

WHERE DO I START WHEN SEEKING HOUSING FOR MY LOVED ONE WITH MENTAL ILLNESS? (Part Three) by Jacqueline A. Lukitsch

Long-Term /Assisted Living

Sometimes an individual with severe mental illness cannot function independently in the community. H/she may isolate h/herself in an apartment afraid to socialize with anyone; h/she may wander off if not watched; or h/she may need a structured environment in order to maintain a treatment program. In these instances, they may need assisted living.

While it is often hard to find a long-term, assisted living facility that will suit your loved one, there are a number of residential care facilities in the St. Louis Metropolitan Area that can serve persons with mental illness well. Intermediate care facilities and skilled nursing facilities are utilized for persons with additional medical problems as well. These three type of facilities are described below.

Residential Care Facilities

For individuals with mental illness needing long-term, assisted living, residential care facilities (RCFs) can provide a good option. RCFs provide 24-hour support for residents, including medication distribution, protective oversight, housekeeping and meal preparation. Individuals must be mentally and physically able to make a pathway to safety, independent with daily living (i.e. bathing, toileting, etc.), and able to transfer themselves from a wheelchair.

RCFs are identified as either RCF I or RCF II. An RCF II is run by a licensed administrator, provides personal care, has a daily staffing ratio of one staff to every 15 clients, and employs a registered dietitian for special diets. An RCF I is not run by a licensed administrator, but management must meet certain requirements, including a record free of abuse or neglect in caring for persons in similar settings. Additionally, an RCF I can have a larger daily staffing ratio equal to one staff per every 40 clients.

Definition of Personal Care: Maintenance services provided to residents of licensed residential care facilities to assist with activities of daily living and advanced personal care.

Intermediate Care Facilities

Intermediate care facilities (ICFs) provide another option if the individual has an additional medical problem. Services provided include, personal care, medication distribution, protective oversight, housekeeping, meal preparation, special diets, rehabilitation services, and incontinent care. Requirements for personnel include an MD as Director of Medicine, an on-call RN, and LPN staffing. Residents with catheters and residents who are bedridden or blind are also accepted.

Skilled Nursing Facilities

Skilled nursing facilities (SNFs) are usually for individuals who have multiple

medical problems, some of which are very serious and require continuous medical care. Like ICFs, SNFs provide all of the services above, except that they are required to have an RN on staff who is in charge. As you may know, skilled nursing facilities are not ideal for younger persons who have mental illness and need long-term, assisted living. Unfortunately, because of an inadequate supply of residential facilities (to meet the demand), SNFs are utilized for younger persons needing assisted living.

Financial Resources

Private insurance policies will usually cover skilled, intermediate, and custodial nursing home services (long-term). It is a good idea to review what your policy covers with your agent and get items covered in writing. Many times custodial care is not covered.

The Eastern Region Supportive Community Living Program of the Department of Mental Health contracts with local RCFs for housing. Housing recipients in this program must be receiving community mental health services from one of the local mental health centers (e.g. BJC Behavioral Health, Hopewell, Crider Center, Independence Center, Places for People, or Adapt).

Both Medicaid and Medicare are highly utilized for payment of services in these facilities. Some long-term facilities will work with families to finance services.

Helpful Resources

You can obtain a listing of the above facilities for the "eastern" region of the state of Missouri by calling our HELPLine at 314-966-4670.

You may also want to call the Long Term Care Ombudsman Program at 314-918-8222 to get a copy of their "Residential Care Facilities Directory", which provides additional information on what to consider when searching for an appropriate facility for your loved one. The URL for their web site is www.ltcop-stl.org.

The Missouri Department of Mental Health Housing Team has recently finished a guide to housing for Missourians. You may obtain a copy of this guide by calling the Housing Team at 573-751-9206.

Quotes from NAMI St. Louis Families on Long-Term, Assisted Living

"The Jane Howell Stupp Apartments run by the Independence Center in St. Louis offered my sister an opportunity to leave my parents home for the first time and experience living on her own, while at the same time, having 24-hour support. This allowed the transition for my sister and for my family (worried parents) to go smoothly. I would highly recommend Stupp for persons who require assisted living or who want to experience living away from home but are unsure of the support that they need."

This concludes the three-part series of articles on housing. Please call the HELPLine at 314-966-4670 if you have any questions. While we may not have all the answers, we do have information and knowledge that we gladly share.