



What are the different types of Senior Living and which one meets my needs?

INDEPENDENT LIVING FACILITIES



Independent Living, often referred to as IL, is more than just a Senior apartment. These communities provide many services such as Dining, Housekeeping, Activities, and Transportation. There are many varieties of amenities offered. If a minimal amount of care is needed, home care services may be hired privately to assist. Often, an individual must be able to walk and may use a walker. If in a wheelchair, the individual must be able to use it without assistance to get to dining and activities and the evacuate the community in the case of an emergency. There are no care staff on site.

Apartment sizes – Most include studio, one bedroom and two-bedroom apartments. Some one-bedroom apartments may include a bath and a half. Some two bedrooms may have 2 bathrooms. These are often in limited availability.

Most communities are on a month-to-month agreement with no buy in or long-term commitment and require only a 30-day written cancellation.

Some are Continuing Care Retirement Communities (CCRC) that require buy-ins, large financial requirements, as well as monthly fees. There are strict requirements for admission and may not admit an individual with some diagnosis.

ASSISTED LIVING FACILITIES



Assisted Living Communities, often referred to as an ALF, are designed to help individuals with care while maintaining the highest level of independence. Some people choose to live in an assisted living because they want the confidence of knowing someone is there to help them if they fall or in the event of an emergency but have little to no other care needs. Some only need help with medication management. Others need a significant amount of care. Residents can leave at any time – to go out to dinner, on vacation with family, or even on a cruise!

Apartment sizes – Usually studio, one bedroom, and some two bedrooms.

There are three types of licenses in Assisted Living

It's important to understand how they are licensed to provide care

Standard license - Standard license communities can help with the administration of medications including injections; manage weekly pill organizers for residents who self-administer medications; give pre-packaged enemas when ordered by a physician; observe residents and report observations to the doctor; treat Stage 1 pressure sores, provide a one-person assist for transfers, and change resident's bandages for minor cuts and abrasions (this is a new addition to the rules and regulations that some communities may not realize).

Limited Nursing Services (LNS) - Limited nursing services means a facility is licensed to provide any of the services under a standard license as well as the application of heat and ice caps, routine changing of colostomy bags, passive range of motion exercises, urine specimens, blood glucose testing, application and care of routine dressings, eye and ear irrigations, replacement of established self-maintained in-dwelling catheters, enemas and digital stool removal, and the care of casts and hand or leg braces. A resident cannot be bedridden for more than 7 days unless under the care of hospice.

Extended Congregate Care (ECC) - Extended congregate care means a facility is licensed to provide any of the services under a standard license and LNS license, as well as routine care of stoma and surrounding skin in the presence of a gastrostomy (intermittent feeding tube), routine care of a suprapubic catheter, administration of oxygen, care of an amputation or fracture, prophylactic and palliative skin care including prescription cremes, and treatment of a Stage 2 pressure sore that is stabilized and a plan of care has been developed with no other significant health problems to complicate the process. A resident cannot be bedridden for more than 14 days unless under the care of hospice.

MEMORY CARE



Just because an individual has dementia/Alzheimer's Disease/Cognitive Impairment, or any other form of dementia **does not mean they must be in Memory Care**. Memory Care is designed to help those with memory impairment who are exit seeking, wandering, and can no longer follow simple instructions. It does NOT mean a higher level of CARE – just support. Memory Care is Assisted Living, but within a secure area of the community, often called a neighborhood.

Some communities offer an all-inclusive price and others have levels of care or ala carte pricing for care. They offer both private and semi-private options. Some are furnished.

Some communities have an “intermediate” level that falls in between general assisted living and memory care. These are not secure but offer additional support and specialized programming.

LONG TERM SKILLED NURSING HOMES



A Skilled Nursing Home, often referred to as a SNIF, will be the choice if an individual is completely bedridden, requires continuous feed nutrition, needs a Hoyer lift, or requires adaptive devices to keep them in a chair, wheelchair or bed, a skilled nursing home is appropriate. They offer both private and semi-private rooms.

COSTS FOR SENIOR LIVING



Community Services Fee – A general practice for communities is to charge a one-time, non-refundable fee prior to move in. This fee can run between \$1500-\$3500. The cost is used to turn over the apartments between residents, acquire the necessary assessments and paperwork, and maintenance and upkeep of all the common areas.

Apartment Fees and what's included – The room rate includes meals and snacks (Independent Living may designate a 2 or 3 meal plan), weekly housekeeping, basic utilities including basic cable, routine maintenance, transportation, and activities. Some include a land line and laundry but there may be an additional fee for others. Most assisted living communities include laundry.

Independent Living can run between \$2,900 to \$6,000.

Assisted living apartment fees can run anywhere between \$3,400 \$6,000 and does not include care fees.

Memory care can run between \$4,300-\$6,900 and often includes care fees.

Skilled Nursing can run between \$10,000-\$12,000 and includes care fees.

These fees are for one person only and may be private or semi-private and vary in size anywhere from a studio to a large two bedroom.

Care Fees – Some communities have pre-determined Levels of Care that offer graduating levels of attention and care and are in addition to the apartment fee. Others offer a point system. An assessment is done prior to move in to get a full understanding of the individual's care needs at the time of move in and the associated cost. A second assessment is completed 30 days after admission to determine if additional care may be needed or if it needs to be adjusted. An assessment may be done at any time upon request but must be completed after each hospital or rehab admission and cannot go longer than one year without re-evaluation. Care fees can run anywhere from \$250 all the way to \$1,750.

Additional Fees – Additional fees are generally charged for alcohol if there is a liquor license, an on-site hair salon service, and additional housekeeping or laundry needs. Some communities may charge extra for laundry or a land line. There is a charge for a second person that may be a spouse, relative, or close friend that could be between \$500-\$1,100. There is no tipping.

Villages Amenities – Some Independent Living communities offer Villages Amenities in their monthly apartment rates. Most Assisted Living communities do not offer it, or it is an additional charge so it's important to ask.