

GUIDE TO ASSISTED LIVING

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FREQUENTLY USED WORDS AND PHRASES

Activities of Daily Living	Personal tasks each person needs to accomplish on a regular basis. In an assisted living environment, trained staff provide each resident with assistance in completing those ADLs he or she cannot complete independently. Example of ADLs include: eating, dressing, bathing and grooming, managing medications, and so on.
Assisted Living	Facilities or communities that combine a private residential unit (for example, a studio or 1- or 2-bedroom apartment or a cottage) with some personal care and health care services.
Care Planning	The process of developing and keeping current a plan for providing personal care and health care services tailored to meet a resident's individual situation.
Care Team	The caregivers involved in meeting a resident's care needs.
Ombudsman	A state or local office or program that provides advocacy and problem-solving support for persons living and receiving care in assisted living communities and other care facilities.
Resident Council	A group made up of an assisted living community's residents; its functions may include: to represent and advocate for the residents; to provide a convenient forum for discussing issues that affect resident care and quality of life; and to plan events and programs.
Resident Rights	Rights guaranteed to residents usually under state laws and regulations. Broadly speaking, assisted living communities have an obligation to inform residents of their rights and to deliver care in a way that protects these rights.

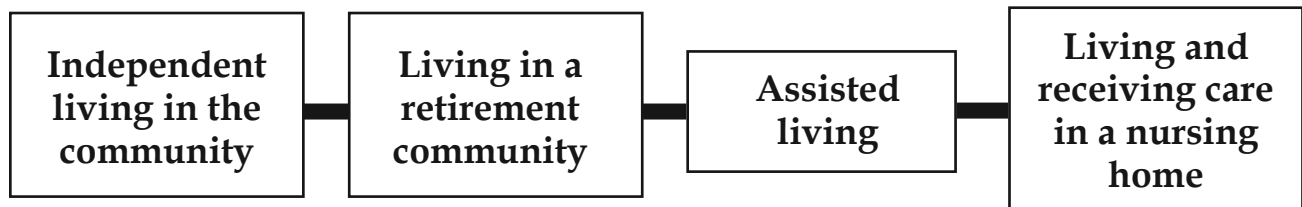
ASSISTED LIVING FACTS

For many older adults, an assisted living community offers the best of two worlds. It lets them to remain as independent as possible, as though they were living at home or in any retirement community. Yet at the same time it provides the personal care and health care services they need.

Residents choose assisted living because it offers the combination of a private, home-like residence – often a studio or one-bedroom apartment – and support services to meet personal care and some health care needs. These personal care and health care services are in addition to the basic services that typically go with retirement housing options, such as housekeeping, laundry, transportation, and meal services.

As the diagram below suggests, assisted living is an important middle option for a person or couple looking for assistance in living on their own, but who do not need the 24-7 level of care provided in a nursing facility. On what we call the “senior living continuum,” assisted living gives many senior a best-of-all-worlds option.

Senior Living Continuum



What Services Are Included

There is no “applies everywhere” definition of what “assisted living” includes. Licensing and regulation vary from state to state. What services are included – and how they are priced – may vary from one assisted living community to the next. Often, it’s not easy to compare assisted living communities “apples to apples.”

The personal care and health care services offered by assisted living communities also vary widely. This is true not only as to what services are available, but also how much they cost and whether or

not they are included in the community's "base rate." Some facilities only provide limited help with personal care, health care needs, and medication management. Others include a broad range of health care services. Some offer specialized care for persons with Alzheimer's disease or other dementia in a secure but distinctly residential facility.

The "assisted" in "assisted living" refers to the assistance available to residents who are experiencing difficulty in handling one or more of the "activities of daily living" or "ADLs." Examples of ADLs include:

- shopping;
- preparing and eating meals;
- bathing, grooming, and using the toilet;
- dressing; getting around and going places;
- cleaning house and doing laundry;
- taking and keeping track of medications.



So it makes sense to make sure the services you need, or are likely to need in the foreseeable future, are available in the setting you're considering. Assisted living services need to be planned. They need to be tailored to the needs of each individual resident.

Aging in Place

Make sure you understand the maximum level of care available. Assisted living is often described as "aging in place," meaning that as a person ages and needs progressively more support, the assisted living community will be able to respond. However, in some cases a person's needs may exceed the level of care for which the facility is licensed and staffed. When that happens, the person is required to move. Make sure you understand what limitations, if any, apply and what procedures would be followed if the time were to come when your needs could no longer be met.

Where Assisted Living Communities Fit In the Bigger Picture

To put this in perspective, let's look at some of the other ways health care services are delivered other than in a hospital.

Nursing homes fill two essential roles. They provide physician-directed, sub-acute care following hospital discharge – for example, after knee or hip replacement surgery. And they also provide ongoing care – again, under the supervision of a physician – for residents who need 24-hour nursing and other specialized care.

Continuing Care Retirement Communities – or CCRCs – are retirement communities that include various levels of care, from independent living to assisted living to skilled nursing care. Residents typically move in when they are relatively healthy, with the expectation that the CCRC will continue to meet their care needs as they evolve over time.

Adult Family Homes (sometimes called “alternate family care”) provide room, board, personal care and some basic health care services to a small number of persons in a small, family home setting.

Home Health is care provided in a person's home (or other place of residence) by a home health agency licensed to provide preventative, rehabilitative, and therapeutic services. Home health agencies typically provide nursing, homemaker-home health aide, and physical therapy services.

PAYING FOR CARE

Care in an assisted living community is usually paid for through one or more of the following:

- Medicaid – but only for those who qualify based on financial need measured by their income and assets
- Managed care – for persons who are enrolled and whose plans cover assisted living care
- Long term care insurance – for those who have purchased it ahead of time and if the policy covers care in an assisted living community
- A person's or couple's personal funds.

Medicaid

Medicaid is a joint federal-state program that helps pay the cost of health care – sometimes including extended care in assisted living – for persons with limited financial means.

Unlike Medicare (which is widely available based on reaching age 65 or being disabled), Medicaid requires that a recipient be eligible for benefits. To be eligible, a person's monthly income and financial resources must fall below certain specified amounts. In deciding eligibility, some resources are considered exempt and are disregarded.

Managed Care and Long Term Care Insurance

Some people are in a managed care plan that covers care in assisted living. Or, they may have purchased long term care insurance. In either situation, coverage – what the plan or policy will pay for and how much it will pay – depends on the particular plan or policy. Each managed care plan and long term care insurance policy is unique in the benefits it offers.

