

Facing Nursing Home Challenges

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In The News

Vanguard, the low-cost mutual fund giant, is requiring customers to designate identical beneficiaries on each of their Vanguard IRA accounts.

If customers do not contact Vanguard, then the company will apply the newest beneficiary form to all IRAs. If Vanguard received two forms at the same time, it will treat the one it processed last as the newer form and apply it to each of the customer's IRA accounts.

It is crucial that Vanguard customers stay on top of this as it is the beneficiary designation form on file with the company that determines how these assets are distributed and not an individual's will.

Choosing & Evaluating Nursing Homes

Finding a nursing home for someone you love is one of the most difficult jobs there is. No one wants to live in a nursing home, and they are usually only considered when necessary care cannot be provided in any other setting.

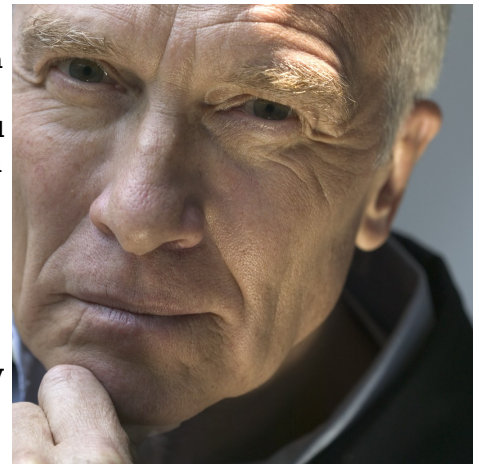
The search for a quality nursing home often takes place under the gun—when the hospital or rehabilitation center is threatening discharge or when a loved one needs more care than can be provided at home.

Following are some guidelines that can help you evaluate nursing home options:

◆ **Location.** Visits by family

members are an important factor in determining the quality of care and the quality of life a nursing home resident experiences. Residents often receive better care if the facility knows family members are watching. Also, family visits are often a highpoint for residents. Accordingly, the easier it is for family members to visit, the better experience your loved one is likely to have.

◆ **Check References.** Ask the facility to provide the names of family members of resi-



dents so you can ask them about the care provided by the facility and whether the staff is responsive when the resident or relative raises concerns.

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7 Common Nursing Home Problems & Where They Lead

Be observant about your loved one's physical condition. When little things don't seem right, it may be an indication that the level of care is not all it should be.

If you notice any of the following seven signs, raise your concerns with the nursing home staff. If the standard of care is not improved, discuss your options with an elder law attorney.

1. Not being taken to the bathroom frequently enough leads to incontinence.
2. Not getting enough fluids leads to

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Nursing Home Staffing Levels Tied to Quality of Care

Nursing homes are notoriously understaffed. Studies have shown that more staff leads to better care. However, employees are often overworked and the turnover rate is frequently high. When choosing a nursing home, one of the most important details is the staff to patient ratio.

Federal law requires Medicare and Medicaid certified nursing homes to have a registered nurse (RN) director of nursing (DON); an RN on duty at least 8 hours a day, 7 days a week; and a licensed nurse, RN or LPN, on duty the rest of the time. However, there are no minimum staffing levels for nurse's aides, who provide most of the day-to-day care for residents. Rather than a specified minimum

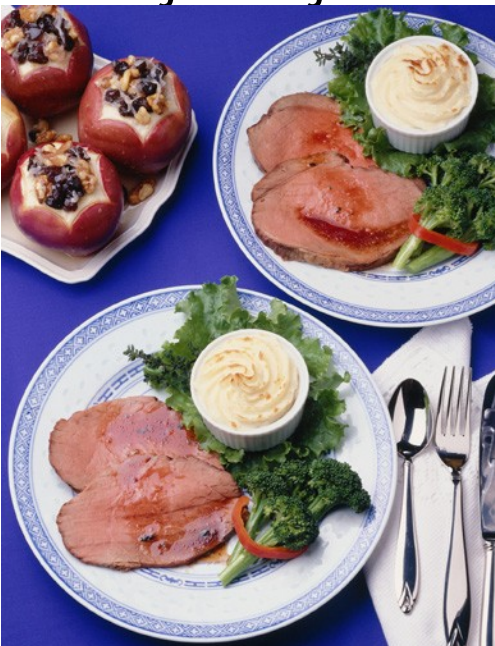
number of aides, homes are required to "provide sufficient staff and services to attain or maintain the highest possible level of physical, mental, and psychosocial well-being of each resident." Additionally, nursing homes must provide aides with at least 75 hours of training.

An important factor in providing quality of care is the amount of nurse time each patient receives. If a nursing home met only the federal nurse staffing requirements described above, a resident would receive 20 minutes of nurse time per day. In 2000, the Centers for Medicare and Medicaid Services (CMS) reported that the preferred minimum staffing level was when nursing home

residents received three hours of total staff time each day—two hours of nursing assistant time and one hour of licensed nurse time. The optimum staffing level, according to the CMS, is four hours each day. That includes one hour of licensed nurse time and three hours of nursing assistant time.

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Choosing Nursing Homes



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- ◆ Check reports by certifying agencies.
- ◆ Talk with the nursing home administrator or nursing staff about procedures for developing care plans and how they respond to family members' concerns. In general, it is better to meet with the people responsible for care and not just the person responsible for marketing the facility.
- ◆ Tour the nursing home. Try not to be impressed by a fancy lobby or turned off by an older looking

facility. What matters most is the quality of care and the interactions between staff and residents. As you tour the facility, try to notice how well residents are attended to and whether they are treated with respect and dignity.

- ◆ Investigate the quality of the food service. Quality food increases health by helping to ensure residents eat sufficient food to meet nutritional requirements. The dining environment may also deter the onset of depression through opportunity for social interaction.

Women At Greater Risk for Poverty

Long-term care planning is particularly important for women. Because women live longer than men, their resources must be stretched over a longer period of time, and they are more likely to need long-term care. Additionally, the Government Accounting Office (GAO) recently reported that despite increased workforce participation, women over the age



of 65 have persistently high rates of poverty. According to the GAO, women have less retirement income than men largely due to less time spent in the workforce and lower earnings. Fewer women than men have income from major retirement resources, and women have less income from those

resources. For example, women's median Social Security income is only 70 percent of men's.

Additionally, life events such as change in marital status and taking time off to care for children also reduces women's retirement resources. For example, Social Security divorced spousal benefits are only available if the marriage lasted at least 10 years.

7 Common Problems

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- dehydration, which often causes confusion in older people.
- 3. Not getting enough to eat leads to malnutrition.
- 4. Not being properly groomed leads to body odors, bad breath, and tooth decay.
- 5. Not receiving preventive skin care leads to pressure sores—
- holes in the skin that sometimes also penetrate the underlying muscle.
- 6. Not being helped with range of motion exercises or physical therapy
- leads to shortened muscles and decreased physical ability.
- 7. No encouragement to retain independence leads to loss of

Speak up to prevent poor care. Be certain your loved one is assisted with eating if necessary, toileted, given fluids, receives good skin care, gets moved, and receives support for remaining independent.

Advance Directive Alert

Nursing home staff cannot follow advance directives if they are not aware of them. If your loved one is in a nursing home, attach copies of advance healthcare directives to his or her medical chart. Durable Powers of Attorney for Healthcare, Patient Advocate Designa-

tions, Do-Not-Resuscitate Orders, and Living Wills are types of advance healthcare directives.

Although useful in limited circumstances, it is important to note that Michigan law does not



require healthcare providers to honor living wills. Accordingly, if you have a living will, it is important to review it with your attorney to determine whether it is sufficient to ensure your healthcare decisions will be honored.

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