

Your Guide to Senior Care Options





Navigating the world of senior living and care options can be pretty tricky.

Wouldn't it be nice to have a road map? Or maybe just something (or someone) to help guide you along the best path?

This guide will offer an overview of a few of the most common senior living options and help you navigate your way through them. Whether you are planning ahead to avoid a crisis or you are scrambling to take care of an immediate need, use this guide as a road map to help you find the most practical solution for your aging loved one's changing care needs.

Before we hit the road, here are 6 things to keep in mind when considering senior living options:



1

LOCATION:

Is it convenient for your loved one and your family? Does it allow your loved one to stay connected to the community? Does your loved one refuse to leave his/her home?



2

FINANCES:

Evaluate income, assets, insurance, and any other financial resources – Is the option affordable? What is the best investment? What is the best value? What option is the best use of funds? (ie. choosing a studio apartment over a one-bedroom apartment)



3

COORDINATION & QUALITY OF CARE:

Does your loved one need medical or non-medical care? Who coordinates care and/or services? Is care provided by trained professionals committed to high quality standards? What kind of care is available as mom or dad's needs change?

4

YOUR LOVED ONE'S CURRENT (AND FUTURE) NEEDS:

Your loved one may not need assistance now, but he/she may in the future. Is mom or dad showing early signs of memory loss? Is your loved one isolated and depressed? Can mom or dad safely age in place in the family home?

5

YOUR LOVED ONE'S WISHES:

Would your loved one prefer a small, homey community or is he/she looking for a resort-style community with lots of fancy amenities? Does your loved one hope to remain in his/her home for as long as possible?

6

PEACE OF MIND:

Does the option provide peace of mind for both you and your loved one? Can it help alleviate some of the responsibilities of caregiving? Does it provide respite and relief for the caregiver? Will it offer mom or dad a healthy lifestyle in a safe environment?





These 6 factors can serve as a helpful checklist when comparing the wide range of senior living options available today. Now let's take a closer look at the following options:

- ✓ Home Care
- ✓ Adult Day Care
- ✓ Continuing Care Retirement Communities/Life Plan Communities
- ✓ Independent & Assisted Living
- ✓ Memory Care & Alzheimer's/Dementia Support
- ✓ Skilled Nursing, Rehab & Long-Term Care
- ✓ Hospice Care





An Overview of Senior Living & Care Options



HOME CARE

Home Care is supportive care provided in the home. Care may be provided by:

Medical Providers: Licensed Health Care Providers (RNs, LPNs, PTs, OTs, CNAs) who will come to your home and provide health services for medical care needs (wound care, therapy, etc.).

Non-Medical Providers: Professional Caregivers (Companions, Homemakers, etc.) provide assistance in the home with “activities of daily living” such as laundry, housekeeping, meal preparation, grocery shopping, transportation, etc. Some agencies may provide personal care.

- ✓ In-home medical care is often referred to as “Home Health Care”. These services must be ordered by a physician and are covered in some part or completely by health insurance.
- ✓ For terminally ill patients, home health care may include hospice care.
- ✓ For patients recovering from surgery or illness, home health care may include rehabilitative assistance.



ADULT DAY CARE

Adult Day Care centers are non-residential facilities that support the needs of aging adults in a professionally staffed, group setting.

Programs can offer meals, meaningful activities, general supervision, personal care, transportation and other health services, when needed.

- ✓ Provides a secure environment, especially for individuals with dementia – some programs may be dementia specific.
- ✓ For caregivers, adult day centers may provide respite care, enabling caregivers to work or have a break from their caregiving responsibilities.



CONTINUING CARE RETIREMENT COMMUNITIES (CCRCs)/LIFE PLAN COMMUNITIES

CCRCs, or Life Plan Communities, offer a combination of independent living, assisted living, memory care, and skilled nursing in a single setting.

Residents “buy into” the community with a substantial down payment but have access to the entire continuum of care when needed.

- ✓ CCRCs encourage prospective residents to move in while they are independent and active and age in place across the continuum.
- ✓ Require a large financial investment – buy-ins can be up to \$500,000, plus an additional monthly fee.



INDEPENDENT LIVING

Independent Living Communities are designed for active, healthy seniors and provide living options such as apartments, cottages, condominiums, and/or single family homes.

Hospitality-based services (dining, housekeeping, transportation, etc.) and amenities (fitness center, spa, hair salon) may be available and may be included in the cost of living (monthly rental or other arrangement).

- ✓ Independent senior living communities are popular for seniors who wish to downsize or travel freely without the burden of managing a home.
- ✓ While some independent senior living properties do not provide healthcare or assistance with activities of daily living (medication, bathing, eating, dressing, toileting), some provide both independent and assisted living options within the same community.
- ✓ Communities that do not offer healthcare services require residents to contract with a third-party home health care agency to meet these needs.



ASSISTED LIVING

Assisted Living Communities are designed for active seniors who are looking for a maintenance-free lifestyle but may require some level of support or assistance with activities of daily living (medication, bathing, eating, dressing, toileting, grooming).

Along with hospitality-based services and amenities (meals, housekeeping, transportation, activities, fitness center, hair salon, etc.), Assisted Living Communities provide healthcare services and personal assistance, often as part of a “care package” or “care plan” which may/may not be included in the monthly rental.

- ✓ The monthly apartment rental often includes utilities, meals, housekeeping, laundry service, events and activities, and transportation, etc. Additional fees may apply.
- ✓ Residents can “age in place” as they would in their own home. Arrangements can also be made for 24/7 private duty supportive care.
- ✓ Communities may have waiting lists, but deposits may be refundable.
- ✓ Age groups of residents can vary.
- ✓ Some communities offer respite, short-term, or trial stays.



MEMORY CARE & ALZHEIMER'S/DEMENTIA SUPPORT

In-Home Care: Families can make arrangements for home care/health care services for a loved one with dementia (usually requires 24/7 care and/or supervision).

Specialized Care Communities: Assisted Living and Memory Care communities provide specialized memory support within their buildings, often in an area with increased security (separate or inclusive neighborhood with wander-protection).

- ✓ If contracting for in-home care, inquire about whether caregivers are trained in dementia care best practices.
- ✓ Communities provide increasing levels of support as the disease progresses, essential opportunities for social interaction, and supportive routines.
- ✓ Memory Care Communities are typically a selection of private/shared apartments with traditional assisted living services. Specialized activities, programming, behavioral support, and assistance are included and/or available.



SKILLED NURSING, REHAB, & LONG-TERM CARE

Skilled Nursing Facilities (Nursing Homes, Convalescent Homes) provide:

Skilled Nursing & Long-Term Care (24/7) to individuals with chronic or acute medical conditions

Short-Term Rehabilitation for patients requiring assistance after surgery (hip/knee replacement), a hospital stay, or an accident/illness

- ✓ Many skilled nursing facilities have long waitlists – fill out applications for your preferred facilities before you need them.
- ✓ Short-term rehab stays can often be pre-booked in advance if surgery has already been scheduled.



HOSPICE CARE

Hospice care is a system of care that includes family support and bereavement services and is tailored to individuals whose life expectancy is generally six months or less.



Hospice care can be provided in the family home, a senior living community or specialized residence, skilled nursing facility, or hospital.



For many caregivers, families, and even seniors themselves, this wide range of options can make finding the right senior living solution feel quite complicated. Thankfully there are lots of community resources to help!

HERE ARE JUST A FEW:

Local: Senior Centers, Local Churches, Parish Nurses (in your local church), Physicians & Geriatricians, Home Care Agencies, Senior Living Communities

General: AARP, Area Agencies on Aging, Alzheimer's Association, Leading Age, Review sites like Yelp, Caring.com, and Senior Advisor.com, www.umh.org/caregivers

Area Agencies on Aging

www.n4a.org | [View Site »](#)

Leading Age

leadingage.org | [View Site »](#)

Alzheimer's Association

www.alz.org | [View Site »](#)

AARP

www.aarp.org | [View Site »](#)

Caregiver Link

(a free caregiver resource from UMH)

umh.org/caregivers | [View Site »](#)

Review Sites

(Yelp, Facebook, Google+, Senior Advisor, etc.)

Lastly, before making any decisions about senior living or senior care options, here are a few quick suggestions for your search:

- ✓ If possible, try to do some research in advance. (We know this can be tough for busy, working family caregivers!)
- ✓ Explore senior living options online and schedule tours at communities you like. Download available resources, such as brochures or eBooks, which provide information at your convenience.
- ✓ Talk to professional providers – ask for their recommendations and opinions.
- ✓ Avoid sacrificing quality care because of an immediate need. (Don't wait until you have a crisis to do something!)

If you're still not sure where to turn, let us help! We are happy to be a resource to you and your family in all things related to aging, caregiving, and senior living. Contact us today at 877.929.5321 or at info@umh.org or visit our website at www.umh.org.

This guide is brought to you by UMH (United Methodist Homes). As one of Connecticut's longtime not-for-profit providers of senior living, UMH is proudly serving a mission to provide a continuum of services that supports health, independence, and dignity. We build this continuum on the belief that a relationship-centered philosophy best sustains body, mind, and spirit.

Want More Information?

 **CONTACT US**

Learn more about our UMH communities and our 140-year legacy of caring at www.umh.org. Contact us at 877.929.5321.

Download Our Other Great Resource!



Exploring assisted living options for an aging loved one? We've collected helpful answers to 10 of the most frequently asked questions!

 **GET YOUR COPY!**