

**HOW**  
will I pay for  
long-term  
nursing care?

Here are some financial options to consider:

- **Long-term care insurance.** Medigap, employer-provided, or private health insurance plans can offset the cost of long-term nursing care, but these policies need to be in place before a major health event occurs.
- **Medicare.** While Medicare generally doesn't cover long-term nursing care stays in a nursing home, it may cover hospital care, doctor services, and medical supplies for those in long-term nursing care.
- **Paying out of pocket.** If your family chooses to pay for care with their own funds, be sure to ask each facility you're considering about their payment options.

**HOW**  
do I prepare my  
loved one for a move  
to long-term  
nursing care?

It's no surprise that most people would rather stay in their home than transition to a care facility. Here are some tips to consider before starting the discussion.

- **Enlist the help of your loved one's doctor or a health care professional.** Often doctors and nurses are more persuasive than a relative or close friend.
- **Share information about the care center.** Your loved one will want to know details about where they'll be moving, so be prepared with photos, brochures, and other educational materials.
- **Listen and acknowledge your loved one's concerns.** Demonstrate that you understand their feelings, and assure your loved one that the move is the best way to ensure they receive the care and attention they need.

**WHAT**  
are my next steps?

- **Use the attached checklist** to help you select the best long-term nursing care facility for your loved one.
- **Contact Charlestown at 410-737-8923** if you have additional questions or wish to learn more about long-term nursing care at our Catonsville community. It will be our privilege to help you.

Looking for **QUALITY** long-term nursing care for your loved one?

With so many options for long-term nursing care, how can you feel confident that you're making the right decision? **Use this checklist to compare the long-term nursing care communities in your area.** To help you get started, we've already checked the Charlestown column for you.

**BUILDING DESIGN AND SAFETY**

	CHARLESTOWN	Name	Name
Homelike environment strategically designed to include smaller, intimate spaces for quiet conversations and reflection	✓		
Private and semiprivate rooms with half baths to preserve privacy and dignity	✓		
Medications stored in a locked cabinet in each resident's room to create efficiencies in managing medications	✓		

**PERSON-CENTERED APPROACH TO CARE**

	CHARLESTOWN	Name	Name
A holistic assessment for each resident to determine their likes, dislikes, desires, and needs	✓		
Interdisciplinary approach that looks at each resident's physical, spiritual, and emotional needs to create an individualized care plan	✓		
Highly engaged caregivers who create meaningful relationships with the residents they support	✓		
Flexible dining program that includes a choice of dining locations, times, and menu items prepared fresh daily by a dedicated on-site chef	✓		

**QUALITY HEALTH CARE**

	CHARLESTOWN	Name	Name
Full-time physicians on campus who are experts in caring for older adults	✓		
Routine care planning meetings in which the resident, family, and care team work together to develop the care plan and make adjustments as needs change	✓		
Named a Best Nursing Home for long-term nursing care by <i>U.S. News &amp; World Report</i>	✓		
Part of a national network of communities managed by Erickson Living® with over 35 years of experience meeting the health and wellness needs of older adults	✓		

Review your long-term nursing care options, then call **410-737-8923** to request more information or to schedule a visit to Charlestown. Our knowledgeable team is here to help.