PEACE OF MIND
BEGINS WITH
INFORMED DECISIONS



RESOURCE GUIDE FOR SENIOR LIVING

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Introduction

For many, whether an older adult, an adult child or caring family member - the topic of senior living is typically approached for a solution to a need, but often brings seemingly unending questions.

- How do I know when I (or my loved one) may need assisted living?
- Can I benefit from senior living, even if I don't necessarily need much help?
- What is the difference between independent and assisted living, and what is "memory care?" How do these differ from a nursing home?
- How do I begin learning about senior living? What questions should I ask?
- How much does it cost? How do I pay for it?

In our vast experience in senior living, we have assisted countless families in preparing for this new and exciting next chapter in their lives - a joyous journey that all began with questions like these.

We hope to be of assistance to you and your family in gaining the same answers they have. . . and to provide the peace of mind that can only come by making informed decisions.

Remember, too, that we are always available for personal guidance. Reach out to us at https://watercrestseniorliving.com/

Perhaps we may someday have the privelege of welcoming you to our family!



LEARNING THE LINGO

Let's start with a few definitions for terms that you may hear throughout your experience in learning about senior living. We've included common acronyms.

ACTIVITY OF DAILY LIVING (ADL) - physcal functions such as bathing, dressing, eating, toileting, walking or ambulating, transferring in and out of bed

ADVANCE DIRECTIVES - statements of individual directions regarding health care, protecting one's rights in the event of physical or mental inability to communicate wishes; these include Living Will, Medical and Durable Power of Attorney

ALZHEIMER's DISEASE - a progressive disease beginning with mild memory loss and possibly leading to loss of the ability to carry on conversation and respond to environment; involves parts of the brain that control thought, memory and language

ASSISTED LIVING (ALF) - typically licensed and regulated, communities provide support for activities of daily living and more, such as meal preparation, transportation, and housekeeping; not all provide the same services as they may be subject to licensing restrictions and staffing capabilities; usually, a one-time admission or community fee applies, with monthly fees thereafter; in the event of desire to move out, a reasonable move-out notice is required.

CONTINUING CARE RETIREMENT COMMUNITY (CCRC) - an option that provides wide range of care in one place; typically one enters as an independent resident and can move to higher levels of care such as assisted living or skilled nursing on the same campus as health needs change; there is usually a significant entry fee in addition to monthly fees; there are several types of contracts available, each with unique range of services provided and refundability options

DEMENTIA - not a specific disease but an umbrella term for a set of symptons characterized by progressive or persistent loss of intellectual functioning, especially with impairment of memory or abstract thinking; sometimes with personality change, and resulting from organic disease of the brain; Alzheimer's Disease is the most common type of dementia

LEARNING THE LINGO (CONTINUED)

DURABLE POWER OF ATTORNEY (DPOA) - a legal document giving another person the power to act on your behalf regarding financial and personal matters; it remains in effect if you become incapacited

HEALTH CARE POWER OF ATTORNEY - a legal document appointing someone to make medical decision on your behalf if you cannot; it becomes effective only if you become incapacitated and unable to decide for yourself

HOSPICE - a program providing supportive services to terminally ill patients and their families; includes physical, social and spiritual care

INDEPENDENT LIVING (IL) - an option for individuals who can still live independently but enjoy having a safe living environment, social opportunities, housekeeping, meals, and laundry services available; personal care services, if needed, are secured by the resident via third party providers

IN-HOME (HOME HEALTH) CARE - provision of medical, nursing, and/or caregiving services in one's personal home; Medicare may cover this care if it meets certain guidelines regarding recent hospital stay

LIFE PLAN COMMUNITY - a newer term for CCRC

LIVING WILL - a written document stating in advance one's wishes concerning the use of life-saving measures in the event of terminal illness or injury, should the individual no longer be competent

LONG TERM CARE INSURANCE (LTC POLICY)- a policy that reimburses the policyholder a daily amount (typcally up to a pre-selected limit) for services received to assist with activities of daily living; costs are based on age when purchased; maximum daily payout limit; lifetime maximum benefit and other options apply

MEDICAID - often confused with MEDICARE, Medicaid is a "means-tested program" available to those who meet their state's general, medical, and financial eligibility requirements; designed to assist low income and certain othe indivduals who fall below federal poverty level; professional advice recommended to determine

LEARNING THE LINGO (CONTINUED)

whether Medicaid can assist in paying for long-term care such as assisted living or nursing home care

MEDICARE - the health insurance program administered by the federal government for people 65 years and older, certain younger people with disabilities, people with end-stage renal disease (ESRD) and people with Lou Gehrig's Disease; Medicare does not pay for long term care such as assisted living

MEMORY CARE (MC)- a specialized type of assisted living that focuses on those living with Alzheimer's Disease of other forms of dementia; these may be stand-alone or a separate, secured environment within an assisted living community

OMBUDSMAN - often a volunteer representative who handles complaints of residents and families, and works to resolve problems or differences with the community

PALLIATIVE CARE - a form of medical care or treatment that concentrates on reducing severity of disease symptoms, rather than striving to halt, delay or reverse disease progression or provide a cure

POWER OF ATTORNEY (POA) - a legal document that designates someone to act on your behalf; it ends if the person it represents becomes incapacitated

REHABILITATION - care that can help one get back, keep, or improve abilities needed for daily life; can be inpatient or outpatient, and sometimes covered by Medicare

RESIDENT ASSESSMENT - a standardized tool used by long term care facilities that determines a person's abilities and what assistance they need

RESIDENT CARE PLAN - a written plan of care developed by an interdisciplinary team with specified objectives to meet a resident's needs

RESPITE CARE - scheduled, short-term care provided by a facility to provide relief to caregivers

LEARNING THE LINGO (CONTINUED)

SENIOR APARTMENTS (55+) - similar to regular apartments, but restricted for ages 55 and up; designed to meet the needs of seniors, they may utilize minimal stairs, low pile carpet, grab bars and other features; typically include maintenance services and may offer social opportunities, but do not include options for personal care

SENIOR HOUSING - a term that encompasses a variety of housing options for seniors

SKILLED NURSING FACILITY (SNF) - a clinical provider of 24-hour licensed nursing; primarily engaged in providing services for those who require medical or nursing care and/or therapy services for rehabilitation of injured disabled, or sick persons

THERAPY - defined as treatment of disease or disorders, as by some remedial, rehabilitating, or curative process; physical, speech, and occupational therapies are commonly offered in assisted living communities



IS STATUS QUO SUSTAINABLE?

Similar to many of the most important decisions we make throughout our lives, the decision to consider any senior living option typically starts with a basic question. "How do I know when it's time?" or "What are the signs I should look for?"

According to a 2023 report from Zippia, an online recruitment service that gathers information from the Bureau of Labor Statistics and its own data, more than 800,000 people in the United States are currently living in assisted living communities. You are not alone when it comes to understanding the questions and answers associated with navigating this journey for yourself or a loved one.

We recommend that your first question might best be followed with this one: "Is the current situation practical?"

While priorities differ from person to person or family to family and are typically different for Independent, Assisted Living, or Memory Care, it is helpful to start with a checklist. Arrange topics in whatever order is most important for your situation:

- Safety
- Medication Management
- Personal Care Needs
- Nutrition
- Transportation
- Managing Medical Appointments
- Housekeeping & Laundry
- Social Opportunities
- Home Maintenance
- Managing Personal Finances

Once prioritized, assess each topic to determine if the current situation is practical; ask the four "HOW's":

- HOW is it currently managed?
- HOW is it working out?
- HOW long can the current situation last?
- HOW would we get help ('in a pinch' or long term) if needed?

ARE YOU MISSING THE SIGNS?

Honest answers to the four "HOW's" can be difficult, given emotional ties to the homestead, fear of the unknown, and concern about cost. We'll cover more on these later, but suffice for now that they may very well contribute to potential masking of important issues, denial of their existence, or at the very least, the depth of their impact on quality of life and safety.

To borrow a philosophy from Watercrest's illuminate approach to memory care, we honor each resident's individuality and utilize evidence-based programs to celebrate their unique stories. We can apply this philosophy similarly to any elder person who may be silently suggesting their needs are changing; their situation is unique from all others, and requires a specific solution.

The topic prioritization and four "HOW's" provide an outline to begin discussions, but what signs may prompt us to ask?

While every individual IS unique, here are a few indicators that the time may be right to begin a checklist:

Physical Challenges - the National Council on Aging notes that those who feel overwhelmed by everyday tasks such as grocery shopping, cooking and cleaning may benefit from services offered by a facility or community.

Poor Hygiene - if a loved one lacks motivation or ability to take care of him or herself, family members may notice signs of poor grooming or odors.

Medical Conditions - AARP has reported that 70 million people over age 50 have at least one chronic medical condition. The aging process often brings the need for more attention as the ability to care for oneself declines. Moreover, potential for falls and other emergencies may increase, resulting in even more loss of quality of life.

Isolation - health and emotional issues may lead to a decreased interest in social interactions or even leaving the house.

Unkempt Living Space - can often indicate a lack of ability to complete household tasks.

DIALOGUE VS. MONOLOGUE

If ANY of the answers raise cause for concern, it may be time to begin meaningful discussions. This is often the most important step in the process of finding the most successful option for your unique situation. There are a few important considerations to acknowledge beforehand.



PLAN a time and place that will create a calm and positive environment without distractions.

LIST talking points, based on answers to the four "HOWs" for topics of concern.

INVOLVE all who may be able to assist with advice: doctors, accountants, attorneys, current caregivers and trusted friends.

FOCUS on the needs and potential solutions for identified concerns.

APPROACH with an affectionate, caring and positive spirit. Maintain a conversational tone rather than "one spokesperson" voicing their own opinions.

MOST IMPORTANTLY - don't forget MOM (or Dad, or Grandparent –whoever will benefit from the conversation and decisions that may follow.) LISTEN to their questions and remarks, RESPECT their opinions and be HONEST with your responses.

WANTS, NEEDS, AND EXPECTATIONS

Compromise plays a role in so many aspects of our lives, and selecting the right senior living community is certainly not an exception. The reality is that while every community is perfect or someone, no community is perfect for everyone.

Once again, we find a checklist is your best friend to accompany you when visiting communities. Make a list of features and amenities beginning with what is most important (absolutely non-negotiable!) and proceed down the list to those which are important but open to compromise, and finally, "just nice to have."

Prioritize based on your unique situation:

APARTMENT / LIVING SPACE	COMMUNITY COMMON AREAS
Full Kitchen / Kitchenette	Variety of Dining Venues
Studio or Separate Bedroom	Community / Activity Room
Bathroom Safety Features	Comfortable Gathering Areas & Lounges
Private Bath (Memory Care)	Theater
Plentiful Light	Art Studio
Washer / Dryer	Spacious Courtyard / Outdoor Gathering Spaces
Ceiling Fans	Central Interior Courtyard (Memory Care)
Walk-In Closets	Bar / Pub / Bistro
Individual Thermostat / Central Air or Portable unit	Fireplaces / Fire pit / Fountains
Emergency Alert System	Swimming Pool
Flooring (ambulation ease and safety)	Wi-Fi
WELLNESS	**ACTIVITIES / PROGRAMMING**
Licensed Nurses On Site / On Call	Interactive Technology Programming
Licensed to Assist with ADLs; Medication Mgmt.	Focus on Healthy Aging
Transportation to Medical Appointments	Evidence-Based Programs
Medical Professionals Visit Community	Outdoor Excursions and Trips
Special Diet Accommodations	Artistic Programs
On Site Therapy	Cooking Programs
Regular Wellness Checks	Spiritual Programs
Spa / Massage / Salt, Light Therapies / Salon	Exercise Programs
Wellness Programs: Breathing / Cardio / Balance, etc.	Intergenerational Programs
Pet Friendly / Pet & Music Therapy	Events Aligned to Overall Wellness Approach
CULINARY	**STAFF**
Open Dining / Scheduled Mealtimes	Staff is Recognized and Celebrated
Diverse Menus with Alternate Options	Company Training an Development
Interactive Workshops and Programs	Local Volunteerism Opportunities
Sensory Stimulating Experiences (Memory Care)	Company Supported Benefits and Relief Funding



FEARS LEAD TO CONFIDENCE

Determining whether a senior living community is the best option for you or your loved one deserves the same level of importance as any other major decision in your life - purchasing a home or car, starting a new career, or a financial investment.

Like those decisions, we've addressed the importance of identifying the need, discussing with trusted family and advisors, and researching the best option.

What typically follows next is natural - fear. For the purposes of this subject, fears may vary depending on who is experiencing this emotion.

Feelings of anxiety may be triggered by a host of thoughts:

- Will I lose my independence?
- Will I need to depend on others to do everything for me?
- Will I need to give up driving?
- What if I can't make any friends?
- What will happen to my home?
- Will my family be able to visit me?
- What if I don't like it?
- What if I run out of money?

Fear can prevent us from achieving success in any endeavor. To conquer it and transform it to confidence, the first step is to recognize it and take actions to overcome it. Some ideas include:

- Ask to meet a few residents at the community for lunch. They likely experienced the same fears before moving in, and can offer comfort and peace of mind.
- Attend an activity at the community, and join in the fun and camaraderie.
- Ask the director about safety measures and emergency protocols.
- Discuss financial questions with your accountant and/or attorney.
- Make a list (yes, another list!) of Pro's and Con's of living among a group of folks of similar age and possibly similar life challenges . . . don't forget to list "Make New Friends" in the Pro column!

SENIOR LIVING OPTIONS

Today's options for seniors are vastly different from those available to prior generations. This guide primarily focuses on community-based senior living. Other choices may include living with family or remaining at home with at-home professional care. Families should consider work and school schedules, vacation absences, emergency plans and home care available services, costs and staffing models when contemplating these solutions.

Active seniors who simply desire limited home maintenance and diverse social opportunities may be attracted to **55+ communities** - age restricted neighborhoods that cater to special interests and active lifestyles. These communities typically present a broad range of living options from single family homes to condominiums to townhomes, apartments, manufactured or mobile homes or RV's, and an array of ownership and rental choices. Absence of personal care services means a future move may be necessary if the need for assistance should arise.

Independent Living Communities - are ideal for older adults who require little to no assistance, but may benefit from meal programs, housekeeping and transportation services, and a variety of social opportunities including clubs, game groups, activities and entertainment. Some may offer swimming pools, fitness gyms, tennis, and other outdoor amenities. Residents are responsible for securing personal care if needed.

Assisted Living Communities - provide assistance with medication management and instrumental activities of daily living (ADL's) such as bathing, grooming, ambulation and toileting. While features and amenities differ by location and state regulation, residents may benefit from on-site staff, nutritionally designed meals, housekeeping, laundry services, transportation, supervision, and scheduled activities and programs. Assisted living is an ideal solution for seniors who wish to maintain independence yet receive the support they need to enjoy a meaningful, active and purposeful life.

Skilled Nursing Facilities - offer a high level of medical care as well as planned activities; they often resemble a clinical environment

Continuing Care Retirement Communities - are campus based communities that incorporate most or all options from Independent through Skilled, and typically require an entrance fee; contracts should be carefully reviewed and understood.

SPECIAL CONSIDERATIONS FOR MEMORY CARE

Memory Care Communities - may be standalone but often are a secure environment within assisted living communities. These specialized environments are designed to accommodate the needs of residents who have been diagnosed with dementia, such as Alzheimer's Disease and related disorders affecting cognitive function. An ideal environment provides a home-like setting that minimizes anxiety and adverse stimulation, and distinctions would include innovative programming. Generally, memory care units are single rooms or shared units.

Families should consider building design, staff training, culinary distinctions and programming models when researching memory care options. Are spaces designed to meet the needs of cognitively impaired individuals - minimizing anxiety and enhancing special moments? Does the community offer a combination of evidence -based activities and programs to meet the changing needs of their residents . . . focusing on their potential rather than their limitations? Is the food preparation and presentation process stimulating to the senses to encourage eating and enjoying meals? Does staff receive specialty training?

Will your loved one feel like family?



NARROWING THE FIELD

So - you've done your homework and understand your needs (or those of your loved one) and are comfortable in your knowledge of what type of living arrangement will work best. Let's assume for this example, you've decided that assisted living will best serve your situation.

If there were only one assisted living community within a reasonable distance from family and friends (who will certainly want to visit) - the search would be complete, assuming it was within your budget (more on costs a bit later.)

Fortunately, most families have a wide choice of communities, ranging from small 6-10 resident homes to large multi-story communities and others in between.

Which one is the "right" one?

A good place to start (and actually is for 68% of people searching for senior living, according to research) is your computer. An online search can help you gather preliminary information including who operates the community, what their reviewers say, apartment styles (and possibly floor plans), available features, amenities and services, photos, and perhaps even a video tour.

Some may even offer information about associate recognition and training on their website. This is important, because regardless of how beautiful a community is, how delicious their food tastes, how engaging their programs are and the quality of care - associates are those who are closest to their residents, providing compassionate care and creating successful days. If a company celebrates and recognizes their associates, it's worth noting.

From there, you can make phone calls to get more detail.

NOTHING, however, replaces the personal visit to experience the community first-hand. If you plan on bringing your elder loved one, try to narrow the field to no more than three for them - minimize confusion and physical fatigue.

How will you know when you've reached the "right" choice? By the way you feel when you leave . . . and by the community's follow up afterward.

COST AND PAYMENT CONSIDERATIONS

Your choice of community is dependent not only how it will meet your needs for care, quality of life and general well-being. Cost is an important factor as well. It is important that you do not compare senior living costs against rent or mortgage; many other expenses and benefits are included; the community may provide a checklist for your convenience. Typical costs related to senior living are:

Community Fee - typically a one-time fee paid at move-in, this fee should not be confused with a CCRC entrance fee

Base Rental Fee - typically covers apartment rental, meals (may be optional in Independent Living), maintenance, and housekeeping; may include all or some utilities, personal laundry, and transportation.

Medication Management and/or Personal Care Fees - cover medication support, personal care services per licensure guidelines and individual care plan. These may be charged in a variety of ways:

A-La-Carte: personal care or assistance services are charged individually.

Tiered Rate or Level of Care - determined by the amount of care and/or amount of staff assistance required, usually based on evaluation. Medication management is sometimes included in level of care. This structure is widely accepted by assisted living providers.

Flat Rate: flat rate for unit rental and all services provided, or an "all-inclusive"rate; common in memory care.

Other Potential Fees: Pet Fee, Incontinence Fee, Electric Scooter Fee

Senior living residents and their families generally pay for costs through private financial resources including retirement income, the sale of personal assets, cash values from life insurance policies, and assistance from family members.

Additional sources may include long term care insurance and Veterans' Aid and Attendance benefit, for residents who qualify. Some facilities accept Medicaid program benefits; these programs vary from state to state.

I'VE DECIDED . . . NOW WHAT?

Congratulations! You're about to embark on the next chapter of your life, and what an adventure awaits you!

Steps may vary according to your unique situation and the community's protocols, but in most cases any or all of the following will occur:

Ask the wellness director or other management team member if they'd like to visit your loved one at home. They can get to know each other, in a familiar environment that will ease any potential anxiety issues.

At this home visit, the nurse or wellness director may develop a personal evaluation, so that a care plan may be created to assure that all needs and expectations may be met. This evaluation typically determines the cost for personal care.

Depending on state regulations, a physician's form may be required, indicating health issues, medications, etc.

Ask if you and your loved one may visit for lunch or to participate in an activity (or several!) during the time before moving in; why wait to start nurturing those new friendships?

Everything worthwhile usually comes with . . . paperwork. Ask to take it home so that you can review it carefully, make a list (yes - another list!) of questions, or perhaps give to your attorney, accountant or other trusted professional or family member to review. The community director should recommend this.

Usually the community will require copies of insurance cards, identification, pet vaccination record, Power of Attorney, Advance Directives or other documents.

Obtain a floor plan (with measurements if available) so that you can plan furniture placement. Keep in mind that a cluttered apartment invites fall risk. The community may have a list of items to consider bringing with you.

Oftentimes the community may be able to refer moving companies, downsizing professionals, or realtors (if a home sale is in the family's plan.)





RESOURCES

Helpful resources vary by locality. Below are a few nationally recognized sites that may be helpful to our senior population and their families; be sure to check your own state and local options.

Alzheimer's Association
www.alz.org

American Health Care Association / National Center for Assisted Living
www.ahcancal.org

National Council on Aging
www.ncoa.org

U.S. Department of Health and Human Services
www.hhs.gov

U.S. Department of Veteran Affairs
www.va.gov

VA AID AND ATTENDANCE BENEFIT AND HOUSEBOUND ALLOWANCE

VA Aid and Attendance or Housebound benefits provide monthly payments added to the amount of a monthly VA pension for qualified veterans and survivors.

Broadly described, eligibility is determined with consideration to current pension recipient status, clinical, financial and active duty service.

It is important to contact your local Veterans Administration office to see if you or your spouse qualifies for this valuable benefit. Each case is ultimately decided by the VA and the first step is to seek qualification status and next steps for application.



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