

How to Determine the Best Care Option & Living Arrangement

Whether temporary or permanent, determining a care option or living arrangement is a major life decision that merits sufficient consideration. It requires a clear understanding of your loved one's unique needs and careful evaluation of your options to determine the best fit. Begin by asking the following questions:

- How often is care needed? This could range from a couple hours one day a week to 24/7.
- What type of care is needed? General assistance (non-medical), personal care (bathing, dressing, etc.) or skilled nursing care (medical).
- What payment resources are available? These could include private pay, long-term care insurance, a reverse mortgage, etc.
- What is the ultimate objective? Distinguish between *needs* and *wants*.

Living environments and care options are two distinct considerations. Each addresses a specific set of needs and costs vary by state and region. The Genworth 2009 Cost of Care Survey is a great tool to research the costs of care in your local area (www.genworth.com).

Living Environments

A living environment is a person's physical residence. Some living environments, such as assisted living or skilled nursing facilities, provide care as part of the arrangement.

Private Residence: Often the first choice, this arrangement is referred to as "aging in place." If the home's functionality and physical layout do not meet the individual's needs, remodeling may be an option; however, be sure to address potential safety concerns by adding grab bars, handrails, ramps, etc.

Senior/Retirement Community: Many communities offer a full range of care options, known as a 'Continuum of Care.' As one's condition progresses, they can be moved from one living environment or level of care to another within the community, thereby providing uninterrupted care (assuming space is available).

Independent Living: A private residence, such as an apartment, within a building or on a campus setting. Living quarters may have wider doors, assistive devices and an emergency call system. Monthly fees typically cover the living quarters, on-site security and maintenance services. Additional services, such as housekeeping, meals, transportation and activities are often available for an additional charge.

Assisted Living: Typically refers to an apartment with a compact kitchen area. Staff provides general support services, including meals, help with dispensing medications, personal care assistance, laundry, activities and other concierge type services (additional charges may apply). Residents are encouraged to participate in activities and use common areas. Access to health care services is limited. Decorating restrictions often apply.

Skilled Nursing Facility: A semi-private (shared), furnished living environment. Meals and activities are provided in addition to 24-hour care. A nurse's aide or certified nursing assistant provides non-medical care. Medical care is provided by an RN or LPN. Staffing typically reflects a ratio based on the number of residents (e.g. 10 to 1). Nursing units are equipped to handle residents' medical, mobility and care needs, on both a short-term and long-term basis. Larger facilities often have multiple or tiered nursing care units.

Specialized/Institutional Care: A living environment, such as a Dementia unit, rehab facility or hospice unit, that caters to the needs of people with significant cognitive or physical limitations, and complex illnesses.

Continuing Care Retirement Communities (CCRC's) are also referred to as Life Care Communities. In this arrangement, a person buys in to a community, and is contractually guaranteed a lifetime of living and care arrangements. CCRC's offer a full continuum of care, and are responsible for providing suitable housing and care based on a person's needs.

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Caregiving Considerations

Living with Relatives: Regardless of personalities, family dynamics, lifestyles or needs, sometimes this is the only option. A room with or without a private bath is typically designated for parents, with common areas being shared.

If space is a concern, consider temporary housing arranged on a monthly basis. Referred to as Elder Cottage Housing Opportunities (ECHO), a modular or manufactured home can either be attached to an existing home, or placed in a rear or side yard; however, there may be zoning and permit issues.

Care Options

Care services can be tailored to fit a person's unique daily needs, and can be provided in a variety of living environments, including a private residence, rehabilitation center or nursing home.

Companion/Custodial Care: Personalized non-medical care, similar to what is provided by family and/or professional caregivers, such as Home Helpers. Services often include general assistance, companionship, transportation, errands and more. A flexible schedule allows for care to change as needed.

Personal Care: Hands-on assistance with activities of daily living (ADLs), such as feeding, bathing, dressing and transferring. Personal care services can be provided on a regular basis or as needed.

Skilled Nursing Care addresses a person's specific medical care needs and is provided by a registered nurse (RN) or licensed practical nurse (LPN). Services often include wound care, infusion therapy (IV's), tube feeding, catheter care and other skilled medical services.

Adult Day/Senior Center: Supervised enrichment programs designed to stimulate and engage people age 55 and older based on interest and activity levels. Many full- day and half-day programs provide meal service and transportation.

Respite Care: Caregiving services offered on a temporary basis to provide family caregivers short-term relief from the constant demands of caregiving. Different respite arrangements may be available, including in-home assistance, adult day stay or short-term nursing home stays.

Hospice Care: Palliative or comfort care designed for people whose life expectancy is limited, often due to a terminal illness, such as cancer. The focus is on providing comfort and compassion toward the end of a person's life.

Adjunct Services are available on "as needed and available" basis to meet specific needs to those who are unable to provide for themselves. Services include shared housing, housekeeping, meal services, transportation and bill paying services.



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HOME HELPERS services address the considerations referred to above. Our non-medical and personal care* services are similar to what is often provided by family members, and are designed to help people maintain their independence and avoid isolation. Care services include general assistance, companionship, help with transportation, errands, plus much more. Services can be provided anywhere a family needs them ... in the home, hospital, rehabilitation center, nursing home, retirement community, etc. To learn more about Home Helpers, or to locate a Home Helpers office in your area, visit our website www.HomeHelpers.CC (as in **C**ompassionate **C**aregivers) or call 800-216-4196 ext. 105 for assistance.