

You can never go home

It is a grim reality that we often outlive our ability to care for ourselves. The miracle of modern medicine has spawned a population segment that is alive but not well.

It has been my experience that most of us are in denial about this reality. We live without ever planning for or discussing what would happen if we cannot live independently.

Reality often comes crashing down after a sudden event like a stroke or a fall. We are admitted to the hospital only to be patched up and dis-

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charged quicker and sicker than ever before. We are discharged to a rehab facility to continue the healing process.

Unlike the Amy Winehouse song, you can't say "no, no, no" to rehab. The hospital is paid a flat fee for your condition, so under their reimbursement scheme you must be discharged once you

have been stabilized. The hospital only makes a profit if it discharges patients within the prescribed number of days of recommended treatment.

The family begins to sense trouble when they are told by the rehab facility that they are discharging mom because she isn't improving. You see, Medicare only pays for rehab if you're improving; it won't pay if you stop improving or plateau.

What do you do now? Mom can't return to her home; it's not safe. She can't

come home with you for a whole myriad of reasons: you work outside the home; you aren't trained to care for her needs; your husband would kill you; your mother, even in her sad shape, drives you crazy; and you have a life.

It may sound self-serving or even selfish, but after raising your children and helping



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with your grandchildren, you don't want to become the permanent caretaker of your ailing parent.

The only alternative is for mom to go to an assisted living facility or nursing home. But, you say, you hate nursing homes. They're outrageously expensive. They smell. And the people look pathetic, hopeless, and lost.

After spending years in nursing homes, I have a somewhat different view. I have come to appreciate the difficulty of caring for a difficult population with limited resources.

The way to get the best care is to stay involved. Family members must be committed to visiting the resident daily and to get to know the care providers.

The nursing home staff is more likely to attend to residents whose families are watching and could drop in at any time. Residents who have been abandoned or neglected by their families are at greater risk of being neglected.

Generally, people want to stay in their own home. This is true even when the senior

where to look. The Veterans Administration offers aid and attendance benefits to a veteran or a veteran's spouse. VA benefits pay for both assisted living and nursing home care (See "Top Secret Government Benefits," *Gazette* June 2007), and is available to most veterans. Medicaid pays for long-term nursing home benefits to those who meet its functional and financial eligibility requirements.

No doubt the Deficit Reduction Act of 2005 has made Medicaid eligibility more dif-

to shield more than half of a single applicant's non-exempt assets and all of a married applicant's assets from Medicaid.

Unfortunately, there may be a time when you can't go home. Making that transition can be eased with advanced planning and open family discussions. Family members need to recognize when a parent isn't eating properly, bathing regularly, or taking medications. It's time to move when Home Sweet Home becomes *Home Alone*,

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housing, assisted living, or nursing home facility offers superior care and social contacts.

There is almost always a transition period of homesickness whenever a senior leaves their home. The key is to help the senior transition to a new living arrangement with the understanding that they are in a better place.

There is money to pay for long-term care if you know

difficult. Briefly, that Act extended the three-year look back to five years and removed many planning techniques that allowed for gifting within the look-back period.

However, significant planning opportunities remain. The applicant's personal home, automobile, and pre-paid funeral continue to be exempt assets. Also, a qualified elder law attorney is able

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Money to supplement the cost of assisted living or nursing home care may be available through the VA or Medicaid. Working with an elder law attorney, you will be able to explore the government programs available to you.

Contact attorney Mark Accettura at (248) 848-9409.