



A quick look at today's Senior Living landscape!

Visit us at www.seniorly.com Call us 415-570-4370

## The Senior Living Continuum of Care:

## Are any of these situations happening to you or a family member?





Forgetting to take your medicine.



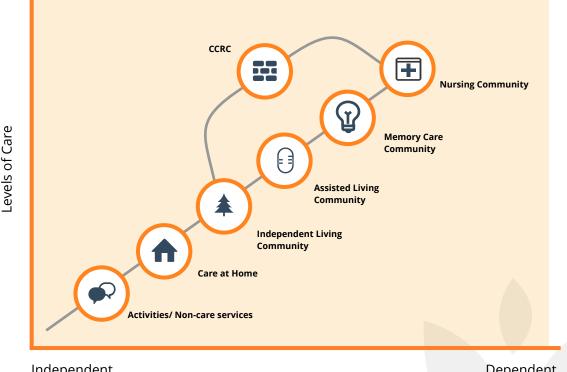
Having a hard time with activities of daily living.

Having difficulties with mobility.



Do any of these situations sound familiar? It may be time for you or a loved one to look into senior living options. Whether you are looking for more socialization opportunities, services or care at home, or considering a move into senior housing, the earlier you prepare, the better. This guide was created to give you a better understanding of all your options and a more detailed view on senior housing. You can get more information by visiting our website at www.seniorly.com, or by calling us at (415) 570-4370.

## An Overview of Senior Living Options



Independent

Dependent

Was this information helpful? Browse related blog posts and articles, or visit our Q&A community where you can directly ask industry professionals your specific questions. Visit us at <u>www.seniorly.com/resources</u> to get access to a wealth of information.



Ready to search for housing? Visit Seniorly.com

# Senior Living Continuum Cheat Sheet

Туре		Description	Affordability *average costs	Common Features
	Activities/ Non- care Services	Opportunities for social engagement with other older adults from classes to field trips! There are also basic services for seniors who would like a little assistance with meal preparation, transportation, housekeeping etc. at home.	\$25-\$150/ service	<ul> <li>Senior Centers</li> <li>Classes</li> <li>Meal Delivery</li> <li>Transportation</li> </ul>
	Care at Home	Home Health Agencies (medical care) and Home Care Agencies (non-medical) deliver care at home. Their medical and non-medical services range from housekeeping and meal preparation to nursing care.	\$3k (4 hours/wk) - \$9k (9 hrs/wk)	<ul> <li>Meal Preparation</li> <li>ADL Assistance</li> <li>Transportation</li> <li>Medical Care</li> </ul>
	Independent Living Community	Community for seniors that provides the independence of apartment living coupled with some communal services for convenience, including housekeeping and planned social outings. Security is also provided. A great way to develop a new community!	\$2200-\$6000/ month	<ul> <li>Social Scene</li> <li>Dining</li> <li>Housekeeping</li> <li>On-site Staff</li> </ul>
	Assisted Living Community	Comes with all the amenities of independent living, but provides additional care with ADL'S (Activities of Daily Living), including bathing, dressing, etc. You'll have peace of mind in these communities!	\$4500-\$6000/ month	<ul> <li>Independent Features</li> <li>ADL Assistance</li> <li>24-Hour Supervision</li> <li>State Licensed (CA DSS)</li> </ul>
	Memory Care Community	Community for seniors with forgetfulness and other conditions that require some special accommodations. Think assisted living, but with special consideration for mental health!	\$4500-\$7500/ month	<ul> <li>Assisted Living Features</li> <li>Specialized Staff</li> <li>Specialized Programs</li> <li>Secured Egress</li> </ul>
<b>(</b>	Nursing Community	Community for seniors that are affected or recovering from serious illness and/or injury. Has medically licensed staff in order to provide on-demand health services.	\$10k +/ month	<ul> <li>Assisted Living Features</li> <li>Licensed Medical Staff</li> <li>State Licensed (CA DOH)</li> <li>Medicare/Medi-cal</li> </ul>
	CCRC	Short for continuing care retirement community, this kind of community provides a whole spectrum of care, from independent living all the way to skilled nursing. CCRC's provide an accessible range of care for any level of care need throughout retirement.	\$350k (one time fee)	<ul> <li>Independent Features</li> <li>Assisted Features</li> <li>Memory Care Features</li> <li>Skilled Nursing Features</li> </ul>

There are even more senior living types such as Board & Cares, and you can learn about them by visiting our Resource Center at <u>www.seniorly.com/resources</u>



Ready to search for housing? Visit Seniorly.com

# Paying for Senior Housing

Terms to Know:



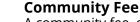
#### **Base Rent**

Base rent refers to the monthly rent you are paying for the "real estate." It varies within communities based on the type of accommodation you choose (i.e. Studio, 1-Bedroom, etc).



#### **Care Fees**

Communities that have base rent also have additional care fees. These fees are typically structured in levels or points. Most communities have a flat medication management fee, and then they add more fees for more services. These fees are frequently reassessed.





A community fee, or sometimes known as entrance fee, is a one-time cost that you pay up front when you become a resident of that community. This is typically not refundable and is meant to be an administrative cost.



### All-Inclusive

The all-inclusive rate is more common with "mom and pop" communities. This monthly rent typically covers all fees associated with your room and care. There are exceptions from time to time, including things like incontinence care supplies. In general, this option leaves little surprise to what you pay each month.



### **Buy-in Insurance Model**

Pay a large fee up front in order to lock in a low, fixed monthly cost of care and other services for perpetuity. The large buy-in fee acts as an insurance in the case a resident outlives their finances. Your estate typically receives 70%-80% at the end.

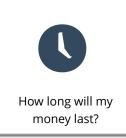


### **Buy-in Non-Insurance Model**

You "buy-in" by purchasing your property (e.g. a condomium), and you'll pay an additional monthly cost for care and other services of the community.

Base

# Affordability on your mind?





Am I willing to relocate to a different city?



Are there benefits that will help me pay?



Would I consider a roommate?



### Find answers to these questions and more by visiting www.seniorly.com/resources.



# Ready to Search?

Now that you know a little more about senior housing, it's time to search. Seniorly.com has the answers. Simply type in the area you would like to search for senior housing and compare.



\*Our search tools will always be 100% free.





Moving? Seniorly can help you move your belongings to your new home. Give us a call at (415) 570 - 4370.

## Tips and Tricks When Looking for Housing:

-What types of training do the staff members have?

- -Do rooms come equipped with 24-hour emergency response systems?
- -Is the food freshly prepared daily?
- -What types of activities are available to residents, and how often do they occur?

### To get the full checklist, visit our Resource Center on Seniorly.com

We hope our guide helped give a good primer on all the options of senior living! To get even more educated, visit our Resource Center at <u>www.seniorly.com/resources</u>



Ready to search for housing? Visit Seniorly.com