

Before You Sign as “Responsible Party”

Nursing home or rehab admission papers.

What is happening: You are handed a thick packet and asked to sign quickly so your loved one can move in.

Where you stand

- A facility generally cannot require a third-party guarantee of payment as a condition of admission.
- “Responsible party” should not mean you personally pay the bill. Ask for the exact contract language.
- Arbitration agreements are usually optional. Admission should not depend on signing that page.
- You can take the packet, read it, and ask someone independent to look at it before signing.

Words you can use

1. “Show me where this says I am not personally responsible for the bill.”
2. “I am signing only to use my loved one's funds for their care, not as a guarantor.”
3. “I am declining the arbitration agreement. I understand that does not affect admission.”

Free help to call

- Long-Term Care Ombudsman — Eldercare Locator, 1-800-677-1116.
- Elder law attorney or legal aid — ask your Area Agency on Aging for referrals.
- State Medicaid office — ask what the facility may request if Medicaid may pay.

Write down: The full packet, pages declined, who handed it to you, and any statement that admission depends on your signature.

Notes from this conversation