

# Senior Living Options What You Need to Know

**November 17, 2021**

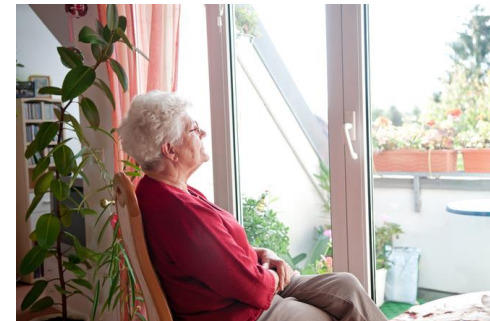
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## Choices



- Staying at Home
- Natural Occurring Retirement Communities (NORC)
- Home Care
- 55 + Active Adult Communities
- Independent Living Communities
- Assisted Living/Memory Support
- Assisted Living Program
- Nursing Home



# Staying at Home-How do we Plan?

- As we age, our physical needs will change, and assistance may be required
- Managing a home
- Navigating stairs
- Transportation
- Socialization
- Managing Home Care



# Natural Occurring Retirement Community

## **NORC**

Coordinate a broad range of health and social services to help support older adults age in their own homes. A NORC program is to facilitate and integrate the health, maintenance, and social services already available in the community, to help older adults remain at home.

## **Services**

- Transportation
- Handyman Services
- Pet Care
- Meals
- Religious Services
- Social Services

# Home Care

Provides assistance with meal preparation, shopping, light housekeeping and assistance with Daily Living activities such as bathing, dressing and medication reminders.

- Licensed Home Care Agency – Home Health Aides
- Certified Home Health Agency – Nursing Care for Medical Needs



# Long Term Care Insurance (LTC)

- Insurance that helps pay for Home Care services, Assisted Living and Nursing Home.
- You purchase an amount of money for a term period
- Premiums
- Waiting Period



# 55+ or Adult Active Communities

- Rent or Own an Apartment or Condo
- For people over the age of 55
- Limited Amenities provided – local van transportation, pool, activities room, club house, golf course, tennis courts



# Independent Living offers a Care-free Lifestyle

## **Benefits**

- Socialization with your peers
- Learning Opportunities
- Maintenance Free
- Staff Support
- All inclusive costs

## **Amenities**

- Dining Program
- Wellness Programs
- Housekeeping/Personal Laundry
- Transportation
- Concierge Service
- Security



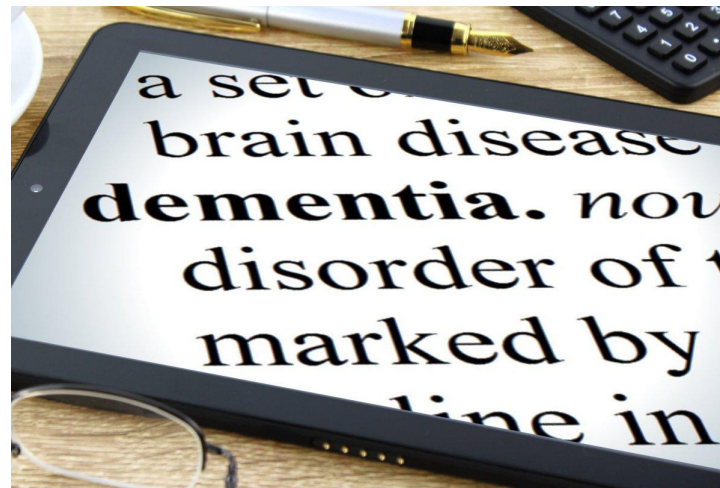
# Assisted Living

- Provides assistance with daily living activities – meals, medication management, bathing, dressing, transferring.
- Offers social activities, trips, lectures, wellness programs.
- Social programs are designed based on the resident's individual interests.
- Accommodations are studio and one bedroom apartments with kitchenettes.



# Assisted Living/Memory Support

- An assisted living program designed for people with Dementia.
- Services and programs designed for those with special needs providing a safe and caring environment.



# Assisted Living Program-ALP

- Medicaid Program
- Intermittent support with ADL's
- Meals, medication management, activities, trips, housekeeping, personal laundry



## Nursing Home – Short Term and Long Term Care

- Short term rehabilitation after a hospital stay. Medicare pays in full up to 20 days. Above 20 days, Medicare pays 80% and supplemental pays the remaining 20%.
- Long term care is for residents who need skilled 24-hour care.



# Resources

[www.Leadingage.org](http://www.Leadingage.org)

[www.aarp.org/relationships/caregiving-resource-center](http://www.aarp.org/relationships/caregiving-resource-center)

