

# Senior Living and Care Options



# WHERE TO START?

The more you know, the more you will be in control of decision making as you age. If you wait, you may find you will be limited to what's available and not necessarily what you would prefer.

## Evaluate your needs and interests

Take some time to think about how you envision your retirement years. Do you want to keep working or would you prefer to volunteer? Do you have the resources to travel extensively or will you be looking for interesting day trips nearby? Is your current home convenient to shopping and social activities when you are no longer driving? Do you ever feel burdened by the responsibilities of home ownership? Could you benefit from a reliable network of service providers? Do you or your spouse have declining health issues that may affect your lifestyle in the future?

## Get your affairs in order

Organize your records and review your preferences with a family member or other responsible party. Document or make copies of your health insurance information, medical history, current health issues, and medications. Assemble a list of emergency contacts and copies of your will, health-care proxy, and power of attorney. Organize your financial information and know what your assets and liabilities are. Estate attorneys and financial planners are professionals with knowledge in these areas. You can also get support from the staff at your local council on aging or elder care office.

## Learn what is available

Services can be brought into your current residence, including home and property services, wellness programs, and personal care. Adult day health programs offer daytime care for those with dementia and are located in a number of towns. Considering moving from your home? There are condominiums and modular home communities, adult family care, congregate housing, retirement communities, assisted living communities, and long-term care facilities. Many will be age-restricted to those over age 55 or 62. Some will have locked memory support areas.

## Investigate and test your options

Plan to research your options by gathering data, visiting communities, and testing providers. Look for referrals from people you trust, including your physician, clergy person, attorney, financial planner, and local agency on aging. You can also hire a geriatric specialist, sometimes referred to as a care manager or coordinator. If you spend some time now, you'll know what will be right for you and you won't have to make quick decisions in the event of a health crisis or other emergency.

## Glossary of terms

We have included definitions for terms you may encounter. While some may seem self-explanatory, you will also find terminology that is unique to eldercare, with specific meanings that may not be obvious.

## Resources

You will find a summary of organizations that provide education and referrals.



## GLENMEADOW IS HERE TO HELP

In 1884, Glenmeadow was the first organization in Western Massachusetts to provide a safe place for seniors to live out their retirement years with dignity. Today, we continue to redefine retirement living by providing whatever people need to live a worry-free retirement.

We provide the services people need in the place *they* call home—whether at our Longmeadow campus, a house in Agawam, or a nursing home in Springfield. We offer wellness programs, personal care and support, and home and property services throughout Greater Springfield.

Glenmeadow partners with older adults and their loved ones to redefine retirement living on their terms. We listen, identify needs, and discuss options, and we'll offer the best recommendation for your situation...even if that recommendation does not include Glenmeadow as the provider of those services.

Planning the next phase of life, either for yourself or a loved one, can be very exciting. It can also be stressful if you aren't prepared. We are all living longer, and there are many options for us to choose from. We hope this guide will be a resource so you can plan ahead and achieve sustained independence and quality of life.

For more than 125 years, Glenmeadow has been a non-profit, mission-focused organization. We exist for only one reason: to provide quality services for seniors and their loved ones. Please let us know how we may be of help.

# HOUSING - THINGS TO CONSIDER



If you are considering a move from your current home, there are several things to keep in mind when evaluating the alternatives.

## Location

Good options are available everywhere, so think through what's right for you. A move nearer to your children will increase your interaction with them and allow you to develop relationships with your grandchildren. However, also be prepared for what you will do if they move out of the area.

## Reputation

Talk to existing residents, their families, and referral sources to get their view. Are there a variety of menu options? How does the staff respond when something goes wrong? Were there surprises after they moved in?

## Certification and Licensing

Retirement communities, assisted living communities, and skilled nursing facilities all have various licensing, certification, accreditation, and rating requirements. Ask for their current standing and verify with the appropriate agency. If there is a report, is it available for public viewing?

## Quality Indicators

In addition to required ratings, well-managed organizations will have a self-assessment process in place. Ask for an overview of how the organization addresses ongoing quality improvement, as well as plans for medical emergencies, weather-related incidents, and fires. Also ask for copies of audited financial statements to confirm that the organization is fiscally sound.

## Safety and Security

The organization should have human resource plans in place for employee background checks before hire and ongoing training. Building access should be restricted and security cameras should monitor entrances. Be sure to ask what happens if you have a medical emergency at 2:00am.

## Rules and Regulations

What are the restrictions? Ask for a copies of any forms that you will be asked to sign before moving in, including the residency agreement that should summarize what is provided.

## Services, Amenities, and Activities

What is included in the monthly fee and what isn't? Review the calendar and confirm that programs are offered seven days a week. If you are a swimmer, ask if there is a pool. If you like music, make sure entertainment is on the schedule. If you don't drive, be sure transportation is included.

## Observations & Impressions

What is the overall vibe or personality of the community? Do people seem happy? Are the staff friendly and courteous? Are there outdoor areas to use? Are the buildings and grounds well maintained? Are staff members wearing name tags that are readable?

## GLOSSARY OF TERMS

### Adult Day Health

Adult day health programs enhance the lives of seniors living at home by providing a social community, along with a comprehensive range of elder care services, all in one place. This type of care is typically day-time only, with the elder transported to and from home.

### Advanced Directives

Written instructions describing an individual's health care decision regarding treatment in the event of a serious medical condition or accident that would prevent them from being able to communicate.

### Alzheimer's Disease/Dementia

Alzheimer's is the most common form of dementia, a general term for loss of memory and other intellectual abilities serious enough to interfere with daily life. It destroys brain cells, causing memory loss and problems with thinking and behavior severe enough to affect work, lifelong hobbies and social life. Today it is the seventh-leading cause of death in the United States.

### Assisted Living

Assisted living is a long-term care option that combines housing, support services and health care, as needed. Assisted living is designed for individuals who require assistance with everyday activities such



as meals, medication management, bathing, dressing, and transportation. Residents are assessed upon move in, or any time there is a change in condition, in order to develop an individualized service plan.

### *Assisted Living, Dementia Care/Memory Support*

Assisted Living communities specifically for individuals with Alzheimer's disease or related dementia are often housed in a special wing with additional security, cueing devices and other specific architectural features, and provide programming specific to the population being served.

### *Care Management*

A Geriatric Care Manager is a health and human services specialist who helps families who are caring for older relatives. They are usually trained and experienced in any of several fields related to care management, including nursing, gerontology, social work, or psychology. Care managers serve as a resource, assessing needs, developing a plan, and coordinating services.

### *Conservator*

A court-supervised person who has been appointed to manage a person's property. The elder retains the right to make their own decisions.

### *Councils on Aging/Senior Centers*

Councils on Aging offices (COAs) offer a wide range of health, social, recreational and educational



activities for seniors. Some may also offer home delivered meals and congregate meal programs, foot care, insurance counseling from volunteers, tax preparation, support groups, information and referral.

### Congregate Housing

Congregate housing is similar to independent living except that it may provide supportive services in addition to rental housing. For low to moderate-income elders, congregate housing subsidized by the state or federal government, offers rental payments usually set at about 30% of the monthly income.

### Continuing Care Retirement Community (CCRC)

A community that offers several levels of assistance, including independent living, assisted living, and/or nursing home care. These communities offer housing, services, and nursing care, and may be paid for through a long-term, life care contract or fee for service model. The continuum of care relieves the stress and worry about unexpected health issues, and helps people stay active and independent.

### Elder Abuse

Elder abuse is the mistreatment or neglect of a person 60 years of age or older by an individual known to them. It includes physical abuse, emotional abuse, caregiver neglect, financial exploitation and sexual abuse. Anyone who has reasonable cause to believe an elder has been abused may make a report. Locally, contact the 24-hour hotline at Greater Springfield Senior Services at 800-922-2275.

### Guardian

A court-supervised person that has been appointed to handle the person's personal and financial affairs when they become unable to do so.

### Health Care Proxy

A health care proxy is an individual appointed by a person when they are competent, to make health care decisions in the event that they become incapable of making such decisions.

### Home Health Care

Health care services designed to promote, maintain or restore health in the person's home. Home health care visits may be made by nurses, doctors, social workers, therapists or home health aides.

### Home Delivered Meals

Homebound elders can receive meals delivered to their home from some home care providers, local restaurant delivery services, and Meals on Wheels programs offered through some area aging offices.

### Hospice

Hospice is designed to provide comfort and support to patients and their families when a life-limiting illness no longer responds to cure-oriented treatments. Hospice staff and volunteers offer a specialized knowledge of medical care, including pain management.

### Independent Living

Designed for seniors who require little or no assistance with the activities of daily living, independent living communities provide services such as housekeeping, laundry, meals and social activities. Residents may have some home health care services provided by in-house staff or an outside agency.

### Living Wills

Documents describing a person's wishes regarding the use of life-prolonging methods.

### Long Term Care Facility/Nursing Home

Nursing homes, or skilled nursing facilities, provide nursing care for chronic conditions or short-term convalescent or rehabilitative care following a hospitalization. Funding options for nursing home care include: private funding, long-term care insurance, Medicare, and Medicaid.

### Long Term Care Insurance

Long term care insurance policies vary, but most will offset skilled nursing and assisted living expenses in a facility. Some will cover assisted living services offered in the person's existing home. Plans vary, with some created before assisted living was available, so it is important to review policy coverage.

### Medicare and Medicaid

*Medicare* is administered by the federal government's Centers for Medicare and Medicaid Services (CMS). It is a federal insurance program for people 65 and over and certain disabled people under 65. It does not provide a comprehensive long-term care component and does not cover assisted living costs but pays for medically related short-term services contracted through a home care agency.

*Medicaid* is a joint federal and state program that helps with medical costs for some people with low incomes and limited resources. Medicaid programs vary from state to state, but most health-care costs are covered if you qualify for Medicare and Medicaid.

### Palliative Care

Palliative care is focused on the relief of pain, stress and symptoms of serious illness. Palliative care is appropriate at any time during an illness, even when aggressive treatment is still being sought. It includes an interdisciplinary team that addresses the patient's physical, emotional, social and spiritual needs, while encouraging patient autonomy and choice.

### Power of Attorney

Power of attorney is a written legal document signed by a person giving another individual the power to act on his or her behalf in conducting the signer's business. The person given power of attorney will have the legal authority to sign documents, checks, titles, deeds and contracts, and to handle bank accounts and other activities. The "standard" power of attorney can be used until such time that the individual becomes disabled or physically unable to make decisions. A "durable" power of attorney for health care names someone to make health-care decisions for you and becomes active anytime you are unconscious or unable to make medical decisions for yourself.

### Private Pay

Paying for your own care or care paid for by a family member or another private third party, such as an insurance company.

### Respite Care

Respite care is the term used to refer to the act of leaving an older adult with special needs in the temporary care of another party. This is usually when the primary caregiver is going to be away or

has become ill. Respite can be provided by home care providers in the person's home, or in assisted living communities in a designated apartment.

### Rest Homes

Rest homes provide meals, housekeeping, some assistance with bathing and dressing, and intermittent nursing services.

### Services at Home

Home health, visiting nurse, and retire at home service providers offer a broad range of services including assessments, skilled nursing services, rehabilitation, personal care, meal preparation and delivery, escorts, companionship, housekeeping, and transportation. Some newer offerings may provide or coordinate expanded services, including handyman services and wellness programs, either for a monthly membership or hourly fee.

### Wills

Legal documents that describe how individuals wish their property to be distributed upon death.



# RESOURCES

## Alzheimer's Association

[www.alz.org](http://www.alz.org), 1-800-272-3900

## AARP

[www.aarp.org](http://www.aarp.org), 1-888-687-2277

## Center for Medicare Advocacy

[www.medicareadvocacy.org](http://www.medicareadvocacy.org), 1-860-456-7790

## Centers for Medicare and Medicaid Services

[www.cms.gov](http://www.cms.gov)

## Executive Office of Elder Affairs in Massachusetts

[www.mass.gov/?pageID=eldershomepage&L=1&L0=Home&sid=Eelders](http://www.mass.gov/?pageID=eldershomepage&L=1&L0=Home&sid=Eelders), 1-617-727-7750

[www.800ageinfo.com/learncenter.asp?id=178412](http://www.800ageinfo.com/learncenter.asp?id=178412), 1-800-243-4636

## Glenmeadow Retirement

[www.glenmeadow.org](http://www.glenmeadow.org), 1-800-633-6313

## Greater Springfield Senior Services

[www.gsssi.org](http://www.gsssi.org), 1-800-649-3641

## Leading Age (formerly the American Association of Homes and Services for the Aging)

[www.leadingage.org](http://www.leadingage.org), 1-202-783-2242

## Massachusetts Chapter of Elder Law Attorneys

[www.manaela.org](http://www.manaela.org), 1-617-566-5640

## Massachusetts Elder Abuse Hotline

1-800-922-2275

## National Academy of Elder Law Attorneys

[www.naela.org](http://www.naela.org), 1-703-942-5711

## National Alliance for Caregiving

[www.caregiving.org](http://www.caregiving.org)

## National Hospice and Palliative Care Organization

[www.nhpco.org](http://www.nhpco.org), 1-703-837-1500

## United States Social Security Administration

[www.ssa.gov](http://www.ssa.gov), 1-800-772-1213



