

HOUSING CHOICES FOR THE ELDERLY



In the past, most of the elderly population has received long term care in their homes.

The surroundings were familiar and comfortable, and they received support from family members and friends. Improvements to the home such as ramps, chair seats and downstairs bedrooms and bathrooms could be made to better accommodate them. Today, in our mobile society, with children moving away and the elderly living longer, other care options are increasing in popularity. This article will explore some of the other choices available to the elderly.

If you are in relatively good health, and do not suffer from any dementia-type disabilities, an independent living community may be a viable choice. Independent living is similar to maintaining an apartment or owning a condominium. The community provides security for its residents, as well as meals, social activities, and sports programs. Usually, independent living communities do not provide supervised medical care, but they may have a nurse on duty. Residents must pay all fees privately since independent living communities do not accept insurance or government reimbursement. Unless the resident has acquired an equity interest in their unit, they are usually required to leave

the community when their financial resources have been depleted.

Assisted living facilities are similar to independent living communities in that they both provide housing for the elderly. The main difference is that assisted living facilities provide health care to their residents. If you need assistance taking medication or with activities of daily living such as dressing, bathing, feeding, or toileting, an assisted living facility may be the answer. Most have several levels of care available, and some specialize in particular care areas, such as residents with Alzheimer's Disease. There is staff available 24 hours a day to assist residents with their needs. The fees for assisted living facilities are higher than those for independent living communities, and most residents pay privately for their care. However, most long-term care insurance policies will pay benefits if the resident is unable to perform two activities of daily living.

Nursing homes are for persons requiring skilled nursing and custodial care. They provide round-the-clock care to their residents. All nursing homes have a staff physician and registered nurse supervisors. Most of the day to day care, however, is provided by nurse's aides. These facilities are regulated by the Federal Nursing Home Reform Act and the laws of each state. Residents can pay their nursing home bills privately or with long-term care insurance benefits. If paying privately, residents can deduct the cost of the nursing home as a medical expense, so long as it exceeds 7.5 % of their adjusted gross income. Nursing homes also accept medicare (up to a maximum of 100 days) and medicaid reimbursement.

In recent years, we have witnessed the growth of continuing care retirement communities. These communities cover the full continuum of care. They are popular with the elderly because they provide a high level of security and a guaranteed place to live, irrespective of the level of care required. For example, a resident may initially enter the community in independent living. If that resident's physical or mental care requirements change, the resident can be moved to the assisted living or nursing home sections of the community. These communities can have high entry fees, as well as monthly fees, and medicaid reimbursement is not available unless the resident is in the nursing home section.

Today, unlike in the past, the elderly population has choices for long term care. What choice is best depends on the specific care needs of the individual, taking into consideration such factors as age, physical and mental capacity, family support network and personal finances. It is a decision usually made by the elderly person and/or their family, with the help of their physician, attorney, and financial advisor.

Learn about the "27 Costly Misconceptions About Planning for Your Senior Years" and other important information by visiting our website at www.GummerElderLaw.com.

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