

## Update:

# Options in Senior Living

### Residential Options



To help you and your family make the best decision on where to live, My Health Care Manager presents a multi-part series on exploring residential senior living options. This is part 1 of 6 in the Residential Options series.

#### **Options in Senior Living**

As we age, we all have decisions to make about where we want to live. Moving to a warmer climate, selecting a low-maintenance senior community, or even choosing to stay in your current home requires a conscious decision. Our health and ability to care for ourselves are often the bases for a decision between different residential options.

Why might you look for an alternative to where you live now? Maybe a health condition requires ongoing assistance or raises concern about getting around your home safely. Or you want to be around other seniors in a community offering social and cultural activities. Perhaps you're simply ready to downsize from the home where you raised your family. Most housing is created for young, active people; in contrast, senior communities are created for aging persons, but designed to keep seniors as active as possible for as long as possible.

Even if your goal is to remain in your home, it's important to research assisted living and long term care options should circumstances change. Choose a senior living community before your care needs change or a medical crisis requires it so that you and your family know where you would like to live should the need arise.

It's important to know your living options, and then carefully research your choices. Each residential alternative – aging in place, active senior communities, independent living, assisted living, skilled nursing or long term care – presents its own advantages and limitations, along with a variety of available services and associated costs. Thorough research is important to help you make an informed decision.

Research shows that most seniors want to remain in their homes. However, some shouldn't or can't. And many aren't aware of the options available. Once the options are understood, choosing the right one significantly affects overall quality of life.

Many people don't know that there are senior living options

besides what used to be called "nursing homes." With more than 50,000 senior living communities in the U.S., your choices are numerous. Here are some of the most common senior living options:

#### **Aging in place (staying at home)**

- Remaining in your current home. Sometimes requires modifications for safety or convenience, such as wheelchair ramps or support services like having meals delivered.
- Moving in with a child or grandchild. Health care services, housekeeping and maintenance, food preparation, and activities may require a paid service or volunteer.
- *Naturally Occurring Retirement Communities (NORCs)* – neighborhoods where multiple seniors live and have organized getting services and coordinating social activities.
- *Family care homes* – private residences that have been converted to house several seniors.

#### **Active Senior Community (over-55 community)**

Active senior communities have private residences, often with large-scale amenities (golf course, library, fitness center) and frequent social activities. They focus on quality of life, allowing seniors to be active without spending time and energy on home maintenance. Health care services may be available on-site or nearby. Housekeeping and maintenance, dining, and activities are usually available within the community for an additional fee.

#### **Continuing Care Retirement Community ("life care" community)**

CCRCs provide integrated levels of care for residents' changing needs – from independent living to assisted living to full-time care in a skilled nursing facility. Residents remain in the community but have options to move from one level to another if their health care situation changes. CCRCs usually require an initial payment plus a monthly fee. Health care, housekeeping and maintenance,

#### **About My Health Care Manager**

My Health Care Manager helps older adults and their families understand and navigate the health issues and complex decisions associated with aging. For more information, contact My Health Care Manager, 8520 Allison Pointe Blvd., Suite 230, Indianapolis, IN 46250, 317-598-8921 or 800-499-8020 or visit us on the Web at [www.MyHealthCareManager.com](http://www.MyHealthCareManager.com).

dining, and activities are all available within the community. Costs vary and may be included in a monthly fee or billed separately.

### **Independent Living**

Independent living communities let seniors with some assistance needs continue to live independently with health care and lifestyle services nearby. Most communities provide optional meals, housekeeping services, and transportation for appointments and activities, in addition to health care, as part of a monthly fee or billed separately. Independent living lets seniors focus on activities and social interactions, not on home upkeep.

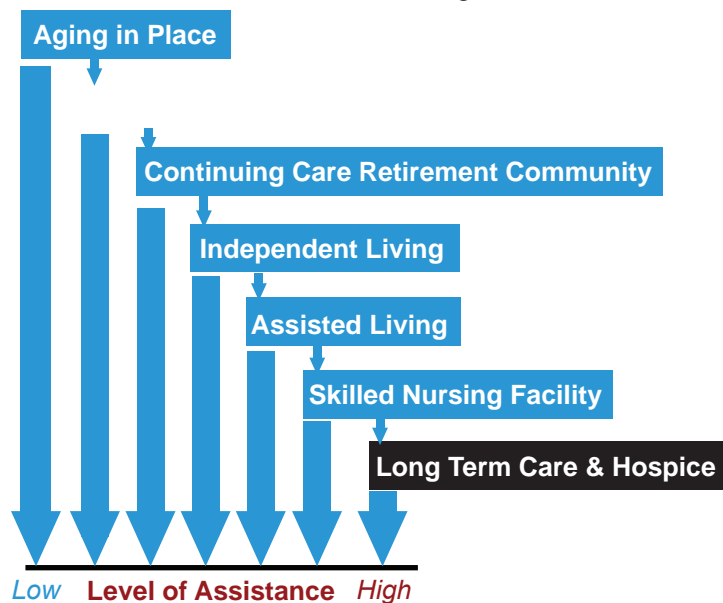
### **Assisted Living**

Assisted living communities are for seniors who cannot function in an independent environment but do not need regular nursing care. These are usually small apartments with kitchens, or may be private rooms with private baths. Residents can use an on-site dining room and participate in coordinated on- and off-site activities. Assisted living is good for seniors who need help with one or more activities of daily living (ADLs) such as bathing, grooming, dressing, continence, toileting, transferring, ambulation, and eating. Some nursing care may also be provided. Health care, housekeeping, activities, and dining are usually included in the monthly fee.

### **Skilled Nursing Facility (long term care, nursing home, convalescent center)**

Skilled nursing facilities (SNFs) provide medical assistance for those who have lost the ability to function independently due to chronic illness, declining health, or the need to rehabilitate under 24-hour medical care. SNFs provide continuous skilled care, through hospice if desired. In addition to custodial care, facilities may provide rehabilitative or Alzheimer's care in separate units. A SNF is for individuals who need assistance with most or all ADLs. Skilled nursing is the right choice if you can't reside safely at home or in another living alternative or if you need constant medical care. Activities and meals are included in the monthly fee.

Not every living option will be appropriate for every senior, especially those with Alzheimer's disease or other dementia. Consider how long a housing option will be appropriate, keeping in mind that moving a person with dementia into a new environment can create confusion and agitation.



## **When to change your living situation**

These questions may help you determine if it's time to choose a new living situation or get help to keep living in your home:

- Have you had any accidents or close calls recently in your home or car? Can you get around your home safely?
- Are you able to maintain a social life, get to church, and go shopping?
- Are activities of daily living such as bathing and dressing getting harder? Are you able to get in-home help with chores like shopping, cooking, and laundry?
- Can you keep up with the house and yard?
- Does someone check in on you regularly?
- What does your doctor think about your continuing to live on your own?
- Are you happy, with a full life and community support? Do you still love living in your home?
- Even if you think you can currently continue to live on your own, do you see a need to make a change at some point?

Evaluating your needs is an ongoing process. If someone is caring for you, document some "baseline" observations so they can compare how you are coping, and reassess your situation every six months or so.

## **Finding your best living option**

As our senior population grows, there are more choices in senior communities and an increasing number of services and providers that can meet the needs of seniors who choose to remain at home. There are many ways to search for living options. Talk to friends, search the internet, work with your local Area Agency on Aging, get recommendations from your physician, or work with a competent geriatric care manager.

If staying at home is not possible or desired, do a thorough investigation of any senior communities you are interested in, including an in-person visit. Consider what you want in a home or community. Does it have the amenities you want and services you need? Is it an atmosphere you want to live in? It's important to like the community and staff and to feel comfortable there.

## **Resources**

- 2008 MetLife Market Survey of Adult Day Services and Home Care Costs  
[www.metlife.com/assets/cao/mmi/publications/studies/mmi-studies-2008-adshc.pdf](http://www.metlife.com/assets/cao/mmi/publications/studies/mmi-studies-2008-adshc.pdf)
- 2008 MetLife Market Survey of Nursing Homes and Assisted Living Costs  
[www.metlife.com/assets/cao/mmi/publications/studies/mmi-studies-2008-nhal-costs.pdf](http://www.metlife.com/assets/cao/mmi/publications/studies/mmi-studies-2008-nhal-costs.pdf)
- My Health Care Manager's *Guide for Senior Well-being and Eldercare*<sup>SM</sup>  
[www.myhealthcaremanager.com](http://www.myhealthcaremanager.com)

This information is meant to complement the advice of your health care providers, not replace it. Talk to your doctor if you have any health concerns.

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