enter: Licensed WI Nursing Home in "Search DHS"
- **Finding:** Willows Nursing & Rehab is licensed as of 9/18/10.
- Enter: WI Nursing Homes-State Citations
- **Finding:** No citations for 7/09-6/10.
- Select: WI Consumer Information Reports.
- Click: Willows Nursing Home citation reports.



Fed. Violations for 2008

1.	Violations	Willows	Statewide(50-99Beds)
	CARE	7	6.3
	Bldg Safety	9	5.8
2.	Staffing (FT)		
	Turnover RNs	83%	35%
	Retention RNs	50%	75%
	Turnover LPNs	50%	28%
	Retention LPNs	50%	82%
	Turnover NAs	94%	43%
	Retention NAs	63%	73%



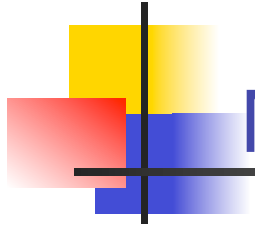
Willows Nursing Home Status

- **Federal:** " NOT designated w/ substandard Quality of Care."
Certified for Title 18 & 19 (Medicare & Medicaid).
- **WI:** Licensed.



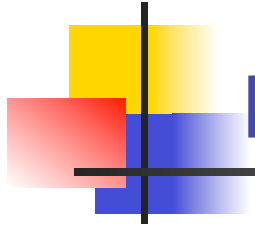
Medicare Nursing Home Compare

- <https://www.medicare.gov>
- Click on medicare.gov nursing home compare.
- Select criteria :Sun Prairie zip code + 25 miles.



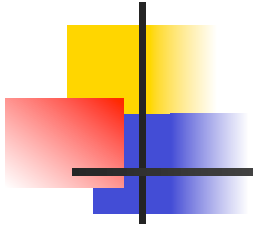
Medicare Nursing Home Compare (Cont.)

	Columbus	S.Prairie Hlth	Willows
Overall Rating	3*	5*	3*
Hlth Inspect	2*	5*	3*
Nursing Staff	4*	5*	2*
Qlty Measure	2*	4*	3*
Ownership	For Prof-Corp.	For Prof-Individual	For Prof-Corp.



Medicare Nursing Home Compare (Cont.)

	Attic Angel	Gd Sam.Lodi	Skaalen Stoughton
Overall Rating	5*	4*	4*
Hlth Inspect	3*	3*	4*
Nursing Staff	5*	4*	4*
Qlty Measure	5*	2*	2*
Ownership	Non-Prof- Corp.	Non-Prof- Corp.	Non-Prof- Corp-Church Related



Vigilance

- Patient or advocate has the **ultimate responsibility** to monitor their health care.