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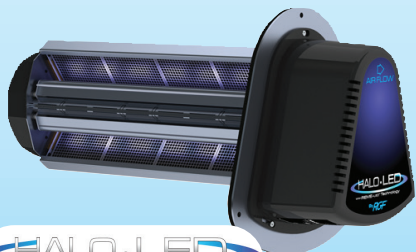


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## Facility long term care

In my last article on long term care (LTC), I wrote about ways to keep a person in their home safely, often at a cost lower than care outside the home, which is usually not desired by the patient. In addressing the elements of either in-home or facility care, there are many considerations to address, though families tend to ignore the topic of LTC until they actually need it. Today's topic is care in a facility outside the home.

Once outside a home care setting, facility licensing becomes a matter of great importance, for there are various licenses a facility must hold in order to care for a patient. Across the United States, even here in Brevard County, there are many "mom and pop" facilities for up to three patients. These can care for patients without a license. Since there are so many different scenarios, for the purposes of my column let us talk to the needs of the patient.

Two common types of care facilities are assisted living (ALF) and nursing homes. In ALFs, the patient is still able to function with limited care by certified nursing assistants. The monthly fee for a good ALF is around \$4,500. Once the patient can no longer live without assistance, care is provided in a nursing home. This is the most expensive type of LTC, with costs closer to \$10,000 per month. How do people pay these costs?

Most people start with a good case manager. Professional case managers are very knowledgeable about facility care options and can help you qualify for different funding sources. If you have done some advance planning, long term care (LTC) insurance can be a major factor in



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OF BREVARD**  
JOE STECKLER

what you can afford. Most people mix and match various financial assets like LTC insurance, social security, other insurance, and private resources to pay monthly costs. If a person has no assets, Medicaid can be used to pay for nursing home care.

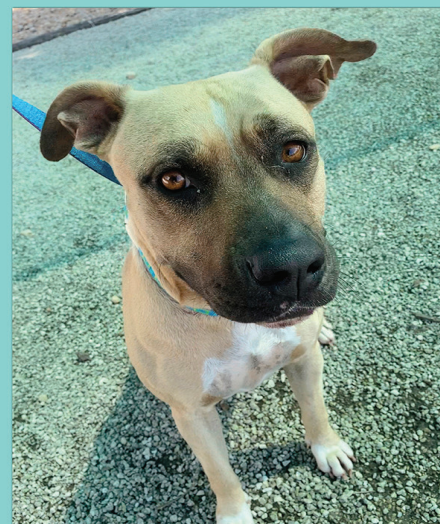
Once you have placed a loved one in facility care, they do not now become out of sight, out of mind. Even though you are paying for care, your responsibility has not ceased. In many cases your help is needed to assist the patient in adapting to a new environment. We sometimes read horror stories about under staffed nursing facilities. You might consider enlisting various family members to visit and help feed the patient, giving staff members a small break.

I have only touched the tip of the iceberg concerning facility care. Helping Seniors is a perfect place to start in figuring out your individual plan of action. The time to start planning is now, as you never know when such care might be needed. Call our helpline at 321-473-7770 or visit our website at [www.helpingseniorsofbrevard.org](http://www.helpingseniorsofbrevard.org) to discover many available resources.

Contact Helping Seniors at 321-473-7770, at [info@helpingseniorsofbrevard.org](mailto:info@helpingseniorsofbrevard.org), or at P.O. Box 372936, Satellite Beach, FL 32937.



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