



## **Long-term Care: Places to Call Home<sup>1</sup>**

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At some point in time you may need to move from the home you live in now. Your family has probably gotten smaller, and it may be getting harder to keep up your home. You may have become disabled or have developed health problems. It may be time to choose another place to call home...a home that is better suited for your current and future needs.

Moving is always hard. When you feel that you have no choice, it can be even more troubling. For many people, much of the stress comes from trying to decide which type of home would best meet their needs.

### **Options for Housing**

It can be stressful to try to understand the many different living arrangements now available for older adults. Assisted living, skilled nursing home, special care unit, continuing care...the options seem to go on and on. It can be hard to understand each option. It can be even more difficult to know how to choose between similar facilities.

### **Types of Housing Facilities**

#### **Independent Living**

Most people prefer to live independently in their own homes. This may be the home you've lived in for years, or a home you recently moved to because it was smaller or easier to take care of. If you become disabled, there are many community-based services to help you stay at home. Assistive devices, support services, and changes to the house can often help keep someone at home. Help from family and friends, and from professionals can help you stay in your own home.

#### **Informal Support**

This is the help people receive from family, friends and neighbors. Family members usually provide personal care and help with finances. Friends and neighbors might pick up the mail or check on someone each morning.

#### **Formal Support**

This includes a number of services for which someone is paid. The money may come from the

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person receiving the services or from the government. Examples of formal services include medical care, transportation, or home repairs.

At some time it may be too hard for formal and informal supporters to provide everything you need. If that happens, you will need to choose a type of long-term care facility.

### **Assisted Living**

An assisted living home is generally an apartment complex with staff who help with daily living but provide limited or no nursing care. Often they offer meals and housekeeping, as well as limited transportation.

### **Nursing Home**

An intermediate care nursing home provides nursing care and supervision around the clock. These facilities are for people who are not able to live at home or in an assisted living setting. Nursing homes help with meals, bathing, personal care, medications, and moving around.

### **Skilled Nursing Facility**

A skilled nursing facility is a nursing home that offers higher-level medical and rehabilitative care, such as physical, speech, and occupational therapies. People living in nursing homes or skilled nursing facilities often share a room with another resident. The room will look a lot like a hospital room.

### **Special Dementia or Alzheimer's Unit**

Skilled nursing homes sometimes have a part of the facility set aside for people suffering from Alzheimer's or dementia. These places are designed to meet the special needs of confused patients and keep them safe from wandering.

### **Continuing Care Retirement Community (CCRC)**

These are multi-stage facilities that offer independent housing (either in apartments or freestanding homes), assisted living, and skilled nursing home. CCRCs vary greatly in services offered and costs. One nice thing about CCRCs is

that you can stay in one place. You can move from one level of care to the next as needed.

## **Choosing the Right Facility**

Choosing the right facility means knowing the level of care needed. Look for the facility that will provide the level of care you need.

Facilities that provide more care cost more money and offer a more medical environment. Not all types of facilities are available in all locations. Your choices may be limited. The place you would most like to choose may cost more than you can afford to pay. Remember, too, that the best location may not be near your home. It may be better to move into a facility that is closest to your primary caregiver, such as one near a family member.

Before you choose a facility, it is important to understand what level of care you need. Ask a representative from the local Area Agency on Aging (call Eldercare Locator at 1-800-677-1116) to help you find out what level of care is right for you.

If you have access to the Internet, the Centers for Medicare and Medicaid Services provides a Web site called CarePlanner that can help you make these decisions.

CarePlanner is available at <http://www.careplanner.org>. The CarePlanner will ask you about your physical health, the kind of care you need, your financial situation, the kind of place you want to live in, and the people who are available to help you.

## **Choosing the Place to Call Home**

Once you have decided what type of facility you need, begin comparing facilities. Here are five basic steps to help you choose the right home.

**Ask around.** Ask friends and neighbors about each facility you are considering. Local professionals, such as doctors, social workers, hospital discharge planners and others, know about local facilities.

**Call each facility.** Ask about openings and how they handle waiting lists. Ask how large the facility is

and learn about the layout of rooms or apartments. Find out about costs and how they are paid.

**Visit each facility.** Call and ask for a formal visit and tour. Use that time to check for Medicare and Medicaid certification. Ask to see the results of the facility's most recent state inspection. Watch the staff and residents together. How do the residents look?

**Visit again, unannounced.** Visit at a different time of the day or on the weekend. You want to see how the facility operates on a daily basis.

**Review.** After your visit, sit down and answer these questions:

**Table 1.** Visit Review Questions (Source: <http://www.medicare.gov>)

Did they listen to me and make me feel comfortable?	Yes	No
Did I get to ask all my questions?	Yes	No
Did they give me answers I understood?	Yes	No
Is the program staff respectful and helpful?	Yes	No
Does the facility or program meet my needs?	Yes	No
Does the facility offer activity programs that I enjoy?	Yes	No
Is the facility/setting clean and pleasant?	Yes	No
What are the facility/program fees? _____ Can I afford them?	Yes	No

## Paying for Long-term Care

There are a few different ways to pay for long-term care, either in your own home or in a facility.

**Private pay**—This means that you use your own personal resources (income, savings, and investments) to pay for care.

Long-term care facilities and community-based services that come to your home can be very expensive. Most people will eventually need help to pay for care.

**Medicare**—Medicare pays for only a very short period of nursing home care. The care must be in a skilled nursing facility.

**Medicaid**—Medicaid pays for long-term nursing home care, but only becomes available after the family has used up nearly all of its savings.

**Long-term care insurance**—In some situations, insurance will cover the costs of home care. Long-term care insurance is meant to cover the costs of long-term care within a facility. Policies differ. Check with your insurance agent for specific information.

People who can afford to pay privately (private pay) have many more options. Unfortunately, many people go through their resources quickly. In the end, they must rely on government assistance through the Medicaid program.

## Preplanning for Difficult Decisions

Choosing the right housing facility and selecting the best home is emotionally, physically, and financially difficult. Get as much information as possible. Be assertive. Don't give up.

Many people find themselves having to rush into a decision. You do not want to have to make your choice in a hurry—for instance, on the day the hospital discharge planner tells you that your mother

will be released tomorrow. When you plan ahead, you have time to make careful decisions.

FCS 3190: Housing As We Grow Older: Moving to Smaller, More Efficient Housing

FCS 3191: Housing As We Grow Older: Community Support Services

## Resources

AgePage Long-Term Care: Choosing the Right Place. Available from NIA Information Center, PO Box 8057, Gaithersburg, MD, 20898-8057, or call 1-800-222-2225 or 1-800-222-4225 (TTY), or visit <http://www.nia.nih.gov>.

Long-Term Care & Other Options for Seniors: A Guide for Consumers. Available from the Florida Department of Financial Services, State of Florida. Call the Consumer Helpline at 800-342-2762 or 1-800-640-0886 (TDD), or visit <http://www.fldfs.com>.

## For More Information

This is one of six publications in a series on caregiving and aging. The other publications in this series are:

FCS 2258: Caregiver's Contacts: How to Get the Help You Need

FCS 2259: When Your Care Receiver Refuses Help: Ask These Questions

FCS 2260: Balancing Work and Caregiving: Tips for Employees

FCS 2261: Balancing Work and Caregiving: A Guide for Employers

FCS 2262: Final Wishes: End-of-Life Decisions

The following publications can also provide you with additional information about choosing a place to call home:

FCS 3187: Housing As We Grow Older: Taking Stock

FCS 3188: Housing As We Grow Older: Independent Choices

FCS 3189: Housing As We Grow Older: Design Considerations for a Supportive Environment