

# YOUR GUIDE TO SENIOR CARE SERVICES & HOUSING

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## MAKING THE BEST CHOICE FOR YOUR LOVED ONE

Your loved one deserves to feel comfortable and safe as they age, but it can feel overwhelming choosing the right care to meet their needs. There are a lot of options, and everyone has a different opinion about senior care. Remember, the most important thing is finding the right care for your loved one's personal situation.



We want to help you provide your loved one with compassionate care to enhance their quality of life. Our guide will compare options to help you make the right decision. We'll explore in home care as well as its alternatives. With knowledge, you can get peace of mind about the choice you and your loved one make.



## YOU HAVE A RIGHT TO CHOOSE WHEN IT COMES TO CARE

You have the right to choose the care your loved one receives. While a physician might make recommendations, your loved one always has the following rights:



The Right to Receive Compassionate Care



The Right to Be Informed



The Right to Choose



The Right to Safety



The Right to Privacy



The Right to Voice Your Opinion

Learn more about your loved one's rights

Review our Patient Bill of Rights at [accessiblehomehealthcare.com/patient-bill-of-rights](https://accessiblehomehealthcare.com/patient-bill-of-rights)

## IN HOME CARE AGENCIES

In home care agencies are dedicated to helping seniors receive the compassionate care they need from the comfort of home. Care plans are individualized to accommodate different needs and cover three levels of care: companion care for non-medical needs, convalescent care to help patients recover at home, and chronic care to assist those with long-term conditions. To help seniors no matter their housing situation, in home care agencies can also provide assistance for those in independent or assisted living communities. Using an in home care agency lets your loved one receive the care they need in the residence of their choice.



### Consider In Home Care If

- ♥ Your loved one needs some assistance but wants to stay in a familiar home
- ♥ Companion services and socialization can benefit your loved one
- ♥ Non-medical services like bathing and grooming would benefit them
- ♥ They need help managing Alzheimer's, dementia, or memory loss
- ♥ More help is needed to improve care at an independent or assisted living community

### Services Offered

- ♥ 24/7 care and support if needed
- ♥ Skilled medical and non-medical care services
- ♥ Meal preparation
- ♥ Companionship
- ♥ Transportation to events and appointments
- ♥ Light housekeeping and laundry services
- ♥ Occupational, physical, and speech therapy services

### Challenges of Receiving Care

- ♥ Privately hired in home caregivers may not be certified for medical services
- ♥ Services vary from state to state, so check individual agencies and regulations
- ♥ Possible home modifications may be needed to age in place
- ♥ Not as intensive as long-term medical care in a specialized facility

## The Cost of Care

The average national rate for in home healthcare is about \$3,800 per month, and costs can be covered using Medicare, Medicaid, long-term care insurance, veterans' benefits, and private pay. To make payment easy, some agencies like Accessible Home Health Care bill insurance companies on your behalf. We also help veterans receive benefits through the VeteranCare program.

## ADULT DAY SERVICES

For seniors who want to get out and socialize, adult day services offer the opportunity to meet with peers and participate in activities. Care generally lasts for a few hours and can extend to 8 to 12 hours a day, providing respite care for family caregivers. Adult day services are focused on fun and entertainment, but some programs offer support for physical disability and cognitive impairment.



### Consider Adult Day Services If

- ♥ Your loved one needs supervision during the day
- ♥ Socialization would benefit your loved one
- ♥ Your loved one needs some assistance with personal care
- ♥ The family caregiver needs respite care

### Services Offered

- ♥ Social activities and planned events
- ♥ Nutritious meals and snacks
- ♥ Personal care
- ♥ Companionship
- ♥ Therapeutic activities and behavior management
- ♥ Some health services depending on provider

### Challenges of Receiving Care

- ♥ 24/7 supervision is not available
- ♥ Services vary depending on the center
- ♥ Transportation is not typically provided by the center
- ♥ Not suited for seniors with chronic health concerns and late-stage cognitive impairment
- ♥ Seniors may not enjoy daily routines, especially if they are less outgoing

## The Cost of Care

Adult day care is one of the least expensive care options and averages between \$25 to \$100 per day. To help cover costs, it is possible to use Medicare, Medicaid, veterans' benefits, non-medicaid state assistance, or private pay. The affordability of services makes adult day care one of the first options families consider, but it is not suitable for seniors who require more than personal care and companionship.

## ASSISTED LIVING COMMUNITIES

For those who need intermediate long-term care, assisted living communities allow residents to remain self-sufficient with the assurance that personal care will be available when needed. Residents live an independent lifestyle in apartment housing while receiving support to help with daily activities. If you would like to increase the level of care your loved one receives, an in home care agency can be hired.



### Consider Assisted Living If

- ♥ Your loved one needs moderate assistance with daily activities
- ♥ 24/7 supervision would benefit them
- ♥ Socialization and planned activities could benefit them
- ♥ They need help managing Alzheimer's, dementia, or memory loss

### Services Offered

- ♥ 24/7 care and supervision if needed
- ♥ Apartment-style room and board
- ♥ Personal care and assistance with daily activities
- ♥ Planned activities and events
- ♥ Daily meals
- ♥ Light housekeeping and laundry services

### Challenges of Receiving Care

- ♥ Care is not as extensive without in home care
- ♥ Services vary depending on the center
- ♥ Transportation is not typically provided by the center
- ♥ Not suited for seniors with chronic health concerns and late-stage cognitive impairment
- ♥ Seniors may not enjoy daily routines, especially if they are less outgoing

## The Cost of Care

The national median monthly rate of an assisted living community is about \$3,600. To help cover the cost of care, services can be covered with Medicaid, long-term care insurance, or private pay.

## NURSING HOMES

When your loved one needs 24/7 long-term care, nursing homes have skilled nurses and nursing aides on hand to provide assistance. Some nursing homes offer apartment-style buildings, but others are set up like a hospital, which can be uncomfortable for your loved one. While many patients dislike the idea of leaving their home to receive care, a nursing home is an option for those with serious chronic health conditions.



### Consider A Nursing Home If

- ♥ Your loved one needs 24/7 supervision and medical services
- ♥ They require medical care, but do not need to be hospitalized
- ♥ They need rehabilitation or therapy services
- ♥ They need help managing Alzheimer's, dementia, or memory loss

### Services Offered

- ♥ Room and board
- ♥ On-site skilled nursing
- ♥ 24/7 care and supervision
- ♥ Personal care and skilled medical care
- ♥ Daily meals
- ♥ Light housekeeping and laundry services
- ♥ Therapy and rehabilitation services

### Challenges of Receiving Care

- ♥ Those attached to current home or community may find the move difficult
- ♥ Staff turnover is high in many facilities
- ♥ Quality of care varies among facilities; check services and qualifications
- ♥ Care can be expensive and difficult for family to cover financially

## The Cost of Care

Nursing homes can be a costly care option for families. The rates vary depending on the style of housing you and your loved one choose. For a semi-private room, the national average annually is around \$82,000, while a private room is about \$92,000. Paying for care in a nursing home out of pocket can really break the bank. To help cover costs, long-term care insurance, Medicare, or Medicaid can be used.

# CONTINUING CARE RETIREMENT COMMUNITIES

Continuing care retirement communities, or CCRCs, offer a continuum of care to allow seniors to age in place in the same facility. To help seniors get the care they need, CCRC services are tiered to accommodate residents' needs as they change over time. These communities allow older adults to live in one location for the duration of their lives and have care planned for the future.



## Consider A CCRC If

- ♥ Your loved one wants to age in place safely and securely
- ♥ You would like to have all levels of care paid for in advance
- ♥ You have the ability to pay for care
- ♥ Socialization and planned activities could benefit your loved one

## Services Offered

- ♥ 24/7 care and supervision if needed
- ♥ Room and board
- ♥ Daily meals
- ♥ Light housekeeping and laundry services
- ♥ Transportation to events and appointments
- ♥ Assistance with daily activities
- ♥ Skilled medical services

## Challenges of Receiving Care

- ♥ The most expensive of all long-term care options
- ♥ Payment is made through long-term contracts
- ♥ Few residents qualify for Medicaid to cover cost of care
- ♥ Regulations change state by state and may affect quality of care

## The Cost of Care

CCRCs are an expensive option and typically have an entrance fee of about \$100,000 to \$1,000,000. That's not all—monthly charges can be about \$3,000 to \$5,000. Most residents use private pay to cover the cost of care, but Medicare and Medicaid can sometimes cover some service costs. Due to the financial requirements and relatively high cost of care, few CCRC residents are eligible for Medicaid. While paying to have all future care services covered can give you peace of mind, it can be hard on the wallet.

## MAKE THE RIGHT CHOICE FOR YOUR LOVED ONE

Deciding what type of care best suits your loved one's needs is not a choice that should be made overnight. We've explored the care options available and weighed the services offered, challenges, and cost of care for each. To know you've made the right decision, you need to consider your loved one's expectations. Understanding their feelings will help you make the best care decision, so ask your loved one questions about their care:

- ♥ Where do you see yourself living 10 years from now?
- ♥ Would you like to stay in your home for as long as possible?
- ♥ Would you like to be driven to doctor's appointments?
- ♥ Do you think you would be comfortable having someone come over to help with cleaning and meals?



## IN HOME CARE KEEPS YOUR LOVED ONE SAFE

The truth is that many people want to stay in their own loving home as long as possible. Being able to receive care at home offers an unparalleled sense of comfort and security. In home care services make that desire a possibility and offer individualized care plans to meet different levels of care. Even if your loved one has a chronic ailment like Alzheimer's, dementia, Parkinson's, or memory loss, certified in home caregivers can help improve their quality of life.

The need to find dependable home health care inspired the development of in home care services like Accessible Home Health Care. We recognize the importance of being able to receive the care your loved one needs in the home they love. We understand that compassionate care comes from the heart, and we can provide the information you need to make the most informed decisions about your loved one's care journey.

### Need Compassionate In Home Care? We're Here to Help

#### Call Us

(954) 341 - 5600

#### Connect With Us on Social Media

 [twitter.com/accessible\\_care](https://twitter.com/accessible_care)  
 [facebook.com/accessiblehomecare](https://facebook.com/accessiblehomecare)

## SENIOR CARE OPTIONS QUICK COMPARISON

	In Home Care Agencies	Adult Day Services	Assisted Living Communities	Nursing Home	Continuing Care Retirement Communities
Cost	\$3,800 per month	\$25 - \$100 per day	\$3,600 per month	Semi-private annual cost: \$82,000 Private annual cost: \$92,000	\$100,000 - \$1,000,000 for entrance fee with \$3,000 - \$5,000 monthly charges
Meals Provided	Varies	Varies	✓	✓	✓
Housekeeping & Laundry	✓	X	✓	✓	✓
Medication Management	✓	Varies	✓	✓	✓
Personal Care	✓	Varies	✓	✓	✓
Alzheimer's Care	✓	✓	Varies	Varies	✓
Nurses On-Site	Varies	Varies	Varies	✓	✓
Transport	✓	Varies	✓	Varies	✓