

KALEIDOSCOPE OF LONG TERM CARE OPTIONS

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Long Term Care options are often confusing to older adults and their families. Most of us hope that we will be able to grow old comfortably, stay in our home with our loved ones surrounding us. However, this may not always prove to be a realistic plan as our care needs increase or our financial circumstances allow. It is long past the time that nursing home care is the only alternative to remaining at home. If anything, a kaleidoscope of long-term options exists, making the need for an elder life plan all the more necessary. Couple this with needing to be an educated consumer and assuring that one receives proper guidance becomes significant when making caregiving plans for and with older adults.

Definitions:

Congregate Care

Retirement Community

A congregate care facility combines private living quarters with centralized dining services, shared living spaces, and access to social and recreational activities.

Many congregate care facilities offer transportation services, personal care services, rehabilitative services, spiritual programs, and other support services.

Continuing Care Retirement Community

Continuing care communities, also referred to as "life care communities", provide services specified by contract, usually for the remainder of the resident's life. This type of setting promotes individuals moving in while able to live independently on campus, and then as care needs increase, move from the independent apartment to the assisted living area, and on to the skilled nursing center on the same campus if needed.

Assisted Living Facility

Senior assisted housing combines lodging and various support services, such as meals, housekeeping, laundry, in addition to personal care as needed. Costs of care is dependent on what the "level" of care needed is assessed, and can include medication management, assistance with bathing, dressing, and other functional supports.

Rehabilitation Centers

Rehabilitation centers offer many different services, including physical, speech and occupational therapy. Many who attend a rehab program have disabilities or

ongoing medical problems, while others are recovering from an accident or a medical incident such as a stroke. Rehabilitation centers are often affiliated with another health care organization, such as a hospital or nursing home, although they can be separate, free-standing facilities.

Acute Rehabilitation

Hospitals are licensed as hospitals and utilize insurance hospital insurance benefit days.

Sub Acute Rehabilitation

Centers are licensed as Skilled Nursing facilities and utilize Medicare Skilled Nursing benefit days.

Skilled Nursing Facility is a facility that typically may have two distinct areas for care: the Sub Acute Rehab section as well as the Long Term Care Unit. This setting is what is more commonly known as a "nursing home". Individuals with many different medical, functional and/or cognitive care needs are supervised and provided care with the goal for individualization and quality of life supported.

Adult Day Care

A facility for the supervised care of older adults, providing activities such as meals and socialization one or more days a week during specified daytime hours. The participants, primarily persons with physical and/or cognitive limitations who need socialization and/or physical assistance, return to their homes each evening. The program is often used as respite by family members caring for an older person who cannot be left alone safely in the home.

Home Health Care

A broad term that includes the skilled rehabilitation health services provided in the individual's home including nursing, physical, occupational and/or speech therapy. These services are typically covered by insurance for a relatively short period of time. For long-term management of someone at home, hourly home care companions or live-in caregivers are also included in this category of long-term care options.

Knowing what to do and how to put the pieces of the puzzle together typically starts with the older adult or a family member recognizing that some additional assistance is necessary to keep someone safe.

The first step in determining the appropriate living situation for your loved one is to start with an assessment of their individual strengths and weaknesses. This can be completed by a professional geriatric care consultant, or can be initiated by the family.

Some factors to consider include:

- Evaluate your loved ones needs for supervision or assistance throughout the day and determine the specific activities of daily living (eating, bathing, toileting) that need support.
- Expect and anticipate changes in both medical and cognitive condition requiring a flexible plan of action.
- Assess your loved ones financial situation to determine what type opportunities they can afford.
- Determine if there are any public entitlements to access, including VA or Medicaid benefit.

When contacting facilities or organizations, review the availability of services and amenities offered and how they match your loved ones wants and needs.

Help is available to assist in making elder life decisions. Knowing when it is time to ask and whom to ask to guide you needs to be the first step.

Elder Life Management can assist in focusing on appropriate housing options, as well as, cost effective alternatives. As part of our comprehensive consultation we also review finances and discuss opportunities and availability for government programs.