

# SeniorCareOptions

## A First Look at Senior Living & Care Options

When security, health and care issues for seniors force us to explore solutions that can no longer be met by the family, it's good to know that there are many options. This array of options may add some complexity to finding the right solutions, but simply being aware is half the battle.

### **The Age Wave**

Ten Thousand Americans turn 65 every day. In fact, Baby Boomers are the largest segment of the population. Baby Boomers make up approximately 25% of the U.S. population. December 31, 2029-The last of the boomers will turn 65, the 65+ population segment is projected to double to 71.5 million by 2030 and grow to 86.7 million by 2050. Possibly more than 80 million will be on Medicare and Social Security. That's a lot of new seniors. There is continuously increasing demand for services. Good news is that the "senior industry" is aware of the challenges (opportunities) and they respond by creating more fresh solutions every day. Keeping track of the available options is the tricky part.

### **A Typical Evolution**

Dad needs care. Do we bring someone into the home or do we need to consider a property or community that specializes in senior living? This is a very common (typical) discussion and it often results in a series of decisions that are made in stages. Yes, it's a process.

A common evolution is for the family to begin by hiring an in-home care agency to provide some care for dad. This allows him to stay at home (what he wants). But, at some point the care cost or the needs reach a point where it's time to find a senior residence. This may be a larger Assisted Living community or a smaller residential home. Here, dad can receive supervision, care and be in a secure place. More advanced stages sometimes require decisions pertaining to memory care or health care in a Skilled Nursing Facility.

### **The Options**

**In-home Care** – In-home care agencies bring care givers into a home to help. The care is non-medical, but is focused on providing assistance with "Activities of Daily Living". This might mean food, bathing, dressing and any number of services that would help dad. This service has obvious benefits associated with staying at home and it is also an easy transition. Eventually, as hourly-based care needs increase, the cost can become an issue.

**Assisted Living Communities** – AL communities are designed from the ground up to serve seniors in a secure environment. They are well staffed operations that offer benefits and active life style that dad won't get at home. Great nutrition, activities, friends and stimulation make these larger senior living properties very attractive. Ironically, too many seniors and families avoid the decision to go to a property like this, but once they start living the lifestyle they begin to question why they ever resisted such a great option and lifestyle.

**Board and Care Home** – These are normally 6 bed residential homes that can be found in almost any neighborhood. These "homes" are licensed by the same agency as the large Assisted Living Communities, but they provide their own kind of lifestyle and benefits. Mainly, these smaller residences provide a more intimate kind of care and supervision in a peaceful residential setting. They may not be ideal for the truly active senior, but they can be the perfect solution when a close level of all-day, all-inclusive care is needed.

**Memory Care** – Some seniors are diagnosed with Alzheimer’s or other dementias that require them to live in a more secure environment. Memory care areas in large properties and certain secure residential homes are geared to provide the security and specialized training that are needed with this kind of senior resident. A diagnosis by the MD will actually force the larger Assisted Living property to specify the memory care unit. This may be difficult for early stage dementia residents, so selection of the home will require more scrutiny.

**Skilled Nursing** – Skilled Nursing Facilities (SNFs) provide medical care. These are primarily rehabilitation providers, used after a hospital stay. Some SNFs do become home to seniors who have chronic health care needs. If a senior has certain medical requirements, like regular injections, tracheotomy or gastric tubes, or serious wounds, they typically cannot be cared for in an Assisted Living community. Licensed nurses are required in these cases. There are a small number of ALs that do have 24 hour nursing and, in some cases, they may be able to take some of these residents.

**Home Health** – This is a service that provides some of the same kind of nurse-based rehab care as a skilled nursing facility, but the care is provided in the senior’s home. Home Health services are not the same as in-home care agencies, but both kinds of services may be offered by the same company.

**Hospice Care** – Near end of life, many families make the decision to bring specialized care into the home to ease the transition. Hospice agencies provide a wonderful service that assists both seniors and families in navigating this difficult time. They provide palliative care (comfort) and assist the entire family by bringing knowledge, sensitivity and special training to facilitate satisfying and caring attention that families need. It is interesting that this added attention encourages some hospice patients to begin to improve and “graduate” from hospice.

### **Money Matters**

**Medical insurance and Medicare** cover health care needs, but they do not cover the cost of Assisted Living! Generally, Assisted Living in a larger community or residential home is on self-pay basis.

Medicare will cover the cost of a limited stay in a skilled nursing facility after a hospital stay of at least three nights.

**Long Term Care Insurance** can help to cover the cost of Assisted Living. If this coverage exists, the family will need to show that the senior requires assistance with at least two Activities of Daily Living (ADLs), like bathing, medications, etc. and then apply for the insurance payments. Coverage differs widely from one plan to another, so it’s a good idea to look at time and coverage limitations in your own policy even before it is needed.

**Medi-Cal** (same as Medicaid) may be a solution for lower income seniors. Qualifications based on assets and income become the first hurdle. Then, the application process, itself, is a daunting step. If and when a senior is approved for Medi-Cal, it will assist with the cost of medical needs and may provide some benefits that enable a lengthy stay in certain skilled nursing facilities. There is also a special program that may enable some seniors to stay in an assisted living home that is paid through Medi-Cal. This program is called the Assisted Living Waiver. Funding for this is limited and most of the potential homes are frozen due to capacity.

**Veterans Benefits** will be a solution for some seniors and their spouses. The “VA Aid and Attendance” program provides some benefits to cover care and senior living. There are income limitations that will dictate how much benefit is available, and senior will need to show that they require assistance with at least two Activities of Daily Living (ADLs), like bathing or medications. Like Medi-Cal, there is a significant process involved in getting approved, but there are specialists who can help get one qualified for the program.

VA Aid and Attendance is a nice program for vets who served some military time during wartime and for their spouse after vet's death. It may not cover all senior living or care costs, but can be a nice supplement to Social Security to make a huge difference.

### Miscellaneous Legal and Medical

This section is meant to make one aware of other matters that may come to play for seniors. We are not legal or medical professionals, but want you to be aware of and explore these issues.

**Legal professionals** may be desired in order to help establish various trust documents and for documenting end of life choices and wills. There may be documents that cover medical decisions and financial matters in the event that the senior is unable to verbalize their wishes. Some attorneys specialize in seniors and offer a wide range of family services and related counseling.

A **POLST form** is a generic state approved document (standard form) that allows one to make certain declarations (fill in the blanks) to express desired medical effort and emergency care, should one be mentally incapacitated. Some seniors have a brightly colored POLST form on the side of the refrigerator in the event emergency medical services are called. Be aware that attorneys will counsel that a standard form like this may not be sufficient protection for all of your wishes. Download form at: <http://capolst.org>

**Medical Doctors** will likely be a large part of a senior's life. Be aware that a **LIC602 form** will need to be completed by the doctor prior moving into an Assisted Living property. Any diagnosis provided by the doctor may effect decisions that are made by licensed facilities. Significant medical care needs may force Assisted Living community management to reject a potential resident until the medical matter is resolved. A memory care diagnosis may force management to specify that the resident reside in a Memory Care unit for security.

**California Department of Social Services** - The Department of Social Services, Community Care Licensing Division, is the agency that inspects all licensed Assisted Living/Residential Care Facilities for the Elderly aka RCFE. All RCFE facilities require a **Physician's Report** and a **TB Clearance** prior to admission. All staff working in assisted living facilities must have a Department of Justice and FBI Clearance. More available at: [www.cdss.ca.gov](http://www.cdss.ca.gov).

### Learn

There's a lot to know about helping seniors, but there is a good deal of help available. Simply being informed, before a crisis decision needs to be made, can save you lots of time, frustration and stress. Knowledge is power. Learn a little here and little there and before you know it you will become comfortable with the typical processes, resources and options that are available to you.

## SeniorCareOptions

*We provide valuable knowledge and assistance, and specific placement recommendations to families who need to decide on solutions for seniors in need. We have over 30 years of experience in the industry. Most important, we love helping seniors and their families.*

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