

Understanding Level of Care Options

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- Staying at Home

No mortgage
Familiarity, memories
Privacy
Independence
Keep pets

Additional expenses
Maintenance
Isolation
In-home care is expensive

- Independent Living Communities

No maintenance
New surroundings
Less shopping
Privacy
Low cost
Other people/planned activities
No responsibilities
Cleaning service
Can keep vehicle
Small pets allowed

Rules
Less space
Minimal 24 hr staff
Communal laundry*
Some transportation
Larger pets by approval
Extra \$ for some services

Provision of meals varies

- Assisted Living

No maintenance
Laundry facilities or
Laundry svc provided

Less privacy
More expensive
Small pets only

Cleaning services	Sign in and out
Ltd transport available	Charges may apply
All meals provided	In-room, extra
Graduated levels of support for:	Can be expensive
Bathing, dressing, meal and medication reminders,	
Contenance care, memory care (some facilities)	
Other people/planned activities	
Can keep vehicle	
On-site staff 24/7	
Some VA benefits available if criteria is met	

- **Adult Day Center**

Live at home	Transportation?
Social and intellectual stimulation	Little personal
Cost usually reasonable	space
Freedom for the caregiver	Adjust to new
Flexible schedule	routine

- **Long Term Care**

Most services and supplies included	Most expensive
100% medical transport provided	Little privacy
24/7 supervision and care	Pet policies vary
On site primary care visits	Lots of rules
Planned activities	No personal vehicles
Choice of communal or in-room meals	
Covered by Medicaid if criteria met	

- Dementia (Memory) Care

Available at both the assisted living and long term care level
The same pros and cons exist, but there are other parameters as well:

At an AL, it will be a secure unit, but with private apartments. All meals and segregated activities are included. Outdoor space may be available. Resident may have his/her private phone but will not be free to come and go. Family or authorized friends may check him or her out as desired. Most expensive option. Family must accompany to doctor's visits, etc. Transportation available.

At a LTC facility there may be a secure unit, or a *wanderguard-type* system to meet an individual's needs. Private or semi-private rooms usually available. Resident may not come and go without an authorized party but may still have a private phone. Resident may be seen by on-site physicians or facility will provide transportation off site. A nursing assistant can usually accompany the resident to appointments by prior arrangement. Covered by Medicaid if financial criteria is met.

- Long Term Care Insurance

Various structures and requirements

- Which is best for me or my loved one?

Significant factors to consider include:

Cost	Location	Amenities
Staff training	Campus Personality	Level of care needed

