

Differences Among Elder Care Services

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Time marches on and so do we. Before we know it, we are older and so are our parents or loved ones. Whether it be because of the aging process or the progression of a medical diagnosis, caring for them and being sure their needs are met become the primary concern; especially when they begin to have issues being able to care for themselves, or completing their usual activities of daily living as they once were able. This dilemma touches most every family. It's important to be pro-active and well informed when evaluating options for home-care, adult day care, assisted living, or nursing home care.

In Home Care

In-home care covers a wide range of services that allow your loved one to remain in their home, or yours, for as long as possible. These private services are provided to promote safety, maintain dignity, encourage their independence and enhance their quality of life as well as to provide the caregivers with a much-needed break so that they can continue caring for themselves.



Home care can consist of assistance with transportation and basic errands, providing personal care needs such as assistance with bathing, dressing, toileting and hygiene, companionship, medication reminders, meal preparation, as well as housekeeping and laundry.

Depending upon the agency, some home care providers offer skilled care by LPN's or Registered Nurses. These services would provide medical care that a non-medical provider, such as a sitter or companion, would not be able to perform. Skilled care services are more expensive to obtain.

Home care agencies employ providers who work in shifts, full-time, part-time, or on an as-needed basis. Some agencies are able to staff for care that is needed 24 hours a day, seven days a week. |

If in home care seems like the right choice for your needs, it is important to ensure that your loved one receives continued social interactions such as frequent visitors, community outings, attending their regular church or synagogue services as well as other points of interest to avoid feelings of isolation or abandonment.

The cost of home care varies greatly depending upon the services required and where you are located. Personal care assistants or companions, who do not provide any medical hands on care, can charge on an average of \$15.00 per hour, while skilled nursing help can demand \$25.00 per hour or more. These costs may be covered by private pay, some private insurances. Medicaid may also assist in covering the costs for those who are in a lower income bracket, have few assets or are enduring financial hardship.

New Medicare Advantage programs beginning January 2019, may offer coverage as well. It is important that you look into the new changes.

Adult day care



Adult day care serves as respite for busy caregivers and offers social and recreational activities, meals, therapy, health and social services to those that attend the programs. Adult day care has the shortest care periods and usually lasts up to 8 hours a day and 5 days a week.

The caregiver or family member will drop their loved one off at the program during scheduled program hours and will return to pick them back up at a specified time prior to the close of business. Some programs offer specialized services for

individuals with Alzheimer's, as well as those that are physically or mentally handicapped, people with declining brain function and the hearing and visually impaired.

The average participant is approximately 75 years old and currently resides with a family member or a fulltime caregiver. They may or may not require special assistance in participating in their daily activities. Usually, there is an assessment made of the needs of each individual before they enter the program. It is also important to assess their physical capabilities and limitations because some adult day care services do provide rehabilitative services and personal care.

Though some caregivers suffer from guilt, these programs give caregivers the break they often need and help them from experiencing burnout. These types of programs allow the caregiver to continue their own career - enabling financial stability and the ability to address their own immediate needs.

One of the greatest advantages of these programs is that they allow their loved one the opportunity to participate in activities outside the home and the chance to socialize with other people. It is very important to maintain brain function and to stimulate both the mind and the body. Participating in the daily activities provided at adult day care centers can provide necessary mental stimulation and assist in preventing further cognitive decline.

Some adult day cares offer additional services such as counseling, structured exercise classes, as well as medical and dental care to its participants.

Funding can come through Medicaid if the person qualifies, need-based scholarships, some medical insurance, long-term care insurance or tax credits for dependent care. Most Medicare plans, however, do not cover adult day care. It is important to review the changes in the Medicare Advantage Plans for 2019 because some plans are now offering services such as sitters, home meal delivery and some home modifications, with appropriate physician documentation and orders for the services. Usually centers are non-profit (80% of them) and charge anywhere from \$25-\$75 a day. This will vary according to location and services provided. Some adult day care facilities do provide transportation as well as nursing services. They are licensed by the state.

Assisted Living Facilities

Assisted Living Facilities provide long term care services for individuals who are still independent but who require more supportive services or care than a retirement community has available. They are ideal for people who can no longer meet their own basic living needs for extended periods of time but who wish to maintain as much independence as possible.

These facilities allow individual residents to maintain as much independence as possible, have the privacy of their own living quarters, make their own choices, and still remain safe. Most offer personal care (bathing, dressing, transferring, toileting, and eating), health care (which also involves management of medications), social and physical activities, 24-hour supervision, education, laundry, linen, housekeeping, unit maintenance, shopping, meal preparation, money management and transportation. A resident can choose a furnished or unfurnished studio or 1-bedroom unit with a bathroom. They may bring their own furniture and belongings to create a true home-like environment. Some units may have kitchenettes or even a full kitchen.

Assisted living communities focus on providing a healthy social environment with a calendar full of life enrichment activities; however, residents have the freedom to set their own schedule and to pursue whatever interests and hobbies they desire. Most assisted living communities also make transportation available to enable residents to stay active in the community and to attend church services, beauty appointments and other outings.

A potential resident is assessed according to physical and cognitive abilities, mental awareness, medical history (including medications being taken) and some personal history to determine if assisted living is the right option for them. Family members are encouraged to continue being a part of the resident's life and are welcome to attend social activities throughout the year and on holidays. Usually assisted living places have a full-time nurse and trained staff. Meals are eaten in a dining room and assistance is given when needed. Activities are planned throughout the day in large common areas. These provide residents a feeling of community. Attendance to the activities is encouraged but not required, so residents have the choice to attend or not.

Assisted care is regulated by the state. Sources of funding can include personal funds, assistance for families, Social Security, Medicaid, or long-term care insurance. Prices vary by size of the unit, services needed and location between \$1,000 and \$2,000 per month with an average of around \$1,873.

Nursing Homes



The nursing home provides care for individuals that do not meet the intensive medical requirements for hospitalization. The residence of a nursing home usually does, however, have a physical or mental diagnosis that require the attention of full-time medical care. Their ADL's (Activities of Daily living) are minimal or at best, low functioning. As a general rule, there will be no recovery to their baseline or future ability to take care of themselves independently, so assistance is a necessity.

Because of the residents' needs, nursing homes are staffed accordingly. Nurses and certified nurse's aides are available around the clock, while Physicians or NP's (Nurse Practitioners) make daily rounds on the patients. There is always a physician on call. A nursing home provides full management of patient medication and it is administered according to a physician's orders. A resident can obtain a private room if he/she is paying with private funds and if the facility has private rooms available. Normally, the rooms are semi-private and there are 2 residents to a room. Meals are brought to the resident, and fed to them, if they are unable to feed themselves. Those residents that are able to leave their bed for meals are taken to the community dining area. Most nursing homes offer rehabilitative services such as physical therapy, occupational therapy and speech therapy. Socialization such as exercise, games, singing and parties are provided through the direction of an Activity Director. A nursing home provides all of the care that the residents require, including laundry, housekeeping, and prepared meals. Family members and friends are encouraged to visit often to maintain consistent, loving relationships.

The cost depends on where the home is and what the surcharge is that is attached for private payers versus Medicare and Medicaid. Approximately 70% of nursing home costs are paid by the state and federal governments. The government pays part or all of the fees for about 85% of the residents. Another funding option is long-term care insurance. The actual cost is somewhere around \$114 a day or more and can go well above \$2,000 a month. This varies depending on the location and the services required.

Summary

In summary, there are numerous choices to provide your loved one with the care that they need. In home care services and adult day care involves hours of care, while assisted living and nursing homes offer more care progressively as needs arise.

It helps to research all the residential and financial options. AARP is a valuable source, as well as Medicare. There is a wealth of other websites that will help relatives and friends find the right place for their loved ones and many community resources to access. Quality care of our elderly is essential for their wellbeing and our peace of mind.

About Katrina



Katrina Kepf is an R.N. who has for years cared for seniors and the disabled. She is also CAPS (Certified Aging in Place Specialist) certified and a Realtor®. Katrina is the president of L.I.F.E. (Living Independently and Functionally in your Environment). L.I.F.E. (www.etnlife.com) provides home modification and relocation resources for seniors and the disabled in Knoxville, TN. Katrina can be reached at: katrina@etnlife.com.