

# 4 Smart Steps to Consider Before Choosing a Nursing Home/Other Options

Many families believe a nursing home is the only option when an aging parent begins to need more care. But making that decision too quickly without understanding all available options can lead to overwhelming monthly costs and fewer choices for your parent's quality of life.

The truth is, there are often other paths worth exploring first.

This guide walks you through four important considerations to help you better understand your options, support your parent's independence, and potentially reduce out-of-pocket expenses.

## **1. Understand How Nursing Home Costs Work**

Nursing homes can provide essential care, but they are also one of the most expensive care options available.

In many cases, nursing home care is only covered if your parent qualifies for Medicaid. Qualification is based on both medical need and strict financial requirements, which vary by state.

If your parent does not qualify, families are typically responsible for paying privately.

These costs often range from \$9,000 to \$12,000+ per month, and in some areas, even higher depending on the level of care required.

Because of this, it's important to fully understand:

- What level of care your parent actually needs
- Whether a nursing home is medically necessary right now
- What financial impact this decision will have long-term

Taking time to explore these questions can prevent unnecessary financial strain.

## **2. Explore Home Care as a Flexible Option**

Home care is often overlooked, but it can be one of the most flexible and personalized care options available.

Instead of moving your parent into a facility, home care allows them to remain in a familiar environment while receiving support based on their needs.

This can include:

- A few hours of help each day or week
- Daily support with meals, bathing, or medications
- Or even more consistent care if needed

In many situations, families find that:

- Part-time care is enough in the early stages
- Costs can be adjusted based on hours needed
- Care can increase gradually over time

For some families, this approach not only helps manage costs but also supports emotional well-being and independence.

### 3. Look Into State and Local Programs That May Help

There are programs designed specifically to help aging individuals remain at home longer and many families don't realize they exist.

One of the most important to explore is:

#### Medicaid Home & Community-Based Services (HCBS)

These programs may help cover certain in-home care services for individuals who meet eligibility requirements.

In addition, there may be:

- State-specific assistance programs
- Local nonprofit resources
- Community-based support services

Each program has its own guidelines, and availability varies depending on where you live.

The key takeaway:

Do not assume you have to pay for everything out-of-pocket without first exploring what support may be available.

### 4. Connect with Your Local Area Agency on Aging

One of the most valuable and underused resources available to families is their local Area Agency on Aging (AAA).

These organizations provide free guidance and are there to help you understand your options.

They can assist with:

- Care planning and next steps
- Connecting you to local services
- Explaining available programs and resources
- Helping you navigate what can feel like an overwhelming system

Having someone walk you through this process can save time, reduce stress, and help you make more informed decisions.

#### Take the Next Step

If you're in this stage right now, you don't have to figure everything out at once.

Start by:

- Learning what level of care your parent truly needs
- Exploring flexible care options
- Looking into available programs
- Reaching out for guidance

Small steps now can make a significant difference later—for both your parent's care and your family's financial stability.

## Official Resources

- Medicaid Home & Community-Based Services (HCBS):  
<https://www.medicaid.gov/medicaid/home-community-based-services/index.html>
- Eldercare Locator (Find your local Area Agency on Aging):  
<https://eldercare.acl.gov>
- Medicare Information:  
<https://www.medicare.gov>
- BenefitsCheckUp (Find programs your parent may qualify for):  
<https://www.benefitscheckup.org>

## Disclaimer

This guide is for informational and educational purposes only and is based on general research and experience. It is not intended to provide legal, financial, or medical advice. Every situation is unique, and you are encouraged to consult with qualified professionals regarding your specific circumstances. Program availability, eligibility, and benefits vary by state and may change over time.