

Nursing Homes & Alternatives: What New York Families Need to Know

By Bernard A. Krooks, Esq | 06/01/04
Westchester Jewish Life

Aging. It's one of the facts of life we can't avoid. The costs associated with aging can impact you and your family from an emotional as well as a financial perspective. We have all heard stories similar to this: "My husband had a stroke and was rushed to the hospital. Fortunately, he's doing better now, but the hospital wants to discharge him to a nursing home. What do I do? How will I pay for the nursing home? If my husband subsequently returns home, how will I care for him? Can I obtain Medicaid benefits for my husband? Will we lose our home?"

In this scenario, it was the husband who suffered a stroke. It could just as easily have been the wife, mother, father, aunt or uncle who suffers from some other physical or mental ailment. While the stories and the parties may change, the bottom line issue remains the same: How will you and your family manage to provide for your loved one's long-term care needs?

Many people are starving for information when confronted with a long-term care situation. In New York, there is an organization called Friends and Relatives of Institutionalized Aged ("FRIA"), which helps families deal with these tough issues. FRIA is an independent, non-profit organization, which has been in existence since 1976 serving as both a consumer advocate, and advisor for nursing home residents and their families.

When it comes to dealing with long-term care issues, FRIA is an invaluable resource. In its recently published book entitled *Nursing Homes and Alternatives: What New York Families Need to Know* (8th Edition), FRIA shares its wealth of knowledge. Right from the beginning, the book sets forth FRIA's mission to assist families in their greatest time of crisis; dealing with a loved one's declining health. FRIA certainly succeeds in accomplishing its mission by not only delivering useful and practical information, but also delivering it in a caring and compassionate manner.

This book is a must read for families dealing with long-term care issues as well as for attorneys and other advisors working with seniors. It addresses the full spectrum of issues facing families seeking care for a loved one, from home care to assisted living to nursing homes and everything in between.

While the book starts off by recognizing that it is every person's wish to live independently in his own home for as long as possible, it acknowledges that due to the frailties of life, this may not always be possible. Typically, as a person's health declines, he may need some assistance with daily routines (e.g., dressing, cleaning, shopping, cooking, toileting, etc.). In addressing such a scenario, the book offers insights into the many issues related to home care, including the various types of home care services which are available and how to go about applying for Medicaid home care.

For those situations where the individual can no longer be safely maintained at home but is not yet at the point of requiring skilled nursing services, the book addresses adult homes, assisted living facilities and other so-called "middle ground" care options. The book not only provides an explanation of the various types of services available, but it also offers practical advice for dealing with quality of care issues in these types of settings.

A good portion of the book is devoted to nursing home care, and understandably so. Placing a loved one in a nursing home is a tough thing to do from an emotional, logistical and financial perspective. However, the book does an excellent job of covering everything from hospital discharge issues to the selection of the "right" nursing home to dealing with the nursing home admission process. In addition, the book offers alternatives for coping with the high costs of nursing home care, including how to go about establishing institutional Medicaid eligibility.

As the book winds to its conclusion, it offers a clear and concise explanation of the various types of advance directives available to individuals in New York, including Do Not Resuscitate Orders. There also is a discussion of the guardianship process for those individuals without proper advance directives.

At the end of the book, there are many useful appendices including a listing of assisted living facilities and nursing homes in the metropolitan area, adult day care programs and certified home health agencies, and statewide agencies and advocacy groups. There are also helpful charts setting forth the eligibility requirements for various government programs as well as a checklist for selecting a nursing home.

In sum, *Nursing Homes and Alternatives: What New York Families Need to Know* is chock full of information on the many issues facing today's seniors and their families. It is an excellent resource tool, which should be part of every family's library.

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