

Senior Housing Choices

The tables below provide an overview and indicate possible services and financial arrangements. Please check with local providers to verify and understand specific programs.

Senior Living Table

| | assistance with ADL's | dementia care | daily meal service | transportation | laundry | housekeeping | medication management | skilled nursing | planned activities | case management | provides levels of care | 3rd party home care | short term care |
|--------------------|-----------------------|---------------|--------------------|----------------|---------|--------------|-----------------------|-----------------|--------------------|-----------------|-------------------------|---------------------|-----------------|
| independent living | | | | may | | | | | | | | √ | |
| congregate housing | | | group | may | group | | | | | | | √ | |
| assisted living | √ | | √ | √ | √ | √ | √ | | √ | √ | | √ | |
| skilled care | √ | | √ | √ | √ | √ | √ | √ | √ | √ | √ | | |
| memory care | √ | √ | √ | √ | √ | √ | √ | √ | √ | √ | √ | | |
| respite | √ | | | | | | √ | | | √ | √ | √ | √ |
| intermediate care | √ | | √ | √ | √ | √ | √ | √ | √ | √ | √ | √ | √ |
| CCRC | √ | √ | √ | √ | √ | √ | √ | √ | √ | √ | √ | | |
| Life Care | √ | may | √ | √ | √ | √ | √ | √ | √ | √ | √ | | |

Senior Living Financial Sources

| | personal resources | Medicaid | Medicare | long term insurance | rent based on income | VA benefit |
|--------------------|--------------------|----------|----------|---------------------|----------------------|------------|
| independent living | √ | | | | √ | |
| congregate housing | √ | | | | √ | |
| assisted living | √ | | | √ | | |
| skilled care | √ | √ | √ | √ | | √ |
| memory care | √ | √ | √ | √ | | √ |
| hospice | √ | √ | √ | √ | | √ |
| respite | √ | √ | | √ | | √ |
| intermediate care | √ | √ | | √ | | √ |
| sub-acute care | √ | √ | | √ | | √ |
| Adult -day | √ | √ | √ | √ | | √ |
| CCRC | √ | | poss | √ | | |
| Life Care | √ | | poss | √ | | |

For Those Able To Live Independently or With Minimal Assistance

Independent Living Communities offer individual apartments, cottages, and/or townhomes with areas for group socializing and dining. Residents are generally self-sufficient and require no special care, but choose to have certain services provided for them. Services may include meals, housekeeping, personal care, transportation, and social and recreational activities. Costs for services may be included in the monthly fee or billed as the services are provided.

Federally Subsidized Housing is made available through financing from the US Department of Housing and Urban Development (HUD). Low-income residents pay 30% of their income for rent; HUD pays the difference. Managing agents may offer social and recreational opportunities. Typically, on-site staff does not provide other services. Waiting lists for these facilities can be years long. Check local programs through your state housing resources.

Shared Housing is an apartment or home that is shared by a small group of older adults (typically four to ten residents) who have private sleeping quarters but share the rest of the residence. Sponsoring organizations may provide staff and services such as meals, laundry and cleaning. In some arrangements, residents share the housework and other responsibilities.

For Those Needing Assistance with Everyday Activities

Assisted Living is for those individuals who need assistance with one or more Activities of Daily Living (ADLs) but do not need ongoing nursing care. Typically services include assistance with bathing, dressing, grooming, meal preparation, housekeeping, etc. It may be available as a program within facilities providing independent living or sheltered care; or it may function in a stand-alone residential setting.

Payment

Sources:

Personal Resources

Long Term Care Insurance

For Those Needing 24 Hour Nursing Care

Intermediate Care facilities provide 24-hour nursing care and assistance with activities of daily living, medication administration, restorative care, social services, therapeutic activities and case management.

| | |
|----------|--------------------------|
| Payment | Personal Resources |
| Sources: | Medicaid |
| | Long Term Care Insurance |
| | Veterans Benefits |

Skilled Care facilities provide an intense level of nursing care as prescribed by the resident's physician on a 24-hour basis. This level of care is for persons requiring assessment and oversight by a registered nurse, administration of a medication regime that may involve monitoring and intervention, administration of medication or fluids by an intravenous route, tube feedings, rehabilitation and/or discharge planning.

| | |
|----------|--------------------------|
| Payment | Personal Resources |
| Sources: | Medicaid |
| | Medicare (limited) |
| | Long Term Care Insurance |
| | Veterans Benefits |

Sub-Acute Care is provided to patients who require a higher level of skilled care as a transition from hospital to home or to an outpatient rehabilitation facility. The services may be provided in a special unit of a hospital or in a skilled nursing facility. The following are the most commonly observed services in a facility offering sub-acute care: respiratory/ventilator care, care following outpatient surgery, oncology, rehabilitation or management of several complex medical conditions. You will usually see one or two of these programs in any one facility.

Respite is temporary or periodic care provided by a third party (a residential facility or home care provider) for people with disabilities, illnesses, dementia or other health problems while their caregivers take an occasional break. Respite care can be provided at home, in the community (e.g., adult day care centers or special respite programs) or overnight in a facility such as a nursing home or assisted living residence.

Payment Sources: Personal Resources
 National Family Caregiver Support Program subsidy

Short Term Rehabilitation bridges the gap between illness and recovery through a variety of treatments and therapies.

Payment Sources: Medicare

For Those Seeking the Full Range of Care in One Setting

A **Continuing Care Retirement Community (CCRC)** provides a continuum of care and full range of options for residents. While communities may differ slightly, most will include independent apartments (sometimes cottages), a main dining room, a health care center and other common areas (library, lounge, exercise room, craft area, gift shop, etc.).

Services may be offered in bundled packages or on an a la carte basis. These can include meals, housekeeping and laundry services, transportation, social and recreational programs, assistance with personal care, and short-term and long-term nursing care. Some may be included in the monthly service fee, while others may be charged on a fee for service basis.

Payment Sources will depend on which aspect of the community the individual is residing. For example, in the independent area, personal resources are required. In the nursing area, Medicare and supplemental health insurance may cover costs. In the assisted living section, personal resources and/or long term care insurance would likely be accepted as payment.



Life Care Communities are a special type of licensed housing. The distinguishing characteristic of the Life Care community is that both the resident and sponsoring organization signs a document called a Life Care Contract, with the full understanding that the Community will care for the resident for life. Serving as an investment for the future, a one-time entrance fee is required in addition to the monthly rental fee.

| | |
|----------|--------------------------|
| Payment | Personal Resources |
| Sources: | Medicare |
| | Long Term Care Insurance |