

# Your Aging Toolkit: Resources to Live Well Longer



## Things to Consider When Aging in Place:

### Accessibility and Transportation

- **If a person can no longer drive what can they get to?**
  - Can the person manage public transport or can they manage (and afford) private transport like Uber or Lyft
  - Can they get to their doctors, stores, activities and people they love?
  - Can a reliable form of transport be established if public or taxis are not an option?
- **Is the home safe and accessible for the person?**
  - Does the home need to be modified as one ages with chair lifts, ramps, accessible bathrooms etc
  - Is that affordable?



## Activities of Daily Living (ADL's)

The key ADL's to consider are:

- Personal hygiene
- Dressing independently
- Dressing appropriately for the weather and the activities
- Transferring: A person's ability to move in/out of chairs and beds
- Toileting
- Feeding and preparing food
- Mobility



# Instrumental Activities of Daily Living (IADL's)

The key IADL's to consider are:

- Managing meds and finances
- A person's ability to shop for necessities
- Ability to plan meals and prepare food
- Housekeeping and laundry
- Ability to communicate with others via telephone or using a computer
- A person's ability to drive or arrange for other means of transportation



## Levels of Care

- Refers to how much assistance a person needs with ADL's as well as management of one's health.
- Each level of care features a different cost, as well as different amount of hands-on care.

### Level 1

- Can perform most or all ADL's independently
- May need help with high-dexterity tasks
- Little to no memory loss
- Care is limited to daily reminders
- Regular nurse visits
- Medication management

### Level 2

- Can perform some ADL's tasks independently; with supervision required for others
- May experience mild to moderate memory loss
- Requires caregiver support

### Level 3

- Struggles to perform many or any of the ADL's
- Symptoms of Alzheimer's or dementia
- Needs frequent and ongoing supervision and care
- Dependent on caregiver support



# Independent Living Housing Options

- May also be called Retirement Communities or 55+ communities
- For adults generally 55 and older, who don't need assistance with ADL's (Activities of Daily Living) or IADL's (Instrumental Activities of Daily Living) but are looking for a living environment that offers enrichment and stimulation, socializing opportunities, activities and some additional services and amenities in the community.



- Housing varies widely, from apartment-style living to single-family detached homes. In general housing is friendlier for aging adults.
- The cost of independent living will vary based on your geographical location and the size of your living quarters. Typically (not always), rent in an independent living community includes meals, light housekeeping, social activities, and some transportation services.



## Continuing Care Retirement Communities (CCRCs)



- These types of communities offer a spectrum of care from independent living to nursing care in the same community. An aging in place concept.
- As your needs increase your care can increase while staying in the same community.
- Most CCRCs charge a one-time entrance fee (which may be relatively expensive), and a monthly fee after that depending on your housing and care needs.
- Unless you have long-term care insurance CCRCs are private pay (expenses are not covered by Medicare or other insurances).



## Assisted Living Housing



- Assisted living provides older adults with a broader base of support than independent living but offers less support than a nursing home or memory care community.
- Living in an assisted living community affords you access to many services, including three meals a day; assistance ADL's and IADL's—help with personal care; help with medications, housekeeping, and laundry; 24-hour supervision, supervision, security, and on-site staff, and social and recreational activities.
- The cost of an assisted living communities varies—depending on location, room size, other variables and level of care needs. Unless you have long-term care insurance the cost is a private pay expense.



## Memory Care

- A memory care community provides specialized residential care for people with Alzheimer's disease and other forms of dementia.
- One of the main differences between memory care and other types of residential care is memory care will have more security. All doors are locked, and staff are trained to work with people with memory loss.
- Most memory care communities offer dementia-specific care and activities.



- To be eligible for memory care, older adults must have a diagnosis of dementia and a need for around-the-clock supervision.
- The cost of memory care varies –depending on location, room size, level of care needs, and other variables. Unless you have long-term care insurance or can work with Medicaid, the cost for memory care is a private pay expense.



# Skilled Nursing Homes and Rehabilitation

- Provide medical, health, and personal care, as well as supervision to older adults in need of short or long-term care that can no longer be provided at home or in an assisted living community.
- Skilled nursing homes services vary but often include skilled nursing care; orthopedic care; breathing treatments; physical, occupational, and speech therapy; intravenous therapy and antibiotics and wound care.
- Approximately 20% of people in skilled nursing homes are there for a short period of time (rehabilitation).



- Medicare will help pay for up to 100 days of rehabilitation in a skilled nursing community, but it will not pay for long-term care.
- Medicaid is the primary payer of nursing homes for older adults who qualify.
- If someone does not qualify for Medicaid they can privately pay, work with long-term care insurance or Veteran benefits to cover the cost of nursing home care.

## Group Homes

- Licensed by states under the same requirements as any other assisted living community.
- Typically have 5-10 people (but there may be as many as 20, depending on state regulations).
- Homes in neighborhoods that have been renovated or expanded to support senior care needs.
- Residents often have a private room but share common areas in the home.
- Typically less expensive than assisted living communities and can offer higher staff-to-resident ratio.



- Many group homes can offer high level of care needs such as: diabetes care; wound care; ventilator care; bedbound care; dementia care and psychiatric care.
- The cost of senior group homes varies, depending on the location, size, level of care, and amenities.
- Advantages: Higher staff to resident ratio; homelike vs. more institutional; fee typically lower cost than nursing or assisting care; smaller more manageable living spaces.
- Disadvantages: structured activities can be limited compared to nursing or assisted living care; privacy can be a challenge; private pay is the norm.



## What can a care manager help with?

- Assessing and developing a care action plan to meet current **AND FUTURE** needs
- Coordinate and arrange home care and services like:
  - Money managers and bill payers
  - Eldercare attorneys
  - Estate planners
  - Assistants or companion care
  - Decluttering/organizing services
  - Medical referrals
  - Social and community programs
  - Local and long distance resources
- Eldercare managers can also help monitor and make sure services are being provided and can adjust a care plan as things change
- Care managers can help with communication to the person aging as well as with family members and support teams



## Questions?

Thank you!

Please reach out if you are interested in a consultation!

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