

# Caregiver's Corner Column (September 2011)

## **Transition to an Alternative Living Option**

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Always Best Care Senior Services

Transitions bring new and different chapters into the story of our lives. Some things get more difficult, some things change for the better. As we age we may seek a transition to an alternative living option. What are the options? Why or when does it make sense to choose which one of these options?

### Independent Living

Independent Living is very much what it says, Independent. It's a condo that also usually includes light housekeeping and meals. The biggest reason independent seniors move to Independent living communities is the social interaction. There are peers around to talk to without having to drive or walk between buildings to see them. Different communities have different amenities like exercise equipment, bank services, coffee/snack shop, pools, family dining rooms, hair salons, and about everything else you can imagine. You can live as independently as you'd like but services are usually available from outside vendors if required. When a great deal of services is required it may be more efficient (cheaper) to get those services in Assisted Living Communities.

### Assisted Living

Assisted Living Communities now frequently provide services we used to associate with Skilled Nursing Facilities (Nursing Homes). They tend to do this in a less institutional and more affordable environment. Most Assisted Living Communities offer plenty of social interaction as well as help with activities of daily living (ADLs). Many Assisted Living communities can offer everything short of feeding tube and IV care but maintain a more apartment like atmosphere. Pricing for Assisted living is often split into rent charges and care charges although some have all inclusive pricing. Many have levels of care that include different mixes of included services. Most will offer a free assessment to determine the cost of care or care level of a potential resident. Depending on the amount of care needed, assisted living pricing can range from about \$2,000/mo. for a shared room to \$7,000/mo. for a great deal of care at a very nice place. The average price for the average senior in assisted living is between \$3,300-\$4,000/mo. Neither Medicare nor, in most circumstances, Medicaid will pay for assisted living.

### Skilled Nursing

Skilled Nursing Facilities (SNFs) offer skilled long term care for patients who require skilled nursing services on a daily basis. They also can serve as rehabilitation care for people transitioning from the hospital to home or assisted living. If you need to maintain an IV or a

feeding tube you may require a SNF for long-term care. The other truth is that for those who have exhausted their savings and don't have the money for assisted living a SNF may be their only choice. You must meet state requirements that determine who requires skilled care. It is a complicated determination that is generally called "fitting through one of the seven doorways" for skilled care. Many residents of assisted living would be eligible for skilled care but they choose to stay in assisted living generally because it is both nicer and less expensive than SNFs. If you are eligible for SNF care and have no savings you will qualify for Medicaid, which will pay the balance of the SNF price that you cannot pay. You will likely be in a semi-private room and will be allowed \$60/mo. spending money from any income you have. The price of SNFs range from about \$6,500-\$9,000/mo.

When you start to think about your options you should enlist the help of a professional that has been through this many times before. Long-term care planning assistance is available through Citizens for Better Care at (616) 245-9451 or the Area Agency on Aging of Western Michigan at (616) 456-5664.

*Caregiver's Corner* is provided as a public service of the **Caregiver Resource Network**. The Caregiver Resource Network is a collaboration of West Michigan organizations dedicated to providing for the needs and welfare of family and professional caregivers within the community. Funded by the Area Agency on Aging of Western Michigan with Older American's Act Title III-E, Family Caregiver Support funds. For more information consult our website at [www.CaregiverResource.net](http://www.CaregiverResource.net) or call toll free at 1-888-456-5664.