



# Selecting a Nursing or Rest Home

**Massachusetts Long Term Care Ombudsman  
Program**

A decision that someone can no longer live independently is often made during a time of crisis, frequently when someone is ready to leave the hospital after a serious illness or operation.

It is helpful to explore alternatives that permit someone to receive the needed care in their own home before considering placement in a nursing home. A wide variety of community based health and supportive services are available. For information about possible alternatives to long term care, contact the Executive Office of Elder Affairs at 1-800-AGE-INFO (1-800-243-4636), or [www.ma.gov/elder](http://www.ma.gov/elder) .

Any placement in a nursing or rest home must be done with the consent of the individual or guardian (with court approval). A nursing home or rest home will be the new home for the individual, so as with any move, that person must be involved in the decision making process. Before the situation becomes an emergency it is important to discuss the issue thoroughly with them.

## **THE LONG TERM CARE OMBUDSMAN**

Ombudsmen educate residents, families and staff about resident rights. Local Ombudsmen visit facilities on a regular basis. They listen to residents and attempt to resolve their concerns as they are received.

Ombudsmen can assist an individual and their family during the decision making process. As advocates for residents in long term care homes, Ombudsmen are familiar with facilities in your area. A list of all the Ombudsman programs is included in this guide.

## **WHERE TO BEGIN?**

When someone needs help dressing, shopping, preparing meals or with other personal chores or has progressive deterioration in their physical or mental status and when their needs cannot be met by family or community services, it may be time to consider a nursing or rest home.

A good starting place is for the family and the person needing care to discuss the issues and options to best meet their needs. A hospital social worker or physician may be helpful to the discussion. Always keep the individual's needs and preferences at the forefront of the entire process. It is their lifestyle that will change, and they have the right to be involved in determining how they want to live their life.

Once it is determined that a long term care setting is appropriate, an assessment of the individual's need for nursing home care is done through the local Aging Services Access Point (ASAP). The local Ombudsman can connect families with their nearest ASAP.

## **WHAT'S THE DIFFERENCE BETWEEN A NURSING HOME AND A REST HOME?**

**Nursing homes** are licensed by the Massachusetts Department of Public Health and provide 24-hour long term care for frail individuals, short term care for people who have been hospitalized and need rehabilitation before returning home, and specialty care for individuals with physical and neurological disabilities. Services provided by nursing homes include 24-hour nursing care, rehabilitative services, such as physical therapy, occupational therapy and speech therapy; help with personal care, like bathing, eating dressing or toileting; activity programs

and social services. A nursing home may provide skilled care, supportive care or both.

**Rest homes**, also licensed by the Massachusetts Department of Public Health, provide 24-hour supervision and supportive services for individuals who do not routinely need nursing or medical care. Rest homes provide housing, meals, activities and administration of medications for individuals who need a supportive living arrangement.

## **WHAT'S AN ASSISTED LIVING RESIDENCE?**

**Assisted living** refers to a combination of housing and supportive services including personal care (such as bathing and dressing assistance) and household management (such as meals and housekeeping). Assisted living is a residential option. Any resident has the right to supplement the care that is provided by the residence.

Assisted living residences charge a monthly fee, the more care needed, the higher the fee. The majority of assisted living residents pay privately. Individuals with long term care insurance policies should contact their carrier to determine if they qualify for coverage of any services in an assisted living setting.

For further information about Assisted Living options, or to receive a copy of the Assisted Living Residence Consumer Guide, contact the Assisted Living Ombudsmen at the Executive Office of Elder Affairs at 1-800-AGE-INFO (1-800-243-4636), or at [www.mass.gov/elder](http://www.mass.gov/elder).

## **HOW DO I PAY FOR A STAY IN A NURSING OR REST HOME?**

The responsibility for payment of long term care rests with the individual needing care. Some people use their own income and assets to pay the costs, while others purchase long-term care insurance to defray the costs of long term care.

In a nursing home, Medicare may be used for a limited stay when specific skilled and rehabilitation care is needed. When their financial resources are limited, residents living long term in a nursing home setting utilize a joint state and federal program, Medicaid.

For a rest home stay, individuals may pay privately, or if their income is limited, they may be eligible for Supplemental Security Income (SSI) or, in very limited instances, EAEDC (Emergency Aid for Elders, Disabled and Children).

In addition, certain eligible Veterans may have their stay in either a nursing or rest home paid for through the Veterans Administration.

**THE SHINE PROGRAM:** If an individual is uncertain about what health insurance coverage they have, or how to select the best plan for them, they may contact the SHINE program. The SHINE (Serving the Health Information Needs of Everyone) Program provides health insurance counseling services to elderly and disabled adults. To reach a SHINE counselor, contact: 1-800-AGE-INFO (1-800-243-4636).

## **PRIVATE PAY CONTRACTS**

People with financial resources may pay using their own resources for a stay in either a nursing or rest home. An individual signs a contract specifying services they would receive in exchange for payment. The Attorney General Regulations in Massachusetts (940 CMR 4.00 – 4.11) detail protections for consumers in long term care facilities.

It is critical for someone paying privately to review their admission contract before signing it. The individual may also be required to disclose information about their financial status if they are paying privately.

## **INSURANCE PLANS**

If someone has private insurance, review the policy carefully to determine if and for how long a stay in a nursing home may be covered. The Massachusetts Division of Insurance provides detailed information about insurance coverage in long term care contact them directly by calling (617) 521-7794.

## **VETERAN'S BENEFITS**

The Veteran's Administration (VA) provides limited nursing and rest home services to veterans through three programs: VA owned and operated nursing homes, state veterans' homes owned and operated by the state, and the community nursing home program. Each program has admission and eligibility criteria specific to the program. To find out if an individual is eligible for assistance, locate your city/town's Veterans Agent through the Massachusetts Department of Veterans' Services, [www.mass.gov/veterans](http://www.mass.gov/veterans) or at (617) 210-5480; the VA at: 1-877-222-VETS (8387) or through their website, [www.va.gov](http://www.va.gov) .

## **MEDICARE**

Administered by the Centers for Medicare and Medicaid Services (CMS), Medicare is a federal health insurance program available to people with certain disabilities or who are aged 65 or older and eligible for Social Security or Railroad Retirement Benefits.

Medicare covers a LIMITED stay in a nursing home for skilled care when it is determined that the individual requires daily skilled nursing or rehabilitation services (such as wound care, injections, physical therapy, and so on) AND following a three day hospital stay for a related illness or injury.

During a benefit period, Medicare pays for all covered services in a nursing home for one to 20 days, at a pre-determined rate in a semi-private room. For day 21 to a maximum of 100 days, Medicare pays for covered services except for a co-pay that is recalculated annually. (In 2015, it is \$ 157.50 per day). Individuals may carry supplemental Medicare insurance that covers some or all of the co-pay, sometimes called "Medigap" plans.

If it is determined that the individual no longer requires skilled assistance prior to the maximum number of 100 days, coverage stops at that time. If an individual disagrees with a Medicare decision, they may appeal the Medicare determination. For assistance with Medicare appeals contact Livanta, 1-866-815-5440.

For information about Medicare contact CMS at 1-800-MEDICARE or 1-800-633-4227 or [www.medicare.gov](http://www.medicare.gov) .

## **MEDICAID/MassHealth**

Medicaid is a joint federal and state medical assistance program based on financial need that is administered in Massachusetts by the Division of Medical Assistance. In Massachusetts the Medicaid program, called MassHealth, provides coverage in a nursing home if an individual meets financial and other qualifying criteria.

Financially, an individual may have no more than \$2,000 countable assets. If an individual has a spouse who remains in the community, the spouse at home is allowed to retain an amount of the combined countable assets and also a spousal allowance from their combined incomes.

In addition, the individual must be assessed and determined to need long term care services provided in a nursing home setting.

An individual on MassHealth in a nursing home is required to pay the home a Patient Paid Amount (PPA) out of their monthly income for their stay, less a Personal Needs Allowance (PNA), which in 2014, is \$72.80 per month. The PNA is for a resident to use for items not available at the home, such as clothing, hair styling or a favorite lotion. The home cannot charge personal laundry costs to the PNA.

The Nursing Home Reform Act (also known as OBRA, CFR 483) specifically prohibits discrimination in treatment of residents and protects residents from fraudulent activities during admission. The home must have identical policies and practices regarding the provision of services, regardless of the source of payment. The home must not require another person to guarantee payment as a condition of admission or continued stay.



To apply for MassHealth, apply through a Regional MassHealth Enrollment Center. Information and applications are available at: MassHealth Enrollment Centers: 1-800-841-2900 or 1-888-665-9993. Website: [www.mass.gov/masshealth](http://www.mass.gov/masshealth) .

## **SUPPLEMENTAL SECURITY INCOME/SSI**

SSI is a federal financial assistance program administered by the Social Security Administration. Qualified individuals may utilize SSI to pay for a stay in a REST HOME. Among other things, an applicant must meet age (65 or over) and/or disability criteria. Financially, a qualified applicant may not have more than \$2,000 in countable assets, and if married, a couple may not have more than \$3,000 in assets. In addition, the monthly income levels must be less than the SSI payment standard, recalculated annually.

People on SSI receive a personal needs allowance (PNA) to use for items not available at the home. SSI recipients are also automatically eligible for Medicaid to cover medical expenses.

To apply for SSI, contact the local Social Security Office, 1-800-772-1213. Website: [www.ssa.gov](http://www.ssa.gov) .

## **FINDING THE RIGHT LONG-TERM CARE HOME**

A nursing or rest home is not merely a temporary residence but a permanent home. Therefore, good care includes not only providing care with dignity and respect, but also dietary services that provide appetizing and nutritious meals, housekeeping services that keep physical surroundings pleasant and planned activities that foster social interaction.

When you begin your search for a long-term care home, it is important to judge the opportunities for personal growth and choice for the individual as well as the care that is provided.

Compiling a list of homes that fit the needs and preferences of the individual is a good place to start the selection process. The Long Term Care Ombudsman program provides guidance to what homes are in the area and what basic services each home provides. While Ombudsmen do not rate facilities, they will help sort out the information and assist you in making your decision. A list of all the Ombudsman programs is included in this guide.

The state inspection and nursing home satisfaction survey results, as well as the CMS Nursing Home Compare information provide some initial information regarding a home's ability to provide care and should be considered when compiling a list of potential homes.

The most recent state information can be found at <http://webapps.ehs.state.ma.us/nursehome/> and the CMS Nursing Home Compare site, [www.medicare.gov/nhcompare/](http://www.medicare.gov/nhcompare/) .

## **WHEN SHOULD I VISIT A HOME?**

Try to visit the potential home more than once and at different times of the day. One visit should be late morning or midday to observe the noon meal being served. Another visit should be in the afternoon to observe activities. Plan to spend at least one hour at each visit. If at all possible, take the individual to visit nursing or rest homes before a decision is made.

Make an appointment to meet with the administrator the first time you visit the facility. Following a guided tour, it is wise to talk to residents and observe conditions by yourself without facility staff present. To help you during the visit, a checklist is included in this guide on page 18.

When visiting a home, look at resident rooms, activity space and the dining area. Observe how comfortable residents appear in their home. Residents have the right to choose special foods, activities, clothing and room decorations. In addition, residents have the right to exercise choice about meal and bed times. These enhance an individual's sense of personal control and foster a sense of well-being.

A resident should have opportunities to engage in religious, political, civic, recreational or other social activities to promote independence. Privacy (for medical treatment, visits with family and friends, and personal solitude) contributes to self-esteem.

Staff attitudes are also critical to quality of life and care in a nursing or rest home. Polite, patient staff that anticipate the residents' needs add tremendously to the residents' comfort. Interaction with staff should provide a supportive environment conducive to independence and mutual respect. You can observe

the interaction between residents and staff when you tour the home.

While the family's role changes when an individual is admitted to a nursing home, family contact remains just as important. Their continued care, support, love, and involvement is absolutely key. A good way to help staff to get to know the resident is to share details in writing about the resident's likes, dislikes, and daily routines. Family members should visit frequently and encourage others to visit.

Attending quarterly care plan meetings for the resident are a good way to advocate for individualized care and address concerns about the resident's care.

Finally, remember the Long Term Care Ombudsman is available to all long term care residents to ensure their rights are respected.

# Long Term Care Ombudsman Contacts

## Elder Services of Berkshire County Inc.

**Telephone: 413-499-0524**

Adams	Great Barrington	New Ashford	Savoy
Alford	Hancock	New Marlborough	Sheffield
Becket	Hinsdale	North Adams	Stockbridge
Cheshire	Lanesborough	Otis	Tyringham
Clarksburg	Lee	Peru	Washington
Dalton	Lenox	Pittsfield	West Stockbridge
Egremont	Monterey	Richmond	Williamstown
Florida	Mt Washington	Sandisfield	Windsor

## Franklin County Home Care Corp.

**Telephone: 413-773-5555**

Ashfield	Erving	Montague	Shelburne
Athol	Gill	New Salem	Shutebury
Bernardston	Greenfield	Northfield	Sunderland
Buckland	Hawley	Orange	Turners Falls
Charlemont	Heath	Petersham	Warwick
Colrain	Leverett	Phillipston	Wendell
Conway	Leyden	Rowe	Whately
Deerfield	Monroe	Royalston	

## Highland Valley Elder Services Inc.

**Telephone: 413-586-2000**

Amherst	Goshen	Montgomery	Southwick
Blandford	Granville	Northampton	Tolland
Chester	Hadley	Pelham	Westfield
Chesterfield	Hatfield	Plainfield	Westhampton
Cummington	Huntington	Russell	Williamsburg
Easthampton	Leeds	Southampton	Worthington
Florence	Middlefield		

**WestMass ElderCare Inc.**  
**Telephone: 413-538-9020**

Belchertown	Granby	Ludlow
Chicopee	Holyoke	South Hadley
		Ware

**Greater Springfield Senior Services Inc.**  
**Telephone: 413-781-8800**

Agawam	Hampden	Monson	Wales
Brimfield	Holland	Palmer	West Springfield
East Longmeadow	Longmeadow	Springfield	Wilbraham

**Tri-Valley Elder Services, Inc.**  
**Telephone: 508-949-6640**

Bellingham	East Brookfield	Milville	Sutton
Blackstone	Franklin	North Brookfield	Upton
Brookfield	Hopedale	Northbridge	Uxbridge
Charlton	Medway	Oxford	Warren
Douglas	Mendon	Southbridge	Webster
Dudley	Milford	Spencer	West Brookfield
		Sturbridge	Whitinsville

**Montachusett Home Care Corp. (Leominster Area)**  
**Telephone: 978-537-7411**

Ashburnham	Clinton	Lancaster	Shirley
Ashby	Fitchburg	Leominster	Sterling
Ayer	Gardner	Lunenburg	Templeton
Baldwinville	Groton	Pepperell	Townsend
Bolton	Hubbardston	Princeton	Westminster
			Winchendon

**Montachusett Home Care Corp. (Worcester Area)**

**Telephone: 508-756-1545**

Auburn	Hardwick	New Braintree	Rutland
Barre	Holden	Oakham	Shrewsbury
Berlin	Leicester	Paxton	West Boylston
Boylston	Millbury	Rochdale	Worcester
Grafton			

**Baypath Elder Services Inc.**

**Telephone: 508-573-7200**

Ashland	Holliston	Marlborough	Southborough
Dover	Hopkinton	Natick	Sudbury
Framingham	Hudson	Northborough	Wayland
		Sherborn	Westborough

**Elder Services of the Merrimack Valley Inc.**

**Telephone: 978-683-7747**

Amesbury	Dracut	Lowell	Rowley
Andover	Dunstable	Merrimack	Salisbury
Billerica	Georgetown	Methuen	Tewksbury
Boxford	Groveland	Newbury	Tyngsborough
Chelmsford	Haverhill	Newburyport	West Newbury
	Lawrence	North Andover	Westford

**Minuteman Senior Services**

**Telephone: 781-221-7017**

Acton	Burlington	Lexington	Stow
Arlington	Carlisle	Lincoln	Wilmington
Bedford	Concord	Littleton	Winchester
Boxborough	Harvard	Maynard	Woburn

**SeniorCare Inc.**

**Telephone: 978-281-1750**

Beverly

Essex

Gloucester

Hamilton

Ipswich

Magnolia

Manchester-by-the-Sea

Rockport

Topsfield

Wenham

**North Shore Elder Services Inc.**

**Telephone: 978-750-4540**

Danvers

Chelsea

Everett

Malden

Marblehead

Medford

Melrose

Middleton

North Reading

Peabody

Reading

Revere

Salem

Stoneham

Wakefield

Winthrop

**Greater Lynn Senior Services Inc.**

**Telephone: 781-599-0110**

Lynn

Chelsea

Nahant

Revere

Swampscott

Winthrop

**Somerville/Cambridge Elder Services Inc.**

**Telephone: 617-628-2601**

Somerville

Cambridge

**Springwell**

**Telephone: 617-926-4100**

Belmont

Brookline

Chestnut Hill

Needham

Newton

Waltham

Watertown

Wellesley

Weston



## **Ethos**

**Telephone: 617-522-6700**

Allston	Charlestown	Hyde Park	Roslindale
Back Bay	Chinatown	Jamaica Plain	Roxbury
Beacon Hill	Dorchester	Mattapan	South Boston
Boston	East Boston	Mission Hill	South End
Brighton	Fenway	North End	West End
			West Roxbury

## **South Shore Elder Services Inc.**

**Telephone: 781-848-3910**

Braintree	Hingham	Milton	Randolph
Cohasset	Holbrook	Norwell	Scituate
Greenbush	Hull	Quincy	Weymouth

## **HESSCO Elder Services**

**Telephone: 781-784-4944**

Canton	Medfield	Norwood	Walpole
Dedham	Millis	Plainville	Westwood
Foxborough	Norfolk	Sharon	Wrentham

## **Old Colony Planning Council**

**Telephone: 508-583-1833**

Abington	East Bridgewater	Kingston	Plympton
Avon	East Wareham	Lakeville	Rockland
Bridgewater	Easton	Marshfield	Stoughton
Brockton	Halifax	Middleborough	Wareham
Carver	Hanover	Pembroke	West Bridgewater
Duxbury	Hanson	Plymouth	Whitman

**Bristol Elder Services Inc.**  
**Telephone: 508-675-2101**

Attleboro	Fall River	Norton	Somerset
Berkley	Freetown	Raynham	Swansea
Dighton	Mansfield	Rehoboth	Taunton
	North Attleboro	Seekonk	Westport

**Coastline Elderly Services Inc.**  
**Telephone: 508-999-6400**

Acushnet	Fairhaven	Mattapoissett
Dartmouth	Gosnold	New Bedford
	Marion	Rochester

**Elder Services of Cape Cod and the Islands Inc.**  
**Telephone: 508-394-4630**

Barnstable	Dennis	Hyannis	Sandwich
Bourne	Eastham	Mashpee	Tisbury
Brewster	Edgartown	Nantucket	Truro
Centerville	Falmouth	Oak Bluffs	Wellfleet
Chatham	Gay Head	Orleans	West Tisbury
Chilmark	Harwich	Provincetown	Yarmouth

# Prospective Nursing or Rest Home Checklist

Try to visit each potential home more than once, taking time to observe as well as speak with residents, family members and staff to get a full understanding of life in the home. The following questions are things to consider when visiting potential nursing or rest homes.

- How does staff help new residents adjust to their new home?
- Are there any resident centered care practices at the home (A more social-based, home-like care model for long term care, focusing on resident choice and relationships, often called Culture Change)?
- How does the staff encourage residents to make choices regarding their life at the home?
  - Do resident rooms reflect the individuality of the occupants?
  - What are some examples of how the staff ensures a resident receives individualized care?
  - Do residents follow their own schedules for waking, sleeping, bathing, etc?
  - Is the resident's and family's opinions valued?
- How does the staff ensure resident and family participation in care plan meetings?
- Does the primary CNA go to his/her residents' care plan meetings?
- What practices are in place to ensure that individual opinions are heard?

- Is there cheerful, respectful, pleasant and warm interaction between staff and residents?
- Does the staff respond quickly to resident calls?
- Does the home assign Aides (CNA's), to work with the same group of residents consistently, day in and day out?
- How are residents involved in planning activities?
- Are residents engaged in meaningful activities by themselves or with others?
- How do residents remain connected to their communities?
- What kinds of input do the residents have regarding meals at the home?
  - Do residents participate in a food committee?
  - Is there a flexible dining schedule? How does it work?
  - Do residents who need assistance eating receive it?
  - Does the food appear and smell appetizing?
  - Are there a variety of snacks always available to residents?
  - What accommodations are made for special diets?

Additional information about choosing a nursing home is available at <http://theconsumervoice.org/> .