

## SENIOR HOUSING SERVICES

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### INTRODUCTION

### QUALIFYING

Activities of Daily Living – Eating, Bathing, Dressing, Grooming, Toileting, Walking

Additional Service Needs – Cooking, Laundry, Housekeeping, Shopping, Transportation

### TYPES OF HOUSING

Retirement Homes - may or may not have assisted living services.

Assisted Living Community - all residents receiving assisted living services.

Certified Family Homes – family style in a regular house, for 1 or 2 residents who need help with ADL's.

Residential Care Facility - regular house that has been modified with extra bedrooms and baths for residents needing assistance. Many of these facilities handle care for developmentally disabled, mentally ill, physically disabled, and traumatic brain injury residents as well as elderly. Something to inquire about if this mix might be uncomfortable for an elderly resident.

Continuing Care Retirement Facility – handles all levels of senior housing from retirement, to assistance with ADL's, to skilled nursing care.

Public Housing Apartments – has family units as well as senior specific units.

Tax Credit Properties – Specifically for retirement and assisted living.

Church communities for seniors – retirement and assisted living.

Skilled Nursing Facilities – can provide rehab services, long term care residential services, and memory care residential services.

Rehab Specific Facilities – Housing and ADL assistance provided for term of Rehab only.

Memory Care Communities – secure buildings to provide housing, assistance with ADL's, some nursing services, and safety for residents with memory impairment and who may wander. Can also be provided on a specific floor, specific hall or section of a skilled nursing facility, assisted living facility, or in stand alone cottages on a senior care campus.

Respite Care – apartment and assisted living services provided on a temporary basis, typically in an Assisted Living Community.

### TYPES OF PAYMENT

Private Pay – Either the resident or their family pays the entire bill.

Tax Credit properties are private pay, but resident must fall within a specific income range, and rents are fixed and tend to be lower.

Public Housing is private pay and HUD subsidized. Resident must be low income. Rent is based on 30% of the resident's income (typically social security, disability, or public assistance)

Church Communities are non-profit, or not-for-profit, and provide affordable housing and services for seniors.

Medicare – FEDERAL Health Insurance which covers the cost of Rehab (room and board and therapy), after discharge from a hospital, for a specified number of days, in a Rehab Facility, or a Skilled Nursing Facility.

Medicaid – STATE Health Insurance that will cover Assisted Living housing and services. Must qualify based on income guidelines AND must pass a health assessment indicating how many ADL's a resident needs assistance with. NOTE: Not all communities accept Medicaid. Some will, but have a requirement that you are a private pay resident first, for a specified period of time, before they will accept Medicaid payment. If/ when Medicaid is accepted, it covers both the room and board and assisted living services provided by the facility.

Long Term Care Insurance – Must have a policy already in place (i.e. purchased while you were still healthy). Policy benefits are "triggered" by a health assessment that indicates you need assistance with the minimum number of ADL's indicated in your policy. Long Term Care Insurance benefits may not cover the entire cost of your housing and services. You may still have to pay a percentage out of pocket.

Veteran's Aid and Attendance Pension – for veterans who served during a time of war, and their spouses. The spouse may receive benefits even if the veteran is deceased. Person(s) receiving benefits must have an assessment determining number of ADL's they need assistance with. Benefits are paid on a monthly basis and typically do not cover the entire cost of housing and services alone, but are meant to supplement your other sources of income.

I am happy to help anyone (senior or family member or both) with questions, or accompany them on tours of facilities and help them ask questions about the services. I will also help with referrals to agencies or agents who can help with specific program enrollments. In addition, I am an Independent Associate with LegalShield and can help individuals or families with access to affordable legal services.

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