



# LONG-TERM CARE Choices

## Choosing a long-term care option

Consumers today have many choices when it comes to considering long-term care – whether they wish to remain in their home or community or move into an assisted living program or nursing home.

Choosing a long-term care option that best fits your individual situation can depend on the level of care you need, your location preferences, your lifestyle needs and your ability to pay.

The best time to begin exploring your options is long before the need arises. That way, you can communicate your preferences to your loved ones and create a plan that meets your needs as well as your wishes.

## Home and community-based services

Home and community-based services provide opportunities for individuals to receive services and supports in their own home or community. Services may include assistance with cleaning, shopping, medication management, personal care, transportation, meals or other tasks.

For low-income older Iowans, many of these services are available through the Medicaid Home and Community Based Services (HCBS) Elderly Waiver program. Home and community-based services are also available to those who are not Medicaid-eligible.

To learn more about services and supports in your community, call LifeLong Links at 866.468.7887 or visit [www.lifelonglinks.org](http://www.lifelonglinks.org).



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## Assisted living programs

Assisted living programs (ALPs), which stress independence, autonomy, quality of life and the freedom to make decisions, are a popular choice among aging adults.

In Iowa, ALPs are required to be certified by the state; however, rules are much less restrictive than those for nursing homes. Tenants typically are required to sign contracts, called occupancy agreements, and are responsible for monthly charges that are calculated based on the level of care they receive.

ALP tenants generally receive at least one meal per day, minimal personal care assistance and access to recreational activities in an apartment-like setting with common areas for meals and activities. ALPs are usually staffed by universal

workers who have been trained by the nurse in charge to work in more than one department. Some ALPs also provide dementia-specific care for tenants who have Alzheimer's Disease or a related dementia.

Almost all ALPs in Iowa only accept private pay; however, there are a few that accept assistance through the Medicaid HCBS Elderly Waiver program. Some long-term care insurance policies also have provisions for assisted living.

When considering an ALP, visit the facility during different times of the day and observe the interactions between the staff and tenants. You may also wish to talk to the tenants to see what their level of satisfaction is with the overall assisted living experience.

## Nursing homes

Nursing homes are generally the most institution-like settings; however, there is a nationwide movement referred to as "person-directed care" that encourages nursing home residents to exercise their preferences in their daily routines and care. The provision of individualized care through a person-directed care plan leads to increased resident satisfaction.

In Iowa, nursing homes are required to be certified with the state and are regulated by the Iowa Department of Inspections and Appeals. Nursing care is required to be provided by a licensed and certified nursing staff and costs typically include meals, therapy, recreational activities, social services, housekeeping, laundry and maintenance services.

Nursing homes accept many different forms of payment for care, including:

- Private pay
- Long-term care insurance
- Medicaid
- Veterans benefits
- Medicare

When considering a nursing home, visit several facilities and ask questions related to how residents' rights are promoted and protected; how many staff members work each shift and the ratio of staff to residents; and whether the nursing home has a special unit for residents with Alzheimer's, dementia or other specialized memory care needs.

## The Iowa Veterans Home

The Iowa Veterans Home in Marshalltown provides long-term care to Iowa's veterans and their spouses in a unique environment dedicated to those who have served.

Those eligible include honorably discharged veterans, their spouses and/or widowed spouses who demonstrate either medical or financial need and meet Iowa residency and admission requirements.

In addition to skilled, 24/7 medical and nursing care, the Iowa Veterans Home provides rehabilitative care, physical and occupational therapy, audiology and speech therapy and mental health services.

Residents enjoy many on- and off-site recreational opportunities, as well as a number of activities and special events. For more information, call the Iowa Veterans Home at 800.645.4591 or visit <http://ivh.iowa.gov>.

**Your State and Local Long-Term Care  
Ombudsmen can be reached at:**

**866.236.1430**