

## **Different Types of Eldercare**

The financial options available to help pay for senior care is dependent on, among other things, the type of care required. For example, some government programs will help pay for a skilled nursing facility, but not in-home care. If you are just beginning the research process on how to pay for care, it is helpful to have an idea about the type of care you or your loved one will require now and in the future as well as the associated terminology.

### **Skilled Care vs. Custodial Care**

Regardless of the location in which it is provided, at the highest level there are two types of care, skilled care and custodial care. Skilled care describes services that can be given only by skilled or licensed medical personnel. Custodial care (also called non-skilled care) helps with activities of daily living (ADLs), such as bathing, dressing and eating. Custodial care is typical for seniors with Alzheimer's or dementia. Both skilled and custodial care can be provided at home, in adult day care or in a residential care setting such as a nursing home, assisted living community or adult foster care home.

### **Assisted Living vs. Memory Care**

Both assisted living and memory care are residences that offer 24-hr personal care assistance as well as meals, social activities and other amenities. However, memory care is intended only for persons with dementia, usually related to Alzheimer's Disease but also dementia from Parkinson's, Huntington's and most other forms of dementia. There are several differences between assisted living and memory care. Typically, the staff-to-resident ratio in memory care is lower. Security in memory care is increased; external access is restricted to prevent wandering. Different types of recreational activities are organized with fewer offsite outings. Consequently, memory care is more expensive than assisted living by approximately 25%.

### **Home Care vs. Home Health Care**

These terms are sometimes used interchangeably, but there is an important distinction. While both types of care are provided in the individual's home, home care generally means custodial or unskilled care is being provided. For example, assistance is provided with bathing and dressing the individual, help with laundry, cooking and accompanying them to doctors' appointments or on other errands. One may also hear this type of care referred to as personal care or attendant care although those terms are not exclusively for care provided in the home.

Home health care refers to a higher level of care which requires medical training. This includes procedures such as checking the individual's vitals, respiration and assisting with braces, artificial limbs and other medical equipment such as ventilators. To be clear, it is not unusual for home health care providers to also provide custodial care during their home visits.

### **Adult Day Social Care vs. Adult Day Health Care**

The term adult day care is used interchangeably and can refer to adult day social care or adult day medical care. Adult day social care provides seniors with supervision and care in a structured setting during daytime hours usually only on weekdays. It is often used to allow their caregivers to go to work. A variety of activities, meals and some therapies are offered.

Adult day health care typically provides everything adult day social care does but in addition has medical services equivalent or almost equivalent to those found in nursing homes.

### **Did You Know?**

Regardless of the type of care one requires, free assistance is available to help seniors find the right type of care and care provider.

### **Virtual Companion Care**

This is a new way of providing home care using Internet technologies. Elderly persons living at home alone are provided with a tablet computer through which their safety and mood can be monitored, medication reminders provided and most importantly they can interact with others reducing feelings of loneliness and isolation. Although hands-on care is not provided, virtual companion care holds great promise for reducing the cost of care and improving the lives of elderly persons living at home alone.

### **Palliative Care vs. Hospice Care**

Palliative is a type of care that focuses on relieving patients of their pain and suffering instead of medical care which has the objective curing or treating the underlying conditions. Hospice care, on the other hand is an encompassing approach to treating terminally ill patients in the last weeks or months of their lives. While hospice very often includes palliative care, not all persons receiving palliative care are in hospice.

### **Care Management Services: Public and Private Options**

Geriatric Care Managers (GCMs) help families create and implement long term care plans for their loved ones, they provide care management services instead of providing hands-on care themselves. Typically, this includes an in-person needs assessment, the development and review of a care plan and arranging and monitoring care services. Approximately one third of care managers also offer financial planning for eldercare.

GCMs are also referred to as elder care managers, case managers and service or care coordinators. In addition to a certification from the Aging Life Care Association, many are licensed by their different professional backgrounds; which include social workers, nurses, therapists and assisted living or home care professionals.

There are both public and private care managers. Those who work in the public sector are usually referred to as benefits counselors or case managers while those who work in the private sector are called care managers. Medicaid will sometimes provide for care management services under a HCBS Waiver program. Some long-term care insurance policies include coverage of care management as well.

In addition to the convenience, time-savings and security they provide, care managers can save families money because their needs assessments align an individual's present condition with only those services that are necessary at that time.

### **Residential Care Comparison Table**

There are 4 categories of residential care communities and each is referred to by many different names.

- 1) Independent Living / Senior Living – homes within a complex that offers transportation, security and recreational activities, but no health care services.
- 2) Assisted Living – residences provide help with activities of daily living including basic health services, recreational and social activities but not skilled nursing care.
- 3) Skilled Nursing Homes – residences with 24/7 care by licensed health professionals including all housekeeping, medical and social needs.
- 4) Continuing Care Retirement Communities – residences that provide a continuum of care from independent living to assisted living to skilled nursing. These are designed to enable seniors with progressively declining health to remain in a single residential location or give healthy seniors the peace of mind that all their future needs are covered.

## Residential Care Comparison Table

Residence Type	Independent Living	Assisted Living Communities	Nursing Homes	Continuing Care Retirement Communities
Description	Single family homes or townhomes for self-sufficient seniors that offer the security and social activities of a community living environment.	Communities, typically of 2-3 story apartments, that provide 24 hr assistance with activities of daily living such as eating, bathing, and using the bathroom but do not offer 24 hr medical services.	Communities, typically apartments, which provide 24 hr assistance with activities of daily living and medical care by nurses and therapists.	Campus-like communities that provide a continuum of care, from private residences to assisted living and skilled nursing care; designed for individuals with declining conditions and those that want to remain in a single location.
Services	<ul style="list-style-type: none"> <li>-Laundry / linen service</li> <li>-Meals</li> <li>-Transportation</li> <li>-Social activities</li> <li><i>Note there are more expensive communities that have all the luxuries of country clubs.</i></li> </ul>	<ul style="list-style-type: none"> <li>-Laundry / linen service</li> <li>-Meals</li> <li>-Transportation</li> <li>-Social activities</li> <li>-Bathing / Dressing</li> <li>-Toileting</li> <li>-Housekeeping</li> <li>-Medication assistance</li> <li>-Security and emergency calls</li> </ul>	<ul style="list-style-type: none"> <li>-Laundry / linen service</li> <li>-Meals</li> <li>-Transportation</li> <li>-Social activities</li> <li>-Bathing / Dressing</li> <li>-Toileting</li> <li>-Housekeeping</li> <li>-Medication assistance</li> <li>-Security and emergency calls</li> <li>-24 hr nursing care</li> <li>-Condition specific care</li> <li>-Hospice / end of life services</li> <li>-Doctors on call</li> </ul>	<ul style="list-style-type: none"> <li>-Laundry / linen service</li> <li>-Meals</li> <li>-Transportation</li> <li>-Social activities</li> <li>-Bathing / Dressing</li> <li>-Toileting</li> <li>-Housekeeping</li> <li>-Medication assistance</li> <li>-Security and emergency calls</li> <li>-24 hr nursing care</li> <li>-Condition specific care</li> <li>-Hospice / end of life services</li> <li>-Doctors on call</li> </ul>
Regulation	-Not Regulated	-State Regulations	-State & Federal Regulations	-Some State Regulations
Also Known As	<ul style="list-style-type: none"> <li>-Retirement Communities</li> <li>-Retirement Homes</li> <li>-Senior Apartments</li> <li>-Senior Housing</li> </ul>	<ul style="list-style-type: none"> <li>-Assisted Living Facilities</li> <li>-Personal care homes</li> <li>-Eldercare facilities</li> <li>-Domiciliary care</li> <li>-Board and Care</li> <li>-Residential Care</li> <li>-Facilities</li> <li>-Community -Based Retirement Facilities,</li> <li>-Adult Living Facilities</li> <li>-Adult Foster Care</li> <li>-Sheltered housing</li> <li>-Community residences</li> <li>-Group Homes</li> <li>-Adult Family Homes</li> </ul>	<ul style="list-style-type: none"> <li>-Skilled Nursing Facilities</li> <li>-SNF</li> <li>-Nursing Home Care and Rehabilitation</li> <li>-Convalescent hospital</li> <li>-Rest Home</li> </ul>	<ul style="list-style-type: none"> <li>-CCRCS</li> <li>-Continuing Care</li> <li>-Retirement Facilities</li> <li>-Life Care Facilities</li> <li>-Life Care Communities</li> </ul>
Approximate Costs	-Market rate to rent or buy a home plus community fees from \$400 – \$2,000 / month.	-\$2,500 to \$6,000 / month	-4,500 - \$12,000 / month	-Varies with breadth of services required.