

YOU Make the Choice

As with any healthcare decision, YOU make the final determination on which facility will be responsible for the care of you or your loved one. If you are admitted to a hospital, a member of the hospital social services team will most likely be the individual responsible for helping you understand which facilities are available in the geographic location that you would like to reside. Once some simple questions have been answered, the hospital staff will present you with your choices and allow you to select the facility that will provide your care.

If you are making this decision from home, it is best to contact a local resource such as senior services, or simply go online to find a facility in your area that provides the services that you require.

Know What You're Insurance Can and Can't Do

If you have private insurance, now would be a good time to see what kind of coverage your insurance provides for a stay at a nursing facility regardless of the length of time that you expect to stay. It's

How to Choose a Nursing Facility

important that you select a facility that has expertise at knowing the policies and procedures of many different insurance companies. This expertise will make your admissions process a smooth one, and could ultimately save you significant amount of money if you are facing out of pocket expenses.

It is a good idea to compare rates at each facility, not only for the daily rate, but any ancillary costs such as transportation, therapy, medications, and any miscellaneous fees that they may charge. All of these will play a role in how much you may have to pay out of pocket if your insurance does not provide coverage. However, a good admissions department will always have alternatives to help you cover these costs.

Find a Medicare Expert

Medicare can often be the most difficult part to understand for a family making a determination on a nursing facility. While the basics can be easy to understand, there may be certain factors that need the expertise of a seasoned admissions department to ensure that your benefits are not lost to loopholes in

the Medicare system. There are certain requirements that must be met in order for Medicare to cover your stay at a nursing facility. If you are at a hospital, you'll want to ask a social services worker if your stay qualifies you to coverage by Medicare. If you are not in the hospital or simply are having difficulty with your Medicare coverage, you'll want to ensure that the nursing facility that you have chosen has a designated Medicare expert that is on-hand to answer your questions and help you with the coverage that you need.

"I Know a Guy" Does Not Count as Research

This decision could be one of the most instrumental in determining your future health and you'll want to be sure that you have chosen a team of experts that knows what they are doing. Using the "I know a guy that has a friend that went there" excuse is not considered research. Nursing facilities are one of the most regulated in healthcare, and because of that, there are some great resources that will educate you about each facility.

The Department of Public Health also does annual surveys of each facility and you will be able to see each facility's results, their star rating, any complaints that have been considered "founded" and more. This is unbiased, impartial information that is collected to educate the community. You can find that information on www.medicare.gov/nhcompare. However, only skilled nursing facilities go through these types of compliance based processes, so if you're simply looking for an assisted living facility, you'll want to read reviews by others as well.

The STAR Rating

Skilled Nursing Facilities (SNFs) are given a star rating after their annual survey. Annual surveys are conducted by the Illinois Department of Public Health. The star rating is based on health inspections, nursing home staffing, and quality measures. The higher the number of stars, the better the environment for quality of life. The star rating does not take every facet of nursing care into account such as skill of the nursing staff, tenure, therapy centers, and other details. For that information, you will want to ask the staff at each facility about the

specific questions you might have.

Online, you will also see the hospitals falling into the nursing care surveys. Hospitals such as St. John's have a care unit available within their hospital. Take for example skilled nursing homes. Among them you would find Capitol Care Center, Lewis Memorial, Heritage Manor, and Villa in Sherman of which Capitol Care Center has currently been the highest rated for quite some time. If you are looking for retirement communities, supportive living centers, and the like; you may not be able to find them if they are not Medicare or Medicaid certified. For that information, you are best to look for other sources of reviews.

Quality of Care is the MOST Important Requisite

When it comes to the care of you or a loved one, you want to be absolutely certain that you have chosen a facility that possesses the skills to not only take care of you or your loved one, but also the skills to attain recovery. Aesthetically pleasing facilities do not always have the best care available to their residents because their finances are invested in their building(s) rather than in a knowledgeable staff.

As a potential resident or the family member of a resident, you'll want to ask about the tenure of the staff. How long have they been working together? Where they might have also had good results due to their having been a part of a management team or nursing staff? What are the certifications of the therapy team? Is the therapy team employed by the facility or are they contracted by an outside service?

All of these are important questions for you to know in order to ensure that the hands that are helping to heal are the same hands...the best hands, every time.

Tour EVERY Facility and EVERY Floor

The absolute best way to gauge the skill and knowledge of a staff is to experience it first hand. Tour every facility available to you when you are looking for the right place for care. During a tour, you'll experience the look and feel of each facility. However, you'll want to see the floor or wing that you or your loved one will be experiencing during a short-term stay *and* you'll want to ask if there are other floors that you may tour. Some facilities keep their main floor looking spic and span, but the rest of their facility

does not look the same, may not have the same staffing, may have odors, etc.

While you may be looking at first staying in a Medicare unit, once your Medicare days have been used, the facility will more than likely move you to a different unit. Ensure that you have seen all applicable units for your care before you make a decision. The results may be quite surprising compared to what you first see.

Admissions Departments Make a Huge Difference

The admissions department at the facility you choose can make your stay extremely smooth or extremely difficult based on their level of expertise. A great admissions department has the ability to take care of just about any need that you'll have prior to and during admission. They should be insurance and Medicare experts and should know the ins and outs of each insurance company. If you believe that you might be in need of Medicaid, find a nursing facility that will do the work for you. A good facility will help you fill out and file the forms in-house without having to take you to the public aid office. Facilities that do require you to fill out your own

paperwork and/or transport you to the public aid office may not have the expertise to properly ensure that you are covered.

The admissions director should be the expert in all things "functional." Meaning, they know what happens and when, they know the daily rate at their facility and can quote it off of the top of their head, they know what other facilities offer, and they know how all of the wheels turn in their own facility. Choose the proper nursing facility and you'll most likely have a seamless transition.

Understand What Social Services Does

During your stay at a nursing facility, you're eventually going to meet a social services worker. These are key contacts that will be able to arrange for most any of your needs during your stay. Whether it's medical equipment, religious needs, counseling, healthcare needs that suddenly arise; (dental, optical, etc.) Social services is the department that takes care of those issues. Understanding what the social services team can do for you could mean the difference in meeting your need fast or slow. Each social services department offers most of the basic services the same from

facility to facility, but based on expertise, you may find more or less services at the facility that you are choosing.

Make Sure That Your Transportation is Free

With more and more companies looking at ways to increase their profits, some companies are turning to charging for the basics to cover losses elsewhere. Ensure that transportation to doctor visits, regular appointments (i.e. dialysis), or transportation to the hospital is covered. You may be surprised that some facilities will actually charge you a fee simply to come and pick you up on your day of admission. Try to avoid a facility that looks to charge you for transportation that they already know that you will require. You're already paying enough for your stay and treatment; you shouldn't have to pay for a service that is complimentary at other facilities.

Your Religion Does Not Restrict Your Facility Choice

Whether you are Christian, Catholic, Buddhist, Jewish, Baptist or any other form of religion, most facilities offer services for your denomination. In fact, some facilities may offer

services to more religious denominations than homes tailored specifically to a few choice denominations. Because you have the right to receive the sacraments from your own priest, reverend, rabbi, etc. your religious choice can be accommodated easily by the social services department if your particular service is not available.

If your place of worship is a local one, you should be free to arrange visits or bible study on your own, or simply ask a social service worker to arrange it. If for some reason there are circumstances that will not allow your particular religion's service, ensure that the facility will be happy to arrange transportation to the place of worship of your choice.

