

# Senior Living Communities

## Levels of Care

**Independent living communities** provide their residents with convenient access to dining, medical care, entertainment and more. Residents have a safe living environment, but with minimal assistance.

**Assisted living communities** are aimed at helping residents remain as self-sufficient as possible with the assurance of assistance when needed. A combination of housing, meals, personal care and support, social activities, 24-hour supervision and, in some residences, health-related services is usually provided.

**Skilled nursing facilities** provide residents with a high level of medical care that must be provided by trained individuals, such as registered nurses and physical, speech, and occupational therapists. These services can be necessary over the short term for rehabilitation from an illness or injury, or they may be required over the long term for patients who need care on a frequent or around-the-clock basis due to a chronic medical condition.

**Memory care facilities** provide a distinct form of long-term skilled nursing that specifically caters to patients with Alzheimer's disease, dementia, and other types of memory problems. Memory care units usually provide 24-hour supervised care within a separate secured wing or floor of a residential facility.

**Respite care** is temporary institutional care, providing relief for caregivers. It is sometimes an introduction to a community.

## Types of Communities

**Buy-in Senior Living Communities** require residents to pay a substantial upfront admission fee, most of which is refundable to the Estate. Residents are also charged a monthly maintenance fee and fees for additional care as needed.

[Rental Senior Living Communities](#) do not have upfront admission fees. Residents pay a monthly rental fee plus additional care as needed.

### General Questions

How do prices vary according to care needs

What are the costs of different size units

What living options are available: Studio, 1 bedroom or 2 bedroom

What are meal plan options: number served per day, minimum requirement

Does the unit have a kitchen or access to kitchen facilities

Are Medicare, Medicaid and Long-term insurance accepted

Are there different levels of healthcare provided and what are the costs

How do costs change as residents move through the continuum of care

What are the logistics and cost of care if one spouse's needs change

What happens when residents' resources are depleted

Does assisted living have private and semi-private rooms

What is the staff to resident ratio in the daytime and evening

Do residents get priority treatment for rehab in skilled nursing

Is Day Care available

### Variable Amenities

Scheduled transportation

Parking

Housekeeping and Laundry

Fitness center

Spa and Salon

In-house activities and outings

Pets