

California Advocates for Nursing Home Reform

650 Harrison Street, 2nd Floor
San Francisco, CA 94107
800-474-1116 (consumers)
415-974-5171
www.canhr.org

Planning for Long Term Care

Planning for Long Term Care (LTC) is vital to save time, money, and stress. Such planning can seem intimidating. It will seem less so if you and your family approach it one step at a time. Use the following checklist to aid you in your planning.

Healthcare Needs

- Determine the appropriate level of care.
 - In other words, where should the person be? Should the person receive care at home, in a Residential Care Facility for the Elderly (RCFE), in a nursing home, or some other facility?
 - The person's physician should give guidance as to the appropriate level of care. Remember, physician's orders are a prerequisite to nursing home admission.
- Find the appropriate placement.
 - For RCFE placement, information, and resources, contact CANHR. You can also search for RCFEs on our Residential Care Guide™ website (<http://residentialcareguide.org>).
 - For nursing home placement, consult our nursing home guide website, www.nursinghomeguide.org. Here, you can search for nursing homes by name, location, acceptance of Medicare/Medi-Cal, and specific medical need. You can also view the disciplinary record for each facility.
- Educate yourself.
 - Start with CANHR's website, www.canhr.org. In addition to nursing home and residential care information, our website contains a consumer links section with many useful resources. If you don't have Internet access, call CANHR, and we can send you information or direct you towards resources.

Financial Considerations

- Obtain a complete financial picture.
 - Inventory all assets in the person's estate: cash, investments, annuities, CDs, IRAs, and work-related pensions. If the person owns real property, determine the nature of ownership (sole ownership, joint tenancy, etc.). If the person has life insurance, determine the cash surrender value, if applicable. Determine the person's monthly income.

Determine how to pay for LTC.

- The average cost of nursing home care is between \$4000 and \$5000 per month. While this is steep, privately paying for even a short time can increase the chances of admission.
- Medicare may cover up to 100 days of skilled nursing care. HMOs and other health plans may offer LTC coverage. Purchasing LTC insurance may also be an option. For questions about Medicare, HMOs, and LTC insurance, contact HICAP (Health Insurance Counseling and Advocacy Program).
- Medi-Cal, California's Medicaid program, can help cover the cost of care at home or in a nursing home. Note that it does not cover the cost of RCFE care. The IHSS (In Home Supportive Services) program can help pay for a caregiver at home. Contact CANHR for information about Medi-Cal and IHSS eligibility requirements.

Capacity Considerations

Determine the person's mental capacity.

- Can the person make his or own decisions? If the person's mental capacity isn't obvious, seek the opinion of a physician.

Obtain DPAs or a conservatorship.

- If the person still has mental capacity, consider arranging for a Durable Power of Attorney (DPA). A DPA ensures that someone can make legal decisions for a person in the case of incapacity. There are two main kinds of DPAs: the DPA for Finance and Property, and the DPA for Healthcare (called an Advanced Healthcare Directive).
- If the person does not have mental capacity, consider arranging for a conservatorship. A conservatorship is a procedure whereby a court appoints someone to manage the person's affairs. Conservatorships can be costly; if possible, DPAs should be obtained before loss of capacity.
- In some situations, a living trust can empower a person to act as an individual's agent. For questions about these issues, talk to your attorney, or contact CANHR for a referral.

Legal Considerations

Plan the estate.

- Planning for LTC is a chance to plan the estate. Make sure that any wills, trusts, and other legal documents are up-to-date and applicable. CANHR staff can help answer questions about financial options, but we cannot plan your estate.
- If you wish to plan and protect your estate, CANHR can refer you to a qualified lawyer in your area. Call 800-474-1116 for the only State Bar certified Lawyer Referral Service in California specializing in long term care.