**How to Balance Health Needs of Aging Parents**



Image Source: [Pexels](https://www.pexels.com/photo/man-and-woman-sitting-on-sofa-while-looking-at-a-laptop-6787970/)

With age, each individual requires a different level of care. At [Share Your Care](http://shareyourcare.org), we understand that having parents who require two different types of care can be tough, however, it is important to help them prioritize their health and take necessary decisions. In this article, we explore how to balance the health needs of your parents when one needs nursing home care and the other doesn’t.

**Deciding on a Nursing Home**

**Conduct Thorough Research:** Involve your parents in the research process and thoroughly go through nursing home websites to find detailed information on their services, reviews, ratings, and more. According to [research](https://www.dnpprogramstudies.com/news/the-places-with-the-best-and-worst-nursing-homes-in-america/), here are the best locations for nursing homes in the country:

* Arlington Heights, IL
* Salt Lake City, UT
* Ocala, FL
* Oakland, CA
* Homestead, FL

Additionally, join nursing home groups on social media to garner opinions from people about your options, and shortlist the three best choices.

**Visit the Facilities:** Once you have a shortlist it is important to visit them in person with your parent. Take time to [interview the staff](https://aging.com/top-5-things-to-consider-when-choosing-a-nursing-home-in-your-area/) and ask detailed questions about the care they provide. Ideally, the staff should be competent and address all your needs with ease. This can help you distinguish good facilities from bad ones.

Center your questions around their safety policies, the experience of in-house doctors, and notable achievements. Encourage your parent to get their questions and concerns addressed as well.

**Chat with the Residents:** If possible speak with the residents as they will provide you with an honest review and can also help your parent familiarise themselves with potential future companions.

Ask them about the level of care they receive, whether it meets their expectations if they are treated well by the staff, and any mishaps that may have happened in the recent past.

**Managing Finances**

Nursing home care is not cheap by any means and according to the National Institute of Aging, most [seniors pay](https://www.nia.nih.gov/health/paying-care) for care out-of-pocket. In addition to savings, seniors can also generate funds by choosing to downsize. Have a discussion with your parents regarding what they feel about selling their home. With one parent moving out, it may become difficult for the other to maintain and pay for its upkeep.

If your home has ample space, present the idea of moving in with you. This can help you provide them with the support they need to deal with all the changes they will experience. Additionally, they can also look to relocate to a senior-accessible home, making it easier for them to manage things independently.

Before selling, calculate how much your home is worth. A [simple method](https://www.redfin.com/guides/how-to-calculate-home-equity) is to subtract the remaining mortgage amount from the home’s current value. However, to streamline the process of listing and selling, opt to hire a credible company.

In addition, there are a few viable options to explore:

**Life Insurance Policy:** Seniors can choose to either [surrender their policy](https://www.aplaceformom.com/caregiver-resources/articles/life-insurance-for-long-term-care) at cash value or sell it in the market to a third party. This can help generate a significant amount of funds.

**Private Health Insurance:** While most private insurances are not known to cover nursing home costs, depending on your policy you may be eligible. Connect with your lender and the nursing home’s administration to check your eligibility.

**Medicaid:** Through Medicaid, the government will [cover all](https://www.payingforseniorcare.com/nursing-homes) your nursing home costs. However, it is targeted towards low-income individuals. You will need to meet the program’s eligibility criteria and submit all necessary documentation.

**Helping Parents Re-locate**

Along with finances, moving is another big responsibility that will need sound planning. If your parent is moving to a nursing home in another state, opt to hire professional movers. In addition to moving your belongings promptly, movers also provide insurance against any damage in transit.

Additionally, using movers will save you significant costs on packaging and transport as compared to doing it yourself. To get the best rates, look for local reputable moving services that have positive reviews and necessary licenses on a platform like [Angi.com](https://www.angi.com/nearme/moving-companies/).

Managing the varied health needs of your parents will require the collaboration of the whole family. Support them throughout this difficult process and ensure that they receive the required level of care.