

# **NINE “MUST ASK” QUESTIONS BEFORE ENTERING A NURSING FACILITY**

## ***PLANNING STRATEGIES THAT WORK!***

**ELDER LAW OFFICES OF DAVID WINGATE, LLC**

Estate Planning, Medicaid and Asset Protection Assistance

198 Thomas Johnson Drive, Suite 200  
Frederick, MD 21702

301-663-9230

One Research Court, Suite 450  
Rockville, MD 20852

240 453 0070



Elder Law Office *of*  
David Wingate, LLC

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PLANNING FOR TODAY, PROTECTING FOR TOMORROW

## **THE NINE QUESTIONS YOU MUST ASK IF YOU OR A LOVED ONE IS GOING INTO A NURSING HOME**

The decision to place yourself or a family member into a nursing home is one of the most difficult decisions you may ever be asked to make. That's why it's important, if that time comes, to have a plan and to know what questions to ask.

In a perfect world, you'd have plenty of time to visit the nursing homes, talk to the residents, meet the care staff, sample the food, and so on. Unfortunately, we don't live in a perfect world. Often decisions have to be made quickly and without a lot of information or comparisons.

### **Our Mission Is to Help Our Clients...**

In order to accomplish all of this, we use a systematic approach to learn about you, your wants, needs, and preferences. Once we have gathered sufficient information, then we are able to rank virtually every nursing home in Maryland (based on Federal and state investigation reports and other data) to find the nursing homes, which can meet your needs. But that's just the start.

Next, you need to know what questions to ask to make an informed choice. Here are some of the basic things to consider:

#### **1. Is a nursing home necessary or are there alternatives?**

In my entire practice as an Elder Care Attorney, I've never once had a client say there were looking forward to going into a nursing home. Yet, often there are alternatives that people simply don't know about. Talk to your physician, social workers, and other professionals to see if an assisted living, home health care, or any other alternatives are available.

#### **2. How do I find the right nursing home?**

The best way is to take a systematic approach like we discussed earlier. If this isn't possible, at the very least, shop around. Personally visit each nursing home you are considering (make unannounced visits) and ask for recommendations.

#### **3. Once I find the right nursing home, how can I get in?**

Surviving the admissions process isn't always easy. Be up front with the nursing homes admissions director, be prepared to tell them all about your situation, including your finances, and be prepared to negotiate.

#### **4. Who will pay for my care...me, Medicare, Medicaid?**

Again, it depends upon your personal situation and knowledge of this difficult area of the law. You also have to be sure to take advantage of the special protections available for your spouse, if he or she will not also be in the nursing home. A good Elder Care Attorney can help you through this entire process.

#### **5. Can they make my kids pay for my care?**

Not if you handle the admissions process properly. Just be careful not to sign everything that's put in front of you without a thorough understanding of all the documents.

## **6. Once I get in, how can I get the best care there?**

The key here is to have a proper care plan in place. That's a plan developed by the nursing home staff professionals (and you) to determine exactly what kind of care you'll get. Putting a proper care plan in place is perhaps the most important step you can take...the care plan is part of your contract. If you feel you can't be the best advocate for yourself, then it's important to get help from an Elder Care Attorney or another health care professional.

## **7. Can I be moved around the facility, from room to room, once I'm admitted?**

There are several protections for you under Federal and state law. Oftentimes, people are moved without proper notice, and even without proper authority. Spend some time learning about your rights as a resident, or work with someone who will be an advocate for you.

## **8. What are the nursing home's duties to me?**

Ask them for a copy of their duties under the Nursing Home Reform Act. Because of a previous history of inadequate care, in the late 1980's Congress passed laws which outline the minimum standards for health, safety, and resident rights in nursing homes. Chances are you'll be surprised and pleased to learn all of your rights...but it's necessary that you take the time to do so. If you'd like, contact us and we can send you further information on your rights as a nursing home resident.

## **9. Is there someone who can help me with all of this?**

You can get help from many professionals...from an Elder Care Attorney to a geriatric care manager, to social workers. Be sure to deal with a professional who understands the broad range of issues that arise when you or a loved one goes into a nursing home. For instance, at the Elder Law Office of David Wingate, LLC, we're dedicated to helping you find the right nursing home, getting the best care there, and showing you how to pay for it without going broke.

We offer a variety of services from the most basic educational information to our comprehensive life care plan services, review of admissions agreement and care plan representation, all the way through "length of stay" representation. You choose what, if any, services you want and we price our fees accordingly. And we always tell you up front exactly what it will cost.

## **DISCLAIMER**

This Guide is designed to provide general information about issues faced by Maryland's Alzheimer's citizens and their caregivers. It is intended to help them make appropriate choices so they can maximize personal autonomy, minimize costs, navigate through the maze of government benefits, and protect themselves against predators who want to deceive, exploit or defraud. Obviously, no Guide can cover all the issues relating to Alzheimer's. However, this Guide offers basic information, points out various services and ways to access them, and outlines areas which may require specific legal advice or expertise, given each individual's needs.

The materials presented in this handbook are for **INFORMATIONAL PURPOSES ONLY** and are not offered for and do not constitute financial advice, tax planning or legal advice or legal opinion on any specific fact or issue. Additionally, both federal and state law change. Therefore, use this handbook for information only.