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Nursing Homes

What is a nursing home?

A nursing home is a facility for people who do not need hospital care but do need continuous nursing services on an in-patient basis. Nursing homes provide care on a 24-hour basis, 365 days per year. Services in nursing homes include nursing care, custodial and rehabilitative care (like physical, occupational, and speech therapy), and specialized care (like care for people suffering from dementia). Nursing homes also provide social, recreational, and spiritual activities for residents.

Are nursing homes licensed?

All nursing facilities in Tennessee must be licensed under state law and inspected regularly. The inspections are called “surveys” and are done by the Department of Health. The surveys must be available at the nursing home for residents and potential residents to examine. Nursing homes that participate in Medicare and Medicaid must also meet federal certification standards on quality of care, quality of life, and residents’ rights.

How do I choose a nursing home?

Some questions to consider include:

- Can the facility meet my medical needs?
- Does the facility accept Medicare and Medicaid?
- Are other residents well cared for?

- Is the facility clean?
- Are the rooms comfortable?
- Are the meals appetizing?
- Is there a stimulating activities program?
- Are the buildings and grounds well-maintained?

Medicare uses a Five-Star Quality Rating System, which ranks Medicare-participating nursing homes on a scale of one to five stars. Medicare suggests you use the Five-Star Quality Rating System with other information like talking to your doctor, visiting the nursing home and talking to its staff, and contacting the State Long-Term Care Ombudsman or State Survey Agency. A good resource for choosing a nursing home is the Medicare Guide to Choosing a Nursing Home at www.Medicare.gov/pubs/pdf/02174.pdf.

How do I pay for the nursing home?

Medicare, Medicaid, long-term care insurance, and your own money can pay for nursing home care.

- *Medicare* - Medicare is a federal insurance program that provides medical insurance and skilled medical care for people 65 years old and older, some disabled persons, and persons with end-stage renal disease. Medicare benefits for nursing home care are provided under Part A and are very limited. Medicare will only pay for a certain number of days of care in a skilled nursing facility per period of illness. You must pay deductibles and coinsurance, and there may be conditions for qualification.
- *Medicaid/TennCare* - Medicaid is a program jointly administered by the federal government and the state that pays for certain health services and nursing home care for people who meet the financial criteria. Eligibility for Medicaid is usually based on a person's income and assets.
- *Veteran Benefits* - The Veterans Administration may provide help for nursing home expenses for some Veterans. To receive these benefits, you must choose a nursing home that is under contract with the Veterans Administration. For more information, contact your local VA office.
- *Private health and long-term care insurance* - Some private health plans provide limited nursing home coverage. If you have private health insurance,

talk to your insurance company about your coverage. Long-term care insurance policies can help pay for many types of long-term care, including nursing home care. The coverage and cost vary widely across policies. If you have long-term care insurance, talk to your insurance company about your coverage.

- *Personal resources* - Your own money and assets can pay for nursing home care.
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Will my family be responsible for my nursing home bill?

Your family will not be responsible for your nursing home bill unless they sign a contract agreeing to be held responsible. Sometimes the nursing home will require a cosigner, responsible party, or guarantor to sign the contract. The cosigner, responsible party, or guarantor agrees to pay if you are not able to pay. Any person considering becoming a cosigner, responsible party, or guarantor should take special care to understand the obligations he or she may have to assume.

Do I still have rights if I go to a nursing home?

You do not give up your basic rights if you go to a nursing home, but you must comply with the reasonable rules of the nursing home and respect the rights of staff and other nursing home residents. Nursing home residents have the right to:

- A safe and clean living environment,
- Privacy,
- Information,
- Exercise their civil rights,
- Participate in or refuse treatment,
- Voice grievances without retaliation,
- Manage personal finances,
- Adequate and appropriate medical and nursing care,
- Be free from physical and chemical restraints,
- Take part in community activities,
- Be treated with courtesy and respect,
- Private visits and unrestricted communications,

- Not to be transferred or discharged from the home, and
 - Be free from physical, verbal, mental, and emotional abuse.
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Who do I call if I have concerns about my nursing home care or if I have questions about the nursing home?

The Tennessee Long-Term Care Ombudsman Program provides help to elderly residents in nursing homes, homes for the aged, assisted care living facilities, and adult care homes. The Ombudsman can help you or your family resolve concerns about the quality of care, financial information, resident rights, admissions, transfer, and discharge. For more information, go to www.tn.gov/aging/topic/long-term-care-ombudsman.

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