

WHAT IF MOM'S TOO SICK TO STAY AT HOME?

Excerpts from National Institute on Aging "So Far Away"

If you're over 40, you may have had this, or a similar, conversation with a parent. Your mother might say "I never want to be in a nursing home!" This thought usually reflects what most of us want: to stay in our own home, to maintain independence, to turn to family and friends for help. The Centers for Medicare and Medicaid Services stress quality of care.

"Quality of care means doing the right thing, at the right time, in the right way, for the right person, and having the best possible results."

The fact is that for some illnesses, and for some people, professional health care in a long-term care facility is the only reasonable choice. If the decision is made that your parent needs the intensive care found in a skilled nursing facility, you could talk with his or her doctor, or a social worker about which facilities would be appropriate. Once you have the names of several places, the primary caregiver could visit them and meet with the staff there.

You may want to review the Centers for Medicare and Medicaid "[Medicare Coverage for Skilled Nursing Facility Care](#)", for information about what Medicare will cover and what to look for when choosing a skilled nursing facility.

If your parent is a veteran, or the spouse of a veteran, they may be eligible for the "[Aid in Attendance Benefit](#)" which helps to cover long term care costs.

If you are the Power of Attorney for your parent, and need to help with their finances, do not open a joint checking account, rather ask for check writing privileges.

Although these decisions may be difficult for you and your family, it is important to remember that quality of care for your parent may take many forms and may change as time progresses. The conversation about aging is an evolving journey.

Next week: "Why Do I Feel so Frustrated and Guilty?"