



ALL SEASONS
SENIOR LIVING

Senior Living Planning Guide





Senior Living Overview

When you're faced with the task of seeking elder care for a loved one, you'll be confronted with a dizzying array of care options and possibilities. The majority of individuals rapidly learn and comprehend the distinctions between different forms of care, but may find the process of selecting appropriate care to be daunting.

What criteria do you use to determine the degree of care your loved one requires? The answer is contingent on how much support your loved one needs with activities for daily living (ADLs). These are the tasks that we undertake daily to keep ourselves alive, such as eating, bathing, toileting, clothing and grooming.

Here is a list of the most typical sorts of care you could encounter:

Retirement Communities/Independent Living

Retirement houses and senior housing are other names for independent living communities. They normally offer meal services as well as minor housework, but not personal care. Outside home care professionals, on the other hand, can be employed to assist with ADLs.

Assisted Living

Assisted living is a long-term eldercare option that includes bathing, meals, dressing, transportation and medication administration, but not the round-the-clock medical care provided by skilled nursing homes. Restaurant-style eating, trips and social activities like gardening, cooking, writing and art workshops, fitness programs, reading groups and more are common in assisted living complexes.

Nursing Homes

Also called skilled nursing facilities, nursing homes, are for seniors who require around-the-clock care, such as bedridden patients. Seniors also utilize nursing homes for rehabilitation after being hospitalized.

Care at Home

A visiting aide provides home care services. Typically, nonmedical support with ADLs is provided by home care assistants.

Touring Senior Communities



One of the most crucial decisions you can make for your loved one is finding a suitable community. Consider the level of care provided to your loved one during your visit. The decision of “when, where and if to move” is solely yours and your family’s, so consider what matters most to you.

Check the Cleanliness of the Environment

Is it possible to get a sense of how clean and fresh the facility is? Examine the baseboards, walls and windows in addition to the furnishings. Inquire about the frequency of housekeeping in the living space. Ensure you get all of the information you need about the sorts of maintenance offered and the expected response times. Don’t forget to ask about how the washing is done.

Keep an Eye on the Staff's Friendliness

The staff's attitude and warmth are pretty important. Observe several members of the team engaging with existing residents. Specify that you want to be introduced to the management staff. This will assist you in comprehending the property's objectives. You must have faith in the property's employees.

Ask Questions About Safety and Security

Safety and security elements are critical and provide caregivers with peace of mind. Make sure that bathrooms are easily accessible and that grab bars are placed in convenient places. Inquire about how renters can call staff in the event of an emergency in their apartment. Learn about the different safety elements available in the living quarters and the neighborhood. Make sure you learn about staffing patterns so you know who is available to help residents at all times. Remember to check on any other medical concerns you or a family member may have.

Get Personal Care Questions Answered

As you go through the tour, be sure to ask a lot of questions on personal care. Talk about bathing alternatives and preferences. Observing current residents when touring communities is a terrific idea.

Get Residents' and Other Families' Opinions

Inquire of former and present inhabitants and families about their feelings regarding the neighborhood. Read evaluations from families who have shared their impressions of specific areas.





Smooth Transition

Helping Your Family and Loved Ones Make a Decision

Your loved one most likely realizes that a change is required — either in the short or long term — but is unwilling to mention it. You may acknowledge and understand their concerns and fears by talking about them as a family and addressing them together. Having alignment with siblings or other family members ahead of time and preparing for the issue with knowledge from your community trips can help generate a peaceful, caring and effective conversation.

Suggestions for a Family Meeting

When speaking with a loved one, be honest and upfront. Without using unneeded euphemisms or dancing around the issues, express your worries directly and unambiguously. Share your thoughts and feelings. Use “I” statements and let your elder loved one know that your concerns are genuine.

Inform Your Loved One That You Are Here For Them

Don’t make your parent or loved one feel frightened or regard you as a foe in the conversation. Assure them that you’ll be there for them through thick and thin, and that your primary concern is their well-being.

Suggestions for a Painless Transition to a New Residence

To make the adjustment simpler, surround your loved one with familiar objects; everything that helps your loved one understand their surroundings will increase their feelings of safety and security. A few days before your loved one moves in, pay a visit to the new apartment and help them set it up in the same way they would at home.

Financing Senior Care

Many families find it challenging to afford elder care. While some families may be able to pay for long-term care with their income or savings for an extended length of time, others may need to explore leveraging assets or pooling their joint resources. Many families will employ a combination of these techniques.

Savings and Income

The simplest way to pay for elder living is to use personal income or savings. If a senior does not have enough money to meet all of their expenditures, family members may help by contributing a portion of their salary or savings.

Insurance for Long-Term Care

Assisted living may be covered by your loved one's long-term insurance, depending on the policy's terms. Coverage is most cost-effective when you're in your 20s or younger, as it might be prohibitively pricey as an adult. Depending on the policy provisions, if your loved one is covered, it can go a long way toward covering care costs.

Family Support Pooling

When a senior cannot afford assisted living, they frequently seek financial assistance from adult children or other family members.

Reverse Mortgage

You can receive funds against the value of your house with a reverse mortgage. The loan must then be repaid when your home is sold. A reverse mortgage requires you to stay in your house for the duration of the loan. If a couple requires care and owns their home outright, a reverse mortgage may be beneficial.

Benefits for Veterans

The Department of Veterans Affairs (VA) provides programs that help pay for health care for senior veterans who served during specific wartime years, such as the Aid and Attendance benefit. Aid is also offered to widowed spouses of combat veterans who meet a specific criteria.

Equity in Your House

Many seniors move from their own homes or another type of accommodation. Their property assets can be sold to help pay for their care. Some communities provide deferments that are repaid once the property sells for folks who require assisted living right away but can't sell their home right away.

Presenting a Life Insurance Policy for Sale

A life settlement occurs when you sell your life insurance policy to another individual or company in exchange for cash. They continue to pay the premiums, but they only receive the benefit after you die. This can be a tricky procedure, so make sure you fully comprehend the implications for your family.

Medicaid

Medicaid covers skilled nursing facilities and assisted living homes in various states. Medicaid, not to be confused with Medicare, is only offered to those who have few or no assets, making it a last-resort option.





Schedule a Tour Today!

AllSeasonsSeniorLiving.com | [\(801\) 637-1165](tel:8016371165)

