

Making Sense of Senior Living Options



A user-friendly guide to understanding retirement housing

When you start looking at senior living options, the number of residential care choices can be overwhelming. For starters, it may help to become familiar with the different housing terms and the levels of care that each offer. The following brief overview of senior living options will help you determine the best possible fit for yourself or a loved one.

Senior Apartments/Independent Living

- Who:** Designed for active, independent seniors who meet the minimum age requirement (which can vary by community)
- What:** Housing can take the form of apartments, cottages or a cluster of houses in a campus-like setting
- Cost:** Costs vary by community
- Benefits:** Homelike setting, some offer amenities such as a clubhouse, pool or fitness center; some also offer additional services including meals, transportation, activities and housekeeping

Continuing Care Retirement Communities (CCRCs)

- Who:** Independent people who want access to care with daily living and healthcare services (including assisted living and skilled nursing), if needed now or in the future
- What:** A wide range of housing options from independent living to medical care assistance provided in apartments, cottages and houses
- Cost:** Typically an entry fee in addition to monthly fees (depending on the size of the residence and the level of services); not covered by insurance or government programs until assistance is needed; fees may or may not include the eventual, potential need for healthcare service
- Benefits:** Guaranteed access to care for future health problems

Assisted Living

- Who:** People who need help with the activities of daily living* and instrumental activities of daily living**
- What:** Apartment-style housing combined with personal care and other services; apartments range in size from studios to one bedroom and have private bathrooms and sometimes kitchenettes; access to common areas such as a living room, dining room, activity room and library
- Cost:** Available to those who can pay privately; long-term care insurance and Veteran's benefits may also help cover some of the cost; when funds are exhausted, typically the resident must leave
- Benefits:** A high-level of around-the-clock care with some independence and opportunities for socialization and recreation

Supportive Living

- Who:** Illinois seniors age 65 or older; designed for those who need help with the activities of daily living* and instrumental activities of daily living**; residents must be able to participate in their care and do not have health needs that require 24-hour skilled nursing care
- What:** Apartment-style housing combined with personal care and other services; apartments range in size from studios to one bedroom and have private bathrooms and sometimes kitchenettes; access to common areas such as a living room, dining room, activity room, library and outdoor spaces
- Cost:** Available to all payor types; Medicaid assist program, Veteran's benefits and long-term care insurance available to those who qualify
- Benefit:** A cost-effective option that offers residents who qualify around-the-clock care and support, opportunities for socialization and recreation and the option to stay for their lifetime, as long as their medical needs can be attended to, regardless of lack of personal finances

* Activities of daily living (ADLs) are things that involve caring for and moving the body. They include, but are not limited to, bathing, brushing teeth, toileting, eating, walking and dressing.

** Instrumental activities of daily living (IADL's) are things that people do once they are up and dressed. They include, but are not limited to, medication management or reminders, cooking, driving, using the telephone or computer and shopping.

Memory Care Assisted Living

- Who:** Those with Alzheimer’s disease, dementia or other types of memory impairment who require assistance with daily living and can no longer live safely on their own
- What:** Memory Care is provided within an Assisted Living community on a separate unit or floor or in a free-standing building; memory care communities provide 24-hour supervised care in a secure environment that features private and semi-private residences situated within an easy-to-navigate floor plan; specialized programming meets the residents’ unique needs
- Cost:** Typically paid with private funds; long-term care insurance and Veteran’s benefits are available to those who qualify
- Benefit:** Care is provided by those with an understanding of the special needs of those with dementia; activities are tailored to the needs of those with dementia; care is provided in a secure physical environment that keeps residents safe

Skilled Nursing Facility (SNF)

- Who:** Those who have been hospitalized but are not able to go home because ongoing, oftentimes complex, rehabilitative services and *short-term* skilled nursing services are needed; those who need *long-term* around-the-clock medical care for an extended period of time
- What:** Short-term skilled nursing is also known as transitional care; a physician’s order is needed for admission; the usual stay is about 12 days but can extend up to 100 days
- Long-term skilled nursing stays can range from weeks, to months to years, depending on the underlying reasons for needing the care; a physician’s order is needed for admission
- Cost:** Medicare Part A (Hospital Insurance) covers short-term skilled nursing provided in a skilled nursing facility under certain conditions for a limited time. For details, visit <http://www.medicare.gov/coverage/skilled-nursing-facility-care.html>; private insurance plans, Medicaid and the Veterans Benefits Administration may also help cover skilled nursing costs
- Benefit:** Highly skilled healthcare professionals maximize recovery potential and return patients to their lifestyles as soon as possible in short-term skilled nursing; patients receive specialized medical care and assistance with activities of daily living* and instrumental activities of daily living**

Even with the facts, it isn't always clear which senior living option is the best fit. Once you narrow the choices, it's best to make a personal visit to the communities that interest you and might meet your needs. Community representatives can provide you with more specific and detailed information on their community's housing options, services, amenities and costs. They will also help you assess the situation, suggest potential care solutions, give you a personal tour, invite you to try the food and meet the staff, and possibly introduce you to current residents.

Armed with the basic facts about senior living options and first-hand knowledge from visits, you should be able to make a move to a community that offers the appropriate level of care and makes the most sense for you or your loved one's needs.



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