



# ANTHEM

MEMORY CARE

## Comparing Senior Living Options

*Your Family.  
Our Privilege*



# UNDERSTANDING THE DIFFERENT LEVELS OF SENIOR CARE



## Overview

Much has changed over the years in terms of how we approach senior care. Only a few decades ago the options were far more limited. When a loved one could no longer live on their own, they either moved in with the family or into what we called “nursing homes”. Most operated in a similar fashion, a room with a bed and dresser, and pre-cooked meals.

Today, as our world has moved towards a more person-centered approach to living, there are more options available, many with living experiences that are creatively tailored to the individual. Of course, more options mean more decisions to be made. And making the right decision is critical.

Learn about the four basic types of senior living arrangements with information to help you in your efforts to determine the best option for yourself or a loved one.

# INDEPENDENT LIVING COMMUNITIES

## What Are They?

Independent living communities are living environments that support a healthy aging individual's changing health needs. They typically include apartments or separate houses with a large central building that includes a recreation center, dining room and other areas for activities and gatherings. They are often promoted as communities in which a resident can "age in place". That means that an individual may begin by living in an apartment and, as they age and their needs change, receive in-home assistance, eventually moving into an assisted living area and, ultimately into skilled nursing care. All are typically located on one large campus (National Institute on Aging).

## Who Do They Serve?

Independent living is geared towards individuals who:

- Are still active and mobile, experiencing no serious health issue.
- Desire activities and programs that support a relatively active lifestyle.
- Want on-site access to increasing support services and housing arrangements as they age.



## How to Evaluate It For Yourself or a Loved one

For those individuals over 55 who are relatively active, still driving and are interested in downsizing and simplifying their lifestyle an independent living environment may be a good choice. Make sure that it fits your lifestyle and that the housing and grounds are well maintained, and that the programs and amenities promoted on the website and by sales representatives are actually available. Ask to speak with a few residents to get a feel for the community and services provided.

## What Does It Cost?

The average move-in cost for an independent living community can range from \$870 to \$7,500. Up to 90% of it may be refundable if you leave the community (A Place for Mom).

The average monthly cost for an independent living community is \$3,170 (A Place for Mom).

Medicare and Veterans Affairs (VA) insurance do not typically cover costs for independent living. However a long term care policy may cover some of the fees associated with it (The Annuity Expert).

# ASSISTED COMMUNITIES

## What are they?

Assisted living communities provide care for individuals who need help with their activities of daily living (ADLs) and may need some help with mobility.

A resident will typically live in their own apartment located within the main building, with several common areas for dining and activities.

Some assisted living communities also offer areas to support memory care for individuals who develop dementia.



## How to evaluate it for yourself or a loved one

Assisted living is often looked at as a bridge between independent living and memory care or skilled nursing. Find out if the community works closely with long term care providers and how those transitions work. Get clarity as to the physical and mental requirements required to enter and remain in the community. Make sure you understand all that is covered in the monthly charge and what the fees are for additional amenities and special outings. Learn how charges can escalate with more extensive care. Ask to speak with a resident or family member to get deeper insights as to the quality of living on a day-to-day basis.

## What does it cost?

The average move-in cost for assisted living ranges between \$1,000-\$5,000 (TheSeniorList).

In addition to move-in is a monthly fee, which averages \$4,300 (ConsumerAffairs) although it can be \$7,000+, depending on state, city, area, building, grounds and amenities (seniorliving.org). Medicare does not cover assisted living. However long-term care insurance may (National Council on Aging). Also, if your loved one is a veteran, Aid & Attendance benefits may cover some of the costs. (AssistedLiving.org).

## Who do they serve?

Assisted living communities serve individuals who may still have a degree of mobility but have developed physical and/or emotional health issues related to aging and loneliness that make it difficult for them to continue to organize and manage their own lives.

In many instances, the family can no longer provide sufficient oversight and social engagement for their loved one still living alone. They recognize potential safety issues as well as the dangers of isolation. They seek an environment that provides daily help for their loved one in addition to amenities and social activities to provide companionship. Assisted living creates a safe environment with a high level of social activities.

# MEMORY CARE COMMUNITIES

## What are they?

Memory care communities are a highly specialized care environment which is 100% dedicated to caring for individuals who have been diagnosed with a form of dementia, such as Alzheimer's disease.

Some assisted living communities include memory care units to their buildings. Others are designed from the ground up specifically for memory care. These buildings will typically include special features such as a circular design to enable freedom of movement without the need to navigate multiple hallways.

Memory care programs are geared towards optimizing the physical, cognitive, and emotional health of residents. They put an emphasis on purposeful activities that help residents retain as much of their cognition as possible for as long as possible. Most will provide care until the end of life.

## Who do they serve?

Memory care communities provide specialized care for individuals with dementia who are no longer able to live safely and comfortably in their own homes. They work to help individuals retain their cognition and skills for as long as possible. They also provide multiple opportunities for purposeful and meaningful activities, physical fitness and socialization, all of which work together to optimize brain health and potentially slow the progression of dementia.

## What does it cost?

The average move-in cost for memory care ranges between \$1,000-\$5,000 (TheSeniorList).

In addition to move-in is a monthly fee, which averages about \$7,000, although it can vary depending on state, city, area, building, grounds and amenities (Seniorliving.org).

Medicare does not cover memory care. Medicaid may cover some costs in some states, as well as Veterans Affairs (VA) insurance and long term care insurance.

## How to evaluate it for you or a loved one

Because the needs of an individual with dementia require a high level of expertise, communities that are 100% focused on memory care should be considered. They have a distinct advantage in that their focus keeps them up to date on dementia research, treatments and understanding of how the disease manifests itself in cognitive and behavioral changes.

Look for communities that have a strong track record of providing a safe environment, as well as programs within the greater community that are meaningful and keep residents connected and engaged. Ask about family involvement as well and if they can connect you with family members.



# SKILLED NURSING FACILITIES



## What are they?

Often referred to as nursing homes, skilled nursing facilities are highly regulated

state-licensed organizations that provide round-the-clock medical care to individuals who require intensive care due to illness or injury. Skilled nursing also provides long term care for individuals who are no longer mobile and need a level of continuous care and oversight not available in assisted living communities.



## How to evaluate it for you or a loved one

Skilled nursing facilities are an important option available for providing transitional medical care and rehabilitation therapy for an elderly loved one who is being released from the hospital. It also gives family members time to make more permanent decisions. Skilled nursing may also be the right choice for families with a loved one who is no longer mobile and whose health has declined to the point where assisted living is no longer feasible.

## Who do they serve?

Skilled nursing serves individuals who have either been referred by a hospital after an operation or acute event such as a heart attack, or whose health has declined to the extent that they require round-the-clock skilled medical care and supervision. Patients will stay in a semi-private or private room. After a stay, a patient will be released either back home, to a long term care area of the nursing home, or to an assisted living or memory care community.

## What does it cost?

The average move-in cost for a skilled nursing facility ranges between \$1,000-\$5,000 (TheSeniorList).

In addition to move-in is a monthly fee. The average cost of a semi-private room in a skilled nursing facility is \$7,500. A private room will cost about \$8,500 (The Annuity Expert). As with all senior care facilities, costs will vary depending on state, city, area, building, grounds and special services.

Medicare will cover up to 100 days of skilled nursing care in a semi-private room of a Medicare-certified facility if the individual has had a stay of at least 3 days in a hospital and meets Medicare requirements or is referred by a doctor who prescribes specific care and therapy in a skilled nursing environment for the individual (The Annuity Expert). Veterans Affairs (VA) insurance may also cover some costs as well as long term care policies.

# CONCLUSION

Making a decision on a senior living community is never easy. If you are researching on behalf of a loved one, it brings additional dynamics into the equation. That's why the more you know, the better decision you will make. As you continue your research journey, here are some things to consider before you make the transition for yourself or a loved one:

- **Reviews.** Make sure you read what actual residents and families have to say. How recent are the reviews? Has the community responded to them?
- **Location.** Is the community located near you and/or a family member or friend, to ensure frequent visits? Is it near other resources such as hospitals, physicians, shopping centers, parks, etc.?
- **Expertise and experience.** As a loved one's health issues increase, does the community have the bandwidth, experience and technologies to meet their needs? This is especially important in memory care, and it is why many families prefer a dedicated memory care community over a hybrid environment.
- **Dining.** Food can and should be both delicious and nutritious. Ask to speak with the chef and arrange for a taste test. How is the kitchen area organized? Are they sourcing fresh fruits and vegetables? Are the dining rooms spacious and light?
- **Safety.** Ask about their fall prevention regimen as well as overall building security. Is the building designed to create safe places to walk and get exercise without encountering obstacles? Are areas like bathrooms easy for seniors to navigate? Are doors locked at night in ways that prevent an individual with cognitive challenges from leaving the building?
- **Costs.** This is critical, as pricing can be confusing. Get all the details. What do the costs cover? How much extra do amenities cost? What will Medicare/Medicaid or Veterans Affairs (VA) cover?
- **Tours.** Have a list of questions covering areas that are important to you. Ask to speak with a couple residents and/or their families. Ask what a typical week looks like in terms of activities and programs. Try to speak with a few of the actual caregivers. Do they seem engaged and enthusiastic, or tired and disconnected? Ask how long they have been working there. Make it a point to drop in a second time or third time, unannounced. Are things as they were during your scheduled tour?
- **Emergency readiness.** Find out how they handle emergencies. What is their contingency plan? This may include health emergencies as well as natural disasters, such as hurricanes, tornadoes and floods. Ask to review their emergency plan.
- **Responsiveness.** Is the staff available and ready to answer your questions? Not returning calls or appearing rushed may indicate under-staffing or other issues.

# ADDITIONAL RESOURCES

Below are links to additional resources you can use to conduct more research on senior care options:

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<https://health.usnews.com/senior-care/articles/understanding-the-different-senior-care-options>

<https://www.forbes.com/health/senior-living/types-of-senior-living-communities/>

<https://www.consumeraffairs.com/health/senior-living-options.html>

<https://www.nia.nih.gov/health/residential-facilities-assisted-living-and-nursing-homes>

<https://ncoa.org/article/senior-housing-options>

<https://www.medicarefaq.com/faqs/medicare-assisted-living/>

<https://www.memorycare.com/does-medicare-cover-memory-care/>

<https://money.usnews.com/money/retirement/articles/housing-options-for-seniors>

<https://www.aarp.org/caregiving/basics/info-2022/housing-options.html>

<https://www.va.gov/resources/does-va-cover-nursing-home-assisted-living-or-other-long-term-care/>

<https://www.tamcummins.com/living-with-dementia>