

***NURSING HOME & ASSISTED
LIVING GUIDE
FOR NORTHERN NEW JERSEY***

**What Every Family Needs To Know
About Medicaid, VA Benefits
& Long-Term Care Planning**



354 Eisenhower Parkway, Building 1, Suite 2025 Livingston, NJ 07039

Tel: (973)994-2287 Fax: (973)535-0662

WWW.Hauptmanlaw.com

Updated January 2020

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INTRODUCTION

The decision to move a family member or a loved one into a nursing home or assisted living facility is one of the most difficult decisions you can make.

Perhaps the move is being made because the family member can no longer care for him or herself... or perhaps the person has a progressive disease like Alzheimer's... or has had a stroke or heart attack.

No matter the reason, those involved are almost always under great stress.

In times like these, it is important that you pause, take a deep breath and understand there are things you can do that can make the experience a little easier. Good information is available and you can make the right choices for your loved one.

This booklet is designed to help provide you with information and answers to the questions that we, as elder law attorneys, deal with on a daily basis.

We found it helpful to our clients as we put the information together, and we hope you will find it useful as well.

Yale S. Hauptman, Esq.
Laurie A. Hauptman, Esq.
Hauptman & Hauptman, P.C.

The Hauptman and Hauptman Nursing Home & Assisted Living Guide For Northern New Jersey is carefully researched, and is intended to supply accurate, complete and helpful information. The publisher cannot however, guarantee the accuracy of information contained therein nor endorses any product or service represented. The guide is for informational purposes and is not intended, nor does it constitute, legal advice.

Federal Fair Housing Act – All Communities/Facilities participating in our directory are subject to the Federal Fair Housing Act. Under this Act, it is appropriate and legal to discriminate in housing based upon certain defined and proved categories such as senior housing; however, the Federal Fair Housing Act makes it illegal to discriminate in housing based upon race, color, religion, familial status, national origin, handicap, or sex.

Selecting a Nursing Facility

When someone is faced with the overwhelming job of finding a nursing home for a loved one, the question often asked is “Where do I begin?” Although this is a job that no one wants to do, it can be done with forethought and confidence that the best decision will be made for everyone involved.

When nursing home placement is necessary, it is crucial that the family and/or potential resident decide what’s most important to them in looking for a facility. It is important that the resident’s needs and wants be included in this evaluation. Factors such as the location of the facility, if a special care unit is necessary, and type of payer source should be considered when beginning this process.

The next step is to identify the facilities in your area that meet the criteria you established above.

If placement is “down the road” and you have time, call the nursing facilities and ask them to send you their information packet including an activity calendar and a menu.

Get ready to tour the facilities you have chosen. Don’t schedule your tours. Just show up during regular business hours. You will be able to meet with the administrative staff who will answer all your questions. Next, you will want to tour a second time in the evening or on the weekend just to see if there is a drastic difference in the atmosphere of the facility or the care being provided. It is important to tour at least two facilities so you can see the difference in the physical layout and the staff.

When you are touring, pay attention to your gut feeling. Ask yourself the following questions.... Did I feel welcome? How long did I have to wait to meet with someone? Did the admission director find out my family member’s wants and needs? Was the facility clean? Were there any strong odors? Was the staff friendly? Did they seem to generally care for the resident? Did the staff seem to get along with each other? Listen and observe. You can learn so much just by watching and paying attention.

When touring a facility, ask any questions that come to mind. There are no “dumb” questions. Here are a few examples of questions you will want to ask to make sure that the administration of the facility is giving proactive care instead of reacting to crisis.

- How do you ensure that call lights are answered promptly regardless of your staffing?
- If someone is not able to move or turn him or herself, how do you ensure that they are turned and do not develop bedsores?
- How do you make sure that someone is assisted with the activities of daily living like dressing, toileting and transferring?
- Can residents bring in their own supplies?
- Can residents use any pharmacy they choose?
- How many direct care staff members do you have on each shift? Does this number exceed the minimal number that state regulations say you have to have or do you just meet the minimum standard?
- What payer sources do you accept?
- How long has the medical director been with your facility?
- How were your last state survey results? (Ask to see a copy)
- How did you correct these deficiencies and what processes did you put in place to make sure you do not make these mistakes again?
- Has the state prohibited this facility from accepting new residents at any time during the last 2 years?
- What is your policy on family care planning conferences? Will you adjust your schedule to make sure that I can attend the meeting?
- Do you have references I can talk with?
- Can my loved one come in for a meal to see if he/she fits in and likes the facility?

Attached is a form you can use when touring facilities. This will help you keep track of which facility you liked best and those you did not care for.

Once a facility has been chosen, there are some definite steps you can take to make the process less traumatic on the resident. First, plan the admission carefully. If you know the resident becomes very difficult to deal with in the late afternoon, plan the admission for mid-morning. Next, complete the admission paperwork before your loved one actually moves into the facility. This will allow you to spend the first few hours that you are there with them getting them settled and making them feel secure in their new living environment.

Some practical things you want to be sure to do.... mark *every* piece of clothing with a permanent laundry marker. When a facility is washing the clothes for 120 people, it is common for things to occasionally end up in the wrong room, however you can help ensure getting the item back if it is properly marked. If you are going to do your loved one's laundry, post a sign on the closet door to notify staff and provide a laundry bag where dirty clothes can be placed. Also, bring in familiar things for the resident so that there is a feeling of home. However, realize that space is limited especially in a semi-private room.

A very important thing for you to remember is that the staff members of the facility are just meeting your loved one for the first time. They do not know his or her likes or dislikes, or those little nuances that make providing care go more smoothly. The best way you can help your loved one is to tell the staff, in writing, as much information as possible about your loved one...his/her likes and dislikes, typical daily schedule, pet peeves, and so on.

It is important that you get to know the people who are caring for your loved one. Most importantly, stay involved. Let everyone know how much you care and how committed you are to your loved one's care. Also understand you will not help your loved one by becoming anxious or emotional. Assure them that although this is not an ideal situation, you will be there to assist them in making it as pleasurable as possible.

Nursing Home Evaluation

As you visit nursing homes, use the following form for each place you visit. Don't expect every nursing home to score well on every question. The presence or absence of any of these items does not automatically mean a facility is good or bad. Each has its own strengths and weaknesses. Simply consider what is most important to the resident and you.

Record your observations for each question by circling a number from one to five. (If a question is unimportant to you or doesn't apply to your loved one, leave the evaluation area for that question blank.) Then total all the numbers you circled.

Your ratings will help you compare nursing homes and choose the best one for your situation. But, don't rely simply on the numbers. Ask to speak to family members of other residents. Also, contact the state Department of Health and Senior Services for information about the nursing home. You can find a report card for each facility at www.nj.gov/health/healthfacilities/index.shtml. Also, get a copy of the facility's state inspection report for the nursing home from the agency that licenses (or certifies) nursing homes or the ombudsman. You are able to view nursing home comparisons by visiting www.medicare.gov/NHCompare.

Nursing Home Evaluation Form

Name of Nursing Home: _____

Date Visited: _____

Poor==Excellent

1= = = = = 5

The Buildings and Surrounding

What is your first impression of the facility? 1 2 3 4 5

What is the condition of the facility's exterior (paint, gutters and trim)? 1 2 3 4 5

Are the grounds pleasant and well kept? 1 2 3 4 5

Do you like the view from resident's rooms and other windows? 1 2 3 4 5

Do residents with Alzheimer's disease live in a separate Alzheimer's unit? 1 2 3 4 5

Does the nursing home provide a secure outdoor area? 1 2 3 4 5

Is there a secure area where a resident with Alzheimer's Disease can safely wander on walking paths? 1 2 3 4 5

Are there appropriate areas for physical therapy and other occupational therapy? 1 2 3 4 5

Is there a well-ventilated room for smokers? 1 2 3 4 5

Are facilities for barber or beauty salon services available? 1 2 3 4 5

What is your impression of general cleanliness throughout the facility? 1 2 3 4 5

Does the facility smell clean? 1 2 3 4 5

Is there enough space in resident rooms and common areas for the number of residents? 1 2 3 4 5

How noisy are hallways and common areas? 1 2 3 4 5

Is the dining area clean and pleasant? 1 2 3 4 5

Is there room at and between tables for both residents and aides for those who need assistance with meals? 1 2 3 4 5

- Are common areas like lounges and activity rooms in use? 1 2 3 4 5
- Are residents allowed to bring pieces of furniture and other personal items to decorate their rooms? 1 2 3 4 5

The Staff, Policies and Practices

- Does the administrator know residents by name and speak to them in a pleasant, friendly way? 1 2 3 4 5
- Do staff and residents communicate with cheerful, respectful attitudes? 1 2 3 4 5
- Do staff and administration seem to work well with each other in a spirit of cooperation? 1 2 3 4 5
- Do residents get permanent assignment of staff? 1 2 3 4 5
- Do nursing assistants participate in the resident's care planning process? 1 2 3 4 5
- How good is the nursing home's record for employee retention? 1 2 3 4 5
- Does the state ombudsman visit the nursing home on a regular basis? 1 2 3 4 5
- How likely is an increase in private pay rates? 1 2 3 4 5
- Are there any additional charges not included in the daily or monthly rate? 1 2 3 4 5

Residents' Concerns

- What method is used in selecting roommates? 1 2 3 4 5
- What is a typical day like? 1 2 3 4 5
- Can residents choose what time to go to bed and wake up? 1 2 3 4 5
- Are meaningful activities available that are appropriate for resident participation? 1 2 3 4 5
- If activities are in progress, what is the level of resident participation? 1 2 3 4 5
- Can residents continue to participate in interests like gardening or have contact with pets? 1 2 3 4 5

Does the nursing home provide transportation for community outings and activities?	1	2	3	4	5
Is a van or bus with wheelchair access available?	1	2	3	4	5
Do residents on Medicaid get mental health services or occupational, speech or physical therapies if needed?	1	2	3	4	5
What is your impression of the general cleanliness and grooming of residents?	1	2	3	4	5
How are decisions about method and frequency of bathing made?	1	2	3	4	5
How do residents get their clothes laundered?	1	2	3	4	5
What happens when clothing or other items are missing?	1	2	3	4	5
Are meals appetizing and served promptly at mealtime?	1	2	3	4	5
Are snacks available between meals?	1	2	3	4	5
If residents call out for help or use a call light do they get prompt, appropriate responses?	1	2	3	4	5
Does each resident have the same nursing assistant(s) most of the time?	1	2	3	4	5
How does a resident voice a complaint if there is a problem?	1	2	3	4	5
Do residents participate in care plan meetings when they are able to?	1	2	3	4	5
Does the nursing home have an effective resident council?	1	2	3	4	5

Family Considerations

How convenient is the nursing home's location to family members who may want to visit the resident?	1	2	3	4	5
Are there areas other than the resident's room where family members can visit?	1	2	3	4	5
Does the facility have safe, well-lighted, convenient parking?	1	2	3	4	5

Are hotels/motels nearby for out-of-town family members? 1 2 3 4 5

Are area restaurants suitable for taking residents out for a meal with family members? 1 2 3 4 5

How convenient will care planning conferences be for interested family members? 1 2 3 4 5

Is an effective family council in place? 1 2 3 4 5

Can family/staff meetings be scheduled to discuss and work out any problems that may arise? 1 2 3 4 5

Total Score: _____

How to Receive the Best Care in a Nursing Home

Once you find a nursing home for your loved one, you can begin to ease the transition from one level of care to another.

The most important way you can help is to ensure that your loved one receives good care in the new environment.

If you have been providing some or all of your loved one's care, you'll notice a change in your role. Rather than functioning as a caregiver, you'll instead become a care advocate.

You will still be caring for your loved one, but in a new way.

Your key roles are to participate in planning for your loved one's care and to frequently communicate with the nursing home staff.

Care Planning

The care planning process begins with a baseline assessment. This assessment occurs soon after a resident moves into a nursing home, certainly within the first two weeks.

A team from the nursing home which may include a doctor, nurse, social worker, dietician and physical, occupational or recreational therapist, uses information from both the resident and the family about the resident's medical and emotional needs.

This baseline assessment then becomes the yardstick against which the caregivers can measure the resident's progress.

The team asks family members about the resident's medical, psychological, spiritual and social needs. You can also contribute information about your loved one's preferences and usual routine. For example, you might tell the staff, "Dad likes to listen to the radio as he falls asleep. He's been doing this since I was a child."

During the assessment process, you can help by making your own list of your loved one's needs and giving the list to a member of the assessment team. For example, you may have noticed signs of depression along with symptoms of Alzheimer's. The assessment team may not notice these signs, so your input will be invaluable.

In the space below list your loved one's medical needs:

In the space below list your loved one's psychological needs:

In the space below list your loved one's spiritual needs:

In the space below list your loved one's social needs:

In the space below list your loved one's preferences and usual routines:

The assessment team uses all the information they gather to develop an individualized formal care plan. The care plan defines specific care the resident needs and outlines strategies the staff will use to meet them. The assessment team meets during the first month of a new resident's placement at a care-planning meeting. Family members, as well as the resident, may attend.

When you go to the care plan meeting, bring along a copy of the list of needs you gave the assessment team earlier. Together, you can discuss your loved one's needs and the care plan that the team has developed. And, if some need has been overlooked, you can ensure that the assessment team addresses it during this meeting.

Federal law requires that nursing home care result in improvement, if improvement is possible. In cases where improvement is not possible, the care must maintain abilities or slow the loss of function.

For example, if your mother has a little problem with language when she moves into the nursing home, the care plan should include activities that encourage her use of language unless or until the disease's progression changes this ability.

The care plan becomes part of the nursing home contract. It should detail the resident's medical, emotional and social needs and spell out what will be done to improve (when possible) or maintain the resident's health.

According to federal law, nursing homes must review the resident's care plan every three months and whenever the resident's condition changes. It must also reassess the resident annually. At these times additional care planning meetings are held to update the resident's care plan.

For example, if your father had bladder control when he entered the nursing home, but has become incontinent, this significant change in his status means the nursing home staff must develop a new care plan that addresses his new need.

As a care advocate, you'll want to monitor your loved one's care to be sure the nursing home is providing the care outlined in the care plan. You may also attend all care planning meetings, whether regularly scheduled or when held because of a change in your loved one's health. This is the best way to ensure that your loved one receives personal and appropriate care in the nursing home.

<u>NURSING HOMES</u> <u>Bergen County</u>	MEDICARE	MEDICAID	ALZHEIMER'S UNIT
<u>ALLENDALE</u>			
Allendale Nursing Home	X	X	X
85 Harreton Road Allendale, NJ (201)825-0660			
<u>CRESSKILL</u>			
CareOne at Cresskill	X		
221 County Road Cresskill, NJ 07626 (201)567-9310			
<u>EMERSON</u>			
Armenian Nursing and Rehabilitation Center	X	X	
70 Main Street Emerson, NJ 07630 (201)261-6662			
Emerson Health Care Center	X	X	X
100 Kinderkamack Road Emerson, NJ 07630 (201)265-3700			
<u>ENGLEWOOD</u>			
The Actors' Fund Homes	X	X	X
175 West Hudson Avenue Englewood, NJ 07631 (201)871-8882			
Inglemoor Center	X	X	
333 Grand Avenue Englewood, NJ 07631 (201)568-0900			
<u>FAIRLAWN</u>			
Maple Glen Center	X	X	
12-15 Saddle River Road Fair lawn, NJ 07410 (201)797-9522			

<u>NURSING HOMES</u> <u>Bergen County (continued)</u>	MEDICARE	MEDICAID	ALZHEIMER'S UNIT
<u>HACKENSACK</u>			
CareOne Wellington 301 Union Street Hackensack, NJ 07601 (201)487-4900	X	X	
Prospect Heights Care Center 336 Prospect Avenue Hackensack, NJ 07601 (201)678-1800	X		
Regent Care Center 50 Polify Road Hackensack, NJ 07601 (201)646-1166	X	X	
<u>MAYWOOD</u>			
Maywood Center For Health And Rehabilitation 100 West Magnolia Avenue Maywood, NJ 07607 (201)843-8411	X	X	X
<u>NEW MILFORD</u>			
Woodcrest Health Care Center 800 River Road New Milford, NJ 07646 (201)967-1700	X	X	X
<u>NORWOOD</u>			
The Buckingham At Norwood Care & Rehabilitation 100 McClellan Street Norwood, NJ 07648 (201)768-6222	X	X	X
<u>OAKLAND</u>			
Oakland Care Center 20 Breakneck Road Oakland, NJ 07436 (201)337-3300	X	X	X

<u>NURSING HOMES</u> <u>Bergen County (continued)</u>	MEDICARE	MEDICAID	ALZHEIMER'S UNIT
<u>ORADELL</u>			
Oradell Health Care Center	X	X	
600 Kinderkamack Road Oradell, NJ 07649 (201)967-0002			
<u>PARAMUS</u>			
New Bridge Medical Center	X	X	X
230 E Ridgewood Avenue Paramus, NJ 07652 (201)967-4000			
CareOne at Pine Rest	X		
W-90 Ridgewood Avenue Paramus, NJ 07652 (201)652-1950			
Dellridge Health & Rehabilitation Center	X	X	
532 N. Fairview Ave Paramus, NJ 07652 (201)265-5600			
N.J. Veterans Memorial Home-Paramus	X		X
1 Veterans Drive Paramus, NJ 07652 (201)634-8401			
<u>PARK RIDGE</u>			
The Plaza Regency At Park Ridge	X	X	X
120 Noyes Drive Park Ridge, NJ 07656 (201)505-1777			
<u>RIDGEWOOD</u>			
Ridgewood Center	X	X	
330 Franklin Turnpike Ridgewood, NJ 07450 (201)447-1900			
Van Dyk Manor of Ridgewood	X		
304 S. Van Dien Avenue Ridgewood, NJ 07450 (201)445-8200			

<u>NURSING HOMES</u> <u>Bergen County</u>	MEDICARE	MEDICAID	ALZHEIMER'S UNIT
<u>ROCHELLE PARK</u>			
Bristol Manor – Alaris Health	X	X	
96 Parkway Avenue Rochelle Park, NJ 07662 (201)843-0967			
<u>ROCKLEIGH</u>			
Bergen County Health Care Center	X	X	
35 B Piermont Road Rockleigh, NJ 07647 (201)750-8310			
Jewish Home at Rockleigh	X	X	
10 Link Drive Rockleigh, NJ 07647 (201)784-1414			
<u>TEANECK</u>			
CareOne at Teaneck	X	X	
544 Teaneck Road Teaneck, NJ 07666 (201)862-3300			
Teaneck Nursing Center	X	X	X
1104 Teaneck Road Teaneck, NJ 07666 (201)833-2400			
<u>TENAFLY</u>			
County Manor Rehab and Health	X	X	
133 County Road Tenafly, NJ 07670 (201) 567-7800			
<u>WESTWOOD</u>			
CareOne Valley	X	X	X
300 Old Hook Road Westwood, NJ 07675 (201)664-888			

<u>NURSING HOMES</u> <u>Bergen County (continued)</u>	MEDICARE	MEDICAID	ALZHEIMER'S UNIT
<u>WOODCLIFF LAKE</u>			
Woodcliff Lake Health & Rehabilitation Center	X	X	
555 Chestnut Ridge Road Woodcliff Lake, NJ 07677 (201)391-0900			
<u>WYCKOFF</u>			
Christian Health Care Center	X	X	X
301 Sicomac Ave Wyckoff, NJ 07481 (201)848-5200			

<u>NURSING HOMES</u> <u>Essex County</u>	MEDICARE	MEDICAID	ALZHEIMER'S UNIT
<u>BLOOMFIELD</u>			
Job Haines Home For Aged People	X	X	X
250 Bloomfield Ave Bloomfield, NJ 07003 (973)743-0792			
Park Manor Nursing and Rehabilitation Center	X		X
23 Park Place Bloomfield, NJ 07003 (973)743-7772			
<u>CALDWELL</u>			
St. Catherine of Siena	X	X	
7 Ryerson Avenue Caldwell, NJ 07006 (973)226-1577			

<u>NURSING HOMES</u> <u>Essex County (continued)</u>	MEDICARE	MEDICAID	ALZHEIMER'S UNIT
<u>CEDAR GROVE</u>			
Arbor Glen Center – Genesis Health 25 E Lindsley Road Cedar Grove, NJ 07009 (973)256-7220	X	X	
Waterview Center - Genesis 536 Ridge Road Cedar Grove, NJ 07009 (973)239-9300	X	X	X
The Canterbury At Cedar Grove Alaris 398 Pompton Avenue Cedar Grove, NJ 07009 (973)239-7600	X	X	
St. Joe's (St. Vincent's) Nursing Home 315 East Lindsley Road Cedar Grove, NJ 07009 (973)754-4800	X	X	X
<u>EAST ORANGE</u>			
Brookhaven Health Care Center 120 Park End Place East Orange, NJ 07018 (973)676-6221	X	X	
New Grove Manor 101 North Grove Street East Orange, NJ 07017 (973)672-1700	X	X	
Park Crescent Healthcare & Rehabilitation Center 480 Parkway Drive East Orange, NJ 07017 (973)674-2700	X	X	

<u>NURSING HOMES</u> <u>Essex County (continued)</u>	MEDICARE	MEDICAID	ALZHEIMER'S UNIT
<u>EAST ORANGE (continued)</u>			
Windsor Gardens Care Center	X	X	
140 Park Ave East Orange, NJ 07017 (973)677-1500			
<u>IRVINGTON</u>			
Chancellor Specialty Care Center	X	X	
155 Fortieth Street Irvington, NJ 07111 (973)232-3100			
<u>LIVINGSTON</u>			
Inglemoor Rehabilitation and Care Center of Livingston	X	X	X
311 S Livingston Avenue Livingston, NJ 07039 (973)994-0221			
CareOne At Livingston	X	X	X
68 Passaic Avenue Livingston, NJ 07039 (973)758-9000			
<u>MAPLEWOOD</u>			
Winchester Gardens	X	X	
333 Elmwood Ave Maplewood, NJ 07040 862-236-0247			
<u>MONTCLAIR</u>			
Gates Manor	X	X	X
111-115 Gates Avenue Montclair, NJ 07042 (973)746-4616			
Little Nursing Home	X		
71 Christopher Street Montclair, NJ 07042 (973)744-5518			
Mountainside Hospital	X		
One Bay Avenue Montclair, NJ 07042 (973)429-6949			

<u>NURSING HOMES</u> <u>Essex County (continued)</u>	MEDICARE	MEDICAID	ALZHEIMER'S UNIT
<u>NEWARK</u>			
Forest Hill Healthcare Center	X	X	X
497 Mt. Prospect Avenue Newark, NJ 07104 (973)482-5000			
New Community Extended Care Facility	X	X	
266 S Orange Ave Newark, NJ 07103 (973)624-2020			
New Vista Nursing and Rehabilitation Center	X	X	
300 Broadway Newark, NJ 07104 (973)484-4222			
Sinai Post-Acute Health and Extended Care Facility	X	X	
65 Jay Street Newark, NJ 07103 (973)483-6800			
<u>ORANGE</u>			
The Pope John Paul II Pavilion at St. Mary's Life Center	X	X	
135 South Center Street Orange, NJ 07050 (973)266-3000			
White House Healthcare & Rehabilitation Center	X	X	
560 Berkeley Avenue Orange, NJ 07050 (973)672-6500			
<u>WEST CALDWELL</u>			
Lutheran Social Ministries at Crane's Mill	X		
459 Passaic Avenue West Caldwell, NJ 07006 (973)276-3016			

<u>NURSING HOMES</u> <u>Essex County (continued)</u>	MEDICARE	MEDICAID	ALZHEIMER'S UNIT
<u>WEST CALDWELL (continued)</u>			
West Caldwell Care Center	X	X	
165 Fairfield Ave West Caldwell, NJ 07006 (973)226-1100			
<u>WEST ORANGE</u>			
Daughters of Israel Pleasant Valley Home	X	X	X
1155 Pleasant Valley Way West Orange, NJ 07052 (973)731-5100			
Green Hill	X	X	X
103 Pleasant Valley Way West Orange, NJ 07052 (973)731-2300			
Alaris Health at West Orange	X	X	
5 Brook End Drive West Orange, NJ 07052 (973)324-3000			
Stratford Manor Care and Rehabilitation Center	X	X	
787 Northfield Avenue West Orange, NJ 07052 (973)731-4500			
Genesis Healthcare – Summit Ridge Center	X	X	X
20 Summit Street West Orange, NJ 07052 (973)736-2000			

<u>NURSING HOMES</u> <u>Hudson County</u>	MEDICARE	MEDICAID	ALZHEIMER'S UNIT
<u>BAYONNE</u>			
Bayonne Hospital Center Transitional Care Unit	X		
29 East 29 th Street Bayonne, NJ 07002 (201)858-7330			

<u>NURSING HOMES</u> <u>Hudson County (continued)</u>	MEDICARE	MEDICAID	ALZHEIMER'S UNIT
<u>GUTTENBURG</u>			
Alaris Health Blvd East 6819 Boulevard East Guttenberg, NJ 07093 (201)868-3600	X	X	
<u>JERSEY CITY</u>			
Hamilton Park Allaris Health 525 Monmouth Street Jersey City, NJ 07302 (201)653-8800	X	X	
Alaris Health Care Center 178-198 Ogden Avenue Jersey City, NJ 07307 (201)963-1800	X	X	
Majestic Rehab and Nursing Center 620 Montgomery Street Jersey City, NJ 07302 (201)435-0033	X	X	
Peace Care St. Joseph's 537 Pavonia Avenue Jersey City, NJ 07306 (201)653-8300	X	X	X
Alaris of Newport Nursing & Rehabilitation Center 198 Stevens Avenue Jersey City, NJ 07305 (201)451-9000	X	X	
Peace Care of St. Ann's 198 Old Bergen Road Jersey City, NJ 07305 1-888-560-5995	X	X	X
<u>KEARNY</u>			
Alaris at Belgrove 195 Belgrove Drive Kearny, NJ 07032 (973)844-4800	X	X	

<u>NURSING HOMES</u> <u>Hudson County (continued)</u>	MEDICARE	MEDICAID	ALZHEIMER'S UNIT
<u>KEARNY (continued)</u>			
Alaris Health of Kearny	X	X	
206 Bergen Avenue Kearny, NJ 07032 (201)955-7067			
<u>NORTH BERGEN</u>			
<u>Hudson Hills Senior Living</u>	X	X	X
3505 Bergen Tpke North Bergen, NJ 07047 (201)867-3585			
The Harborage	X	X	
7600 River Road North Bergen, NJ 07047 (201)854-5400			
Hudson View Care & Rehabilitation Center	X	X	X
9020 Wall Street North Bergen, NJ 07047 (201)861-4040			
<u>SECAUCUS</u>			
Hudson Manor Health Care Center	X	X	
595 County Avenue Secaucus, NJ 07094 (201)863-8866			
<u>Union City</u>			
Castle Hill Health Care Center	X	X	
615 23 rd Street Union City, NJ 07087 (201)348-0818			
Manhattanview Nursing Home	X	X	
3200 Hudson Avenue Union City, NJ 07087 (201)325-8400			

<u>NURSING HOMES</u> <u>Hunterdon County</u>	MEDICARE	MEDICAID	ALZHEIMER'S UNIT
<u>CALIFON</u>			
Little Brook Nursing and Convalescent Home	X	X	
78 Sliker Road Califon, NJ 07830 (908)832-2220			
<u>FLEMINGTON</u>			
Hunterdon Care Center	X	X	X
1 Leisure Court Flemington, NJ 08822 (908)788-9292			
<u>FRENCHTOWN</u>			
Valley View Health Care Center	X	X	X
117 County Road 513 Frenchtown, NJ 08825 (908)996-4112			
<u>LEBANON</u>			
Rolling Hills Care Center	X	X	
16 Cratetown Road Lebanon, NJ 08833 (908)236-2011			
<u>PITTSTOWN</u>			
Country Arch Care Center	X	X	
114 Pittstown Road Pittstown, NJ 08867 (908)735-6600			

<u>NURSING HOMES</u> <u>Middlesex County</u>	MEDICARE	MEDICAID	ALZHEIMER'S UNIT
<u>CRANBURY</u>			
The Elms of Cranbury	X	X	
61 Maplewood Avenue Cranbury, NJ 08512 (609)395-0641			
<u>EAST BRUNSWICK</u>			
CareOne at East Brunswick	X	X	
599 Cranbury Road East Brunswick, NJ 08816 (732)967-0100			

<u>NURSING HOMES</u> <u>Middlesex County (continued)</u>	MEDICARE	MEDICAID	ALZHEIMER'S UNIT
<u>EDISON</u>			
Brighton Gardens of Edison 1801 Oak Tree Road Edison, NJ 08820 (732)767-1031	X	X	X
CareOne at the Highlands 1350 Inman Avenue Edison, NJ 08820 (908)754-7100	X	X	✓
JFK Hartwyck at Oak Tree 2048 Oak Tree Road Edison, NJ 08820 (732)906-2100	X	X	
New Jersey Veterans Memorial Home, Menlo Park 132 Evergreen Road Edison, NJ 08818 (732)452-4100	X		
Roosevelt Care Center One Roosevelt Drive Edison, NJ 08837 (732)321-6800	X	X	X
<u>MONMOUTH JUNCTION</u>			
Park Place Center – Genesis Health 2 Deer Park Drive Monmouth Junction, NJ 08852 (732)274-1122	X	X	
<u>MONROE TOWNSHIP</u>			
Cranbury Center – Genesis Health 292 Applegarth Road Monroe Township, NJ 08831 (609)860-2500	X	X	X

<u>NURSING HOMES</u> <u>Middlesex County (continued)</u>	MEDICARE	MEDICAID	ALZHEIMER'S UNIT
<u>MONROE TOWNSHIP (continued)</u>			
The Gardens at Monroe Healthcare and Rehabilitation 189 Applegarth Road Monroe Township, NJ 08831 (609)448-7036	X	X	
Monroe Village Health Care Center One David Brainerd Drive Monroe Township, NJ 08831 (732)521-6400	X	X	X
<u>NEW BRUNSWICK</u>			
Francis E. Parker Memorial Home, Parker at Landing Lane 501 Easton Avenue New Brunswick, NJ 08901 (732)545-3110	X	X	
Rose Mountain Care Center US Routes 1 & 18 New Brunswick, NJ 08901 (732)828-2400	X	X	
<u>OLD BRIDGE</u>			
Preferred Care at Old Bridge 6989 Route 18 South Old Bridge, NJ 08857 (732)360-2277	X	X	X
Reformed Church Home 1990 Route 18 North Old Bridge, NJ 08857 (732)607-9230	X	X	
Roosevelt Care Center at Old Bridge 1133 Marlboro Road Old Bridge, NJ 08857 (732)360-9830	X	X	X
Summer Hill Nursing Home 111 Route 516 Old Bridge, NJ 08857 (732)254-8200	X	X	

<u>NURSING HOMES</u> <u>Middlesex County (continued)</u>	MEDICARE	MEDICAID	ALZHEIMER'S UNIT
<u>PERTH AMBOY</u>			
Amboy Care Center	X	X	X
1 Lindberg Avenue Perth Amboy, NJ 08861 (732)826-0500			
AristaCare at Alameda Center	X	X	X
303 Elm Street Perth Amboy, NJ 08861 (732)442-9540			
<u>PISCATAWAY</u>			
Francis E. Parker Memorial Home, Parker at River Road	X		
1421 River Road Piscataway, NJ 08854 (732)545-8330			
<u>PLAINSBORO</u>			
Merwick Windsor Care & Rehabilitation Center	X	X	X
100 Plainsboro Road Plainsboro, NJ 08536 (609)759-6000			
<u>SOUTH AMBOY</u>			
The Briarwood Care & Rehabilitation Center	X	X	
901 Ernston Road South Amboy, NJ 08879 1-888-481-8704			
<u>SOUTH PLAINFIELD</u>			
AristaCare at Cedar Oaks	X	X	X
1311 Durham Avenue South Plainfield, NJ 07080 (732)287-9555			
<u>WOODBRIIDGE</u>			
St. Joseph's Senior Home, Nursing Center	X	X	✓
1-3 St. Joseph's Terrace Woodbridge, NJ 07095 (732)750-0077			

<u>NURSING HOMES</u> <u>Morris County</u>	MEDICARE	MEDICAID	ALZHEIMER'S UNIT
<u>BOONTON</u>			
Merry Heart of Boonton Township	X	X	X
199 Powerville Road Boonton, NJ 07005 (973)334-2454			
New Jersey Firemen's Home			
565 Lathrop Avenue Boonton, NJ 07005 (973)334-0024			
<u>CHATHAM</u>			
Garden Terrace Nursing Home			
361 Main Street Chatham, NJ 07928 (973)635-0899			
Chatham Hills			
415 Southern Blvd Chatham, NJ 07928 (973)822-1500	X	X	X
<u>DENVILLE</u>			
The Oaks at Denville			
21 Pocono Road Denville, NJ 07834 (973)586-5000	X		X
<u>DOVER</u>			
The Dwelling Place at Saint Clare's			
400 West Blackwell Street Dover, NJ 07801 (973)989-3500	X	X	
Regency Grande Nursing and Rehabilitation Center			
65 North Sussex Street Dover, NJ 07801 (973)361-5200	X	X	X
<u>FLORHAM PARK</u>			
Cheshire Home			
9 Ridgedale Avenue Florham Park, NJ 07932 (973)966-1232	X	X	

<u>NURSING HOMES</u> <u>Morris County (continued)</u>	MEDICARE	MEDICAID	ALZHEIMER'S UNIT
<u>FLORHAM PARK (continued)</u>			
Saint Anne Villa 190 Park Avenue Florham Park, NJ 07932 (973)867-1502	X	X	X
<u>HACKETTSTOWN</u>			
Heath Village 430 Schooley's Mountain Road Hackettstown, NJ 07840 (908)852-4801	X	X	
<u>LINCOLN PARK</u>			
The Renaissance Rehab & Nursing Center at Lincoln Park 521 Pine Brook Road Lincoln Park, NJ 07035 (973)696-3300	X	X	X
<u>MENDHAM</u>			
Holly Manor Center – Genesis Health 84 Cold Hill Road Mendham, NJ 07945 (973)543-2500	X	X	
<u>MADISON</u>			
Pine Acres Convalescent Center 51 Madison Ave Madison, NJ 07940 (973)377-2124	X	X	X
<u>MORRIS PLAINS</u>			
Morris View Healthcare Center 540 West Hanover Avenue Morris Plains, NJ 07950 (973)285-2800	X	X	X

<u>NURSING HOMES</u> <u>Morris County (continued)</u>	MEDICARE	MEDICAID	ALZHEIMER'S UNIT
<u>MORRISTOWN</u>			
CareOne At Madison Avenue	X	X	
151 Madison Avenue Morristown, NJ 07960 (973)656-2700			
Morris Hills Center – Genesis Health	X	X	X
77 Madison Avenue Morristown, NJ 07960 (973)540-9800			
<u>PARSIPPANY</u>			
CareOne at Morris	X	X	
100 Mazdabrook Road Parsippany-Troy Hills, NJ 07054 (973)739-9494			
Troy Hills Center – Genesis Health	X	X	
200 Reynolds Avenue Parsippany, NJ 07054 (973)887-8080			
<u>POMPTON PLAINS</u>			
Cedar Crest Village/Renaissance Gardens (Long Term Care)	X	X	X
4 Cedar Crest Village Drive Pompton Plains, NJ 07444 (973)831-3504			
<u>SUCCASUNNA</u>			
Merry Heart Nursing Home	X	X	X
200 Rt 10 West Succasunna, NJ 07876 (973)584-4000			
<u>WHIPPANY</u>			
CareOne at Hanover Township	X	X	
101 Whippany Road Whippany, NJ 07981 (973)599-7500			

<u>NURSING HOMES</u> <u>Passaic County</u>	MEDICARE	MEDICAID	ALZHEIMER'S UNIT
<u>BLOOMINGDALE</u>			
The Health Center At Bloomingdale	X	X	
255 Union Avenue Bloomingdale, NJ 07403 (973)283-1700			
<u>CLIFTON</u>			
Daughters Of Miriam Center	X	X	X
155 Hazel Street Clifton, NJ 07015 (973)772-3700			
<u>Howell</u>			
Autumn Lake Center	X	X	
4201 Route 9 Howell, NJ 07731 (732) 358-6883			
<u>Haskell</u>			
The Wanaque Center	X	X	
1433 Ringwood Avenue Haskell, NJ 07420 (973)839-2119			
<u>NORTH HALEDON</u>			
Holland Christian Home			
151 Graham Avenue North Haledon, NJ 07508 (973)427-4087			
<u>PASSAIC</u>			
Chestnut Hill Nursing Center	X	X	X
360 Chestnut Street Passaic, NJ 07055 (973)777-7800			
Hamilton Plaza Nursing & Rehabilitation Center	X	X	
56 Hamilton Avenue Passaic, NJ 07055 (973)773-7070			

<u>NURSING HOMES</u> <u>Passaic County (continued)</u>	MEDICARE	MEDICAID	ALZHEIMER'S UNIT
<u>PATERSON</u>			
Doctors Subacute Care	X	X	
59 Birch Street Paterson, NJ 07522 (973)942-8899			
Riverview Post-Acute Care Center	X	X	
77 East 43 rd Street Paterson, NJ 07514 (973)754-6700			
<u>TOTOWA</u>			
St. Joseph's Home For Elderly	X	X	
140 Shepherd Lane Totowa, NJ 07512 (973)942-0300			
<u>WAYNE</u>			
CareOne at Wayne (Skilled Nursing Facility)	X		X
493 Black Oak Ridge Road Wayne, NJ 07470 (973)692-9500			
Lakeview Subacute Care Center	X	X	
130 Terhune Drive Wayne, NJ 07470 (973)839-4500			
Llanfair House Care & Rehabilitation Center	X	X	X
1140 Black Oak Ridge Road Wayne, NJ 07470 (973)835-7443			
Oak Ridge Rehabilitation & Nursing Center	X	X	X
261 Terhune Drive Wayne, NJ 07470 (973)835-3871			

<u>NURSING HOMES</u> <u>Passaic County (continued)</u>	MEDICARE	MEDICAID	ALZHEIMER'S UNIT
<u>WAYNE (continued)</u>			
Preakness Healthcare Center	X	X	X
305 Oldham Road Wayne, NJ 07470 (973)585-2132			
Regency Gardens Nursing Center	X	X	X
296 Hamburg Turnpike Wayne, NJ 07470 (973)790-5800			
The Atrium At Wayne Subacute & Rehabilitation	X	X	X
1120 Alps Road Wayne, NJ 07474 (973)694-2100			
Wayne View Care Center	X	X	X
2020 Rt 23 North Wayne, NJ 07470 (973)305-8400			
<u>WEST MILFORD</u>			
Milford Manor	X	X	
69 Maple Road West Milford, 07480 (973)697-5640			

<u>NURSING HOMES</u> <u>Somerset County</u>	MEDICARE	MEDICAID	ALZHEIMER'S UNIT
<u>BASKING RIDGE</u>			
Fellowship Village	X		X
8000 Fellowship Drive Basking Ridge, NJ 07920 (908)580-3800			
<u>BOUND BROOK</u>			
CareOne at Somerset Valley Nursing Center	X		
1621 Route 22 West Bound Brook, NJ 08805 (732)469-2000			

<u>NURSING HOMES</u> <u>Somerset County (continued)</u>	MEDICARE	MEDICAID	ALZHEIMER'S UNIT
<u>BRIDGEWATER</u>			
Bridgeway Care Center 270 Route 28 Bridgewater, NJ 08807 (908)722-7022	X	X	X
Green Knoll Center – Genesis Health 875 Route 202-206 North Bridgewater, NJ 08807 (908)526-8600	X	X	X
Laurel Circle 100 Monroe Street Bridgewater, NJ 08807 (908)595-6500	X		X
N.J. Eastern Star Home, Inc. 111 Finderne Avenue Bridgewater, NJ 08807 (908)722-4140	X	X	
<u>GREEN BROOK</u>			
Abingdon Center – Windsor Care 303 Rock Avenue Green Brook, NJ 08812 (732)968-5500	X	X	
<u>HILLSBOROUGH</u>			
All American at Hillsborough 351 Route 206 Hillsborough, NJ 08844 (908) 829-0798	X		X
Bridgeway Care & Rehabilitation Center at Hillsborough 395 Amwell Road Hillsborough, NJ 08844 (908)281-4400	X	X	X

<u>NURSING HOMES</u> <u>Somerset County (continued)</u>	MEDICARE	MEDICAID	ALZHEIMER'S UNIT
<u>HILLSBOROUGH (continued)</u>			
Foothill Acres Rehabilitation and Nursing Center	X	X	X
39 East Mountain Road Hillsborough, NJ 08844 (908)369-8711			
<u>RARITAN</u>			
Raritan Health & Extended Care	X	X	
633 Route 28 Raritan, NJ 08869 (908)526-8950			
<u>SKILLMAN</u>			
Stonebridge At Montgomery	X		X
100 Hollinshead Spring Road Skillman, NJ 08558 (609)759-3634			
<u>SOMERSET</u>			
Parker at McCarrick Care Center	X	X	
15 Dellwood Lane Somerset, NJ 08873 (732)545-4200			
Regency Jewish Heritage Nursing and Rehabilitation Center	X	X	
380 Demott Lane Somerset, NJ 08873 (732)873-2000			
Willow Creek Care Center – Genesis	X	X	
1165 Easton Avenue Somerset, NJ 08873 (732)246-4100			
<u>WATCHUNG</u>			
McAuley Hall Health Care Center	X	X	
1633 Highway 22 Watchung, NJ 07069 (908)754-3663			

<u>NURSING HOMES</u> <u>Sussex County</u>	MEDICARE	MEDICAID	ALZHEIMER'S UNIT
<u>ANDOVER</u>			
Andover Subacute & Rehabilitation I	X	X	X
1 O'Brien Lane Andover, NJ 07821 (973)383-6200			
Andover Subacute & Rehabilitation II	X	X	X
99 Mulford Road Andover, NJ 07821 (973)383-6200			
<u>NEWTON</u>			
Barn Hill Care Center – Genesis	X	X	X
249 High Sreet Newton, NJ 07860 (973)383-5600			
Bristol Glen (SNF)	X	X	X
200 Bristol Glen Drive Newton, NJ 07860 (973)300-5788			
Homestead Rehab and Care Center	X	X	X
129 Morris Turnpike Newton, NJ 07860 (973)948-5400			
Valley View Care Center	X	X	
1 Summit Avenue Newton, NJ 07860 (973)383-1450			

<u>NURSING HOMES</u> <u>Union County</u>	MEDICARE	MEDICAID	ALZHEIMER'S UNIT
<u>BERKELEY HEIGHTS</u>			
Autumn Lake Healthcare	X	X	X
35 Cottage Street Berkeley Heights, NJ 07922 (908)897-1000			

<u>NURSING HOMES</u> <u>Union County (continued)</u>	MEDICARE	MEDICAID	ALZHEIMER'S UNIT
<u>BERKELEY HEIGHTS</u>			
Runnells Specialized Hospital	X	X	X
40 Watchung Way Berkeley Heights, NJ 07922 (908)771-5807			
<u>CLARK</u>			
Clark Nursing and Rehabilitation Center	X	X	
1213 Westfield Avenue Clark, NJ 07066 (732)396-7100			
<u>CRANFORD</u>			
Cranford Park	X	X	X
600 Lincoln Park East Cranford, NJ 07016 (908)276-7100			
Cranford Health and Extended Care Center	X	X	
205 Birchwood Avenue Cranford, NJ 07016 (908)272-6660			
<u>ELIZABETH</u>			
Brother Bonaventure Extended Care and Rehabilitation Center – Trinitas	X	X	
655 East Jersey Street Elizabeth, NJ 07206 (908)994-7178			
Elizabeth Nursing and Rehabilitation Center	X	X	
1048 Grove Street Elizabeth, NJ 07202 (908)354-0002			

<u>NURSING HOMES</u> <u>Union County (continued)</u>	MEDICARE	MEDICAID	ALZHEIMER'S UNIT
<u>ELIZABETH (continued)</u>			
Elmora Hills Health & Rehabilitation Center	X	X	
225 W Jersey Street Elizabeth, NJ 07202 (908)353-1220			
Plaza Healthcare and Rehabilitation Center	X	X	
456 Rahway Avenue Elizabeth, NJ 07202 (908)354-1300			
<u>LINDEN</u>			
Delaire Nursing & Convalescent Center	X	X	X
400 W Stimpson Avenue Linden, NJ 07036 (908)862-3399			
<u>MOUNTAINSIDE</u>			
ManorCare Health Services - Mountainside	X	X	X
1180 Route 22 West Mountainside, NJ 07092 (908)654-0020			
<u>NEW PROVIDENCE</u>			
ManorCare Health Services - New Providence	X	X	X
144 Gales Drive New Providence, NJ 07974 (908)464-8600			
<u>PLAINFIELD</u>			
AristaCare at Norwood Terrace	X	X	
40 Norwood Avenue Plainfield, NJ 07060 (908)769-1400			
JFK Hartwyck At Cedar Brook	X	X	X
1340 Park Ave Plainfield, NJ 07060			

(908)754-3100			
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<u>NURSING HOMES</u> <u>Union County (continued)</u>	MEDICARE	MEDICAID	ALZHEIMER'S UNIT
<u>PLAINFIELD (continued)</u>			
The Woodlands - Genesis	X	X	
1400 Woodland Avenue Plainfield, NJ 07060 (908)753-1113			
<u>RAHWAY</u>			
Alaris Health at Riverton	X	X	
1777 Lawrence Street Rahway, NJ 07065 (732)499-7927			
Robert Wood Johnson University Hospital at Rahway	X	X	
865 Stone Street Rahway, NJ 07065 (732)381-4200			
<u>SCOTCH PLAINS</u>			
Ashbrook Care and Rehabilitation Center – Windsor Health	X	X	
1610 Raritan Road Scotch Plains, NJ 07076 (908)889-5500			
<u>UNION</u>			
Cornell Hall Care And Rehabilitation Center – Windsor Health	X	X	
234 Chestnut Street Union, NJ 07083 (908)687-7800			
<u>VAUXHALL</u>			
South Mountain Healthcare & Rehabilitation	X	X	
2385 Springfield Avenue Vauxhall, NJ 07088 (908)688-3400			
<u>WESTFIELD</u>			
Westfield Center – Genesis	X	X	X
1515 Lamberts Mill Road Westfield, NJ 07090			

(908)233-9700			
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<u>NURSING HOMES</u> <u>Warren County</u>	MEDICARE	MEDICAID	ALZHEIMER'S UNIT
<u>COLUMBIA</u>			
Clover Rest Home	X	X	
28 Washington Street Columbia, NJ 07832 (908)496-4307			
<u>HACKETTSTOWN</u>			
House Of The Good Shepherd	X	X	
798 Willow Grove Street Hackettstown, NJ 07840 (908)852-1430			
<u>HOPE</u>			
Forest Manor Health Care Center	X	X	X
145 State Park Road Hope, NJ 07844 (908)459-4128			
<u>OXFORD</u>			
Warren Haven	X	X	X
350 Oxford Road Oxford, NJ 07863 (908)475-7700			
<u>PHILLIPSBURG</u>			
Brakeley Park Center - Genesis	X	X	
290 Red School Lane Phillipsburg, NJ 08865 (908)859-2800			
Lopatcong Center - Genesis	X	X	
390 Red School Lane Phillipsburg, NJ 08865 (908)859-0200			
Phillipsburg Center - Genesis	X	X	
843 Wilbur Avenue Phillipsburg, NJ 08865 (908)454-2627			

Division of Assets and Medicaid Planning....

How to Pay for Nursing Home Care Without Going Broke

One of the biggest concerns people have about nursing home care is how to pay for that care.

There are basically five ways that you can pay the cost of a nursing home:

1. **Long Term Care Insurance** - If you are fortunate enough to have this type of coverage, it may go a long way toward paying the cost of the nursing home. Unfortunately, there have been many changes in the long-term care insurance industry in the last few years and most people facing a nursing home stay do not have this coverage.

2. **Pay with Your Own Funds** - This is the method many people are required to use at first. Quite simply, it means paying for the cost of a nursing home out of your own pocket. Unfortunately, with nursing home bills averaging approximately \$13,000 per month or more in our area, few people can afford a long-term stay in a nursing home.

3. **Veterans Administration** – The United States Veterans Administration operates over 100 nursing facilities. Nursing home care is provided without cost to Veterans with service-connected disabilities. For other Veterans there are eligibility factors, including an income limit. The New Jersey Veterans Administration operates 3 homes for New Jersey Veterans and their families. Eligibility requirements vary for Veterans, their spouses and parents.

4. **Medicare** - This is the national health insurance program primarily for people 65 years of age and older, certain younger disabled people, and people with kidney failure. Medicare provides short-term assistance with nursing home costs, but only if you meet the strict qualification rules.

5. **Medicaid** - This is a federal and state funded and state administered medical benefit program which can pay for the cost of the nursing home if certain asset and income tests are met.

Since the first two methods of private pay (i.e. using your own funds and long-term care insurance) are self-explanatory and the third method is only available to a small segment of the population, our discussion will concentrate on Medicare and Medicaid.

What About Medicare?

There is a great deal of confusion about Medicare and Medicaid.

Medicare is the federally funded and state administered health insurance program primarily designed for older individuals (i.e. those over age 65). There are some limited long-term care benefits that can be available under Medicare. In general, if you are enrolled in the traditional Medicare plan, and you've had a hospital stay of at least three days, and then you are admitted into a skilled nursing facility (often for rehabilitation or skilled nursing care), Medicare may pay **for a while**. (If you are a Medicare Managed Care Plan beneficiary, a three-day hospital stay may not be required to qualify.) If you qualify, traditional Medicare **may** pay the full cost of the nursing home stay for the first 20 days and **can** continue to pay the cost of the nursing home stay for the *next* 80 days, but with a deductible that's \$170.50 per day(2019). Some Medicare supplemental insurance policies will pay the cost of that deductible. For Medicare Managed Care Plan enrollees, there is no deductible for days 21 through 100, as long as the strict qualifying rules continue to be met. So, in the best-case scenario, the traditional Medicare or the Medicare Managed Care Plan may pay up to 100 days for each "spell of illness." In order to qualify for this 100 days of coverage, however, the nursing home resident must be receiving daily "skilled care" and generally must continue to "improve." (Note: Once the Medicare and Managed Care beneficiary has not received a Medicare covered level of care for 60 consecutive days, the beneficiary may again be eligible for the 100 days of skilled nursing coverage for the next spell of illness.)

While it's never possible to predict at the outset how long Medicare will cover the rehabilitation, from our experience, it usually falls far short of the 100 day maximum. Even if Medicare does cover the 100 day period, what then? What happens after the 100 days of coverage have been used?

At that point, in either case you're back to one of the other alternatives...long-term care insurance, paying the bills with your own assets, or qualifying for Medicaid.

What is Medicaid?

Medicaid is a benefits program which is primarily funded by the federal government and administered by each state. This means that the Medicaid rules can, and do, vary from state to state. The information in this guide deals only with New Jersey's Medicaid program.

One primary benefit of Medicaid is that, unlike Medicare (which only pays for skilled nursing), the Medicaid program will pay for long-term care in a nursing home once you've qualified. Medicare does not pay for treatment for all diseases or conditions. For example, a long-term stay in a nursing home may be caused by Alzheimer's or Parkinson's disease, and even though the patient receives medical care, the treatment will not be paid for by Medicare. These stays are called custodial nursing stays. Medicare does not pay for custodial nursing home stays. In that instance, you'll either have to pay privately (i.e. use long term care insurance or your own funds), or you'll have to qualify for Medicaid.

New Jersey's Medicaid Programs

New Jersey has two programs that pay for nursing home care, "Medicaid Only" and "Medically Needy". Medicaid Only has broader coverage than Medically Needy, which does not cover in-patient hospital care, pharmaceuticals outside of the institution, or chiropractic services. The financial requirements of the two programs differ as well. Medicaid Only recipients must have no more than \$2313 (in 2019) per month of income. (This number increases a little every year to keep pace with inflation). Those applicants with greater income can qualify under the Medically Needy program. If the income limit can be met, the Medicaid Only program is the more desirable one.

Why Plan for Medicaid?

As life expectancies and long-term care costs continue to rise, the challenge quickly becomes how to pay for these services. Many people cannot afford to pay \$13,000 per month or more for the cost of a nursing home, and those who can pay for a little while may find their life savings wiped out in a matter of months, rather than years.

Fortunately, the Medicaid Program is there to help. In fact, in our lifetime, Medicaid has become the long-term care insurance of the middle class. But the eligibility to receive Medicaid benefits requires that you pass certain tests on the amount of income and assets that you have. The reasons for Medicaid planning are simple. First, you need to provide enough assets for the security of your loved ones -- they too may have a similar crisis. Second, the rules are extremely complicated and confusing. Not only that, but Medicaid rules are constantly changing, and you need to be correctly informed. Without planning and advice, many people **spend more than they should** and their family security is jeopardized.

Exempt Assets and Countable Assets: What Can you Keep and What is at Risk?

To qualify for Medicaid, applicants must pass some fairly strict tests on the amount of assets they can keep. To understand how Medicaid works, we first need to review what are known as *exempt (non-countable)* and *non-exempt (countable) assets*.

Exempt assets are those, which Medicaid will not take into account (at least for the time being). In general, the following are the primary exempt assets:

- **Home**, For a single person, home equity must be less than \$878,000. The home must be the principal place of residence. The nursing home resident may be required to show some "intent to return home" even if this never actually takes place.
- **\$2,000 cash** or other countable asset.
- **Personal belongings and household goods**.
- **One car** is totally excluded if necessary for employment or as a means of transportation for medical treatment. Otherwise \$4500 of the value of a car is excluded.

- **Medical devices**, wheelchairs, prosthetic devices and similar equipment unless others in the household use them as well.
- **Burial spaces** and certain related items for applicant and spouse.
- Up to \$1,500 designated as a burial fund for applicant and spouse.
- **Irrevocable prepaid funeral contract.**
- **Cash value of life insurance** if face value is \$1,500 or less.

All other assets are generally *non-exempt*, and are countable. Basically, all money and property, and any item that can be valued and turned into cash, is a *countable asset* unless it is one of those assets listed above as exempt. This includes:

- Cash, savings, and checking accounts, credit union share and draft accounts.
- Certificates of deposit.
- U.S. Savings Bonds.
- Individual Retirement Accounts (IRA), Keogh plans (401K, 403B).
- Trusts (depending on the terms of the trust)
- Real estate (other than the residence).
- More than one car.

While the Medicaid rules themselves are complicated and tricky, it's safe to say that a single person will qualify for Medicaid as long as he/she has only exempt assets plus a small amount of cash and/or money in the bank, up to \$2,000.

Some Common Questions

I've added my kids' names to our bank account. Do they still count?

Yes. The entire amount is counted unless you can prove some or all of the money was contributed by the other person who is on the account.

Can't I just Give My Assets Away?

Many people wonder, can't I give my assets away? The answer is, generally, No. The law has severe penalties for people who simply give away their assets to create Medicaid eligibility. So even though the Federal Gift Tax laws allow you to give away up to \$15,000 per year *without gift tax consequences*, those gifts could result in a period of ineligibility for Medicaid.

Though some families do spend virtually all of their savings on nursing home care, Medicaid often does not require it. There are a number of strategies which can be used to protect family financial security.

Should I Prepay my Funeral?

Generally, yes. We all know that we will pass away eventually. A person on Medicaid can only have \$2,000 in countable assets. Certainly, this is not enough to pay for an average funeral. It is usually best to pay for the funeral in advance. It converts countable assets to non-countable assets. But when you prepay your funeral it can make a difference. For a married couple it is usually best to wait until after the person enters the nursing home. This is when, from a Medicaid planning perspective, the couple will get the most benefit in preserving family assets.

Medicaid Planning for Married Couples

There is more flexibility in Medicaid planning for married couples, as opposed to planning for a single person. The Medicaid law, in effect, recognizes that it makes little sense to impoverish both spouses when only one needs to qualify for Medicaid assistance for nursing home care.

As a result of this recognition, the law allows the spouse at home (called the "Community Spouse") to keep a certain amount of countable assets in his/her own name, so as to avoid being impoverished in the community. This amount is called the Community Spouse Resource Allowance (CSRA). Currently, the CSRA is \$126,420 (for 2019). Remember, the nursing home spouse is allowed to keep up to \$2,000 in his/her own name.

Each state also establishes a monthly income floor for the at-home spouse. This is called the Minimum Monthly Maintenance Needs Allowance. This permits the community spouse to keep a minimum monthly income ranging from about \$2,057 to \$3,160 (for 2019).

If the community spouse does not have at least \$2,057 in income, then he or she is allowed to take the income of the nursing home spouse in an amount large enough to reach the Minimum Monthly Maintenance Needs Allowance (i.e., up to at least \$2,057). The nursing home spouse's remaining income goes to the nursing home. This avoids the necessity (hopefully) for the at-home spouse to dip into savings each month, which would result in gradual impoverishment.

To illustrate, assume the at-home spouse receives \$800 per month in Social Security. Also assume that her needs are calculated to be the minimum of \$2,057. With her Social Security, she is \$1,257 short each month.

\$2,057.00	at-home spouse's monthly needs (as determined by formula)
<u>\$800.00</u>	at-home spouse's Social Security
\$1,257.00	shortfall

In this case, the community spouse will receive \$1,257 (the shortfall amount) per month from the nursing home spouse's Social Security and the rest of the nursing home spouse's income will then go to pay for the cost of his care.

This does not mean, however, that there are no planning alternatives which the couple can pursue. Consider the following case studies:

Case Study: Medicaid Planning for Married People

Navigating through the long-term care system usually requires a team of advisors. Although the elder law attorney is, no doubt, a pivotal person, the accountant, financial advisor, and insurance specialist are equally important. And when one piece isn't properly in place, it can be catastrophic. Betty's story is illustrative.

Betty and Tom decided to sell their home in which they raised their four children. They invested the majority of the proceeds in annuities and decided to rent and live on the income from their investments and Social Security. Tom, however, had already exhibited some signs of dementia.

After the sale of their home, Tom's condition deteriorated rapidly. He became restless and, at times, physical with Betty, who weighed a hundred pounds less than Tom. She could no longer keep him at home. Betty came to us for help, thinking she could get Tom on Medicaid in a nursing home. She didn't realize that the \$300,000 she invested in annuities was now a countable asset and would have to be spent down to \$126,420 before Tom could get Medicaid.

Betty was distraught. "I am only sixty-five. How can I live on \$100,000?" she asked me. I told her not to worry. She could cash in the annuities, buy another home with that money, and keep it, as an exempt asset. After Tom qualifies for Medicaid, she could then resell the home if she wanted, to reinvest for income again.

Then we examined the annuities. That's when I discovered the surrender charges of 7% that Betty would have to pay. Although there was a provision that waived the charges if the owner needed to cash them in for long-term care expenses, the problem

was that Betty, and not Tom, was the owner. Betty told me that Tom had definitely been diagnosed with dementia at the time that these decisions were made, but couldn't recall any conversations about long-term care or how to provide for it. Big mistake!

We were able to help Betty get Tom into a quality nursing home. She privately paid for seven months, cashed in the annuities, paid a surrender charge, and bought a home. We helped Betty preserve the majority of their savings—money she will need to provide for her own care down the road. But, there are lessons to be learned here.

The result could have been so much better had Betty come to us before she sold her home and before she bought the annuities. We might have suggested that she wait until Tom entered the nursing home before selling her home. We also would have cautioned Betty about purchasing investments that could easily be liquidated if a large expense (i.e., nursing home care) became necessary. No one thought to ask what would happen if Tom needed care sooner rather than later. And that's why having a team of advisors working together is so important. All tax, financial, and legal aspects of any decision should be analyzed carefully, and that's more than any one advisor is capable of doing.

Case Study: A Trust for a Disabled Child

Margaret and Sam have always taken care of their daughter, Elizabeth. She is 45, has never worked, and has never left home. She is “developmentally disabled” and receives SSI (Supplemental Security Income). Margaret and Sam have always worried about who would take care of her after they die. Some years ago, Sam was diagnosed with dementia. His health has deteriorated to the point that Margaret can no longer take care of him. Now she has placed Sam in a nursing home and is paying \$10,000 per month out of savings. Margaret is even more worried that there will be no money left for Elizabeth's care.

Margaret is satisfied with the nursing home Sam is in. The facility has a Medicaid bed available that Sam could have if he were eligible. Medicaid would pay his bill. However, according to the information she got from the social worker, Sam is \$100,000 away from Medicaid eligibility. Margaret wishes there was a way to save the \$100,000 for Elizabeth after she and Sam are gone. There is.

Margaret can consult an Elder Law attorney to set up a “*special needs trust*” with the \$100,000 to provide for Elizabeth. As soon as she does, Sam will be eligible for Medicaid. Elizabeth won't lose her benefits, and her security is assured.

Of course, all trusts must be reviewed for compliance with Medicaid rules. Also, failure to report assets is fraud, and when discovered, will cause loss of eligibility and repayment of benefits. Still, some people question making gifts before entering a nursing home.

I Heard I Can Give Away \$15,000 Per Year. Can I?

As discussed earlier, many people have heard of the *Federal Gift Tax* provision that allows them to give away \$15,000 per year without paying any gift taxes. What they do not know is that this refers to a *Gift Tax* exemption. It is not an absolute right. Having heard of the exemption, they wonder, “Can’t I give my assets away?” The answer is, maybe, but only if it’s done within the strict allowances of the law.

So even though the federal Gift Tax law allows you to give away up to \$15,000 per year without incurring tax, those gifts could result in a period of ineligibility for Medicaid for months. Still, some parents want to make gifts to their children before their life savings are all gone. Consider the following case study:

Case Study: Financial Gifts to Children

After her 73 year old husband, Harold, suffers a paralyzing stroke, Mildred and her daughter, Joan, need advice. Dark circles have formed under Mildred’s eyes. Her hair is disheveled. Joan holds her hand.

“The doctor says Harold needs long-term care in a nursing home,” Mildred says. “I have some money in savings, but not enough. I don’t want to lose my house and all our hard-earned money. I don’t know what to do.”

Joan has heard about Medicaid benefits for nursing homes, but doesn’t want her mother left destitute in order for Harold to qualify for them. Joan wants to ensure that her father’s medical needs are met, but she also wants to preserve Mildred’s assets.

“Can’t Mom just give her money to me as a gift?” she asks. “Can’t she give away \$15,000 a year? I could keep the money for her so she doesn’t lose it when Dad applies for Medicaid.”

Joan has confused Federal Gift Tax law with the issue of *transfers and Medicaid eligibility*. A “gift” to a child in this case is actually a transfer, and Medicaid has very specific rules about transfers.

At the time Harold applies for Medicaid, the state will “look back” five years to see if any gifts have been made. The state won’t let you just give away your money or your property to qualify for Medicaid. Any gifts or *transfers for less than fair market value* that are uncovered in the look-back period will cause a delay in Harold’s eligibility for Medicaid.

For example, a \$15,000 gift during each of the five years prior to a Medicaid application creates a 9 month period of ineligibility. Since the Deficit Reduction Act was signed into law on February 8, 2006, this penalty period will not begin until the later of 1) Harold is in a nursing home, 2) he is under the asset and income requirements, and 3) he

applied for Medicaid. At that point, Medicaid will not pay for Harold's nursing home care through the 9 month penalty period.

So what can Harold and Mildred do? They can institute a plan, save a good portion of their estate, and still qualify for Medicaid. The plan may involve transfers of money for value received, such as a care contract, and it may involve gifts. However, as we stated above, the gifts must not violate the federal law or the Medicaid rules. Generally, if done properly, you can often save as much as one half of your assets or more this way.

But remember, when it's given away, it's given away. Studies have shown that "windfall" money received by gift, prize, or lawsuit settlement is often gone within three years. In other words, even when the children promise that money will be available when needed, their own "emergencies" may make them spend the money. You must consult a knowledgeable advisor on how to set a plan that complies with the law and achieves your goals.

Will I Lose My Home?

Many people who apply for medical assistance benefits to pay for nursing home care ask this question. For many, the home constitutes much or most of their life savings. Often, it's the only asset that a person has to pass on to his or her children.

Under the Medicaid regulations, the home is an unavailable asset. This means that it is not taken into account when calculating eligibility for Medicaid. However, in 2006 the rules changed. Now, for a single person, equity in the home cannot exceed \$878,000(2019) in New Jersey. If equity is above this amount, it must be reduced before the person can qualify for Medicaid. Once a person qualifies for Medicaid owning a home, both single and married person must worry about "estate recovery." The estate recovery law requires states to try to recover the value of Medicaid payments made to nursing home residents.

Estate recovery does not take place until the recipient of the benefits dies. Then, federal law requires that states attempt to recover the benefits paid from the recipient's "estate". Generally, the probate estate consists of assets that the deceased person owned in his or her name alone without beneficiary designation. Some believe the federal law permits states to go even further and recover from non-probate assets, including assets owned jointly or payable to a beneficiary.

The net result is that the state can and will file a lien on the home and other property of the Medicaid recipient and also file a claim against the recipient's estate. In some cases, the state may go after real estate or other assets in the hands of children or other third parties.

About two-thirds of the nation's nursing home residents have their costs paid in part by Medicaid. Obviously, the Estate Recovery law affects many families. The asset most frequently caught in the Estate Recovery web is the home of the Medicaid recipient. A

nursing home resident can own a home and receive Medicaid benefits without having to sell the home. But upon death, if the home is part of the estate, the state may seek to force the sale of the home in order to reimburse the state for the payments that were made.

Since Medicaid rules are constantly changing, you will need assistance from someone knowledgeable about these rules.

Home Health Care

Home care describes a host of services typically delivered by a nursing agency. Services typically include:

- Physical Therapy
- Occupational Therapy
- Speech Therapy
- Skilled Nursing Care
- Home Health Aide Services
- Nutrition Counseling
- Hospice Care
- Personal care such as dressing and grooming, transferring, errands, grocery shopping, light housekeeping, meal planning and preparation
- Respite care
- Medication Management – filling prescriptions, monitoring medication administration and effects.

Some can be private pay, or covered by Medicare or Medicaid. Home Health Care is a terrific option for someone who needs extra assistance, whether it be after a hospital stay in order to recover, or perhaps on an ongoing basis for those who find the activities of daily living are getting too burdensome. These services allow seniors to remain home where they are comfortable and receive good care. The services take some of the burdens off of family members. Not all services are covered by Medicare or Medicaid. Some services must be paid for privately. Local Area Agencies on Aging have limited funds available to help low income seniors secure these services.

ASSISTED LIVING GUIDE

Assisted living residences are a combination of housing and services for seniors who require extra assistance with daily living, or perhaps cannot live safely alone but do not require skilled nursing care. Typically the resident has his or her own apartment but receives meals in a common dining room. For a senior who requires assistance with activities of daily living (ADL's), they can make arrangements for the assisted living facility to provide these services. Activities of daily living include tasks related to bathing dressing, grooming, eating and other similar care needs. Typical assistance includes bathing and dressing, medication management, three meals a day, weekly house keeping, an emergency response system to call staff if assistance is needed, and transportation services to go to the doctors or shopping. A nurse is often on staff to assist with minor medical needs when needed.

Most facilities are relatively new and have the look and feel of an upscale hotel or condo facility. Many include extras such as workout rooms, computer rooms, libraries, coffee house rooms, even dance halls/community centers. Some have outside areas such as terraces, walking paths etc.

Special Care Units

Certain assisted living facilities have special care units for residents suffering from memory loss and/or dementia. These units are usually locked to minimize the risk of the resident wandering away. The special care units have a higher staff to resident ratio and usually provide specialized programs and activities to help residents maintain their skills.

Cost

Assisted living typically costs \$5,500 to \$8,500 per month. Most people pay privately for assisted living in New Jersey. Certain long-term care insurance contracts will cover some or all of the cost of assisted living. However, this varies by contract. There are limited public funds available to cover a portion of assisted living fees for financially and clinically eligible persons.

Medicaid

New Jersey offers Medicaid coverage for assisted living care in very limited cases. This assisted living "waiver" program differs in some very important ways from nursing home or "institutional" Medicaid. First, there is an income cap of \$2,313 (for 2019) per month. If your income exceeds that amount you will not be able to qualify for assisted living Medicaid. Second, you must need nursing home level care. This means that medically you meet the test of needing nursing home care, although you are residing in an assisted living facility. Third, there are a limited number of Medicaid slots available for assisted living. It is imperative, therefore, that a plan be put in place before entering the assisted living facility to decide what the family intends to do if the resident is at risk of running out of money while at the facility.

“Secret Dollars”: Vet Benefit for Long-Term Care Revealed

As Elder Law attorneys, we have for more than ten years helped clients who may need an important VA benefit available to wartime veterans who may be facing substantial medical and care expenses. A veteran who is confined to their home or needs assisted living facility care may qualify for benefits. The Department of Veterans Affairs recently reported that the VA is reaching out to veterans and spouses to alert them to an under-used benefit called “Aid and Attendance” (A&A). It has been reported by the VA that tens of thousands of veterans across the country may not be receiving the VA disability benefits they are entitled to. One of the VA’s best-kept secrets, which is an excellent potential source of funds for long-term care (either at home or in an assisted living facility) are veterans benefits for a non-service connected disability. Most VA benefits and pensions are based on a disability, which was incurred during a veteran’s wartime service. This particular benefit, A&A, is available for individuals who are disabled due to the issues of old age, such as Alzheimer’s, Parkinson’s, Multiple Sclerosis, and other physical disabilities. For those veterans and widows (ers) who are eligible, these benefits can be a blessing for the disabled individual who is not yet ready for a nursing home. This benefit can be as high as \$2,230 (2019) per month for a married veteran. This money can potentially be used for home healthcare or assisted living facilities. We were shocked to learn that so many veterans may be missing out on this valuable benefit, which they have a legal right to receive. The benefit is not generally used for the cost of nursing home benefits.

The pension benefits provided by the Veterans Administration generally fall into two categories: service connected and non-service connected. This article focuses on non-service connected benefits which are available to certain wartime veterans (or their dependents) who are disabled because of a non-service connected condition and who are in financial need due to their unreimbursed medical expenses. Once the veteran’s eligibility requirements are met, a family member may be able to obtain benefits based on his or her status as the veteran’s dependent.

There is a specific portion of the pension program, which is of particular importance. This program is “Aid and Attendance” (A&A) and is available to a veteran who is not only disabled, but has the additional requirement of needing the aid and attendance of another person in order to avoid the hazards of his or her daily environment. What that means in English is someone needs to help you to prepare meals, to bathe, to dress and otherwise take care of yourself.

Under this program, a married veteran can receive a maximum of \$2,230 (2019) per month in benefits and a widow or widower of a veteran can receive up to \$1,209 (2019) as a maximum benefit for A&A for the year. The applicant must be determined to be “permanently and totally disabled”. The applicant does not need to be helpless – he/she need only show that he/she is in need of aid and attendance on a regular basis. Someone who is housebound or in an assistive facility and over the age of 65 is presumed by the Veterans Administration to be in need of aid and attendance.

This particular program does have substantial limitations related to the income and assets that are held by the applicant. It is very important to meet with a knowledgeable Veterans Service Officer or an experienced elder law attorney for a pre-filing consultation to determine whether or not you may qualify for this benefit and to review the estate planning work that may be done to assist you in qualifying for this particular benefit. It is very confusing to many individuals in determining what is the countable income and assets measured by the Veterans Administration. For 2019, a claimant, single or married, can only have a net worth of \$127,061. Net worth includes all income and assets. The countable income for the veteran benefit is determined by taking a claimant's gross income and subtracting from that all of their recurring unreimbursed medical expenses to determine a lower income, which is their income for Veterans Affairs Administration Purposes. Income for Veterans Affairs Purposes (IVAP) is the countable income, along with a claimant's assets, which is used to determine whether or not a person qualifies.

In computing the income of the applicant, certain items can be deducted. Specifically, recurring unreimbursed medical expenses (UMEs) paid by an individual may be used to reduce the claimant's income.

Home attendants or aides are an allowable medical expense deduction, as long as the attendant is providing some medical or nursing services for the disabled person.

The cost of an assisted living facility, and even part or all of the cost of an independent living facility, can also be an allowable medical deduction to reduce your gross income to a much lower net countable income that may qualify you for veterans benefits. To file a claim for this benefit, it is wise to seek the involvement of a trained Veterans Service Officer. A Veterans Service Officer is critical to the filing of an application with the local VA regional office. It is also important to seek the guidance of an experienced elder law attorney who is familiar with estate planning, disability, Medicaid and veterans benefits. An attorney skilled in elder law can provide a veteran and the veteran's family with appropriate pre-filing consultations to determine the appropriate steps that must be taken to be able to determine if it would be right to apply for this VA benefit. Please contact our firm, Hauptman & Hauptman, for a free information packet. You can call us at (973) 994-2287. We are prepared to counsel you in the area of elder law services, including veterans benefits and Medicaid planning and estate and disability planning.

Assisted Living Checklist

- Tour several Assisted Living Facilities and comparison shop
- What is your first impression and condition of the facility?
Is everything well kept?
- Do you like the view from the resident's room and other windows?
- How is the food quality? Ask to sample a meal when touring.
- Speak to current residents and ask if they like living there
- Observe the staff. Are they friendly to each other, the resident and to you?
- What is the staff to resident ratio?
- What services are provided and included in the monthly fee? Laundry?
Housekeeping?
- What are A La Carte Services?
- How often are there rent increases and by what percentage?
- What types of activities are available? Social Outings? Shopping?
Religious services?
- Does the facility provide transportation for community outings and
activities? As well as for doctors' appointments? Is this included or is
there an extra fee?
- Are pets allowed to live with residents or visitation only?
- Do physicians visit the facility? Is there a medical director?
- Is there medication management available? Is this included or is there an
extra fee for this service?
- What is a typical day like?
- What are the levels of care? What is included in the base fee?
- Can you bring in your own or additional services from private sources,
such as if Hospice Care is needed?
- If needed, does the facility have a special care unit for memory loss?
- What happens next? If there is a change in finances, need for Nursing
Home Care or Alzheimer's Care.

Note: Assisted Living Models are NON-MEDICAL models, which differ from Skilled Nursing Centers. Therefore, Assisted Living Communities cannot provide skilled nursing care.

<u>ASSISTED LIVING FACILITIES</u> <u>Bergen County</u>	MEMORY CARE UNIT	MEDICAID
<u>CRESSKILL</u>		
Sunrise Assisted Living Of Cresskill	X	X
3 Tenakill Park Drive East Cresskill, NJ 07626 (201)871-0300		
<u>EDGEWATER</u>		
Sunrise Of Edgewater	X	
351 River Road Edgewater, NJ 07020 (201)941-6111		
<u>EMERSON</u>		
<u>Brookdale Emerson</u>	X	X
590 Old Hook Road Emerson, NJ 07630 (201)986-6729		
<u>ENGLEWOOD</u>		
Englewood Housing Authority Assisted Living Program		X
111 West Street Englewood, NJ 07631 (201)871-3451		
<u>MIDLAND PARK</u>		
Mill Gardens At Midland Park	X	X
36 Faner Road Midland Park, NJ 07432 (201)493-7400		
<u>OLD TAPPAN</u>		
Sunrise Assisted Living Of Old Tappan	X	
195 Old Tappan Road Old Tappan, NJ 07675 (201)750-1110		

<u>ASSISTED LIVING FACILITIES</u> <u>Bergen County (continued)</u>	MEMORY CARE UNIT	MEDICAID
<u>PARAMUS</u>		
CareOne At The Cupola	X	X
W 100 Ridgewood Avenue Paramus, NJ 07652 (201)444-8200		
Brookdale Paramus	X	X
186 Paramus Road Paramus, NJ 07652 (201)251-9600		
Sunrise Assisted Living Of Paramus	X	X
567 Paramus Road Paramus, NJ 07652 (201)493-9889		
<u>PARK RIDGE</u>		
Mill Pond and Plaza Regency	X	X
124 Noyes Drive Park Ridge, NJ 07656 (201)782-0440		
<u>RIVER VALE</u>		
Jewish Home Assisted Living – Kaplan	X	X
685 Westwood Avenue River Vale, NJ 07675 (201)666-2370		
<u>SADDLE RIVER</u>		
Brighton Gardens Of Saddle River	X	
5 Boroline Road Saddle River, NJ 07458 (201)818-8680		
<u>TEANECK</u>		
Bright Side Manor		X
300 Teaneck Road Teaneck, NJ 07666 (201)692-1000		
Five Star Premier Residences of Teaneck		
655 Pomander Walk Teaneck, NJ 07666 (201)836-3634		

<u>ASSISTED LIVING FACILITIES</u> <u>Bergen County (continued)</u>	MEMORY CARE UNIT	MEDICAID
<u>WOODCLIFF LAKE</u>		
Sunrise Of Woodcliff Lake	X	
430 Chestnut Ridge Road Woodcliff Lake, NJ 07675 (201)782-1888		
<u>WYCKOFF</u>		
Christian Health Care Center	X	X
301 Sicomac Avenue Wyckoff, NJ 07481 (201)848-4300		

<u>ASSISTED LIVING FACILITIES</u> <u>Essex County</u>	MEMORY CARE UNIT	MEDICAID
<u>BLOOMFIELD</u>		
Job Haines Home For Aged People/Hearthside Commons		X
250 Bloomfield Avenue Bloomfield, NJ 07003 (973)743-0792		
<u>FAIRFIELD</u>		
Sunrise Assisted Living At West Essex	X	X
47 Greenbrook Road Fairfield, NJ 07004 (973)228-7890		
<u>LIVINGSTON</u>		
Brandywine Living at Livingston		X
369 E. Mount Pleasant Ave Livingston, NJ 07039		
CareOne At Livingston Assisted Living	X	X
68-76 Passaic Avenue Livingston, NJ 07039 (973)758-4100		
<u>MAPLEWOOD</u>		
Winchester Gardens		
333 Elmwood Avenue Maplewood, NJ 07040 (973)762-5050		

<u>ASSISTED LIVING FACILITIES</u> <u>Essex County (continued)</u>	MEMORY CARE UNIT	MEDICAID
<u>NEWARK</u>		
Roseville Manor		X
285 Roseville Avenue Newark, NJ 07107 (973)481-2200		
<u>ROSELAND</u>		
Arbor Terrace		X
345 Eagle Rock Ave Roseland, NJ 07068		
<u>WEST CALDWELL</u>		
Lutheran Social Ministries At Crane's Mill	X	X
459 Passiac Avenue West Caldwell, NJ 07006 (973)276-3016		
<u>WEST ORANGE</u>		
Arden Courts Of West Orange	X	
510 Prospect Avenue West Orange, NJ 07052 (973)736-3100		
Brighton Gardens Of West Orange	X	X
220 Pleasant Valley Way West Orange, NJ 07052 (973)731-9840		
The Cliffs At Eagle Rock	X	
707 Eagle Rock Avenue West Orange, NJ 07052 (973)669-0011		
Brookdale at West Orange	X	X
520 Prospect Avenue West Orange, NJ 07052 (973)325-5700		
House of the Holy Comforter, Canterbury Village		X
33 Mount Pleasant Avenue West Orange, NJ 07052 (973)736-1194		

<u>ASSISTED LIVING FACILITIES</u> <u>Hudson County</u>	MEMORY CARE UNIT	MEDICAID
<u>JERSEY CITY</u>		
The Atrium At Hamilton Park - Alaris	X	X
330 Ninth Street Jersey City, NJ 07302 (201)716-8000		

<u>ASSISTED LIVING FACILITIES</u> <u>Hunterdon County</u>	MEMORY CARE UNIT	MEDICAID
<u>FLEMINGTON</u>		
Independence Manor at Hunterdon	X	X
188 State Highway 31 Flemington, NJ 08822 (908)788-4893		

<u>ASSISTED LIVING FACILITIES</u> <u>Middlesex County</u>	MEMORY CARE UNIT	MEDICAID
<u>EAST BRUNSWICK</u>		
The Chelsea at East Brunswick	X	X
606 Cranbury Road East Brunswick, NJ 08816 (732)651-6100		
<u>SUNRISE ASSISTED LIVING OF EAST BRUNSWICK</u>		
Sunrise Assisted Living of East Brunswick	X	X
190 Summerhill Road East Brunswick, NJ 08846 (732)613-1355		
<u>EDISON</u>		
Brighton Gardens of Edison	X	X
1801 Oak Tree Road Edison, NJ 08820 (732)767-1031		
<u>HERITAGE AT CLARA BARTON - GENESIS</u>		
Heritage at Clara Barton - Genesis		X
1015 Amboy Avenue Edison, NJ 08837 (732)225-5990		

<u>ASSISTED LIVING FACILITIES</u> <u>Middlesex County (continued)</u>	MEMORY CARE UNIT	MEDICAID
<u>EDISON (continued)</u>		
Whispering Knoll Assisted Living	X	X
62 James Street Edison, NJ 08820 (732)744-5541		
<u>HIGHLAND PARK</u>		
Francis E. Parker Memorial Home, Parker at Stonegate	X	X
443 River Road Highland Park, NJ 08904 (732)247-1656		
<u>MONROE TOWNSHIP</u>		
Monroe Village Assisted Living		X
One David Brainerd Drive Monroe Township, NJ 08831 (732)521-6400		
The Residence at Forsgate	X	X
319 Forsgate Drive Monroe Township, NJ 08831 (732)656-1000		
Wynwood at Forsgate	X	X
380 Forsgate Drive Monroe Township, NJ 08831 (609)409-7525		
<u>OLD BRIDGE</u>		
Reformed Church Home		X
1990 Route 18 North Old Bridge, NJ 08857 (732)607-9230		
<u>WOODBRIIDGE</u>		
St. Joseph's Senior Home, Assisted Living		X
1-3 St. Joseph's Terrace Woodbridge, NJ 07095 (732)634-0004		

<u>ASSISTED LIVING FACILITIES</u> <u>Morris County</u>	MEMORY CARE UNIT	MEDICAID
<u>BOONTON TOWNSHIP</u>		
Victoria Mews Assisted Living	X	X
51 North Main Street Boonton Township, NJ 07005 (973)263-3000		
<u>CHATHAM</u>		
Juniper Village At Chatham		X
500 Southern Boulevard Chatham, NJ 07928 (973)966-5483		
<u>DENVILLE</u>		
Franciscan Oaks Continuing Retirement	X	
19 Pocono Road Denville, NJ 07834 (973)586-5000		
<u>FLORHAM PARK</u>		
Brighton Gardens of Florham Park	X	X
21 Ridgedale Avenue Florham Park, NJ 07932 (973)966-8999		
Saint Anne Villa		X
190 Park Avenue Florham Park, NJ 07932 (973)867-1514		
Wynwood Of Florham Park	X	X
8 James Street Florham Park, NJ 07932 (973)443-0444		
<u>HACKETTSTOWN</u>		
Paragon Village, LLC	X	X
425 Route 46 East Hackettstown, NJ 07840 (908)979-9080		

<u>ASSISTED LIVING FACILITIES</u> <u>Morris County (continued)</u>	MEMORY CARE UNIT	MEDICAID
<u>MADISON</u>		
Sunrise Assisted Living Of Madison	X	X
215 Madison Avenue Madison, NJ 07940 (973)301-0005		
<u>MONTVILLE</u>		
The Chelsea at Montville	X	X
165 Changebridge Road Montville, NJ 07045 (973)402-1100		
<u>MORRIS PLAINS</u>		
Sunrise Assisted Living Of Morris Plains	X	
209 Littleton Road Morris Plains, NJ 07950 (973)538-7878		
Spring Hills At Morristown	X	X
17 Spring Place Morristown, NJ 07960 (973)539-3370		
<u>MOUNT ARLINGTON</u>		
Mount Arlington Senior Living	X	X
2 Hillside Drive Mount Arlington, NJ 07856 (973)601-0988		
<u>PARSIPPANY</u>		
CareOne At Morris	X	X
200 Mazdabrook Road Parsippany, NJ 07054 (973)739-9490		
<u>POMPTON PLAINS</u>		
Cedar Crest Village/Renaissance Gardens (Assisted Living)	X	
4 Cedar Crest Village Drive Pompton Plains, NJ 07444 (973)831-3546		

<i>RANDOLPH</i>		
Sunrise Assisted Living Of Randolph		
648 Route 10 Randolph, NJ (973)328-1922	X	X

<u>ASSISTED LIVING FACILITIES</u> <u>Morris County (continued)</u>	MEMORY CARE UNIT	MEDICAID
<u>SUCCASUNNA</u>		
Merry Heart Assisted Living, LLC	X	
118 Main Street Succasunna, NJ 07876 (973)584-4000		
<u>WHIPPANY</u>		
Arden Courts of Whippany	X	
18 Eden Lane Whippany, NJ 07981 (973)581-1800		
CareOne at Hanover Township	X	X
101 Whippany Road Whippany, NJ 07981 (973)599-7500		
Weston Assisted Living Residence		X
905 Route 10 West Whippany, NJ 07981 (973)428-0300		

<u>ASSISTED LIVING FACILITIES</u> <u>Passaic County</u>	MEMORY CARE UNIT	MEDICAID
<u>HAWTHORNE</u>		
Van Dyk Park Place of Hawthorne	X	X
644 Goffle Road Hawthorne, NJ 07506 (973)304- 0400		
<u>PASSAIC</u>		
Chestnut Hill Residence	X	X
338 Chestnut Street Passaic, NJ 07055 (973)777-7800		
<u>WAYNE</u>		
Arden Courts Of Wayne	X	
800 Hamburg Turnpike Wayne, NJ 07470 (973)942-5600		

<u>ASSISTED LIVING FACILITIES</u> <u>Passaic County (continued)</u>	MEMORY CARE UNIT	MEDICAID
<u>WAYNE (continued)</u>		
CareOne at Wayne (Assisted Living Residence)	X	X
493 Black Oak Ridge Road Wayne, NJ 07470 (973)692-9500		
Emeritus At Wayne	X	X
820 Hamburg Turnpike Wayne, NJ 07470 (973)942-4800		
Sunrise Assisted Living Of Wayne	X	X
184 Berdan Avenue Wayne, NJ 07470 (973)628-4900		
<u>WEST MILFORD</u>		
The Chelsea at Bald Eagle	X	X
197 Cahill Cross Road West Milford, NJ 07480 (973)728-6000		

<u>ASSISTED LIVING FACILITIES</u> <u>Somerset County</u>	MEMORY CARE UNIT	MEDICAID
<u>BASKING RIDGE</u>		
Fellowship Village	X	
9000 Fellowship Road Basking Ridge, NJ 07920 (908)580-3824		
Sunrise of Basking Ridge	X	X
404 King George Road Basking Ridge, NJ 07920 (908)542-9000		
<u>BRIDGEWATER</u>		
Avalon at Bridgewater	X	X
565 State Highway 28 Bridgewater, NJ 08807 (908)707-8800		

<u>ASSISTED LIVING FACILITIES</u> <u>Somerset County (continued)</u>	MEMORY CARE UNIT	MEDICAID
<u>BRIDGEWATER (continued)</u>		
Brandywine Assisted Living at Middlebrook Crossing	X	X
2005 Route 22 West Bridgewater, NJ 08807 (732)868-8181		
The Chelsea at Bridgewater	X	X
680 202/206 North Bridgewater, NJ 08807 (908)252-3400		
Sunrise at Bridgewater	X	X
390 US Rte 22 Bridgewater, NJ 08807 (908)698-4985		
<u>HILLSBOROUGH</u>		
The Avalon at Hillsborough	X	X
393 Amwell Road Hillsborough, NJ 08844 (908)874-7200		
Brookdale at Hillsborough	X	X
600 Auten Road Hillsborough, NJ 08844 (908)431-1300		

<u>SKILLMAN</u>		
Stonebridge at Montgomery Health Care Center	X	X
200 Hollinshead Spring Road Skillman, NJ 08558 (609)759-3634		
<u>SOMERSET</u>		
Martin and Edith Stein Assisted Living Residence, Inc.	X	X
350 Demott Lane Somerset, NJ 08873 (732)568-1155		
Spring Hills at Somerset	X	X
473 Demott Lane Somerset, NJ 08873 (732)873-4800		

<u>ASSISTED LIVING FACILITIES</u> <u>Somerset County (continued)</u>	MEMORY CARE UNIT	MEDICAID
<u>SOMERVILLE</u>		
Cooperative Housing Corporation		
62 East High Street Somerville, NJ 08876 (908)526-8130		
<u>WARREN</u>		
The Chelsea at Warren	X	X
274 King George Road Warren, NJ 07059 (908)605-6749		
<u>WATCHUNG</u>		
Brandywine Senior Living at Mountain Ridge	X	X
680 Mountain Boulevard Watchung, NJ 07069 (908)754-8180		

<u>ASSISTED LIVING FACILITIES</u> <u>Sussex County</u>	MEMORY CARE UNIT	MEDICAID
<u>BRANCHVILLE</u>		
EverMay At Branchville, LLC	X	X
3 Phillips Road Branchville, NJ 07826 (973)948-8884		

<u>NEWTON</u>		
Bristol Glen (ALR)	X	X
200 Bristol Glen Drive Newton, NJ 07860 (973)300-5788		
<u>SPARTA</u>		
Knoll View Corp	X	X
8 Knoll Road Sparta, NJ 07871 (973)729-4311		

<u>ASSISTED LIVING FACILITIES</u> <u>Union County</u>	MEMORY CARE UNIT	MEDICAID
<u>CRANFORD</u>		
Atria Cranford	X	X
10 Jackson Drive Cranford, NJ 07016 (908)709-4300		
<u>ELIZABETH</u>		
Amber Court of Elizabeth, LLC	X	X
1155 East Jersey Street Elizabeth, NJ 07201 (908)352-9200		
<u>FANWOOD</u>		
The Chelsea at Fanwood	X	X
295 South Avenue Fanwood, NJ 07023 (908)654-5200		
<u>MOUNTAINSIDE</u>		
Brighton Gardens of Mountainside	X	X
1350 Route 22 West Mountainside, NJ 07092 (908)654-4460		
<u>RAHWAY</u>		
Care Strategies		
555 East Hazelwood Avenue Rahway, NJ 07065 (732)388-4800		
<u>SUMMIT</u>		
Spring Meadows Summit		
41 Springfield Avenue Summit, NJ 07901 (908)522-8852		

<u>WESTFIELD</u>		
Sunrise Assisted Living Of Westfield	X	X
240 Springfield Avenue Westfield, NJ 07090 (908) 317-3030		

<u>ASSISTED LIVING FACILITIES</u> <u>Warren County</u>	MEMORY CARE UNIT	MEDICAID
<u>BELVIDERE</u>		
The Chelsea at Brookfield	X	
1 Brookfield Court Belvidere, NJ 07823 (908)475-5556		
<u>HACKETTSTOWN</u>		
House Of The Good Shepherd		X
798 Willow Grove Street Hackettstown, NJ 07840 (908)852-1430		
Heath Village	X	
430 Schooley's Mountain Road Hackettstown, NJ 07840 (908)852-4801		
Paragon Village, LLC	X	X
427 Route 46 East Hackettstown, NJ 07840 (908)979-9080		

ADULT DAY CARE CENTERS

Adult Day Care is a wonderful alternative for families struggling with the care of an aging or disabled parent or loved one. Adult Day Care Centers can also provide supervision and assistance each day for a senior who is not quite ready for assisted living or long-term care.

Each center has a staff of trained health care professionals, including registered nurses and therapists, to help those members with complex physical or psychological problems and needs. Adult Day Care Centers provide a structured program that includes a variety of health, social and supportive services in a safe, protective environment.

Services are provided during daytime hours, allowing caregivers the peace of mind they need to continue working, or simply providing them with a much needed respite so they're able to face the challenges of day to day care-giving.

Members of Adult Day Care Centers can look forward to a variety of challenging, interesting and entertaining activities each day. Their caregivers can feel confident that excellent medical and therapeutic care will be provided by an experienced staff of healthcare professionals.

Members will enjoy fun, safe and productive days. Rest assured, your loved ones will feel comforted by the fact that they will return to the warmth and familiarity of home each night.

What Services Are Provided?

- Medical/health supervision by a professionally trained staff of RN's, LPN's, and CNA's and program assistants.
- Complete care assessments developed for each member by a multi-disciplinary team.
- Management and administration of medications including injections, as needed.
- Wound care, tube feedings, tracheal care, colostomy care, monitoring of blood sugar and vital signs, O2 management, etc.
- Assistance with toileting, feeding, dressing, mobility and managing incontinence.
- PT, OT, Speech and counseling services available and referrals made as needed.
- On-going case management.
- Daily therapeutic programs and recreational activities including music, physical activities, exercise, mental stimulation, adult crafts, games, etc.
- Community trips and outings.
- Assistance with arranging transportation to medical appointments.
- Light breakfast or morning snack, nutritious full lunch and afternoon snack, special diets accommodated.
- Door to door transportation in handicapped accessible vans.
- A safe, comfortable, homelike environment.

Who Benefits from Adult Day Care?

- People of all ages whose activities are limited by injury, disease or frailties of age.
- Those with memory problems, confusion or other dementias.
- Patients with Alzheimer's or Parkinson's.
- Individuals with incontinence.
- People who need help with eating, bathing, or other activities of daily living.
- Individuals with developmental disabilities or mental retardation.
- People recovering from strokes, heart attacks or accidents.
- Anyone who is homebound and needs the social stimulation of a group setting.
- Those suffering from depression or other psychiatric problems.

Are Meals Provided?

Most centers provide a light breakfast or morning snack, nutritious lunch and afternoon snack each day. Special meals can be accommodated for diabetics, vegetarians, people who need to control salt or cholesterol, or people with specific food allergies.

Operating Hours

Operating hours vary by center but most Adult Day Care Centers operate during the standard working hours, Monday through Friday with clients arriving around 8:00 am and leaving to return home by 5:00 pm. Some centers have extended hours of operation and are also open on weekends and holidays to provide needed respite for families and caregivers.

Who Pays for Adult Day Care?

For those individuals who meet the requirements, Medicaid, Medicaid Waiver, Veterans Affairs and other funded programs cover adult day care services. Clients may pay privately or may utilize state funded programs, as well as other funded programs and grants. Insurance plans may vary and special attention should be given to long-term care insurance regarding adult day care coverage. Your local Council on Aging or your local Elder Service Agency should be able to assist you with finding programs and funding options available in your area. You should be aware that Medicare does not cover Adult Day Care.

Legal Assistance

Aging persons and their family members face many unique legal issues. As you can tell from our discussion of the Medicaid program, the legal, financial, and care planning issues facing the prospective nursing home resident and family can be particularly complex. If you or a family member needs nursing home care, it is clear that you need expert legal help. Where can you turn for that help? It is difficult for the consumer to be able to identify lawyers who have the training and experience required to provide expert guidance during this most difficult time.

Generally, nursing home planning and Medicaid planning is an aspect of the services provided by elder law attorneys. Consumers must be cautious in choosing a lawyer and carefully investigate the lawyer's credentials.

How do you find a law office that has the knowledge and experience you need? You may want to start with recommendations from friends who have received professional help with nursing home issues. Whom did they use? Were they satisfied with the services they received? Hospital social workers, Alzheimer's and other support groups, accountants, and other financial professionals can also be good sources of recommendations.

In general, a lawyer who devotes a substantial part of his or her practice to nursing home planning should have more knowledge and enough experience to address the issues properly. Don't hesitate to ask the lawyer what percentage of his practice involves nursing home planning. Ask whether the lawyer is a member of any elder law planning organizations. Is the lawyer involved with committees or local or state bar organizations that are concerned with Medicaid regulations and their effect upon payment for nursing home care? Does the lawyer lecture on nursing home planning? This should help you decide if this is the lawyer for you.

The leading national organization of elder law attorneys is the **National Academy of Elder Law Attorneys (NAELA)**. While mere membership in the Academy is open to any lawyer and is no sure sign that the attorney is an experienced elder law practitioner, membership does at least show that the lawyer has some interest in the field. In addition, the Academy runs educational sessions each year to help lawyers stay current on the latest aspects of elder law and nursing home planning. Attending these sessions takes time and commitment on the part of the lawyer and is a good sign that the lawyer is attempting to stay up to date on elder law issues. You may want to look for an attorney who is a member of NAELA and has recently attended one or more of its educational sessions.

In the end, follow your instincts and choose an attorney who knows this area of the law. Find someone you can trust, who will listen to you, and who will cater to the unique wants and needs of you and your family.

In Conclusion

As you can see, there are a number of strategies that you can use to qualify for Medicaid and still preserve some or all of the estate you've spent a lifetime building.

These strategies are legal. They are moral. They are ethical. Please be advised however; to take advantage of these Medicaid planning techniques requires a great deal of knowledge on the ins and outs of the system. Work with an experienced advisor who knows the rules and can advise you accordingly.

In the previous pages, we've talked about how to find the right nursing home, how to receive good care, and how to pay for it without going broke. But where do you actually start looking? Where should you begin your search?

To assist you, we've compiled a list of the nursing homes and assisted living facilities in Northern New Jersey, arranged according to county and town.

The listings contain the name and address of the facility along with the telephone number. We have also included information on whether the nursing home accepts Medicare (typically for rehabilitation purposes) and Medicaid. Finally, we have noted whether the facility has a specialized Alzheimer's unit.

Once you've determined which facilities you want to tour, then you can use the evaluation tool to help you compare them.

January 2019 Edition

