A Companion Guide For Health-Related Services And Facilities

By

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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;

- **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
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](http://www.caregiver.org) &
   [www.nfcacares.org/caregiving_resources/](http://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
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](http://etf.wi.gov/calculator.htm)
  2. [www.ssa.gov/planners/calculators.htm](http://www.ssa.gov/planners/calculators.htm)
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.
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](http://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:
  2. Rehab and Social Activities.
  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
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
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 (50-99 Beds)
   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.)

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### Medicare Nursing Home Compare (Cont.)

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**Related**
Vigilance

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