

Nursing Home Myths

This week I am going to dispel some of the myths that I have heard from clients and their families concerning nursing homes. Here are five of the most common misconceptions I hear.

First Myth: The nursing home will take your house.

Reality: Nursing homes do not take homesteads. This is a big myth. In fact you can get Medicaid benefits without the first \$500,000 of equity in your homestead counting against you. Florida and two other states also allow you to pass your homestead to your heirs free of any Medicaid lien.

Second Myth: All nursing homes are “Bellevues”.

Reality: Nursing homes are not mental health facilities. Sure they have patients that suffer from dementia but they are not psychiatric facilities. In fact, there are no long-term care psychiatric facilities in Brevard County. There are two short-term psychiatric facilities: Two West at Wuesthoff Hospital and Circles of Care. Thus, the notion that your loved one is going to a “Bellevue” is misplaced.

Third Myth: All falls at nursing homes are the result of negligence.

Reality: Nursing homes cannot prevent all falls. Falls will and do happen. This happens with the elderly at a nursing home just like it does at a patient’s home. Nursing homes can try to minimize this risk but cannot eliminate it. The fact is that nursing homes are restricted by law from using restraints on patients. Instead, alarms are used.

Fourth Myth: Home health care is cheaper than nursing home care.

Reality: Home health care can be cheaper than nursing home care. However, to get the same level of care at home that you would in a nursing home you would pay considerably more for the home health care. Why? At a nursing home you have an economy of scale at work. At home you do not. For example, to have a sitter stay 24 hours a day with a patient runs \$12,000 a month versus \$6000 a month for skilled care at a nursing home.

Fifth Myth: Medicare pays for long-term care.

Reality: Medicare only pays for up to 100 days of rehabilitation at a nursing home. Days 21 through 100 have a co-pay. Long term care (over a 100 days) can only be paid three ways: by you, by long-term care insurance or by Medicaid. That’s it. So expect that you will be getting a bill at some point.