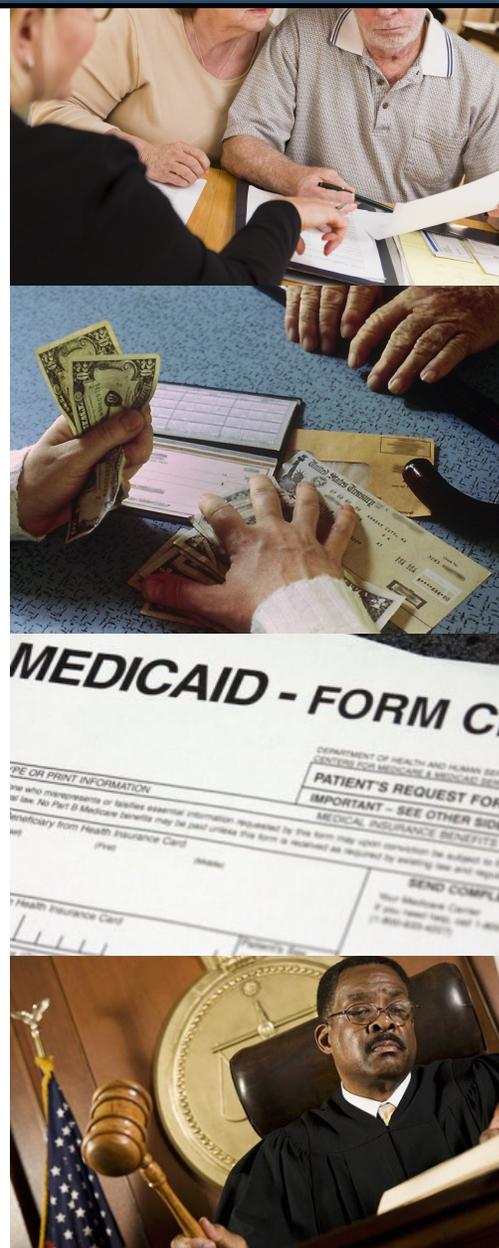


# PROTECT YOURSELF from QUESTIONABLE NURSING HOME FINANCIAL PRACTICES

The NJ Office of the Long-Term Care Ombudsman frequently encounters inappropriate financial/billing practices by nursing home staff and/or their financial agents. Please be aware of these practices, know your rights, and report them if you witness them.

## Some examples of questionable practices:

- ◆ Asking a nursing home resident to sign documents he or she doesn't understand that give the nursing home access to or control over the resident's income or financial accounts.
- ◆ Submitting change of address requests to a resident's financial institution without the resident knowing or being capable of authorizing.
- ◆ Asking the Social Security Administration to send a resident's social security income directly to the nursing home (or billing company) instead of to the resident, without informed consent of the resident, resident's representative, or legal representative.
- ◆ Moving large amounts of money from a resident's account to the nursing home before the resident has even accrued a debt with the nursing home or withholding Personal Needs Allowance funds for outstanding balances due to the facility.
- ◆ Moving or threatening to move a resident to a nursing home in a different county in order to "speed up" Medicaid approval.
- ◆ Receiving a resident's income for weeks or months after the resident has moved out or asking for "proof" that the resident "needs" that income before releasing it.
- ◆ Petitioning courts to serve as Medicaid Representative when the resident already has a guardian or submitting Medicaid applications for residents who have guardians.
- ◆ Purchasing pre-planned funeral arrangements or cancelling health and life insurance policies without informed consent of the resident, resident's representative, or legal representative.



**If you encounter these practices, please report them to:**

NJ Long-Term Care Ombudsman's Office at 877-582-6995 or [ombudsman@ltco.nj.gov](mailto:ombudsman@ltco.nj.gov)

NJ Department of Health's Licensing Division at 800-792-9770 or [lrc.complaints@doh.nj.gov](mailto:lrc.complaints@doh.nj.gov)

## Remember that all nursing home residents have the right to:

### Manage their financial affairs.



You can insist that you (or your legal representative) want to continue to receive your income directly and to manage your resources for as long as desired.

### Receive their mail unopened.



Unless you or your legal representative has authorized the nursing home to open it, you should receive all correspondence directly and without fear that anyone else has read it, just as you would in the community.

### Receive a valid 30 day discharge/transfer notice when a facility seeks to transfer or discharge a resident involuntarily.



If you have applied for Medicaid in any NJ county, the nursing home *must* ask permission from the Office of Community Choice Options (OCCO), *before* sending the notice.

### Access their records within 24 hours (excluding weekends and holidays).



You or your legal representative can insist on reviewing any financial records that the facility has within 24 hours of your request.

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