

Long-Term Care Options



When to explore Long -Term Care Options

- Consumers should consider looking for Long-Term Care Options before the need arises.
- Have the conversation before the need arises to avoid having to make this decision in the middle of an emergency situation.
- Visit several different Long-Term Care Facilities to see what services are offered that would best meet your or a loved one's needs.

Assisted Living Programs

- Assisted Living Programs are a quickly growing option for people who are more independent and need little care.
- Assisted Living Programs promote independence, autonomy, quality of life and the freedom to make decisions.
- Assisted Living Programs are certified by the state and there are no federal rules governing these facilities.

Assisted Living Programs

General Services Provided are:

- A minimum of one meal per day
- Recreational activities
- Minimal Medication Management
- Minimal assistance with activities, such as, dressing and bathing
- Services are provided in an apartment like setting with common areas for dining and activities

Assisted Living Programs

- Most Assisted Living Programs hire Universal Workers, who are trained by the Registered Nurse, to provide care, dispense medications, and are trained to work in more than one department.
- There is not a requirement to have staff physically present in the building 24 hours per day, unless the Assisted Living Program is dementia-specific.

Assisted Living Programs

Occupancy Agreement

- Each tenant must sign an Occupancy agreement prior to or upon admission.
- If possible, have an attorney review and explain the agreement prior to signing.
- Note if there are monetary fees for moving in and how charges are calculated when a tenant's level of care changes.

Assisted Living Programs

Occupancy Agreement Requirements:

- The telephone number for filing a complaint with the Department of Inspections and Appeals.
- The telephone number for the Office of the Tenant Advocate (Long-Term Care Ombudsman)
- The telephone number for reporting dependent adult abuse.

Assisted Living Programs

Occupancy Agreement Requirements:

- A copy of the program's statement on Tenants' Rights.
- A statement that the tenant landlord law applies to Assisted Living Programs.
- A statement that the program will notify the tenant at least 90 days in advance of any planned program cessation, which includes voluntary decertification, except in cases of emergency.

Assisted Living Programs

- Many Assisted Living Programs accept private pay only. Tenants are required to pay for the apartments and any services they need.
- Some Nursing Facility insurance policies have provisions for Assisted Living.
- Some Assisted Living Programs accept Medicaid and the Elderly Waiver.
- Identify payment requirements and ask what happens when a tenant exhausts his/her resources.

Nursing Facilities

- Nursing Facilities are designed to meet the needs of residents who require a higher level of care.
- Nursing Facilities provide around the clock nursing care, meals and snacks, licensed and certified nursing staff, recreational activities, social services, dietary services, housekeeping and laundry services, maintenance services and therapy services.

Nursing Facilities

- When exploring Nursing Facility options, try to make an unannounced visit and observe the environment and culture of the building.
- Observe interactions between the staff and residents and ask how each shift is staffed.
- Is there a unit in the nursing facilities that cares specifically for residents with chronic confusion and dementing illnesses?

Nursing Facilities

- Are there activities that engage the residents and are outings provided?
- How are Resident Rights promoted?
- Are residents encouraged to bring in items from home, as space allows?
- Are call lights where residents can reach them?

Nursing Facilities

- Does the nursing facility implement Resident Directed Care practices and welcome input from residents regarding their care and decisions that affect their quality of life?
- The Iowa Veterans Home in Marshalltown provides long-term care for Iowa's veterans and their spouses. Care is provided by highly skilled staff on a 140 acre campus.

Paying for Nursing Facility Care

- Private Pay
- Nursing Facility Insurance
- Medicaid
- Medicare (only under certain qualifying circumstances)
- The Veteran's Administration



Office of the State Long-Term Care

OMBUDSMAN

Established within the Iowa Department on Aging

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