



Subscriber
Content

Senior Living



Senior Living

“Senior Living” is an all-encompassing term used to define Independent Living, Assisted Living, and Specialty Care Assisted Living (in Alabama Memory Care everywhere else).

Also included in this discussion is “nursing home”. The correct term is Skilled Nursing Facility (SNF). Even this term has sub-parts: nursing home or SNF defines a level of residential care for residents who require substantial around-the-clock nursing and health care services.

“Rehabilitation Facility” is a nursing home or SNF for short term stays following surgery or hospitalization where follow-on care is required to reach maximum benefit...sort of a step down from inpatient hospital care, but still staffed with nursing and therapy components for healing. Medicare will pay some of the costs of Rehab but not long-term care in SNF.

Let’s take them individually.

INDEPENDENT LIVING

- **Low level of personal or healthcare assistance**
- **Meals and housekeeping generally included but check with the property policy**
- **Not licensed or regulated**
- **Home Health and Hospice allowed**
- **Transportation available**
- **Good affordability**
- **Amenities vary**

Independent Living describes an adult-only housing community that can be apartments, condos, cottages, or some other type of community campus. Independent Living communities are not regulated by any state health agency. There are limited (if any) personal care services. Generally, meals are available but they may require an extra charge for the “meal ticket”.

In short, this lifestyle is like an apartment complex restricted to folks over a certain age. Independent Living rents are less than ALF or SCALF. The costs are not reimbursable by any insurance or Medicare or Medicaid. Costs range from about \$1,200 to more than \$3,000 per month. For seniors wanting a community atmosphere with other active, healthy adults without the responsibility of home ownership this can be a rewarding lifestyle choice.



ASSISTED LIVING (ALF)

- **Staff assistance with activities of daily living**
- **Meals and housekeeping**
- **Transportation**
- **Assistance with medications**
- **Home Health and Hospice allowed**
- **Licensed and regulated by Department of Public Health**
- **Costs vary from around \$3,000 to well over \$5,000 monthly. Some communities charge extra when care needs increase.**
- **Long-term care insurance will pay (Check your policy for limits.)**

As the name implies, this style of community is for seniors with some need for personal care. The industry refers to these as “activities of daily living” or “ADLs”. It can be help with taking medication, walking, bathing, or any activity that may be restricted by age or health reasons.

Assisted Living is licensed by the Department of Public Health and is not permitted to provide skilled nursing care in Alabama. That would be services like giving injections or tending to wounds. These skilled nursing chores can be provided by home health nurses (not nurses on the ALF staff) on occasion, but are not permitted if the need is chronic. Usually there are three meals a day, entertainment, transportation, and other services integral to the service and included in the rent. Some ALFs charge extra if the personal care services exceed the normal level.

While a doctor’s prescription is not required for admission, a recent physical and attestation from a physician that the resident is free of contagious disease is required.

One feature of assisted living is assistance with medications. In fact, needing help to remember and keep track of medications is a primary reason many seniors begin to think of assisted living as an option. Assistance with medications means an unlicensed staff member may remind the resident when to take a medication and assist them if they have a physical limitation. Under no circumstances is an assisted living staff permitted to administer medication. If a resident of assisted living cannot correctly identify the medication and the time prescribed for the dose, and cannot protect themselves from a medication error, they are not eligible to remain in assisted living.

On average, regular assisted living communities charge a flat base rate between \$3,000 and \$5,000 per month. Some will require added charges if the resident declines in health and needs additional attention. Some long-term care policies will pay for ALF and there are some instances when a federal VA program called Aid-in-Attendance (service, income, and asset limitations) will kick in, but in Alabama ALF is not eligible for Medicare or Medicaid.



SPECIALTY CARE ASSISTED LIVING (MEMORY CARE)

- **Memory care specialization including special training for staff**
- **Residents with cognition issues including Alzheimer's dementia**
- **Staff assistance with activities of daily living**
- **Meals and housekeeping**
- **Transportation**
- **Administration of medications by licensed staff**
- **Home Health and Hospice allowed**
- **Licensed and regulated by Department of Public Health**
- **Costs vary from around \$4,000 to well over \$8,000 monthly. Some communities charge extra when care needs increase.**
- **A Medical Director**
- **Long-term care insurance will pay (Check your policy for limits.)**

This too, is a licensed and regulated level of care. One of the main reasons seniors are discharged from an ALF is due to cognitive decline. An ALF resident must be cognitively intact. SCALF is a more intense level of care. Alzheimer's Dementia is a common diagnosis of SCALF residents.

All of the services provided in an ALF are also provided in a SCALF. Registered nurses are required in a SCALF but like the ALF, the SCALF staff is not permitted to provide skilled nursing for chronic care. The nurses are primarily there to protect the resident from medication errors and to provide a more intense level of observation and care planning for a dementia resident.

The rent is usually all-inclusive. Home health and hospice are permitted to care for a resident when needed for a short duration. Like ALF, SCALF services in Alabama are not reimbursed by Medicare or Medicaid but some long-term care insurance will cover the costs.



NURSING HOME (SKILLED NURSING FACILITY)

- **Staff assistance with activities of daily living**
- **Meals and housekeeping**
- **Transportation**
- **Administration of medications**
- **Home health and hospice allowed**
- **Licensed and regulated by State Department of Public Health and Federal certification**
- **Medicare and Medicaid eligible (Medicare will pay for short duration in Rehab)**
- **Two-thirds of nursing home residents are Medicaid recipients**
- **Long-term care insurance will pay (Check your policy for limits.)**
- **Costs vary from around \$3,000 to well over \$5,000 monthly. Some communities charge extra when care needs increase.**

Nursing homes are for seniors in need of chronic medical supervision and care. The level of care is much higher than all other senior living options. An order from a physician is required and these services are reimbursed by Medicaid. Medicare reimburses only in specific and short duration stays.

A complete listing of all assisted living facilities, specialty care assisted living facilities, and nursing homes can be found on-line at: [http://dph1.adph.state.al.us/FacilitiesDirectory/\(S\(gwj2z4pekelbtjouf3aa0fy4\)\)/default](http://dph1.adph.state.al.us/FacilitiesDirectory/(S(gwj2z4pekelbtjouf3aa0fy4))/default)

The matrix on the next page will help make choosing a facility easier.

Senior Living Communities

A Handy Reference

	REQUIRES DOCTOR'S ORDER TO ADMIT	ADMISSION ELIGIBILITY BASED ON CONDITIONS	QUALIFIES FOR SOME LONG-TERM CARE INSURANCE	MAY QUALIFY FOR MEDICARE REIMBURSEMENT OR OTHER GOVERNMENT SPONSORED INSURANCE	ASSISTANCE WITH ADLS	ASSISTANCE WITH MEDICATIONS	ADMINISTRATION OF MEDICATIONS BY LICENSED STAFF	SKILLED NURSING SERVICES	BASE COST
HOMEMAKER/ SITTER SERVICES	<input type="radio"/>	<input type="radio"/>	<input checked="" type="radio"/>	<input type="radio"/>	<input checked="" type="radio"/>	<input checked="" type="radio"/>	<input type="radio"/>	<input type="radio"/>	\$17.80/hr 2019 Median \$38,000 Annually
HOME HEALTH AGENCIES	<input checked="" type="radio"/>	<input checked="" type="radio"/>	<input checked="" type="radio"/>	<input checked="" type="radio"/>	<input checked="" type="radio"/>	<input checked="" type="radio"/>	<input checked="" type="radio"/>	<input checked="" type="radio"/>	\$3100 or \$6500 Monthly Average Range
INDEPENDENT LIVING	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	\$1200 - \$3000 Median Monthly
ASSISTED LIVING	<input type="radio"/>	<input checked="" type="radio"/>	<input checked="" type="radio"/>	<input type="radio"/>	<input checked="" type="radio"/>	<input checked="" type="radio"/>	<input type="radio"/>	<input type="radio"/>	\$3250 Median Monthly
SPECIALTY CARE ASSISTED LIVING	<input type="radio"/>	<input checked="" type="radio"/>	<input checked="" type="radio"/>	<input type="radio"/>	<input checked="" type="radio"/>	<input checked="" type="radio"/>	<input checked="" type="radio"/>	<input checked="" type="radio"/>	\$4000 - \$6000 Average Monthly
NURSING HOME (SNF)	<input checked="" type="radio"/>	<input checked="" type="radio"/>	<input checked="" type="radio"/>	<input checked="" type="radio"/>	<input checked="" type="radio"/>	<input checked="" type="radio"/>	<input checked="" type="radio"/>	<input checked="" type="radio"/>	\$6388 - \$6783 Median

INDEX

- YES
- NO
- SOME
- LIMITED

