

# Neighbors

## The typical road to nursing home begins suddenly

Although proactive planning for long-term care can result in significant asset protection, most people simply refuse to acknowledge that there will be a need for long-term care in a facility. The reality, however, is the need for long-term care often is predicated on a sudden event that results in the inability to safely return home.

In most cases, the road to nursing home care starts with a visit to the emergency room. For many people, this visit is the result of a fall, but for others, it may be a stroke or even something as simple but dangerous as dehydration.

While at the hospital, a determination will be made whether the individual can discharge home or should have inpatient rehabilitation.

Because many inpatient rehabilitation centers are actually within the same walls as long-term care facilities, people often are confused about the goals, the costs, how they are paid and at what point rehabilitation ends and long-term care begins.

First, it is important to understand that inpatient rehabilitation is temporary. The goal is to help the individual to regain the ability to perform lost or diminished functions with the intent to safely return home.

Many people immediately assume that because a loved one has gone into a rehabilitation facility that is within a nursing home, that individual is immediately considered to be in long-term care. However, while inpatient rehabilitation is temporary, long-term care is a permanent home for the resident.

Second, rehabilitation and long-term care are paid by different sources. Rehabilitation is a short-term medical stay, so it is covered, at least in part, by Medicare, or a combination of Medicare, Tricare for Life and any supplements.

Long-term care, however, is more like renting a furnished apartment that also provides medical services. Whereas Medicare, Tricare for Life and supplements will cover a limited number of days in

rehabilitation, Medicaid is the only government program that will assist in paying for long-term care.

For most seniors, inpatient rehabilitation is usually the deciding factor for whether an individual will be able to return home or will have to remain in long-term care. Staff at the

rehabilitation facility will meet with the family and the individual to discuss the individual's progress as well as any concerns regarding the individual's ability to meet their own needs at home. Staff will advise of the anticipated timeframe when Medicare will stop paying for rehabilitation and likely will discuss payment options with the family for continued rehabilitation or a transition to long-term care.

If long-term care is discussed, the next issue will be whether the facility can transfer the individual to a long-term care bed internally or whether they would need to be transferred out.

It is important to understand that if the resident intends to apply for Medicaid, that should be clearly understood by both the nursing home and the family. While most facilities accept payments from Medicaid, all beds in the facility may not be Medicaid certified. This means that if someone goes into a nursing home without letting the facility know that they will be applying for Medicaid, they could end up in a bed that is not certified for Medicaid.

Furthermore, families never should assume that Medicaid will be unavailable. The rules and exemptions for Medicaid qualification are complicated and families often are surprised at what is available.

The idea of entering long-term care can be frightening, especially for aging seniors. However, by refusing to acknowledge the possibility, individuals may lose a valuable chance for proactive planning. Families should discuss the risks of long-term care in order to mitigate losses.

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CYNTHIA GRIFFIN  
Senior advice

### SOUTH HARDIN NEWS

The gardens are starting to produce. Strawberries are ripening, lettuce and spinach are growing well and onions are getting tall. The wait is now on for the first tomato.

**BIRTHDAYS.** Happy birthday wishes go to Marcia Merchant, Carol Hall, Angie Davis and Chris Ringle.

**GET-WELL WISHES.** Get-well wishes go to Raymond Carron, Olivia Banet, Terri Swain, Robin



DAPHNE TURPIN

pancake breakfast at the firehouse from 8 to 11 a.m. The annual car

Day and Carol Crabtree.  
**GLENDALE SPRINGFEST.** Glendale Springfest will be held in historic downtown Glendale today. The Glendale Lions Club will host an all-you-can-eat

show will be presented at the park from 9 a.m. to 1 p.m. There will also be many food trucks and vendor booths with crafts, antiques and so much more. The community invites you to come spend the day in our pretty small town.

**SUBMIT YOUR NEWS.** Please call 270-872-3223 or email me at [paperkarma1@hotmail.com](mailto:paperkarma1@hotmail.com) with any news. Have a great week everyone.

### HOWEVALLEY NEWS

**KENTUCKY WEATHER.** God has blessed us with some beautiful days. Get out and enjoy them.

**MOTHER'S DAY.** Tomorrow we honor our mothers. Mothers have a very hard job. They love unconditionally, make sure we have clothes, food on the table, get us to school and teach us about Jesus's love. Happy Mother's Day to all mothers.

I am still blessed to have my 86-year-old mama. I love you mama.

**CHURCH NEWS.** Howevalley Methodist Church holds service every Sunday at 10 a.m. Brother John Meadors is pastor.

**BLESSING BOXES.** Located at Stephensburg Lodge Hall at Franklin Crossroads is a

blessing box in memory of Garreth Woodson. There also is one at Vertrees Baptist Church. It always is in need of non-perishable food, toiletries, socks, gloves, baby items, school supplies and more. Please feel free to drop off items. Thank you to everyone who donates to them. It's a blessing to the community. If you have any questions, feel free to call me and leave your name at 270-734-5524.

**BIRTHDAY WISHES.** Happy birthday wishes to Samantha Stevens on May 11; Tad Skaggs, Neil Cundiff, Brady Goodman and Chris Deckard on May 12; Hunter Yates on May 13; Troy Jenkins and Kelly Moore on May 14; Kathy Doolan on May 15;

Steve Hayden on May 16; Cindy Williams on May 17; and Pam Ford and Jolene and Josie Webb on May 19.

**ANNIVERSARY.** Happy anniversary wishes to Eric and Kayla Goodman on May 14 (20 years).

**SYMPATHY.** The community was deeply saddened to learn of the death of 19-year-old Jeremiah Smith. Our hearts are broken for his mama, Kimberly Snook Hughes, and family.

When we lose people we know it's hard on the family and friends. May God bless each of you for prayers. You may never know how much the families appreciate it.

**SUBMIT YOUR NEWS.** To submit news for this column, please call or text to 270-734-5524 and leave a message.



MONA HOLBERT

## Brother to Brother has April session



The April 12 session of Brother To Brother included The Rev. Brenda Skillman, who shared the wisdom of Proverbs 12. The Zetas, Linda Marie Dixon and Shaneka Brown, instructed on words and creating ways to use them. Special guest, an 18-year-old businessman, stopped by and encouraged the young men. Lastly, exercise and basketball.

## Fluffy visits residents at Peridot Senior Living



Daniel O'Dell and his service dog, the Fluffy Poodle, visit residents at Peridot Senior Living for a motivational speech. As a 100% disabled veteran, he related to residents age-related disabilities and explained how his service dog has changed his mindset about his injury and how Fluffy helps him with daily tasks and challenges. Fluffy gave an excellent presentation of skills and later entertained residents with tricks and cuddles.

### Bauer inducted into Phi Kappa Phi Honor Society

Mary Bauer of Brandenburg is a new member of Chapter 292 of Phi Kappa Phi national honor society. Bauer is majoring

in nursing management and administration at McKendree University. The induction ceremony was

held during the university's 12th annual academic excellence celebration on April 24.

### TODAY IN HISTORY

Today is **Saturday, May 10**, the 130th day of 2025. There are 235 days left in the year.

**On this day in 1775**, Ethan Allen and his Green Mountain Boys, along with Col. Benedict Arnold, captured the British-held fortress at Ticonderoga, New York.

**In 1865**, Confederate President Jefferson Davis was captured by Union forces near Irwinville, Georgia.

**In 1869**, a golden spike was driven in a ceremony in Promontory, Utah, marking the completion of the first transcontinental railroad in the United States.

**In 1924**, J. Edgar Hoover was named acting director of the Bureau of Investigation, later known as the Federal Bureau of Investigation, or FBI, by President Calvin Coolidge. Hoover would serve as FBI director until 1972.

**In 1933**, book burnings

were held in 34 cities across Germany, targeting authors whose ideologies were in conflict with Nazism.

**In 1940**, during World War II, German forces began invading the Netherlands, Luxembourg, Belgium and France. On the same day, British Prime Minister Neville Chamberlain resigned and Winston Churchill formed a new government.

**In 1994**, Nelson Mandela was inaugurated, becoming

the first Black president of South Africa.

**In 1994**, the state of Illinois executed serial killer John Wayne Gacy, 52, for the murders of 33 young men and boys.

**In 2014**, Michael Sam was selected by the St. Louis Rams in the seventh round of the NFL draft, becoming the first openly gay player drafted by a National Football League team.

**In 2023**, Rep. George

Santos, the New York Republican infamous for fabricating his life story, was indicted on charges that he duped donors, stole from his campaign and lied to Congress. Santos pled guilty in August 2024, and was sentenced to 87 months in prison in April 2025.

**Today's Birthdays:** Basketball Hall of Fame coach Jim Calhoun is 83. Musician-songwriter Donovan is 79. Sen. Fashion designer

Miuccia Prada is 76. Olympic skiing medalists Phil and Steve Mahre are 68. Sen. Cindy Hyde-Smith, R-Miss., is 66. Singer-activist Bono (U2) is 65. Sen. John Curtis, R-Utah, is 65. Playwright Suzan-Lori Parks is 62. Model Linda Evangelista is 60. Rapper Young MC is 58. Racing driver Helio Castroneves is 50. Actor Kenan Thompson is 47. Olympic swimming gold medalist Missy Franklin is 30.