#### Choosing Long Term Care: Tools for Decision Making

Sponsored by: Fearrington Cares Education Committee Thursday, April 23, 2009

Presented by:
Angel Dennison
Director
Chatham County Department on Aging

**Executive Director Chatham County Council on Aging** 

#### Chatham County Council on Aging Mission

 To promote and encourage independent living and physical and mental wellness through agency activities among the population over 60 years of age.



#### Choosing Long Term Care: Tools for Decision Making

- NC Department of Insurance: Continuing Care Retirement Communities Reference Guide
- Disclosure Statement from Facility
- SNAP for Seniors
   Online search tool
- NC Division on Aging and Adult Services
   NC Care Link: Services for Older Adults
   Online search tool; Ombudsman Program
- Medicare
   Nursing Home Compare: Five Star Quality Rating
- NC Division of Health Service Regulation, Adult Care Licensure Section
   Listing of Facilities with Penalties
- Continuing Care Community Residents of North Carolina

#### **Continuing Care is...**

- Lodging plus →
- Nursing, medical or other health related services
- Pursuant to a contracted agreement
- For longer than a year or for life



# NC DOI: Continuing Care Retirement Communities Reference Guide

- Good source for general information
- Urges you to read the contracts and ask questions





## Disclosure Statement from Facility

- Governance
- Financial Condition
- Required by law
- If something is not clear, ask questions.



#### **SNAP** for Seniors



- Online senior housing information source
- Search all types of facilities
- Care need and Lifestyle information

http://www.snapforseniors.com/



#### NC Division on Aging and Adult Services: NC CareLink

NC Care Link: Services for Older Adults



#### **Benefits of Registering**

- Register to save your searches, web site links, or documents.
- Retrieve your saved information at any time.
- Communicate with providers (anonymously, if you wish), whose replies will come to your private mailbox within your Home Page.

https://www.nccarelink.gov/



#### NC Division on Aging and Adult Services: Ombudsmen

- Advocate on behalf of residents in long term care facilities:
  - Residents' rights
  - Complaints
  - Quality of life and quality of care
- Regional Long-term Care Ombudsman:
  - •Phone: (919) 558 2711
- Chatham County Nursing Home and Adult Care Home Advisory Committee:
  - Chatham County Website
  - www.chathamnc.org



#### Medicare Nursing Home Compare

- Guide to Choosing a Nursing Home
- Medicare and/or Medicaid certified nursing homes inspections
- Compare using the Five Star Quality Rating
- •Five Star Quality Rating System:
  - Easy-to-use
  - Information about the care in nursing homes
  - Help you talk to nursing home staff
  - Help nursing homes with their quality improvement efforts 4.



www.Medicare.gov

#### Medicare

- Compare Medicare Prescription Drug Plans
- Compare Health Plans and Medigap Policies in Your Area
- Compare Hospitals in Your Area
- Compare Nursing Homes in Your Area
- Find a Medicare Publication
- Find Out if You Are Eligible for Medicare and When You Can Enroll
- Find a Doctor or Other Healthcare Professional
- Find Out What Medicare Covers
- Compare Home Health Agencies in Your Area
- Find Suppliers of Medical Equipment in Your Area
- Find Helpful Phone Numbers and Websites
- Compare Dialysis Facilities in Your Area
- Plan for Your Long-Term Care Needs



# NC Division of Health Service Regulation and Adult Care Licensure Section

- Listing of inspected facilities with penalties for health inspections, nursing home staffing and quality measures
- Five Star Quality Rating
  - More stars are better.
  - Much Above Avg; Above Avg; Average; Below Avg; Much Below Avg

http://www.ncdhhs.gov/dhsr/acls/adultcarepenalties.html



#### Continuing Care Community Residents of North Carolina

 To further the interests of residents of continuing care communities:



- Legislation
- Collaboration
- Dr. Harry Groves, a resident of Chatham County

### Long Term Care Insurance

- What is it and what to know before buying
- Bill of Rights for buyers
- Personal worksheet
- •http://www.dhhs.state.nc.us/aging//insur.htm



### Seniors Health Insurance Information Program SHIIP

- NC Department of Insurance
- One-on-one consultation about Medicare benefits and insurance products
- Can show full cost of prescriptions
- Stop prescription fraud
- •http://www.ncdoi.com/Consumer/Shiip/Shiip.asp
- Chatham County Council on Aging



# Industry Associations and Lobbying Groups

AAHSA

**NCANPHA** 

CCAC



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- NC Department of Insurance: http://www.ncdoi.com/
- SNAP for Seniors: <a href="http://www.snapforseniors.com/">http://www.snapforseniors.com/</a>
- NC Division on Aging and Adult Services: https://www.nccarelink.gov/
- Chatham County: www.chathamnc.org
- Medicare: www.Medicare.gov
- NC Division of Health Service Regulation, Adult Care Licensure Section <a href="http://www.ncdhhs.gov/dhsr/acls/adultcarepenalties.html">http://www.ncdhhs.gov/dhsr/acls/adultcarepenalties.html</a>
- Continuing Care Community Residents of North Carolina: http://www.cccrofnc.org
- Long Term Care Insurance: http://www.dhhs.state.nc.us/aging//insur.htm
- SHIIP: http://www.ncdoi.com/Consumer/Shiip/Shiip.asp
- Benefits Check Up: <a href="http://www.benefitscheckup.org./">http://www.benefitscheckup.org./</a>
- Chatham County Council on Aging: <a href="http://www.chathamcouncilonaging.org/">http://www.chathamcouncilonaging.org/</a>
   (919)542-4512; Western Chatham Senior Center (919)742-3975

