Be Careful When Signing Nursing Home Agreements

A client recently told us about a family member who was sued by a nursing home seeking to recover money on behalf of a deceased relative who had spent some time at that nursing home. While nursing homes suing family members is not a new development, many nursing homes have gotten way more aggressive recently in their attempts to collect monies they feel they are owed. If someone you know is entering a nursing home, you might be wondering whether you could be liable for the cost of their care.

Federal law prohibits a nursing home, as a condition of admission or continued stay, from requiring a family member or friend to guarantee payment of the nursing home resident’s financial obligations to the nursing home. Unfortunately, nursing homes regularly attempt to find creative ways to make others responsible, some of these efforts are legal and some are not. One common technique is to require a family member or agent under a power of attorney who has access to the resident’s funds to use those funds to pay for care. Even if someone signs this type of agreement, they are still not responsible to use their own funds to pay for the resident’s care, unless they are considered a legally responsible relative. For these purposes, that generally means a spouse.

If you are helping someone who is going into a nursing home, it is important that you carefully review the admissions agreement and related documents before you or someone else signs it. Often, this is easier said than done since the nursing home that you are seeking placement at may have limited openings and there could be pressure to sign papers right away and worry about it later. The nursing home may even tell you that you could lose the bed for your relative and that others are waiting in line.

In virtually all cases of nursing homes against family members and even friends, the family member or friend had blindly signed the admissions agreement where instructed in order to get their friend or family member into the nursing home. Unfortunately, they didn’t read the fine print which included a provision in which the signer promised to pay any monies owed to the nursing home, even if the patient’s money ran out, even if the signer had no legal responsibility, and even if the signer was not a relative.

Here are some tips in case you are ever asked to sign an admissions agreement on behalf of someone else as a “responsible party” or otherwise:

When you are signing a family member or friend into a nursing home, read the agreement. Cross out anything that says or implies that you are accepting personal responsibility for the care costs.

Review the agreement for arbitration clauses. These usually benefit the nursing home (that’s why they put them in there). If you can, delete these provisions from the agreement.

Pay particular attention to paragraphs where you are asked to initial or sign separately. Those are usually the ones where you are at the greatest risk. The nursing home will later say that not only did you sign the agreement, but you also initialed the provision which made you personally responsible.

Make sure that you indicate your actual role in signing. Do you hold a power of attorney? Sign as “attorney-in-fact” (write that after your signature). Do it on the patient’s signature line, not on the “responsible party” line.

If you’re not sure, don’t sign at all. Tell the intake worker that you’ll need to take the agreement home to read it. Ask a lawyer for review it. The best way to avoid a lawsuit is to plan in advance and work with a Certified Elder Law Attorney to protect your interests.

While nursing homes can’t force you to sign any of these onerous provisions, they do sometimes rely on the anxiety, confusion, and discomfort of the moment to get you to sign something you don’t have to sign. Proceed with caution.

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Support for Holocaust Survivors in Westchester County

Approximately 160 Holocaust Survivors reside in Westchester. At Westchester Jewish Community Services (WJCS), we are privileged and proud to offer a range of programs to Holocaust Survivors through our annual Survivor Day luncheon, Sukkot celebration, and other socialization events, as well as services to Survivors, based on their individual needs.

Sadly, too many Holocaust Survivors residing in the U.S. live at or near poverty level. Thanks to a grant from The Conference on Jewish Material Claims Against Germany, WICS is able to reimburse Survivors who are in need for home care expenses. Survivors and their families are so grateful for both the monetary assistance that helps them have sufficient and appropriate help in the home as well as the social connection that eases isolation. Over and over again, we hear that the peace of mind these services give our Survivors and their families has proven invaluable.

In partnership with UJA-Federation of NY and the Claims Conference, WICS is also able to provide socialization events, which offers opportunities for Survivors to enjoy being together. These events include our annual Survivor Day luncheon, Sukkot celebration, and Hanukkah gathering, all of which are generously hosted by local Westchester synagogues. While during the height of the COVID pandemic, support groups and events took place virtually, fortunately, in-person events have now returned. These are amazing gatherings, filled with warmth, love, music, family, food, prayer, and storytelling. They are a stark contrast to the many months during the pandemic when Survivors were at home with little or no face-to-face contact with loved ones.

WICS recently launched a new initiative called “Share Shabbat.” This program pairs a Survivor with a volunteer to share a Shabbat dinner every month. Currently, 36 Survivors are part of this program and we hope more will join. Food is generously provided by individual donors who sponsor a Survivor’s monthly Shabbat dinner. A volunteer brings dinner to the Survivor, giving them the opportunity to spend time together. They light candles, say prayers, and break bread, as well as share stories and learn about each other’s experiences. Our volunteers get as much out of this experience as our Survivors do. They have expressed to us that they are deepening their Jewish roots and have a greater understanding of Jewish culture, traditions and, most of all, the Holocaust. Our Survivors tell us they look forward to “Share Shabbat” every month and love hearing about current events and the jobs, interests, and families of the volunteers. It is a vital and much-appreciated connection to the outside world.

“Share Shabbat” has provided Survivors with another person in their lives with whom they can talk. It cultivates additional “memory keepers” of the Holocaust experience. It helps guarantee that the stories of the Shoah, will be passed on to future generations. We must never forget the horrors victims and Survivors of the Holocaust endured. The WICS “Share Shabbat” program both provides social connection and is another way we make sure we never forget.

By Alissa Danzig, JD, LLM and Gillian Rittmaster, LCSW