

Part Two: Housing and Long Term Care

The key to making any move is good planning and knowing all the choices available to you. The following has been included to provide information on different kinds of housing options. Since the availability of the different types of housing discussed below will vary depending on where you live, you will want to check **Part Four** of this book or contact your Area Agency on Aging (the phone number is printed on the cover of this book).

Types of Housing Options

Senior Apartment Living . . . is usually an apartment complex that provides each tenant a full apartment, kitchen appliances, laundry facilities, and 24-hour security. Services such as scheduled activities, transportation, and meal service may or may not be included. This type of housing is also referred to as Congregate Housing. Continuing Care Retirement Communities usually include this level of housing in their option pack.

Continuing Care Retirement Community (CCRC) . . . is a campus that offers a range of housing opportunities that may include independent living houses or apartments, assisted living, residential health care, adult day care, home plus, and nursing facility. Services may also vary from no assistance to assistance by a licensed nurse. Residents select the type of housing and level of care that fits their needs and then move to another type and level of care if their situation calls for it.

Adult Care Home . . . means any nursing facility, nursing facility for mental health, intermediate care facility for the mentally retarded, assisted living facility, residential health care facility, home plus, boarding care home and adult day care facility, all of which classifications of adult care homes are required to be licensed by the secretary of aging.

Nursing facility . . . means any place or facility operating 24 hours a day, seven days a week, caring for six or more individuals not related within the third degree of relationship to the administrator or owner by blood or marriage and who, due to functional impairments, need skilled nursing care to compensate for activities of daily living limitations

Assisted Living . . . are licensed and are usually located in apartment-type buildings or complexes that are free standing or attached to a nursing facility. Each apartment in the facility has a kitchen, a bathroom with a shower or tub, and a separate or combined sleeping, living, and storage area. The facility also has common areas such as a living room, activity area and dining room. Support services are provided to promote the people's privacy, freedom, and independence. Some people may not need any assistance. While other people may need assistance with transportation, light housekeeping, meal preparation, medications, bathing, dressing, and health care. Supervised nursing care provided by certified nurse aides is available twenty-four hours a day, seven days a week. Skilled nursing care by a licensed nurse may be provided on an intermittent or limited term basis, or on a regular basis if limited in scope. The facility may employ health care professionals such as nurses, social workers, therapists, dietitians and pharmacists or coordinate the services of these health care professions with outside agencies. The people living in an assisted living facility cannot employ privately non-certified or licensed individuals to assist them with services and care.

Residential Health Care Facilities . . . are licensed apartment type buildings or complexes that are freestanding, or an attached to a nursing facility. An individual living units can be similar to that of an assisted living apartment with exception of not having a microwave or stove for cooking. Alternatively, the individual living unit can be only a room with a combined sleeping, living, and storage area. The toilet room may or may not have a shower or tub and may be private or shared with another living unit. The facility has common areas such as a living room, bathing rooms, and dining room. If the facility is

attached to a nursing facility, it may share some common areas with the nursing home. Staffing, assistance, and services are the same as in an assisted living facility (see above information).

Home Plus facilities . . . are licensed private home residences or facilities for eight people or less. A person may share a bedroom or have their own bedroom. All the people share the common spaces of the home. Meals are provided. Supervised nursing care provided by certified nurse aides is available twenty-four hours a day, seven days a week. Skilled nursing care by a licensed nurse may be provided on an intermittent or limited basis, or on a regular basis if limited in scope. Assistance and services are the same as in an ALF (see above ALF information).

Boarding Care Homes . . . are a licensed private home residences or facilities for up to ten people. A person may share a bedroom or have their own bedroom. All the people share the common spaces of the home. Non-certified or non-licensed staff provide supervision twenty-four hours a day, seven days a week provide supervision. The only assistance and services the people may receive are meals, laundry, housekeeping, and supervision for self-administration of medication. The type of facility DOES NOT provide personal, medical, or skilled nursing care. The resident must be able to walk and manage his or her own affairs.

What are the costs and how can I get more information?

The cost of these different housing options will vary depending on the size of your apartment, amount of services you want or need, the facility's location, and management. Some housing may be able to lower the rent cost based on an individual's income.

Services such as homemaking and attendant care can be funded in many licensed adult care homes by the Medicaid program. The home, the potential resident, and the case manager would negotiate the room and board cost and the service plan. The resident would pay the negotiated room and board cost and Medicaid would pay the service cost.

Some facilities will have waiting lists, so it is wise to plan ahead if you are considering moving into one of these housing alternatives. Contact the Area Agency on Aging, SRS office, or the local housing authority in your area for more information and assistance.

Important Questions to Ask Before You Sign a Contract

1. How much will it cost, including add-ons to the rent?
2. What is the cost and policy on telephones/TVs/Cable TV hook-up?
3. Are pets allowed? If so, is there an extra deposit?
4. Are there any restrictions on visitors or overnight guests?
5. How are cleaning standards maintained? Does someone inspect apartments? Are the inspections announced or unannounced?
6. Will the home or facility accept Medicaid payment for service?
7. Can the rent be based on my income?
8. What is the policy on retaining my apartment if I have a change of health or would need to be hospitalized? Is that policy part of the contract?
9. What are the costs for services like transportation, laundry, meals, etc?
10. If you will need parking, is it included or is there an extra fee for parking?

Other Specialized Housing Options

Home Remodeling . . . is sometimes all that is needed to make your own home work for you again. You may need grab bars in the bathroom, a ramp to the front door, or more light in the kitchen. Some people are able to get these changes made with the help of family, friends, churches, etc., but others need a little extra assistance.

Your Area Agency on Aging can help you figure out what changes will be most helpful to you, and can assist you in making arrangements for carpenters, plumbers, and others to do the necessary work. In some cases, the Area Agency on Aging may also be able to help pay for these changes. For more information, check **Part Four** of this book under “Home Repair” or call your Area Agency on Aging at the number printed on the cover of this book.

Reverse Mortgages or Home Equity Conversion Loans . . . allows a person to borrow money using their house as collateral. The money is converted to lump sum, line of credit or monthly payments for a given period or for life. Consumer education and counseling is required by a HUD approved housing agency. The counselor will discuss all the options available and help determine eligibility. After counseling, the process is similar that of purchasing a home – loan application, processing, appraisals and signing of the loan prior to disbursement of funds. The loan is repayable upon the death of the borrower, sale of the home or a permanent move from the home. The repayment usually cannot exceed the value of the home or sale price.

For more information, contact one of the following resources:

- Housing and Urban Development (HUD) www.hud.gov/buying/rvrsmort.cfm
- Fannie Mae 800-732-6643 www.fanniemae.com
- AARP 866-448-3619 or www.aarp.org/money//revmort
- National Reverse Mortgage Lenders Assn. web page www.reversemortgages.org
- Wells Fargo Home Mortgage Company 866-265-7070 X2114
- J.B. Nutter and Company 800-798-3946
- Financial Freedom Senior Funding 800-843-0480

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Are You Considering Moving to a Nursing Facility?

Everyone seeking admission to a nursing home must receive a CARE assessment, by a certified CARE assessor, before they can enter a nursing home.

CARE stands for Client Assessment Referral and Evaluation. The CARE assessment program is operated by the Kansas Department on Aging in conjunction with your local Area Agency on Aging (AAA). The CARE program was authorized by the 1994 Kansas Legislature and a section of the CARE assessment is required by federal law. This section is referred to as Preadmission Screening and Resident Review (PASRR).

There are three goals of this free assessment.

- Help people find appropriate long-term care services. These services may be community based or in a nursing home.
- Collect information about services consumers need but are not available.
- Determine whether an individual has serious mental health or mental retardation needs, which may require further evaluation.

Participating in the CARE assessment

The CARE assessment takes about one hour and is designed to evaluate your health and ability to perform daily activities such as bathing, dressing, shopping, laundry, etc. Through the CARE assessment process, the assessor will review with you the services that are available in your community so that you can make an informed decision regarding what services will meet your long-term care needs. After the assessment, you may decide to remain in your home, at which time (with your permission) the CARE assessor can make referrals for the community-based services or you may choose to enter a nursing home.

Where to Get a CARE Assessment

The Area Agency on Aging (AAA) coordinates the CARE Assessment. When you start looking at needing nursing facility care, you will contact your AAA, which can be found on Page A-37 of this guide. The AAA CARE Coordinator will take some initial information and assign your assessment to a qualified assessor. You can invite whom ever you think will help answer questions about your long-term care needs. The assessor will cover your potential long term care needs and service options with you at the time of the assessment.

After the CARE assessment is completed

You will be given a Certificate of Assessment, which will either indicate you may enter a nursing home or you need further evaluation. If the certificate shows a need for further evaluation, you may not enter a nursing home until a Level II evaluation is completed. If you decide to enter a nursing home, you should take a copy of the certificate with you. If you lose your certificate, you or the nursing home may contact the Area Agency on Aging (AAA) for another copy. It should be noted that a CARE assessment is not Medicaid eligibility. If you believe you will need Medicaid assistance you will need to apply through your area Kansas Department of Social and Rehabilitation Services (SRS) office.

Important Information About Selecting a Nursing Facility

If you need 24-hour nursing care, several options are available. Sometimes, moving to a nursing home is the best option. When you are selecting a nursing home, taking the following steps will help ensure that you will be satisfied with your new home.

Ask for Recommendations

Talk to people you trust to help you make a good choice, such as family, friends, or your doctor or other health care providers. Also, contact your local Area Agency on Aging and ask for information.

Narrow Your Search

Consider factors that may be important such as location, special care needs, religious or cultural preferences, availability of a room and cost. Once these have been determined, narrow your search to those nursing homes that meet minimum requirements.

To find out additional information about your preliminary choices, you may want to access the Medicare website, www.medicare.gov/NHCompare/Home.asp. This is a database that provides information and survey findings on nursing homes participating in the Medicare and/or Medicaid programs. This database will list the following information about the homes specified:

- Basic information such as number of beds and type of ownership
- Resident information, including the percent with depression or pressure sores
- Nursing home inspection summaries
- Nursing home staffing ratios

If you do not have access to a computer, your local library can be of assistance or call **1-800-Medicare**. You can also contact the Kansas Department on Aging or your local Area Agency on Aging.

Visit Potential Nursing Homes

It is suggested that you visit a nursing home you are considering at least twice, one scheduled visit and one unannounced visit. The first visit should be a guided tour by a staff member to familiarize you with the home and its services. During this visit, you should ask to see a contract to find out the cost of care and any additional fees that may be charged for items such as haircuts, cable television, and activities. Also, ask to see a copy of the most recent state survey report completed by the Kansas Department on Aging. Surveys for hospital long term care units are completed by the Kansas Department of Health and Environment. The report will contain information on areas of care where the home did not meet federal and/or state regulations.

The unannounced second visit will allow you the opportunity to see how staff interact with residents, how the meals are served, and how actively involved residents are in determining their own daily schedules. Look for activities that you find to be of interest.

Paying for Care

As a rule, paying for nursing home care is a major concern because it is expensive. Following is a summary of resources that are generally used:

- Medicare, under limited conditions, will pay for short-term stays following a qualifying hospital stay. To learn more about Medicare, contact Kansas Senior Health Insurance Counseling for Kansas (SHICK) at **800-860-5260**.
- Medicare Supplemental Insurance – often called Medigap. Private insurance that covers such costs as deductibles and co-insurance, may or may not pay for skilled nursing care.
- Personal Resources – savings and other investments.
- Long-Term Care Insurance – private insurance that pays for skilled nursing care. Benefits and coverage vary according to each policy.
- Medicaid – a State and Federal program that will pay most nursing home costs for people with limited income and assets, after personal resources have been exhausted. Your local SRS office can determine if you are financially eligible for this program.

When visiting a nursing home, it is important to find out which payment options they accept, as not all nursing homes are certified to accept residents whose care is paid for by Medicare and/or Medicaid.

Resident Rights

Nursing home residents have rights and certain protections under the law. The nursing home must give all new residents a list of these rights, which typically include the following:

- Respect: You have the right to be treated with dignity and respect.
- Services and fees: You must be informed in writing about services and fees before you enter the nursing home.
- Money: You have the right to manage your own money or to choose someone else you trust to do this for you.
- Privacy: You have the right to privacy, and to keep and use your personal belongings and property as long as it doesn't interfere with the rights, health, or safety of others.
- Medical Care: You have the right to be informed about your medical condition, medications, and to see your own doctor. You also have the right to refuse medications and treatments.

Other Research Options

There are other resources for evaluating nursing homes. Following is a list of contacts and their function, along with other resource materials.

- Kansas Hospice & Palliative Care Organization (KHPCO)
Life Project 888-202-5433 or www.LIFEproject.org
Provides specialized care for terminally ill residents.
- Better Business Bureau: 800-856-2417 or www.wichita.bbb.org
(Southeast, Central and Western Kansas)
Better Business Bureau: 785-232-0454 or www.topeka.bbb.org (Northeast Kansas)
National Better Business Bureau web site: www.bbb.org
Receives and reports complaints on businesses for questionable practices
- Kansas Adult Care Executives: 785-273-4393 or www.k-a-c-e.org
- Kansas Advocates for Better Care: 800-525-1782 or www.kabc.org
Compiles information on nursing homes and will provide fact sheet on specific home for small fee.
- Kansas Association of Homes and Services for the Aging: 800-264-5242 or www.kahsa.org
- Kansas Department of Social and Rehabilitation Services (SRS):
888-369-4777 or www.srskansas.org
Determines financial eligibility for Medicaid services.
- Kansas Department on Aging: 800-432-3535 or www.agingkansas.org
Complaint hotline for nursing home services - 800-842-0078
- Kansas Health Care Association: 785-267-6003, www.khca.org
- Kansas Hospital Association: 785-233-7436 or www.kha-net.org
- Kansas Long-Term Care Ombudsman: 877-662-8362, www.da.state.ks.us/care
Advocate for nursing home residents.

Kansas Long-Term Care Ombudsman Program

The Kansas Long-Term Care Ombudsman Program was created by the federal Older Americans Act and is administered by the Office of the State Long-Term Care Ombudsman.

The primary purpose of the program is to ensure quality care to residents of long-term care facilities. The Ombudsman serves as a resident advocate who seeks to promote individual rights, dignity and independence. The Kansas Long-Term Care Ombudsman program consists of volunteers serving residents of nursing homes and residential care facilities to provide support and assistance with any problems or complaints.

What is an Ombudsman?

An advocate for residents of long-term care facilities; a person who is concerned with protecting the civil and human rights of elderly persons in long-term care facilities; a problem-solver and a mediator; an objective investigator of complaints.

What does an Ombudsman do?

Provides a place where a long-term care facility resident or family can discuss a problem and receive assistance; helps long-term care residents obtain legal, social, physical and emotional services for the highest quality of life; helps long-term care staff meet the needs and concerns of those who use their facilities; provides information about the long-term care system, receives and investigates complaints and helps achieve equitable solutions.

Residents and their relatives and friends of residents in long-term care facilities and personal care homes may utilize the ombudsman program. Long-term care staff and administrators may also use the program.

Call an ombudsman if you have questions or concerns about resident rights, transfer and discharge rights or other care issues.

To contact the Office of the State Long-Term Care Ombudsman call or write:

Kansas Long-Term Care Ombudsman Program
Landon State Office Building, 900 SW Jackson, Suite 1041
Topeka, KS 66612

785-296-3017

877-OMBUD-62 or 877-662-8362 (toll free)

<http://www.da.state.ks.gov/care>

Kansas Veterans Benefits

The Kansas Commission on Veterans Affairs offers many services for Kansas veterans, spouses, widows/widowers, mothers, fathers and dependent children. Some of these benefits are:

- The Kansas Soldier's Home - The historic Fort Dodge facility offers a library, museum, recreation center, fitness room, nursing home, three domiciliary residence halls, 60 cottages and a Veterans Cemetery. Priority for admission of veterans will first be made on the basis of severity of medical care required; second consideration will be of the veteran's ability to pay for care; transfers from other institutions will have the lowest priority. Information on application, eligibility and admission to the Kansas Soldiers Home can be obtained by contacting the Kansas Veterans Affairs Office at PO Box 87, Fort Dodge, KS 67801 or call 620-227-2121 Extension 148.
- The Kansas Veteran's Home opened in May of 2000, in Winfield, Kansas. The facility is set on a large hilltop campus overlooking the Walnut Valley that will be the future location of the Kansas Veterans Cemetery at Winfield as well. This renovated home offers three levels of care to eligible residents: assisted living, skilled nursing and special care for residents with Alzheimer's Disease or related dementia.

Information on application, eligibility and admission to the Kansas Veterans Home can be obtained by contacting the Home's Clinical Director at **620-221-9479, ext. 250**, 1220 World War II Memorial Drive, Winfield, Kansas 67156. Visit the KCVA website (www.kcva.org) to learn more.

- Other services that may be available to Kansas veterans, spouses, widows/widowers, mothers, fathers and dependent children include: compensation and pension benefits, education and training, life insurance, guaranteed home mortgage loans, vocational training and job assistance, health care (including long term care), or burial.

Whom do I call for more information?

For further information contact the Kansas Commission on Veterans Affairs, 700 SW Jackson, Room 701, Topeka, Kansas 66603, telephone **785-296-3976** or to find a field office close to you, see Page A-43.