

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 Riderwood at 301-572-8420** if you have additional questions or wish to learn more about long-term nursing care at our Silver Spring 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 Riderwood column for you.

	RIDERWOOD	Name	Name
BUILDING DESIGN AND SAFETY			
Homelike environment strategically designed to include smaller, intimate spaces for quiet conversations and reflection	✓		
All private suites with half baths to preserve privacy and dignity	✓		

	RIDERWOOD	Name	Name
PERSON-CENTERED APPROACH TO CARE			
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	✓		

	RIDERWOOD	Name	Name
QUALITY HEALTH CARE			
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	✓		
Holds a coveted 5-star rating from the Centers for Medicare and Medicaid Services	✓		
Named a Best Nursing Home by <i>U.S. News & 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 **301-572-8420** to request more information or to schedule a visit to Riderwood. Our knowledgeable team is here to help.