

## When It's Time for Assisted Living or a Nursing Home

**From your primary care clinic:** This handout is for families and caregivers considering assisted living or nursing home placement for an adult. It includes **safety signs, options, local resources, payment guidance, and the clinic's role.**

**Reference:** If you are questioning whether your loved one can remain safely at home or may need more support, see our **"Support at Home" handout** for strategies and resources to help with staying at home longer.

### Signs It May Be Time

- Difficulty with daily activities (bathing, dressing, cooking)
- Frequent falls or injuries
- Needs 24/7 supervision or medical oversight
- Memory or cognitive decline affecting safety
- Social isolation or declining health
- Requires complex medical care

### Options Overview

#### Assisted Living (AL)

- Help with **daily living activities**
- Encourages **independence and social engagement**
- Typical cost: ~\$3,000–\$6,000/month

#### Nursing Home / Skilled Nursing Facility (SNF)

- 24/7 skilled nursing care
- Post-hospital rehab or long-term medical support
- Typical cost: ~\$7,000–\$10,000+/month

### Quick Steps When Time Is Short

1. **Assess Needs Immediately**
  - How urgent is supervision? Medical needs? Safety risks?
2. **Contact Local Placement & Care Experts**
  - **Jessica Tietema – Assisted Living Locator / Partner**
    - 952-300---3180Rapid matching, facility comparisons, tours, and placement assistance
  - **Eva Adamson – Care Cooperative / Homecare Coordinator**
    - 612-323---8444Home care coordination and support for those not yet ready for a facility
  - **Senior LinkAge Line-**
    - 1-800--333---2433 ([mn.gov/senior-linkage](http://mn.gov/senior-linkage))Must be contacted if Assisted Living is being considered as the next step. They will provide the required code needed for Assisted Living placement. Offers financial counseling to help patients and families understand costs, eligibility, and expectations before transitioning.
3. **Tour Options Quickly**
  - Check staff ratios, meals, activities, medical support, and cost

### Payment Options for Nursing Home Placement/SNF

#### 1. After a Hospital Stay (Short-Term Rehab)

- **Medicare** may cover ~100 days of skilled nursing or rehab care
- **Private insurance** may supplement
- Useful when immediate safety and skilled care are required

## 2. Without a Hospital Stay (Immediate Long-Term Care)

- Medical Assistance (Medicaid) may cover long-term nursing home care
- Private pay or long-term care insurance can help cover assisted living or nursing home costs
- County human services for eligibility/financial counseling:
  - Blue Earth: 507-304---4300
  - Nicollet: 507-934---8559
  - Le Sueur: 507-357---8288
  - Brown: 507-233---6600

### Using the Hospital Strategically

Sometimes going to the **hospital first** can help:

- **Safety:** Immediate supervision if home is unsafe
- **Assessment & Documentation:** Needed for facility placement
- **Payment:** Allows use of Medicare coverage for short-term skilled care
- **Bridge:** Gives families time to arrange assisted living or nursing home placement

**Note:** Hospital stays are temporary; the goal is safe transition to the most appropriate care setting.

### Short-Term Safety While Arranging Care

- Install medical alert systems
- Increase supervision or caregiver support
- Remove fall hazards (rugs, cords, clutter)
- Keep medication and medical info accessible

### Role of Your Clinic

- **When time is not urgent**, the clinic can help:
  - Review safety and functional needs
  - Discuss options and timing for placement
  - Provide medical documentation for facility admission
  - Connect families with resources and placement specialists
- **If urgent or unsafe**, families should contact placement specialists, county services, or hospital immediately

### Quick Decision Tips

- **Assisted Living:** Help with ADLs, still ambulatory, social engagement
- **Nursing Home/SNF:** Needed if **24/7 skilled medical supervision** is required