



A Beginner's Guide to Senior Housing Options



Navigating a major change in a loved one's living situation can be stressful. It's an emotional time, and with the sheer volume of options and details, it can become overwhelming very quickly. CarePatrol is here to help. Our Certified Senior Advisors® know your local senior living communities inside and out and will provide the guidance and resources you need to make the right decision, all at no cost to you.

We spend thousands of hours each year pre-screening care and housing solutions. It's our goal to help our clients find the best possible answer to their loved ones' care needs. Along with a variety of housing options, there are a number of services with which some clients thrive, including in-home care and respite services. No two older adults are the same, which is why our Certified Senior Advisors® get to know clients and their families on a personal level so we are able to guide you along your decision-making process with expertise, in-depth research and full, ongoing support.

If you're just getting started, consider this your primer on senior housing options — a go-to introduction to what's out there and what may best suit the needs of your loved one.

Independent Living Community

AKA: Retirement community, retirement home, retirement village, congregate care

Standard Resident: A self-sufficient older adult in search of community, privacy and sustained independence

Setting: Housing varies widely from houses and condos to townhomes and apartments, usually furnished by the residents with their own furniture and belongings. No matter the style, independent living communities are designed with seniors in mind. This often means residences are highly accessible and safe and require little maintenance. These communities also tend to feature clubhouses or rec rooms for activities like movie nights, arts and crafts, games, fitness programs and holiday parties.

Average Cost: \$2,765 per month
Costs will vary by state and community.

Payor Sources:

- Private pay
- Veterans benefits (sometimes)

Skilled Staff:

- Rare; although, some independent living communities do offer assisted living services.

Common Services & Benefits:

- 24-hour staff
- Activities, programs and outings
- Socialization with a community of peers
- Landscaping and yardwork
- Security
- Laundry
- Meals



Assisted Living Community

AKA: Residential Care Community, Adult Care Home, Adult Care Community

Standard Resident: An older adult who is relatively independent but needs some hands-on assistance with activities of daily living to maintain that independence. Levels of support can vary, depending on the community, so it's important to understand the level of care your loved one needs now, as well as what they may need in the future.

Setting: Often a room or small apartment-like residence within a larger community with dining and recreational areas for group activities

Average Cost: \$4,300 per month
Costs will vary by state and community.

Payor Sources:

- Private pay
- Long-term care insurance
- Veterans benefits
- Medicaid (rarely)

Skilled Staff:

- Physical therapists
- Nurses & nursing assistants
- Certified caregivers

Common Services & Benefits:

- 24-hour caregivers
- Three meals a day
- Emergency response
- Help with medications
- Assistance with transfers
- Housekeeping and laundry
- Recreational activities, outings and events
- Assistance with personal care activities such as toileting, grooming and dressing
- Dementia care (sometimes)
- Injections (sometimes)



Memory Care Community

AKA: Alzheimer's care, dementia care residence

Standard Resident: An older adult living with dementia, typically someone who was residing in an assisted living environment but began to wander or forget how to perform activities of daily life

Setting: A secure, monitored room or small, semi-private apartment within a larger community, such as an assisted living community or a smaller residential area, set up to enhance memory functions and decrease potential confusion

Average Cost: \$5,065 per month
Costs will vary by state and community.

Payor Sources:

- Medicare
- Medicaid
- Long-term care insurance
- Private pay (rarely)

Skilled Staff:

- Licensed physicians
- Licensed nurses
- Physical therapists (sometimes)
- Occupational therapists (sometimes)
- Social workers (sometimes)
- Respiratory therapists (sometimes)

Common Services & Benefits:

- 24-hour skilled staff
- 24-hour security
- Specialized dementia care
- Community meals
- Emergency response
- Help with medications
- Assistance with transfers
- Housekeeping and laundry
- Assistance with personal care activities such as toileting, grooming and dressing
- Social, recreational and wellness programs
- Memory-enhancing activities
- IV therapy
- Wound care
- Injections



Nursing Home Community

AKA: Skilled nursing facility, rest home, care home

Standard Resident: An individual who needs around-the-clock care as well as the skilled services of a physician, nurse, social worker, physical therapist, occupational therapist and/or respiratory therapist

Setting: Some nursing home communities are set up like neighborhoods. Others resemble hospitals wherein each resident has a shared or private room on a floor with other residents.

Average Cost: \$8,365 per month
Costs will vary by state and community.

Payor Sources:

- Medicare
- Medicaid
- Veterans benefits
- Long-term care insurance
- Private pay (rarely)

Skilled Staff:

- Licensed physicians
- Licensed nurses
- Physical therapists (sometimes)
- Occupational therapists (sometimes)
- Social workers (sometimes)
- Respiratory therapists (sometimes)

Common Services & Benefits:

- 24-hour skilled staff
- 24-hour security
- Emergency response
- Help with medications
- Assistance with transfers
- Housekeeping and laundry
- Community or in-room meal service
- Assistance with personal care activities such as toileting, grooming and dressing
- Social and recreational activities
- Wellness programs
- Dementia care (sometimes)
- IV therapy
- Wound care
- Injections



Safer Senior Living Options

Choosing the right senior living option can feel overwhelming, but you aren't alone. With CarePatrol by your side, you can have peace of mind knowing your needs will be met.

Staff

	INDEPENDENT LIVING	ASSISTED LIVING	MEMORY CARE	NURSING HOME
Certified Caregivers		✓	✓	
Licensed Nurses		✓	✓	✓
Licensed Physicians				✓
Social Worker				some
Physical Therapist		some	some	some
Respiratory Therapists				some
Occupational Therapists				some

Services

	INDEPENDENT LIVING	ASSISTED LIVING	MEMORY CARE	NURSING HOME
Meals	✓	✓	✓	✓
Laundry	some	✓	✓	✓
Emergency Response	some	✓	✓	✓
Personal Care		✓	✓	✓
Medication Assistance		✓	✓	✓
Transfer Assistance		✓	✓	✓
Injections		some	some	✓
Dementia Care		some	some	some
IV Therapy				✓
Wound Care		some	some	✓

Payor Source

	INDEPENDENT LIVING	ASSISTED LIVING	MEMORY CARE	NURSING HOME
Private Pay	✓	✓	✓	✓
Veterans Benefits	✓	✓	✓	✓
Medicaid		some	some	✓
Medicare/Health Insurance				✓
Long-Term Care Insurance		✓	✓	✓

Finances

	INDEPENDENT LIVING	ASSISTED LIVING	MEMORY CARE	NURSING HOME
Average Cost per Month*	\$2,765	\$4,300	\$5,065	\$8,365

*Costs vary by state and community.

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