



Chapter
7

FINDING HOUSING OPTIONS

In This Chapter, Learn:

- What Housing Is Available in Utah
- How to Choose the Right Housing
- How to Live Independently in Your Home
- About Home Health Care Agencies
- About Assisted Living and Continuing Care Retirement Communities
- How to Choose a Nursing Home
- About Your Nursing Home Rights
- About Much More

OPTIONS AND ASSESSMENTS

What housing options are available in Utah?

There are a variety of housing options available in Utah — from staying in your own home with assistance, to moving into housing designed for seniors, to moving into a nursing home with 24-hour care.

Which housing option should I choose?

People need housing options for many reasons. Sometimes they look for supportive housing assistance such as installing a handrail or hiring home care providers to assist with daily tasks like getting dressed. Other times people seek out housing for social interaction or skilled nursing services.

In determining the housing option that is right for you, assess your social needs, health needs, and financial situation. The chart below is a self-assessment tool to help you get started. You can also hire a professional to conduct an assessment.

HOUSING NEEDS ASSESSMENT	Y or N
SOCIAL NEEDS	
Do you want to live in your own home?	
Would you like to live near family and friends?	
Do you want to be more social or less social?	
Do you want to live in your community, near your church, doctor, beauty salon, bus stop, or grocery store?	
HEALTH NEEDS	
Can you clean your house and do your own yard work?	
Can you take care of your personal hygiene (comb your hair, brush your teeth, bathe, shave, and dress yourself)?	
Do you need help shopping?	
Can you prepare and eat your own meals?	
Can you drive?	
Do you need assistance taking your medications?	
Can you transfer from and to different places, such as from a bed to a chair?	
Do you need help either during the day or the night?	
Can you get around your house?	
Do you need assistance from a nurse or doctor?	
FINANCIAL SITUATION	
Can you balance your checkbook and pay your bills?	
How much can you afford to pay for housing and services that you need?	
If you don't have money available, are you willing to sell some of your assets to pay for care?	
Do you have long-term care insurance or health insurance that covers part or all of the costs of care?	
Do you have other resources available to help?	

What should I do after I assess my needs?

You should decide what type of housing suits your needs.

If you decide to stay in your own home, there are home modifications available, as well as supportive services and programs to make living in your own home safer and easier.

For some, staying in their current home is not possible. In that case, consider other settings like senior apartments, assisted living facilities, continuing care retirement communities, and nursing homes, which are described below.

LIVING IN YOUR HOME

Can I live independently in my home?



As we age, most of us hope to continue to live independently. However, sometimes our home becomes unmanageable. We might not be able to walk up and down the stairs as we once did. We might need help with simple daily activities such as dressing, cooking, and bathing, or just want some social interaction. Or we might need skilled nursing care, but don't need a nursing home. If this is your case, there is good news. Years ago, people might have thought it was time for you to move to a nursing home, but not any more. Today, supportive services help seniors remain in their own homes. This can be

as simple as help from family members to services provided by a local Area Agency on Aging (AAA), senior centers, nonprofit organizations, or for-profit businesses.

What services will help me live in my home?

Family and Friends

Ask your family and friends for help.

Area Agency on Aging (AAA) Programs

AAA programs are government supported services. For example, the Meals on Wheels program brings meals to those who are homebound. There are other programs that may make it safer and easier to continue to live in your home. Contact your local AAA for more information on availability and eligibility requirements. (See AAA listing in Appendix A.)

Senior Centers

Sometimes staying in your own home can make you feel lonely or isolated. Senior centers provide social and recreational activities, including a wide variety of free classes, programs, and meals.

Adult Day Care Centers

Seniors receive supervision during the day while receiving social, health, and recreational services they need at adult day care centers. In addition, these centers help seniors with their activities of daily living and provide meals and companionship.

Adult day care centers allow people to live at home with their families rather than at an assisted living

facility or a nursing home. Adult day care centers are a great option for caregivers who work during the day or need a break from caregiving.

Medicaid may pay for adult day care. Some long-term care insurance plans cover adult day care. Medicare will not pay for adult day care.

Homemaking Care

You can hire a homemaker who cooks, cleans, helps dress you, or provides transportation.

Home Modifications

Home modifications are another way of helping you stay in your own home. Some examples of modifications are grab bars in the shower, putting a bedroom on the main floor, a chairlift, a walk-in shower, or access ramps. Ask an occupational therapist or physical therapist from a home health agency to assist with recommendations for modifying your home to meet your needs.

Home Health Care

If you need help with personal or medical care, you can hire someone to provide those services in your home.

Home health care covers a variety of services including:

- **Personal Care:** Help with bathing, dressing, exercising, cooking, and hygiene.
- **Health Care:** Nursing, physical therapy, medical monitoring, rehabilitative therapy, and other medical assistance.

- Social Care: Transportation services and companions.
- Homemaking: Cleaning and shopping.
- Medical services: Skilled nursing care and rehabilitation therapies in your home.

How do I find a quality home health care agency?



When searching for a home health care agency, start by using the Home Health Compare search tool at www.medicare.gov. Next, ask your friends, relatives, and doctors for a referral. Once you have a recommendation, it is important that you ask the right questions before hiring the agency.

What questions should I ask a home health care agency?



- How long has the agency been in the business?
- Is it financially sound?
- What is the reputation of the agency in the community?
- What experience and certifications are employees required to have?
- Does the agency conduct criminal background checks and drug screening on its employees?
- Does the agency provide a home visit evaluation before providing services?
- Does the agency involve family members, doctors, and other specialists in the creation of a care plan?
- How often is the care plan reviewed?

- How does the agency ensure quality of care?
- Are there extra costs and fees, such as higher costs on weekends?
- Does the agency provide the services you need?
- Is there a doctor on staff?
- What is the response time of the agency for admissions and after-hour calls, and are they available for visits 24 hours a day?
- Is the agency and its staff Medicare certified?
- Does the agency have professional liability insurance?

How can I pay for home health care?



Generally, Medicare only pays for short-term home health care if a doctor states that it is medically necessary, you are homebound or unable to live in your home without assistance, and you need one or more of the following services: intermittent skilled nursing care, physical therapy, speech therapy, or occupational therapy.

Some long-term care insurance plans may cover home health care. Medicaid may pay for home health care if you meet certain eligibility requirements. Some veterans may qualify for home health care under veteran benefit programs.

INDEPENDENT LIVING

What is independent living?

In the spectrum of senior housing options available, independent living is in the middle. It is for those who cannot or don't want to live at home, but who don't need a nursing home. You still have some of the freedom and comfort of home, but you also have some of the personal care and medical services of a nursing home. Even better, with independent living, you don't have the high costs of a nursing home.

There are two major types of independent living communities — senior residences and assisted living facilities.

What is a Senior Residence?

Seniors typically have their own apartment. Seniors pay for their own rent and may purchase additional services offered if needed. It is a great place for seniors who want to socialize and still have amenities close by. This type of housing is specifically designed for seniors. They have handrails, elevators, ramps, and other senior-friendly modifications. The residence provides some meals and social and recreational activities. Sometimes they have a bank, hair salon, bookstore, and other shops in or near the facility. They even have laundry, homemaking, and housekeeping services available for an additional fee. If you need help with activities of daily living such as bathing, dressing, cooking, and eating, you may be able to

live in a senior residence and hire a home health agency to provide personal care services.

If you have a low or moderate income, you may qualify for government-subsidized senior housing. Most subsidized senior housing communities offer meals and activities during the day. Contact your local AAA for more information (see listing in Appendix A).

What is an assisted living facility?

Assisted living facilities are for those who cannot live by themselves but who don't need nursing home care. They provide the comforts of home with as much independence as possible, while providing extensive supportive services.

Residents of assisted living facilities live in their own apartment and may or may not have a roommate. Meals are provided in a common dining room. Residents may need very little assistance or may need help with administration of medications, bathing, dressing, transferring out of bed, laundry, and housekeeping.

Assisted living facilities also track a resident's health and medical condition and can help with monitoring the resident during the day and night, and administering medication and medical aids such as oxygen. The facility provides activities and may have housekeeping services available at an additional cost.

At these facilities, you pay rent and additional fees for services you need.

HIGHER LEVELS OF CARE

What is a continuing care retirement community (CCRC)?

These are retirement communities that offer all levels of care from independent living to assisted living to nursing home care. Residents can move from a lower level of care to a higher level of care as needed or receive services in their own home. This allows seniors to age in place. That is, they never have to move out of the facility because they need a different type of care. This is an expensive type of long-term care as residents may have to pay an entrance or buy-in fee in addition to the monthly fees. This entrance fee can range from \$38,000 to \$400,000. Before moving into a CCRC, be sure to have an attorney look at the contract the facility will ask you to sign.



What is a nursing home?

A nursing home is the highest level of care other than acute care in a hospital. Sometimes people are there for a short time while they recover from an illness or injury. At other times people are in a nursing home for a long period due to a serious illness. The staff provides 24-hour nursing care for those who can no longer care for themselves but don't need hospitalization. A doctor supervises the care of the patient. The nursing home hires a number of skilled professionals such as nurses, physical therapists,

speech therapists, and occupational therapists to provide care.

They also provide meals, activities, and personal care. Medicare will cover the initial costs of skilled nursing and rehabilitative care, but will not cover long-term care needs or custodial care (see chapter 6).

How do I choose a nursing home?



Find out what nursing homes are in your area and whether they provide quality care. There are several places you can go to determine this: Medicare's website, Health Insight, state inspection reports, your local Ombudsman, and your own research and evaluation.

Medicare's Website

The government has an online website called Nursing Homes Compare at www.medicare.gov. It provides statistics that might alert you to nursing homes that have serious quality-of-care issues. It also provides information on the number and type of health deficiencies, fire safety deficiencies, and nursing home staff-to-resident ratios.

Health Insight

Health Insight is a nonprofit organization dedicated to improving Medicare quality of care. They use the state inspection reports to rank the best and worst nursing homes. They also give annual awards to nursing homes that exhibit high quality of care.

State Inspection Reports

The Utah Department of Health inspects each nursing home yearly and writes a state inspection report summarizing violations and residents' complaints. Each nursing home is required to make its state inspection report available to the public. Usually nursing homes have the form posted in their lobby or in a folder marked "state survey." If it is not available, ask management for their state inspection report. When reviewing these reports, look for serious violations.

Ombudsman

The Long-Term Care Ombudsman program helps protect the rights of residents of long-term care facilities, including nursing homes and assisted living facilities. The Ombudsman investigates and mediates complaints made by those 60 and older who live in a facility. They can also help you access and interpret state inspection reports, and they provide you limited advice on evaluating nursing homes.

Your Own Research and Evaluation

To determine the facility's quality of care, you will have to conduct your own research. Just like when you buy a car, you should not rely solely on information from the salesman. Research and talk to residents, aging professionals, the Ombudsman, and others before you select a nursing home.

Look for a facility that promotes independence and a home-like atmosphere, allows the resident or their family to be involved in decision-making, and

encourages outside visits. Research indicates that facilities that have a higher daily average of care from nurses have a higher quality of care than other facilities.

The following list may be useful to determine a quality nursing home:

VISITING A FACILITY	Y/N or ✓
LOCATION	
Is the facility near your family so they can visit often?	
REFERENCES	
Ask family, friends, the Ombudsman, and aging professionals about their experiences with the facility.	
COSTS	
Ask about costs, accepted insurance, and penalty costs.	
What services cost extra?	
QUALITY OF CARE	
What are the staff- and nurse-to-patient ratios?	
What services are offered?	
Can the resident use his or her own doctor?	
What are the rooms like?	
Can family and friends visit anytime?	
Is there a nice private place to visit with residents?	
Is there a bed hold fee?	
Is there a nurse, doctor, and social worker at the home at all times?	
Do they require criminal background checks on employees?	
What types of complaints have they received from residents?	
Do they offer the services you need?	
OBSERVATIONS	
Visit the facility more than once. Try to visit during late morning or midday when residents and the staff are interacting.	
How does the facility seem when you walk in? Does it feel more like a hospital or a home?	
Is the facility clean? Are there odors?	
Is the facility crowded?	

VISITING A FACILITY	Y/N or ✓
OBSERVATIONS (continued)	
Ask to see inspection reports for the last couple of years.	
Is the staff friendly and patient?	
How much privacy will the resident have?	
Are residents clean and properly groomed?	
Does the staff know their residents' names?	
Talk to residents and their families. Are they pleased with the nursing home?	
Do they have a variety of meal choices?	
Are there security issues?	

What are my nursing home rights?



As a resident of a nursing home, you have certain rights under the Federal Nursing Home Reform Act. A nursing home is required by law to provide you with written information regarding your rights. Generally, residents have the following rights:

The Right to Information

- Medical records.
- Resident status and medical condition.
- Costs of all services.
- Facility reports and correction plans conducted by the government.

The Right to Self-Determination

- Choose one's own doctor.
- Be free from physical and mental abuse.
- Be involved in one's treatment plan.
- Right to make an advance health care directive.

The Right to Be Visited

- By family and friends.
- By a physician of one's choosing.
- By the State Ombudsman and other government representatives.

The Right to Privacy

- Send and receive mail.
- Have access to a telephone.
- Have private visits with family, friends, the State Ombudsman, and other government representatives.
- Have medical records kept confidential.

Every Resident Has the Right to Make Complaints

- Without fear of reprisal.
- To the Ombudsman about the nursing home or to report abuse.
- To file a lawsuit.

MORE INFORMATION

HOUSING OPTIONS

Information about housing options

Senior Housing Net
www.seniorhousing.net

Eldercare Locator
www.eldercare.gov

Products that help people live independently

Life Solutions Plus
www.lifesolutionsplus.com

SENIOR CENTERS

List of Utah seniors centers

Utah Division of Aging and Adult Services
www.hsdaas.utah.gov

NURSING HOMES

Information on specific nursing homes

Medicare
800-MEDICARE (633-4227)
www.medicare.gov

Health Insight
www.healthinsight.org

Inspects nursing homes

Utah Department of Health
www.health.utah.gov

Investigates complaints at nursing homes

Ombudsman Program
Contact local Area Agency on Aging
(see listing in Appendix A).