



# The Family Decision Guide

Choosing the Right Level of Care for a Senior



PRESBYTERIAN  
SENIOR LIVING

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## Introduction

When you or a senior loved one needs to transition to a senior living community, it's understandable to feel overwhelmed by all the options. Determining what level of care best meets your needs is important, but when someone you love is involved, it can be difficult to view the situation objectively.

And finding the right community involves more than just identifying what type of care they require. There are a range of additional factors that should be taken into consideration, such as costs and the community's reputation for quality and compassion.



## Inside this Guide

Are you looking for a maintenance-free lifestyle that will give you or your family member more time to devote to retirement hobbies and travel? Independent living could be the answer. Or if the senior wants their own apartment but requires a helping hand with everyday tasks and personal care/assisted living might be the solution.

Then there are options for people with greater care needs. For those with most types of dementia, a memory care community can be a safe environment in which they can thrive. And when a person has complex healthcare needs that require a nurse or therapist, a nursing home or skilled nursing center offers that level of support.

To help you make an informed decision, we'll look at each of the various levels of care in more detail.



## Types of Senior Living

### a. Independent Living

Many older adults still reside in homes they've lived in for decades. Sometimes, those houses are large and require a lot of upkeep, which can be a financial drain on a retiree's budget. It might be holding them back from pursuing their retirement dreams. Transitioning to an independent living community can be a solution.

- i. **Suitable option for relatively healthy seniors:** This level of care attracts older adults who are mostly independent and active. While these communities offer some support, most are designed to meet social rather than medical needs.
- ii. **Maintenance-free housing:** In most independent living communities, residents are free from the burdens and tasks of home ownership.
- iii. **Focus on social engagement:** One of the most popular benefits of a move to this type of senior housing is easy access to a wide range of activities, from fitness programs to art classes, gardening, and outings. There are often choices to meet every interest.
- iv. **Low-level support services:** While the focus in these communities is on creating an environment that promotes independence, some services may be available. Depending on the community, that might include meals, housekeeping, transportation, and more.



### b. Personal Care/Assisted Living

This level of care is often described as having the best of two worlds. Personal Care/Assisted Living residents have their own private apartments or suites, but with access to caregivers 24/7. That combination provides peace of mind, as well as a greater sense of security.

- i. **Balance between independence and support/safety:** Older adults who want to maintain their independence can sometimes be put at risk for falls or another injury while performing activities of daily living. In a personal care/assisted living community, there are caregivers on site around-the-clock to provide help.
- ii. **Assistance with personal care and medication management:** With a move to a personal care/assisted living community, residents can also get a helping hand with managing personal care and medications. Both can be a struggle with age.

### c. Memory Care

This specialized care is for people with most types of dementia, most commonly Alzheimer's disease. This level of support is a welcome solution for many families. That's because most forms of dementia are progressive, and as the disease advances, managing it at home becomes increasingly difficult. A memory care community offers:

- i. **Secure environment with around-the-clock supervision:** One of the struggles family caregivers face is keeping a loved one safe, especially with regard to wandering from home. It's a common and dangerous behavior. Having a secure environment can eliminate those worries.
- ii. **Personalized approach to care:** Memory care teams understand how to work with a resident's remaining abilities instead of focusing on those that have been lost due to their disease. It allows residents to feel successful each day.

### d. Nursing Home/Skilled Nursing Facility

In some situations, a senior might need a more advanced level of care on a short-term or long-term basis. Sometimes it's due to a chronic or life-limiting disease. But it might also be following a hospital stay after an illness or surgery. For these people, a nursing home or skilled nursing facility can be the answer.

- i. **Support for complex medical needs:** If an adult or a younger person with a disability needs around-the-clock care from a nurse and/or a therapist, this might be the best solution. This level of care can help manage a long-term illness or a life-limiting diagnosis.
- ii. **Nurses or therapists to aid in recovery:** For seniors who have been hospitalized for a serious illness or injury or are recovering from surgery, a short-term stay in a skilled nursing facility can help. It's a place where the person can continue their recovery, including receiving therapy services.



# Assessing a Senior's Needs

## a. Physical Health

As you try to determine what type of care you or a senior require, it's important to try to conduct an objective assessment of physical well-being. Here are some factors to consider:

- i. **Mobility issues, frailty, need for assistance:** Falls are a leading cause of serious injury and disability among older adults. That's why it's essential to be honest about a person's struggles with balance, core strength, or mobility.
- ii. **Chronic health conditions:** If you or your loved one has a chronic health condition, make sure you factor that in. Speak with your treating physician about the typical disease trajectory and timeline. For example, if the disease is fast moving, independent living might work for a short while, but then you might need a higher level of care. So, you'll want to find a community that offers both.

## b. Emotional and Social Needs

When you are concerned about your own or a senior loved one's physical well-being, it's easy to overlook other needs. As you assess your situation, also think about:

- i. **Companionship and mental stimulation:** Depending on your circumstances, give some thought to your social needs and what level of care can accommodate that.
- ii. **Depression, loneliness, anxiety:** If you or your family member suffer from any mental health issues, address those with the team at the community. Most will be able to support those needs, but it's important to confirm that.

## c. Cognitive Health

Another set of health concerns that can impact what level of care is the best fit is the older adult's cognitive well-being. It can affect everything from dining options to safety. Here's what to be aware of:

- i. **Dementia diagnosis:** Alzheimer's and other types of dementia are usually progressive neurological diseases. That means the condition will worsen over time. While a loved one might be fairly independent now, that will change—it's crucial to keep those upcoming changes in mind.



- ii. **Cognitive decline or memory loss:** Even if a family member doesn't have an official diagnosis of dementia, they might have memory loss for other reasons. Those could include thyroid or kidney disease or even medication side effects.

#### **d. Personal Preferences and Lifestyle**

Finding a community that is a good fit also means thinking about lifestyle and what feels like home. It can play a major role in how satisfied a senior is with this move.

- i. **Fitting in and feeling at home:** Some people prefer a relaxed environment, while others want a more traditional setting. Think about what you or your family member values. For example, do you want to be able to come to dinner in casual clothes, or are you more comfortable if everyone is formally dressed?
- ii. **Preferences for activities and involvement:** Also consider whether your loved one might be interested in getting involved with activities at the community, and how many they'd like to participate in. Some communities offer a more comprehensive calendar of events than others.



# Evaluating Communities: Identifying Red and Green Flags

## a. Touring Potential Communities

One of the most crucial decision factors is making in-person visits to any community you are considering. While virtual tours can be helpful, nothing can replace getting inside, looking around, and talking with staff and residents.



- i. **In-person visits to tour and observe the community:** Schedule appointments and come with a list of questions to ask. Also remember to take good notes. You might think you'll be able to remember everything, but it's easy to get confused when you visit multiple communities.
- ii. **Green flags that indicate good quality of care:** Try to avoid getting hung up on how shiny and new a community looks. Instead, focus on what really matters and impacts care. Do staff greet residents by name and seem engaged with them? Are residents involved in meaningful activity? Is the community clean and in good repair? For higher levels of care, do residents look well cared for and appropriately dressed? These are all green flags that indicate good care.
- iii. **Red flags that may signal problems:** By contrast, there are red flags that can indicate problems. Do you notice that few residents are using common areas? Or that there's a lack of social activities? Are staff members few and far between? Do they engage with residents, or do they seem not to know or acknowledge them? Does the community look dirty or messy? Or in need of considerable repairs?





## b. Reviews and Recommendations

One more step you can take to get a true picture of a community is to read reviews and get recommendations. It's one of the best ways to see what the care and services are really like. There are a few ways to do that:

- i. **Feedback from current residents and family:** When you visit for a tour, try to speak with residents and any family members who are there. You can also ask around at work, church, or among your other personal connections to see if anyone you know has been through this process and can share their insight. Word of mouth can be invaluable as you evaluate communities.
- ii. **Reviews and inspections (state surveys, online reviews):** Most communities have to undergo periodic surveys, from regulator inspections to health department evaluations. In the majority of states, the results are published online to make them easier to access. If they aren't made public in your state, ask the community for a copy. It's also a good idea to spend some time searching for and perusing online reviews. There are sites devoted specifically to senior living communities and what families have to say about them.



# Financial Considerations

## a. Cost of Care

Families often find this part of the search process confusing, and for good reason. The costs of senior housing vary widely by the level of care, location, space, and amenities. It's important to have a clear understanding of what is and isn't included in the fees. Here's an overview of costs for different senior living options:

- i. **Independent living:** Independent living communities tend to be structured on a monthly rental basis. There may be some upfront costs when you first make the transition.
- ii. **Assisted living:** Most assisted living communities assess a monthly base fee with level-of-care charges added as needed.
- iii. **Nursing homes:** Skilled Nursing facilities also start with a base rate then assess their fees based on care needs.
- iv. **Memory care:** Memory care costs are dependent on whether the facility is part of an assisted living community or a nursing home.

## b. Payment Options

Just as the costs and pricing structures can be a little tough to understand, so too can the options for paying for care. This quick overview can help:

- i. **Medicare, private health insurance:** For most levels of care, Medicare and private health care insurers won't cover the expenses. The notable exception is people who are admitted to a skilled nursing center for short-term rehabilitation. Medicare and private insurance companies will typically cover at least some of these expenses if the criteria are met.



- ii. **Medicaid:** This payment method is common in nursing homes. Depending on the state and the senior living company, Medicaid may also be an option to help finance assisted living and memory care.
- iii. **Long-term care insurance:** Seniors who have purchased long-term care insurance will likely be entitled to financial help through their policy. It primarily covers nursing home care and, many times, assisted living. Reimbursement is usually based on a daily rate.
- iv. **Private pay:** A senior's or their family's private funds is one of the most common ways to pay for care. In addition to liquidating investments, families often count on the successful sale of a senior's house to help finance their new housing.
- v. **Veterans benefits:** For veterans or a surviving spouse, additional money may be available to cover the costs of care if certain financial and medical criteria are met.



## Conclusion

We know trying to make an informed decision can feel overwhelming, especially for families who haven't been through this process before. That's why we extend an open invitation to visit one of our communities and ask our team members questions.

## Schedule a Visit to a PSL Community

At PSL communities, you'll find a team of experts well-versed in topics ranging from levels of care to exploring your options for financing monthly fees. Contact the PSL community nearest you today to set up a time to visit!



**One Trinity Drive E., Suite 201  
Dillsburg, PA 17019**

**717.502.8840**

**[www.psl.org](http://www.psl.org)**



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