

Getting the Most from Your Parent's Skilled Nursing Facility Stay

It's fairly common for older people to be discharged from a hospital into a skilled nursing facility or "rehab." A skilled nursing facility is different from what we normally think of as a "nursing home." In a nursing home, or custodial care facility, the goal is to provide the resident with a good quality of life while providing assistance with activities of daily living, such as bathing, dressing, eating, and toileting. Custodial care placements tend to be long-term, lasting months or years.

In a skilled nursing facility, in addition to assistance with activities of daily living, highly-trained occupational and physical therapists provide rehabilitative therapy. The goal is to help residents improve their ability to handle their own activities of daily living to the greatest extent possible. In contrast to a custodial care placement, a skilled nursing facility placement tends to be short-term, lasting only until the resident has ceased making progress in his or her rehabilitation. At that point, the resident is discharged, either to a custodial care facility or to their home.

Skilled nursing facilities are expensive; however, if the patient was discharged from the hospital (after a required 3-day hospital stay as an inpatient) directly to a skilled nursing facility, Medicare will often pay the entire cost of the skilled nursing facility stay. For this reason, it is important to get the most out of your stay in skilled nursing. The keys to this are:

1. Visit Several Facilities Before Placement. If your parent is presently in the hospital and will be discharged into a skilled nursing facility, talk to the hospital social work staff and get a list of the rehab facilities in your area. Visit them. Talk with the facility staff and get a sense of the place. If you check out two or three places, this will give you a sense of which one would be best suited for your loved-one.

2. Be There as Much as You Can. It is very helpful for your parent to have an advocate, allowing him or her to save energy for rehabilitative therapy sessions.

3. Occupational and Physical Therapy Sessions Are the Key to Your Parent's Rehabilitation. Therapists are highly skilled and can help your parent maximize his or her ability to live independently. Therapy sessions tend to be short, usually lasting only about an hour. If at all possible, be there during the therapy session. Learn from the therapist, and provide feedback. Let the therapist know what is working and what is not.

4. Motivate Your Parent to Participate in Therapy. If your parent refuses to participate in therapy, Medicare will stop paying for skilled nursing facility care almost immediately. The rehabilitative therapy will be over and your parent will have to move to custodial care. Participation drives therapy days and Medicare coverage.

5. Talk with Your Elder Law Attorney. While Medicare pays for skilled nursing, it does not pay for custodial care. Now is the time to meet with an experienced elder law attorney to discuss the next steps in your elder care journey, such as making financial and health care decisions for your parent, and strategies to pay for future long-term care.

DISCLAIMER – The information contained in this article should be used for general purposes and should not be construed as legal advice. Consult with your own attorney if you have specific legal questions.

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