

## Care Options

It's often tough to decide what type of care is best for an older person. How much care someone needs depends on how independently he or she can do everyday things. For example, you may need help with some daily tasks, including:

- using the phone
- shopping
- paying bills
- house cleaning
- meals
- laundry
- transportation
- taking pills

You may also need help with personal care, such as:

- bathing
- toileting
- dressing
- getting into and out of bed
- eating

There are various care options to choose from. The following information explains what services are provided and who pays. The term “private pay” is used to indicate care that you would pay for yourself. For more information about care options, contact your local Alzheimer’s Association at 1.800.272.3900, or call the Eldercare Locator at 1.800.677.1116.

### Home and community services

Many communities offer services to seniors and disabled people. Home and community services include:

- Meals on Wheels
- Transportation
- personal care
- chore services
- legal aid services
- home repair
- activities in senior centers

Paid for by private pay and veterans benefits; some are free or low cost

### Home Health

Home health care services can range from skilled nursing care to help with bathing and toileting.

Paid for by Medicare, Medicaid and veterans benefits

### **Adult day services**

These community programs offer care and activities for disabled adults in a safe setting. Adult day services are usually open weekdays. Some programs also have evening and weekend hours.

Paid for by Medicaid, veterans benefits and private pay

### **Independent living**

Independent living for seniors offers a private apartment or small house inside a community of seniors. Group activities or transportation services may be offered. Residents must provide their own cleaning and home health services.

Paid for by private pay

### **Board and care**

A board-and-care home houses two to 20 seniors who need supervision and personal care. Medical care is limited. The home is often a remodeled single family house.

Paid for by Supplemental Security Income (SSI), veterans benefits and private pay

### **Assisted living**

Assisted living facilities offer many different services. The services a resident needs become part of the service plan, which can change. The federal government doesn't regulate assisted living, and each state has its own rules. But in most states an assisted living center must offer:

- 24-hour staff for safety and emergencies
- personal, health and social services
- activities
- meals
- housekeeping and laundry
- transportation

Paid for by private pay in some states. Medicaid will pay for assisted living.

### **Continuing care retirement community**

A continuing care retirement community offers care for the rest of a person's life. The senior signs a life-care contract that adds services, if necessary, over time. These services would be the same as those provided by independent living, assisted living and skilled nursing facilities.

Paid for by private pay.

The chart on the next page lets you compare the different types of care, what kind of help each offers and who pays for it.

**Care Choices at a Glance**

	<b>Daily Tasks</b>	<b>Personal Care</b>	<b>Medication</b>	<b>Who Pays</b>
<b>Home and Community Services</b>	-Some help provided -Meals can be served in or of the home	Some help	Some help	Private pay Veterans benefits
<b>Home Health</b>	Rarely or some help provided	Some or full help may be available	Some or full help may be available	Medicare Medicaid Veterans benefits
<b>Adult Day Services</b>	-Some help offered -Often provide a mid-day meal	Some help provided	Some help may be available	Medicaid Veterans benefits Private pay
<b>Independent Living</b>	-Some help may be available -May provide 1 meal per day	Help not usually provided	Help not usually provided	Private pay
<b>Board and Care</b>	-Some or full help may be available -Usually provide 1-3 meals per day	Some help provided	Help may be provided	SSI Veterans benefits Private pay
<b>Assisted Living</b>	-Some or full help may be available -Usually provide 1-3 meals per day	Some help provided	Help may be provided	Private pay
<b>Continuing Care Retirement Community</b>	-Some or full help provided -Usually provide 1-3 meals per day	Some or full help provided	Help may be provided	Private pay
<b>Nursing Home</b>	Full help provided, including 3 meals per day	Full help provided	Full help provided	Medicare Medicaid Veterans benefits Private pay

**Nursing home**

Nursing homes offer short-term or long-term care. Short-term care helps people recovering from surgery, illness or injury. Long-term care is for people who need help for a longer time. Paid for by Medicare, Medicaid, veterans benefits and private pay.

The Alzheimer’s Association is the leading voluntary health organization in Alzheimer care, support and research.

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