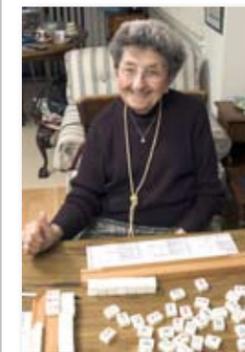


Looking for a Good Long-Term Care Facility? Don't Wait Until You Need One

Whether it is for ourselves, a parent, or another loved one, we would all rather avoid thinking about a long-term care facility. But all the health care experts will tell you: "Do your homework and do it before the need is urgent." There is a lot to think about when choosing the right nursing home, but fortunately there are a lot of resources to help you, too. Here are some steps you can follow to make the process a bit easier.

Narrow the Search. According to the Centers for Disease Control and Prevention (CDC), there are about 15,600 nursing homes in the United States. Nebraska has 195 and Iowa has 431. That is a lot of facilities to review. Fortunately, you can winnow down the list by starting with online research. *Medicare.gov*

can help you find and compare nursing homes in your area. According to Medicare its online tool allows you to "[p]ersonalize results by filtering the options that matter most to you"—including inspection results, location, number of beds, vaccination rates, staffing levels and more. It uses a five-star rating system. Some experts in the long-term care field recommend limiting your selections to only facilities with four- or five-star Medicare rankings, especially if circumstances dictate that you have to make a quick decision. *AARP.com* suggests another useful digital resource, Nursing Home Inspect, a project of the nonprofit investigative news outlet *ProPublica.org* that compiles more than 80,000 nursing home inspection reports into a searchable database.



See what the home offers in the way of lectures, art classes and other ways residents can stay intellectually active and engage with each other.

Don't be misled by what some call the "Chandelier Effect". A dazzling décor in the home can mislead potential clients about the actual quality of the care for the residents. Don't let the cost sway your decision, either. The most expensive homes are not necessarily the best. While you are touring a facility take careful note of the grooming of the residents—the condition of their hair, teeth, and clothing will tell you a lot about the care they are receiving. Check the menus and ask to try the food yourself. A good facility should be open to you eating in the dining room with the residents.

Ask about activities. "See what the home offers in the way of lectures, art classes and other ways residents can stay intellectually active and engage with each other," suggests Jodi Eyigor, director of nursing home quality and policy at LeadingAge, a national association of nonprofit nursing homes and other providers of aging services.

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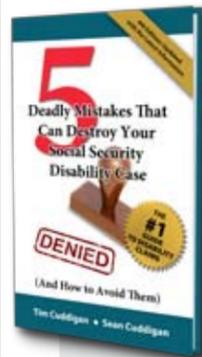
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Long-Term Care...cont.

Go to a resident or family group meeting. *Medicare.gov* suggests that “[w]hile you’re visiting the nursing home, we recommend that you ask if you can attend a resident or family group meeting. These groups are usually organized and managed by the residents or the residents’ families to address concerns and improve the quality of care and life for the residents. If you’re able to go to a meeting, ask a group member these questions:

- What improvements were made to the quality of life for residents in the last year?
- What are the plans for future improvements?
- How has the nursing home responded to recommendations for improvement?
- How are decisions made (for example, by voting, consensus, or one person makes them)?”

Learn how the nursing homes on your short list manage infection control and prevention. Since the COVID-19 pandemic we have all become more attuned to measures to prevent the spread of disease, but disease mitigation has always been a matter of concern to vulnerable populations in long-term care facilities. Under federal regulations, nursing homes must have an infection control and prevention program with, at a minimum, a part-time staff member trained in infection prevention, but it is even better if the nursing home has a full-time person dedicated to preventing the spread of disease in a facility.



“5 Deadly Mistakes That Can Destroy Your Social Security Disability Case” is the #1 guide to improving the odds of winning a disability case.

For a FREE copy for you or someone you care about call Cuddigan Law at 402.933.5318 or email us at lawteam@cuddiganlaw.com

Financial Benefits for Family Members Caring for Veterans

If you are one of the thousands of family members who help a disabled veteran with their daily activities, you may be eligible for tax-free monthly stipends and additional benefits if you qualify for the VA’s Caregiver Support program.

This program provides direct financial assistance to an eligible family member who is at least 18 years old and lives with the veteran full-time. .

To participate in the VA’s Caregiver Support program you and your veteran must apply together to determine if you’re eligible. You can apply online. To get started go to va.gov and type in caregiver in the search box.

For more on the VA’s Caregiver Support program we invite you watch a new informative video about this program at cuddiganlaw.com/video or on our Cuddigan Law YouTube channel. We have recently posted many new videos to our extensive library explaining the ins and outs of VA and Social Security disability with insider tips on how to get the compensation you have rightfully earned.



Comfort Food From the kitchen of Janet Cuddigan

Leftover Turkey Tetrazzini

Here’s an easy way to turn your Thanksgiving turkey leftovers into a deliciously different meal.

- 1 (16 ounce) package uncooked spaghetti
- ½ cup butter
- ½ cup all-purpose flour
- 3 cups chicken broth
- 2 cups milk
- 1 2/3 cups grated Parmesan cheese
- 4 cups chopped cooked turkey

Preheat oven to 350 degrees F. Lightly grease a baking dish Bring a large pot of lightly salted water to a boil. Add spaghetti, and cook for 8 to 10 minutes or until al dente. Drain, and place in the prepared baking dish Melt butter in a medium saucepan over medium heat. Stir in flour. Mix in chicken broth and milk. Cook and stir until the mixture comes to a boil. Stir in about 1 1/3 cups Parmesan cheese, and remove from heat. Mix chicken broth mixture and turkey with spaghetti. Top with remaining cheese. Bake 1 hour in the preheated oven, until surface is lightly browned.

Adapted from allrecipes.com

Crypto FOMO – Yet Another Scam



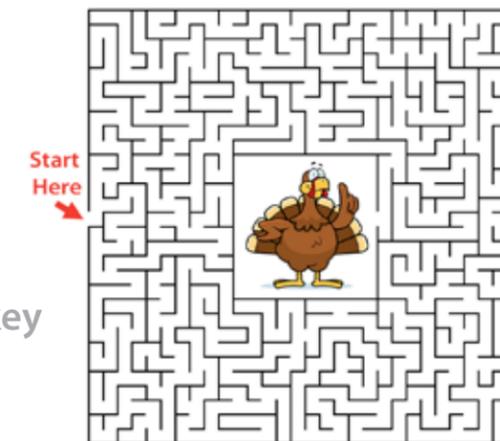
With the rise in the values of crypto-currencies like Coinbase, Bitcoin, Ethereum and many others, you may be feeling like you have missed the boat by not investing in digital assets. It is that FOMO—Fear Of Missing Out—that scam artists have been exploiting. This prompted the U.S. Securities and Exchange Commission’s Office of Investor Education and Advocacy (OIEA) and Division of Enforcement’s Retail Strategy Task Force (RSTF) to issue an Investor Alert on crypto investment scams. The notice said, in part, that “Fraudsters continue to exploit the rising popularity of digital assets to lure retail investors into scams, often leading to devastating losses.”

The SEC highlighted some warning signs of a scam. The agency warns that promises like “guaranteed high investment returns ... with little or no risk” is almost sure sign of a scam. Another red flag is when the sellers are unlicensed or unregistered. The SEC stated that “Unlicensed, unregistered sellers commit much of the securities fraud targeting retail investors in the U.S.”

Even when done properly investing in crypto assets is a high risk endeavor and if you fall in with a fraudster it can get much worse. The SEC cautions that “If an investment ‘opportunity’ sounds too good to be true, it probably is.” (But you really didn’t the SEC’s help in knowing that did you?)



Catch the Turkey Maze



For the solution go to cuddiganlaw.com/library/newsletter

Are you a veteran whose service-connected disability prevents you from working?

Then this FREE book—packed with information and insider tips—is for you: **“The Road Map to a 100 percent VA Rating—What Veterans Need to Know About TDIU”**

You can download this book at cuddiganlaw.com. Or call Cuddigan Law at 402.933.5318 and we’ll email you a copy.



We’re in your corner.

We value the confidence and trust you have placed with us in the past.

If you or a family member or a friend could use our help now or in the future, please pass along our name.

Disability law is all we do.



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