

# *Is Senior Living Right for Me?*

Finding a Place Along the Spectrum of Senior Living Services



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# What is “Senior Living”?

- Also called “retirement living” though residents may not be retired
- Minimum age requirement for residents
- Services included with rent or available a la carte
  - Building maintenance
  - Lawn care/Snow removal
  - Housekeeping
  - Meal preparation
  - Social, educational, cultural programming
  - Transportation
  - Personal care services
  - Healthcare services



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# The Senior Living Spectrum

- Independent Living
- Assisted Living
- Memory Care
- Specialized Care
- Skilled Nursing
- Long Term Care



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# Independent Living

- Good for individuals who can
  - Accomplish activities of daily living independently
  - Accomplishes all IADLs
  - Move independently and respond to an emergency
  - Self-directs social involvement
  - Make independent decisions about finances and healthcare
- Options Include
  - Home or apartment
  - Rent or Purchase
  - Communal vs. Private



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# Assisted Living

- Good for individuals who
  - Move independently but may need assistance in an emergency
  - Require assistance with one or two activities of daily living
  - Self-direct social involvement but may need transportation
  - Prefer a trusted advisor to assist with decisions about finances and healthcare
- Options Include
  - Usually rental apartment
  - Services may be bundled or a la carte



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# Memory Care

- Good for individuals who
  - Have a formal diagnosis of some form of dementia
  - Forget to perform self care, or have forgotten how to perform self care
  - May lose their way or exit seek
  - Require a caregiver available at all times in order to ensure their safety
- Options Include
  - Usually rental studio apartment
  - Services may be bundled or a la carte



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# Specialized Care

- Good for individuals who
  - Cannot move independently
  - Need maximum assistance with all ADLs
  - Often have some form of dementia but unable to exit seek

# Skilled Nursing

- Good for individuals who
  - Are unable to move independently
  - Require a high level of personal care
  - Need medical care from a licensed nurse
  - Require a caregiver available at all times
- Options Include
  - Usually rental
  - Private or shared room
  - Services may be bundled or a la carte



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# Where Do I Fit In?

- Make a list
  - Things you **can't** do on your own that you need done for you
  - Things you **can** do on your own, **with some help**
  - Things you **don't want** to do
  - Things you **wish you could do**, but are difficult currently
- What environment suits you?
  - Private/shared
  - Large/small



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# Who can help me?

- Seek Information
  - Friends
  - Family
  - Internet
  - Eastern Area Agency on Aging
  - Primary Care Physician
  - Attorney
  - Financial Advisor
  - Bank Trust Officer



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# What next?

- Ask Questions
  - Request print information
  - Make phone calls
  - Live “chat” on websites
  - Home visits
  - Tours
  - Special events



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# How does the cost compare?

- Be sure you understand what is included in the price
  - Rent
  - Utilities
  - Meals
  - Transportation
  - Personal care services
  - Programs
  - Housekeeping
  - Maintenance



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# What does it cost, anyway?

- Prices will vary according to location (much like real estate)
- Prices to move in (before rent or monthly fees) will vary according to community
  - Some communities charge security deposit
  - Others charge community fee
  - Some Continuum Care communities can be very expensive
    - Offering care for life, Buy ins
    - There may be health exam required



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# How does the cost compare to home ownership?

- Take an honest look at what you are currently spending
  - Rent/Mortgage
  - Property Taxes/Condo Fees
  - Homeowners' Insurance
  - Utilities
  - Lawn care/Housekeeping
  - Meals
  - Transportation
  - Entertainment
  - Any services that you do not have, but need



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# What does it cost compared to other options?

- Locally, 24 hr in-home care can run \$22,000 per month
- Nursing Home care can run \$12,000 - \$15,000 per month
  - Usually a semi-private room
- The current maximum Level IV Residential Care at Dirigo Pines costs \$11,150 per month for a private suite



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# Private Pay, Or ??

- Income-Adjusted Rent
  - Available for Independent Living and Assisted Living
  - Income restrictions
- Maine Care
  - Only at Assisted Living or higher level of care
  - Income restrictions
  - Requires “Spending Down” savings
  - Applying can take some time
  - Finding an open bed can take up to a year



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# Private Pay, Or ??

- Long Term Care Insurance
  - Usually activated at Assisted Living or higher
  - Some can be activated for in-home care
  - Elimination Period
  - May have time or \$\$ limits
- War Era Veteran's Aid and Attendance Pension
  - For veteran's who served during period of declared war
  - Surviving Spouse benefit too
  - Must qualify based on service and income
  - There are organizations to help with application
  - Can take up to nine months or more to get approved



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# What's Next?

## Visit Communities

- ask questions, try the food, talk with residents

## Bring a family member or trusted friend

- discuss your impressions after the visit

## Select the community that will best meet your needs

- financially and care needs

## Plan a move before you lose your independence

- Don't wait until you bypass independent living



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