



SENIOR PLANNERS
OF TEXAS

Elder Care

What are my options?

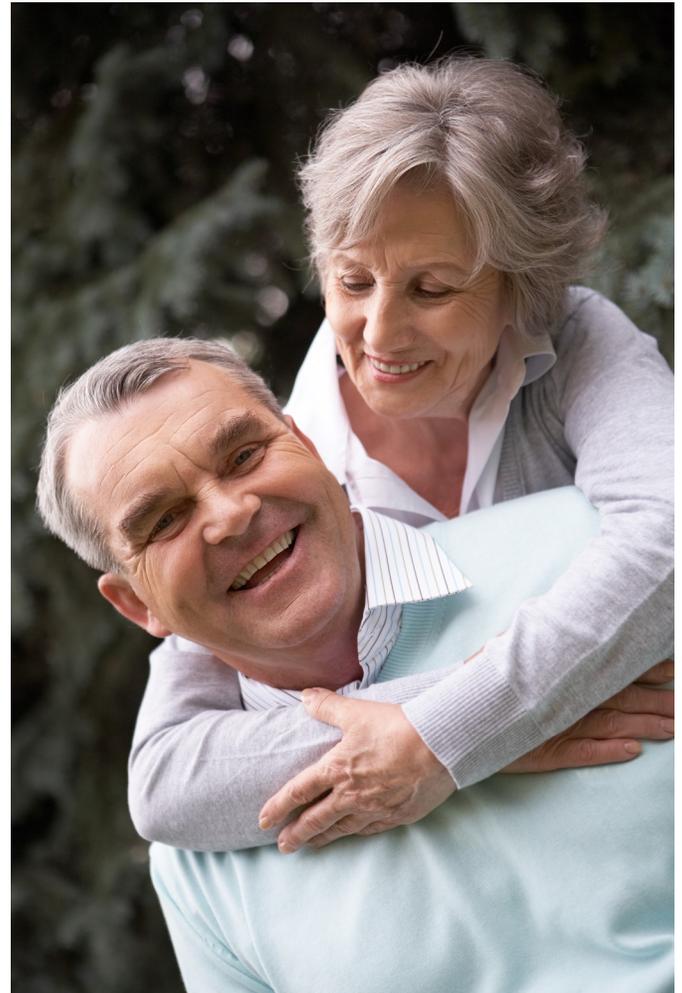
SENIOR HOUSING BASICS EXPLAINED

Too many “senior home” options? How do you know which one is right for Mom or Dad? It's easy to feel confused and overwhelmed by the number of care types and styles of senior living communities. So, let's try to make it easy and break it down for you!

Independent Living

Each housing option is designed to meet the specific needs of your family member. For example, if they are an active, independent senior that does not require any medical care and just want to live with other seniors, then independent living might be best option for them.

Usually in regards to independent living, the residents will have choices of one or two bedroom apartments, a small cottage, or even a house. But the added benefits are what you will love!



These types of facilities usually include:

- Housekeeping
- Two meals a day at the community dining center
- Transportation for appointments and shopping
- Daily scheduled activities
- Scheduled outings
- Some are even pet friendly (small) facilities and offer dog walking services



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Expected Costs

These types of communities are private pay. When looking at these types of communities, expect a price range of **\$1,500 to \$3,500** per month.

Additional Information

If your situation changes and you are finding that you require more care, a lot of independent living facilities also have assisted living on the same property, so moving would be easy and your friends would still be just down the hall.

Assisted Living



A lot has changed over the past ten years or so. Nowadays assisted living can really be tailored **100%** to your individual needs. One of the hardest transitions seen is downsizing, and choosing the right room size that fits not only your needs but your budget too.



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Facility Features

- Studio, one-bedroom, and two bedroom apartments
- Small kitchen like area (may include mini refrigerator, sink, and microwave)
- Housekeeping
- Laundry
- Transportation to appointments and shopping
- Utilities (water and electric)
- Cable and internet
- Community activities
- Three meals a day



Types of care they offer

A lot, but not all facilities, include the first level of care which is medication management. They keep track of all of your medications and make sure they are given to you on time and correctly. After the base fee you can start to add on levels of care as needed.

Additional care you can add:

- Showering
- Toileting
- Dressing
- Transferring to other areas of your living space

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Expected Costs

Assisted living is private pay only. If you have a long term care insurance policy, sometimes they can help. If you are a veteran or a spouse of a veteran there may be benefits that we can help you qualify for that will help pay for you to live in an assisted living community.

Additional Information

A large percentage of people in these facilities are at the early stages of dementia and if that is the case with your loved one you may want to look for an assisted living that also offers memory care. You should consider looking into this because once your loved one has a form of Dementia that has progressed far enough along that they need memory care, moving them will be difficult and if you are able to move within the same facility, the transition will be much smoother.

Memory Care

If your loved one has a form of Dementia or Alzheimer's and it has progressed far enough along that assisted living is no longer working, you will find yourself looking at memory care. Memory care is very unique in many ways.

Facility Features

- Shared room or 'Jack & Jill' style w/ separate bedrooms but a
- Shared bathroom
- Usually the facilities are locked and secure w/ close monitoring and alarm system
- Activities (memory games, music, painting, service animals, ect.)
- 24 hour care



Types of care they offer

- Toileting
- Showering
- Dressing
- Medication
- Some have bed monitors to detect moisture if the patient needs their linens changed
- Assistance with meal time



Expected Costs

The cost for memory starts out much higher than assisted living, but remember that the care includes everything and is usually not following the “al a carte” model that assisted living follows. Expect to pay anywhere from **\$3500** to **\$6000** a month for memory care. Just like assisted living, memory care is private pay only and if you have long term care insurance or your loved one is a veteran or spouse of a veteran there are financial benefits that we can help you apply for.

Additional Information

Some qualities about memory care that families don't understand, is it costs significantly more but the room is smaller or maybe even shared. It may seem like you are spending more but getting less but that is simply not true. Billions of dollars have been spent over the last few years researching not only a cure for Dementia and Alzheimer's, but also on understanding how to care for our loved ones who have it.



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Skilled Nursing Homes

Skilled nursing homes are the highest level of care that you can receive in a senior living facility. They provide around-the-clock skilled nursing care for the frail elderly who require a high level of medical care and assistance. Many skilled nursing facilities even offer short-term stays which is usually the 21 day stay that Medicare covers.

Facility Features

- Resembles more of a hospital than an apartment complex
- Shared rooms
- All meals included (usually served in patient's room unless they can participate in activities in the central dining area.)
- Planned activities
- Memory care for individuals needing additional security and monitoring

Type of Care They Offer

- Basic daily living needs (dressing, bathing, toileting, transferring)
- Assistance with meal time
- Pain management care
- Wound care
- Catheter maintenance and management
- Tube feeding

Additional Information

If your family member is needing skilled nursing long-term, it may be time to look at state Medicaid to help. Most people assume that they need to be broke to qualify for state Medicaid but with our help that is simply not true! Long term skilled nursing homes can be very expensive and you will want all the help you can get.



A common misunderstanding that some people have when you mention Medicaid nursing home is that you will be sending your loved one to a run down, questionable place. That may have been true 20 years ago but it's not the case anymore. Many skilled nursing homes that are private paid nowadays have Medicaid state funding. This means they are able to keep a certain number of beds for Medicaid payees. When you walk around you would never be able to differentiate which individuals are private paying from those getting assistance from state Medicaid.

In-Home Care

So what if your loved one is not ready to leave home yet but you know that they need help? Most people turn to in-home care. This is a very common first choice, which may be a short term solution when preparing to transition into assisted living. Others choose this as a long term solution though, and depending on your loved ones needs and wants, it can be the best choice by far.

Choosing to stay at home usually requires a little more work from the family. Basic household bills still need to be paid, and their home still needs to be maintained. Things like a the lawn needs to be mowed and someone still needs to take them to doctors appointments and pick up prescriptions.

Facility Features

You get to stay in the comfort of your own home!!!



Types of Care They Offer

A non-medical caregiver can come in and help your loved one with:

- Dressing
- Showering
- Toileting
- Transferring
- Housecleaning
- Shaving
- Hair and skin care
- Give medication reminders
- Meal prep/eating
- Some may provide transportation

Expected Costs

This type of care is usually paid on an hourly basis. Most home care companies have a 4 hour a day minimum. You can get over night home care if being home alone at night and getting up to use the restroom or getting confused is a safety issue. Overnight is usually done as an 8 or 12 hour shift. Prices for non-medical home care can range from **\$16** to **\$25** per hour.

Additional Information

Some things to ask when you are looking for home care. Are your care givers CPR certified? Do I get the same care giver every time or is it someone new each day? Having the same person each day is important in building trust with the person who is in your home. If the care is needed for a husband and wife. Does it cost more? How much more does it cost? There are home care companies out there that will care for both for one low rate.

The best thing about your family member choosing to get in home care is that they get to stay home! I would say the only down fall is that the social aspect is not there, and unless you are able to pay for home care 24 hours a day there are going to be times that your loved one is left alone. If you do make the choice to keep your loved one home and get in-home care, getting a medical alert necklace or bracelet will give you some peace of mind.



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