

Differences in Levels of Care for Seniors

There are three levels of care to look at when choosing the right senior facility: continuing care retirement communities, assisted living facilities and skilled nursing facilities. Look at the needs of the senior carefully to evaluate the best situation for his or her needs.

1. Step 1

Understand that a continuing care retirement community (CCRC) is a combination of a skilled nursing facility (24-hour care), assisted living facility (varying degrees of care) and a retirement community (no assistance).

2. Step 2

Think long-term. Seniors who enter a CCRC at the independent level may later make a transition into the skilled nursing or assisted living units as their needs change.

3. Step 3

Choose an assisted living facility (ALF) for a senior who is isolated or requires some assistance with daily activities such as bathing, dressing, shopping, cooking and transportation.

4. Step 4

Give thought to an ALF if a senior is suffering from memory impairment but does not require 24-hour care.

5. Step 5

Realize that a skilled nursing facility (SNF) or nursing home provides 24-hour skilled nursing attention for the elderly or those with disabilities.

6. Step 6

Note that it is probably best to move a senior to an SNF if he or she requires 24-hour care due to illness or severe memory impairment.

7. Step 7

Hire a geriatric manager to help you decide on the best senior facility. They are often nurses, social workers and psychologists by training, with an expertise in geriatrics, and they charge privately for their services.

Tips & Warnings

Seniors who enter a CCRC at the independent level will likely pay between \$150,000 and \$300,000 for their own apartment; however, some facilities may charge less. Monthly fees for apartment owners and those living in the assisted living and skilled nursing units range between \$1,500 and \$3,500 per month.

- Expect to pay between \$3,500 and \$8,000 per month for a stand-alone skilled nursing facility.
- Medicare may pay 100 percent of the first 20 days a person stays in a nursing home and then a portion of the next 80 days. After that, the person must pay out of pocket for skilled nursing attention.
- Medicare does not cover assisted living. Medicaid (Medi-Cal in California) does cover skilled nursing facilities for those who are eligible. In some states it may also cover assisted living facilities.
- Make sure water is available 24/7 to the senior. Dehydration is one of the leading causes of UTI's and confusion in seniors.
- Make sure there are plenty of "activities" and programs to help seniors with their physical and mental maintenance.