

Why nursing home won't admit her father

ON AGING
RENEE MAHLER
Q. My mother and dad have their own apartment. Both are in their late 80s. Recently my father broke his hip and was in the hospital. My mother insisted that he come home with her when he was discharged. He has been home for six weeks and my mother is exhausted. We have looked at several nursing homes near their home, but they tell us that he would have to pay privately to get into the home. We don't understand why

Medicare won't pay for some of his stay. Before we left the hospital, we were told that Medicare would.
A. In order to receive Medicare benefits, in a nursing facility, you must be admitted to the skilled nursing facility within 30 days of your discharge from the hospital. There are other Medicare regulations also. In this case, the nursing home was correct. It was following the Medicare guidelines and must do so in order to remain Medicare certified.

Q. I have been considering buying long-term-care insurance. My son insists that it will only pay for nursing home care and that I will never have to go to a nursing home. Will that kind of insurance

pay for help in my house if I become very ill?
A. Long-term-care insurance and nursing home insurance are the same thing. However, long-term-care insurance does not mean that it only covers care costs when the policy owner is in a nursing home. Most good policies not only cover nursing home care, but also home health care, respite care and adult day care. Depending on the type of policy you buy, the insurance might also pay for foster care, hospice, assisted living and specialty facilities such as those for care for victims of Alzheimer's disease. The important thing is to carefully check the policies you consider buying to make certain that they cover exactly what you

may want.
Q. My wife has had a hip replacement. She has trouble walking and is unsteady on her feet. Our doctor told her that she should use a cane or a walker. Her sister has had the same problem and no longer uses her walker or cane. My wife wants to take her sister's equipment, but I don't think it is a good idea. She thinks it will save money.
A. Unless your wife and her sister are exactly the same height and weight, it is not a good idea. Canes, walkers and even wheelchairs come in different sizes for good reasons. Having a cane, walker or wheelchair that does not fit the person using it is just as bad as

not using those types of appliances at all. Walkers and canes can be unsafe if they do not fit. Wheelchairs that do not fit can be extremely uncomfortable and even cause pressure sores on the person's body. As far as saving money, if your wife's doctor has written a prescription for a cane or walker, chances are Medicare will pay for the equipment.
Q. I was hurt on the job and will collect Workers' Compensation. My brother tells me that he heard my Social Security disability benefit may be cut.
A. When you collect Workers' Compensation or certain other government disability benefits, your Social Security disability may indeed be cut.

On the other hand, your Social Security benefits may reduce your other disability payments. By law, the sum of all disability payments you and your family receive cannot be more than 80 percent of your earnings averaged over a period of time just before you became disabled.
On Aging columnist Renee Mahler is a gerontologist and a former member of the Michigan State Commission on Services to the Aging. To leave a message for Mahler, from a touch-tone phone, call (313) 953-2047, mailbox 1869. Send your questions to her at The Eccentric Newspapers, 805 E. Maple, Birmingham 48009.

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