

The Crisis of the Nursing Home [\[top\]](#)

Many spouses and children have asked me to help protect their financial security. Why? No family can afford the \$50,000 per year cost of a nursing home. This point shows a terrible unfairness in our medical system. A cancer, heart or stroke patient may easily have \$100,000 or more in medical treatment paid for by Medicare. But a dementia patient will not have one dollar of long term care paid for by Medicare. The patient must pay out of her life savings then, when she is impoverished, she may look to Medicaid. Is this fair?

Who are nursing home residents? They are our elders who pulled our country through the Great Depression, gave us Social Security, saved our country in World War II, then raised their families, worked hard, scrimped and saved, paid taxes into social security and Medicare. Now they are in a nursing home and are told ."You must spend your life savings. We will not help." Right? Wrong!

Does the \$50,000 a year payment provide the kind of care you or I want? Some patients pay for years, spend hundreds of thousands of dollars and then leave nothing to their families. Most parents want to leave some gift for their children. What have they gotten for that expenditure? A recent national study found that almost all nursing homes are understaffed and the care reflects it. That means that in spite of the \$50,000 a year cost, a patient may have to hire private aides to get proper care. How can an average family afford it?

If you have a family member in a nursing home, the patient in the next bed may be on Medicaid. The law does not allow discrimination between private pay and Medicaid patients. Virtually every patient in the nursing home, your family member included, must rely on Medicaid. It is inevitable. Why? The life-savings of the average working person is insignificant against the enormous cost of the nursing home. We, the people, enacted Medicare and Medicaid as our insurance program, our thanks, for our respected elders.

But, for various reasons and in various ways, our thanks to our elders has been lost in a maze of conflicting and illogical rules that are traps for unwary. When the family tries to get information they are met with a blizzard of misinformation. They are given [wrong advice](#) are told there is nothing they can do because of the "3 year rule." They are told that they must spend all of their money on the nursing home. These statements are false.

You can make a difference. You can help your honored elder. You can make good on our nation's promise to thank our elders, treat them with respect and protect them and their families. You can save money to protect and guarantee good care for your loved one in spite of the system of indifference. However, you must take positive action to protect your family member and protect your family's assets.

Call Jim Schuster for an appointment.