



## WHICH ASSISTED LIVING OPTION IS RIGHT FOR US?

Amada Senior Care | 2013

AMADA   
SENIOR CARE

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## WHAT DO ASSISTED LIVING AND VEHICLES HAVE IN COMMON?

The term assisted living is a very broad term that can mean many things. Just like the term vehicle, which could mean car, van, truck, motorcycle or moped, assisted living has the same diverse types of categories.

Bringing up the idea of assisted living to a senior sometimes conjures up images of buildings they have visited that they really disliked. Many seniors we meet with are hesitant to consider moving into an assisted living community because of their preconceived ideas. Once our clients understand that there are many types, sizes, designs and concepts, they become more willing to explore the idea.

The purpose of this brochure is to educate seniors and their families on the different types of assisted living and to expand their understanding of what is available. The goal is not to convince clients that they should go to an assisted living facility. Most seniors we meet with are hungry for information so they can make the best choice for themselves. One thing that sets Amada apart from other senior care providers is that we simply educate and let the senior decide on the best path of action. If the senior decides that a caregiver would be the best option, then great - we can help. If the senior decides he or she would like help exploring different types of assisted living, then great - we can also help.

As you read through this brochure, feel free to call us with any questions, or if you'd like to see a selection of senior communities like those described, please call and we'll set up visits that fit your desired type of community.



**Independent Living Facility (IL)**- Senior facilities (usually 55+ apartment style) that allow seniors to live independently and offer structured activities they can choose to participate in with others their age. Usually there is no care provided. In some ILs meals, house-keeping, and maintenance are offered to residents as part of the package. Most ILs offer month to month leases.

IL is paid for out-of-pocket.

- Usually the least expensive of any private pay option but has limited care options for those who need assistance



**Planned Senior / Adult Communities**-In some areas of the US there are whole communities planned for seniors 55+. These communities offer services to cater for the different needs and ages of seniors but are generally geared towards those who are still active. The communities may be homes, condominiums, duplexes and even apartments. Most of the time independent

living is combined with easy access to care providers. Residents usually pay a monthly fee to cover activities and to maintain all common areas and landscaping. Amada was actually started in one of these communities called Leisure World, which eventually incorporated and became the city of Laguna Woods, structured entirely around the seniors who live there.



**Assisted Living Community (AL)**- Senior care communities that are licensed by the state to provide room/board, meals, medication management and care. Assisted living communities are usually large hotel-like buildings with many common areas (dining room, game rooms, libraries, common activity areas, etc.) AL communities tend to have a base rate per month to cover room/board/meals and additional fees depending on levels of care provided. For example:

- Level 1 may be bathing 3x week and light housekeeping services 1x per week
- Level two may be all level one plus transfer assistance to the dining room
- Level three may be all levels 1 and 2 plus assistance with continence care and medication management

Most of the time these levels are based on a point system that matches all ADLs or needed activities. Once a client moves to a new level, additional fees are incurred. AL communities are usually a great fit for those who are very social by nature, but need only lower levels of care since staffing ratios can sometimes be 1 caregiver to

12-15 residents. Usually lifestyle and activities are what draw people to AL facilities.

- AL is paid for out-of-pocket, with a LTC policy or through VA aid and attendance benefit

To return to the vehicle analogy, it's important to note that not all ALs are the same. You will find the equivalent of both small compact cars and luxury limousines. Depending on your budget, care needs, personality and desire to be social, there may be a home that is just right for you. Call an Amada placement consultant today to find out the options in your area.



### **Board and Care (B&C), Adult Family Home (AFH)**

Homes in residential neighborhoods that are retrofitted to care for seniors. They are usually state licensed to care for up to 6 seniors. Most provide one caregiver per 3 residents (2 for 6). These homes usually have an all inclusive fee structure with room, board, meals and care all included in one set monthly cost. These homes are usually located in family neighborhoods and can be very cost effective for those who need a higher level of care. Assisted living communities will frequently transition clients to board & care once their needs supersede what the facility can provide. B&C or AFH can be a great option for families whose loved ones need full time care. Like assisted living communities there are a wide range of options in board and care/adult family homes. Some are small and cozy and others are large and spacious. Some are very attractive and others are

not nice at all. Amada specializes in helping find B&C and AFHs based on the needs and desires of families. If you need assistance finding and selecting a B&C/AFH, call an Amada placement consultant now.



**Senior Continuing Care Campuses** are campuses or communities that have many combined housing options in one setting. Many times they will have an independent living section, an assisted living section and even a skilled nursing section. This allows their residents to age in one community, which can adapt to their changing needs. They frequently have a full time nurse on staff to assist with any medical issues.

**Skilled Nursing Facility (SNF)** or nursing home or rehabilitation center- Most skilled nursing facilities provide 24 hour nursing and skilled medical care. They provide two types of service:



**Short term rehab**-Focuses on physical therapy, speech therapy, occupational therapy and nursing/skilled needs. These services are usually reimbursed by Medicare after a consecutive three day hospital stay.



**Long term custodial**- Focuses on the long term custodial care of seniors, i.e bathing, dressing, feeding and other activities of daily living. These services are not paid for by Medicare but can be paid by Medicaid if the patient qualifies or can be paid for privately.

One of the biggest determining factors in choosing a senior care environment is the cost. Most of the senior care options mentioned above must be paid for out of the senior's pocket (Skilled nursing is the exception and is usually paid for by Medicare/Medicaid). This means that it is important to decide on a budget before you start to look for a suitable setting, and remember to factor in all possible payment options. Check to see if the following options are available for you as you determine your budget.

**Long Term Care Insurance**- If you or your loved one is paying a monthly or annual fee for insurance, determine whether it is a long term care policy which could cover many of the options listed above. Seniors often have policies that they have been paying into for a long time, but they don't know how to use or claim on them.

If a policy is in place, call Amada to talk to one of our long term care insurance experts to assist you in understanding what benefits are available to you.

The call is complimentary. At Amada we are LTC experts and can help you claim on your policy.

**Veterans Aid and Attendance Benefit** – A pension for any veteran (or their spouses) who served during a time of war. Veterans qualify for the program based on a means and assets test issued by VA. If you have any questions about this program, call Amada to determine eligibility.



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