

# *One Senior Place* Senior Living Options Resource Guide



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# Senior Living Options: The Decision Tree

Most of us want to remain independent throughout retirement and stay in control of where and how we live. But our ability to do so may depend upon our health and physical well-being. As we age, some things may become harder to do on our own. If our ability to live independently starts to decline and we need help with activities of daily living such as cooking, cleaning and personal care, it may be time to consider the options available for senior living.



## What you need to consider

- Assess personal, physical and medical needs for yourself and your loved one.
- Review income, assets, investments, value of home in order to determine what you can afford.
- Review possible payment assistance benefits or programs that you might be eligible for: Long Term Care Insurance, Veterans' Benefits, Florida Medicaid Long Term Managed Care Program
- Evaluate your support network to determine where you want to be located: Stay in the same city? Are you active in your church, have many friends? Move closer to adult children?
- Educate yourself on the options available to you and schedule a lunch or dinner tour.

## In-Home Care Options

- **Private Duty Care** provides non-medical care and assistance with activities of daily living such as meal preparation, bathing, grooming, dressing, transportation and light housekeeping. Private duty care is almost always private pay but may be paid for by Medicare when bundled with skilled services ordered by a physician. Long-term care insurance policies may also pay for in-home care. You CAN use Veteran's Aid and Attendance Benefits to pay for private duty care.
- **Skilled Home Health Care** is care given by nurses, occupational, speech or physical therapists. Medicare pays for this care with an order from a physician. Most private insurances also pay for skilled home care.
- **Hospice Care** can be given in a patient's home, including residence in assisted living or skilled nursing facilities. Patients must have an end of life diagnosis. Medicare, Medicaid, as well as private health insurance (subject to terms of policy), will pay for hospice care. Hospice will also pay for equipment and medications that are ordered as part of the diagnosis.
- **Veteran's Aid and Attendance Benefits** pays for home care and care in an assisted living. Veterans and their spouses must meet eligibility requirements.
- **Private Health Insurance and Supplements** may have skilled care benefits. Check with your health insurance to find out the limitations of these policies.

## Senior Living Options

- **Active Adult Communities:** Condos, 55+, mobile home park, apartment, single family home. No services or amenities available unless provided by private business or agency.
- **Independent Living/Senior Retirement Communities:** Meals, housekeeping, transportation, activities are included in the monthly fee. Services and assistance often available onsite as your needs increase.
- **Assisted Living Facilities:** In addition to meals, housekeeping, transportation, and activities, these facilities promote independence but offer personal assistance for meals, bathing, dressing, and medication on an as needed basis. Services are distinguished by licensure:
  1. Standard (STD) basic assisted living license
  2. Limited Nursing Services (LNS) some nursing services provided
  3. Extended Congregate Care (ECC) highest level of care provided under ALF license
  4. Limited Mental Health (LMH) specific licensing and training to provide assistance to residents with mental health diagnosis
- **Memory Care:** Specialized assisted living or nursing facility care for residents with various forms of dementia or Alzheimer’s disease.
- **Continuing Care Retirement Community (CCRC):** Usually require a “buy in” fee, promotes “aging in place” since they offer Independent, Assisted, Skilled Nursing, and often Memory Care and guarantee that you can remain on the same campus for the rest of your life.
- **Skilled Nursing Facility (SNF):** Offer short term, sub-acute rehabilitation and long-term nursing care.

## Things to look for when touring and inquiring about a facility

- Menu: Food choices available. Ask to stay for lunch.
- Staff: Interaction with residents, staff longevity and turnover
- Residents: Do they seem happy? Do they make you feel welcome?
- Activities and programs: Do they offer things that are of interest to you?
- Transportation: If you no longer drive can they provide adequate transportation for you?
- On-site providers and services: Hair salon/barber shop, physicians, podiatrist, hearing specialist?
- Levels of Care Offered: Can they accommodate your needs as you age?





### Preparing Your Home: Senior Relocation Specialists

- An experienced SRE Real Estate Professional can help you with a free market analysis to determine value of your home. Seek suggestions to help improve the value without spending a lot of money.
- Consider an Senior Move Management company to help with all the emotional and physical aspects of moving from start to finish. They can help with everything from deciding what to move, packing, unpacking, estate sales and more.

### Who Pays for All This?

- **Medicare** pays for “skilled care” by a nurse, occupational, speech or physical therapist, in a person’s home or living facility. The amount of time this care will be paid for is defined by Medicare and will vary by situation.
- **Medicaid** pays for skilled nursing care for people that are financially qualified. Medicaid will also cover hospice care, and on a limited basis, some assisted living.
- **Long-term Care Insurance** pays for care received in the home or in a facility based on the particular provisions of the individual policies. Policy owners should be aware of the policy triggers, daily limits and maximum policy limits.

### Still Have Questions? One Senior Place Can Help!

At One Senior Place you can visit Florida’s only Living Options Showroom and find information on dozens of area senior living communities to discover which option is right for you. We also offer the guidance of experienced professionals to help you understand your options. Call **866-751-6771** today to schedule a free **30-minute consultation** with an Aging Services Expert who can help you identify and connect with the solutions you need.

Professional Care Management services are also available for those who desire in-home access to a Registered Nurse and/or Social Worker to help ensure independence and the highest quality of life. **Call Senior Partner Care Services at 800-878-1928** to schedule an appointment with a Professional Care Manager to relieve yourself of the stress of solitary decision-making.

## What to Expect with Senior Living Communities- FAQ's

**Q:** “What is ‘assisted living’?”

**A:** Assisted Living is a residential facility that can provide help with the activities of daily living, like bathing, dressing, medication management, meals, housekeeping, and activities. Some will have LPN's or RN's on staff, and will also have certified nursing assistants, and home health aides to provide care. Each facility chooses their employee minimum qualifications.

**Q:** “How will I know whether my loved one can live in an assisted living community, or will need a nursing home?”

**A:** There are no ADL need-based criteria for admission to an assisted living community, one only needs to be weight bearing and be able to transfer with assistance in order to be eligible. Each assisted living can choose their level of service that they will provide within the confines of their license.

**Q:** “How can I find out if there have been any complaints against an assisted living community before deciding where my loved one will live?”

**A:** The history of all assisted living communities and any complaints or deficiencies documented can be researched on [www.FloridaHealthFinder.gov](http://www.FloridaHealthFinder.gov). This process is managed and regulated by AHCA (Agency for Health Care Administration).

**Q:** “Will Medicare pay for this?”

**A:** Long term care that is provided in an assisted living is not covered by health insurance. The costs are paid for through personal funds, and can sometimes be covered by long term care insurance benefits or VA benefits (Aid & Attendance) when the appropriate criteria are met.

**Q:** “I heard that I can do ‘Medicaid Planning’ and have Medicaid pay for my loved one to live in assisted living.”

**A:** Not all assisted living communities will accept Medicaid as a source of payment. And, of the ones that will, there are several important details to be aware of: In Florida, Medicaid typically pays \$1,100-1,500 per month toward room & board; the balance owing has to be paid for by the resident or their family, the accommodations are semi-private shared rooms, and there is limited availability in each facility.

**Q:** “Will there be any fees that I have to pay up-front?”

**A:** Community Fees are common and to be expected. They typically range from \$1000 -\$2500 for each person. Each community has their own policy.

A Continuing Care Retirement Community (CCRC), requires an entry fee that ranges from \$100,000 to \$300,000 when you move in. The entry fee underwrites the individual for long-term care and guarantees that they will take care of you until the end of your life- from independent living, to assisted living, sometimes memory care, and all the way through skilled nursing care. You will not be asked to leave the community for a medical reason, and if you exhaust your life savings, they will continue to take care of you

## What to Expect with Senior Living Communities- FAQ's

**Q:** “Can I get kicked out of an assisted living community if they decide that they don’t want me to live there anymore? And, what if I decide that I want to move out?”

**A:** In the state of Florida, assisted living communities are required to give you a 45 day notice if they are no longer meet your needs, and many will help you find appropriate accommodations under these circumstances. Residents are allowed to give a 30 day notice that they intend to vacate their accommodations at an assisted living. Residents are only ever financially responsible for 30 days-notice at an assisted living in Florida.

**Q:** “Are the assisted living apartments furnished?”

**A:** Some are. However, most assisted living communities will suggest that you bring your own furniture. It’s helpful in making you feel ‘at home’ when you are surrounded by your favorite things.

**Q:** “I’m going on a two week cruise, and I’m worried about leaving my dad alone. Can he stay at an assisted living community while I’m gone?”

**A:** Yes. At many communities, short-term “respite” stays are possible when there is a room available. Some communities might have a designated apartment or room just for this purpose. You can also use respite as a means of taking a break from the exhaustion of caregiving. There is a daily rate that includes meals, medication management, and help with activities of daily living.

**Q:** “My husband is being discharged from a skilled nursing and rehabilitation facility next week and I can’t really take care of him since he’s not back to his old self yet. What can I do?”

**A:** You can hire certified nursing assistants or licensed home health aides to help you take care of him when he comes home, or if you feel that this won’t be enough to provide for his needs then he can stay in an assisted living community under ‘respite’ circumstances.



Call 866-751-6771 for your FREE consultation with an Aging Services Expert!

[www.OneSeniorPlace.com](http://www.OneSeniorPlace.com)



## Alzheimer's and Dementia Care Options

### Care at Home

Loved ones with dementia can be cared for at home as long as they are in a safe, nurturing environment. Many families provide this care without any outside help. However, accepting help through private duty home care (and hospice care when appropriate), will allow you to keep your loved ones at home for as long as possible.

### Adult Day Care

Adult day care is a licensed program that provides a structured, safe environment where your loved one can spend time. This gives you an opportunity to take time for yourself for important things like physician appointments, but also activities that will allow you to 'recharge your batteries'.

### Memory Care Assisted Living

Some assisted living communities may have optional memory care, while others may specialize only in memory care. People with dementia need trained care providers who understand the special needs of those with memory loss.

Memory Care Assisted Living is a specialized environment with purpose-built design that offers features and amenities to keep your loved one safe. Person-directed care allows the needs of each individual to be met. The trained staff work hard to understand the personality and interests of each resident, in order to help them feel as comfortable as possible. The specific programs offered provide opportunities for success each day, with the primary focus of maintaining the dignity and quality of life for the residents who live there.

Many Memory Care Assisted Living communities also provide services onsite to make life easier for your loved one: physician visits, pharmacy delivery, physical and occupational therapy, and psychological evaluations.

### Caring for the Caregiver

Caring for a loved one with dementia can be very challenging. The stress of sometimes overwhelming responsibilities can adversely affect family relationships. It is very important, therefore, for the caregiver to have a strong support network in place. Participating in a support group to learn about dementia care and meet other caregivers is a good place to start. Every person with dementia is different, but sharing information and ideas often results in a special kind of help and encouragement that only another caregiver can provide. Contact your local Alzheimer's resource organization for a list of support groups in your area.

# What is One Senior Place?

**One Senior Place** is a comprehensive one-stop resource with access to information, advice, care and services for seniors. Not only are a variety of businesses available in one location, but educational seminars and fun events are conducted, and our Senior Resource Library is available to help you find what you are looking for.

We invite seniors and interested family members to take advantage of the free consultation process that helps connect you to the right service or product for your individual needs. Call **866-751-6771** today and schedule your free consultation!



A One Senior Place Company

## Full Range of In-Home Care Services

- Bathing, Dressing, Personal Care
- Meals, Housekeeping, Laundry
- Transportation
- Alzheimer's and Dementia Care
- Geriatric Care Management
- Medical Care Coordination
- Medication Management
- Registered Nurse On Call 24/7
- Placement Assistance
- Transitional Care

**321-253-6336** 24 hours



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