



Out-Of-Home Living Options

Out-of-home care does not necessarily mean a nursing home. Many different types of residential care options can meet the needs of individuals from independent living to skilled nursing care. Bear in mind that services and even terminology (how a facility refers to itself) can vary from state to state or residence to residence and lines of distinction can become blurred. Nonetheless, it is important to understand the range of residential care choices and what makes sense for your loved one.

Independent Senior Housing

Senior apartment complexes (sometimes for low-income seniors) with individual apartments, reception area and common activity rooms and may be publicly or privately owned. Apartments may or may not offer a common dining area. Some apartments also offer social/recreational activities on a limited basis.

Congregate living is where individuals live in a large house or multi-unit building with individual apartments furnished by the resident. Units typically have their own kitchen, although a central kitchen, dining area, and other common areas are integral to the residence. Residents may be renters or live under a cooperative ownership arrangement with a monthly service fee. Services vary but often include security, on-call staff support (could be a nurse or physician), housekeeping, laundry, transportation, and scheduled activities.

Other Types of Options

Assisted living facilities (ALFs) offer a range of living arrangements from modest shared rooms to fancy private apartments. There is typically 24-hour on call assistance for residents. In most cases, residents pay monthly rent and additional fees based on service needs. ALFs are subject to state licensure in some states. Services vary, but in general ALFs provide personal care, help with activities of daily living, medication management, and routine medical assistance for functionally-impaired adults. Facilities have a common dining area, planned social activities and often have additional services (provided at extra cost) such as housekeeping, beauty salon, transportation, and newspaper subscription.

Continuing Care Retirement Communities (CCRCs) provide a continuum of care within a retirement community setting with a variety of living arrangements where residents can move from one setting to another based on need. Residents generally move in while relatively independent. However, this option can accommodate residents of all levels of functional ability and health status, from healthy to needing skilled nursing care. The goal is to allow residents to remain within the residential campus, as needs change or the level of care required increases. Many CCRCs require a contract with a large initial payment and subsequent monthly fees making this option too expensive for individuals or couples with modest incomes.

Board and Care type residences (a type of assisted living with no private apartments) offer residents room and board, typically in a smaller more "homey" residence. Residents usually have their own room, or they may share with someone else. Board and care usually accepts residents who require help with activities of daily living and sometimes those with mild dementia or memory problems. There is a common dining area and activity area. Services include housekeeping, laundry and some social or recreational activities. Board and care homes do not receive reimbursement from Medicare or Medicaid and are not always licensed by the state. However, in some cases, homes will accept public assistance funds or even private long term care insurance.

Skilled Nursing Facilities (SNF) – often referred to as nursing homes- provide 24-hour nursing care for individuals who can no longer live independently due to chronic physical or cognitive impairments, or complex medical needs including wound care, ventilator care, tube feeding, etc. Care is usually under the supervision of a registered nurse.



Residents may have a private room or share a room with others. Meals can be delivered to the bedside. Most SNFs offer therapeutic recreation and social activities for residents. Medicare will provide limited reimbursement for SNF care, which is certified as medically necessary such as recovery time after surgery. Medicaid reimburses ongoing SNF care, including custodial care, for qualified low-income residents.

Special Care Units offer specialized care for individuals with Alzheimer's disease or related disorders. These may be dedicated residential facilities or wings of an existing skilled nursing facility or hospital. Special care units provide staff knowledgeable about dementia and related problem behaviors as well as secured environments so that confused residents cannot wander away. These facilities provide assistance with activities of daily living and therapeutic recreation appropriate for individuals with memory problems.

While deciding about residential care is never easy, it takes courage and a diligent search. Learning where to aim your search is the first step. Understanding the range of residential options available will help you and your loved one select the most appropriate type of facility.