

The Senior Seasons
Step-by-Step
Workbook

A Workbook for
Senior Housing Decisions

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Introduction

Congratulations! As you read this workbook, you are taking steps towards making your senior seasons everything that you could wish. By seriously considering the variety of senior living options that are available, you open up the possibilities of new friends, experiences, activities and perhaps more freedom than you imagined possible.

You may decide to move, or not. Many people do wish to remain in their familiar homes as long as possible and there are currently many resources that provide both medical and non-medical in-home care. However, there is a growing number of individuals who see the move from their current home to a senior community as a wonderful opportunity for new experiences, more convenience, more activities, more assistance, less isolation, more friends, carefree transportation and a way to prolong their independence. Many are embracing the move eagerly.

Information to assist you abounds, but it is sometimes impersonal and intimidating. This workbook was created by Senior Seasons to help organize the wealth of information. You have in your hands a series of step-by-step worksheets. They have been arranged in a progressive order that you may wish to follow but feel free to skip around and begin where it seems to make the most sense for you and your situation. Many people may want to start with the last section and organize personal information in the Information Organizer first.

Some seniors may want to do the worksheets privately. However, many families will find that reading, discussing and filling in the blanks together is a wonderful way to communicate and structure a discussion and plan. Senior Seasons has attempted to make this book useful for families who are trying to help their loved ones make an informed decision and find an environment in which they can flourish and continue to grow.

Senior Seasons hopes that you will find this **Step-by-Step Workbook** helpful. For specialized advice regarding health, legal or financial issues, be sure to check with a professional. In organizing this workbook we have tried to be complete but concise, logical, but not rigid, and hope we have not omitted important information, nor committed serious errors. If we have, apologies in advance.

The complete life, the perfect pattern, includes old age as well as youth and maturity. The beauty of the morning and the radiance of noon are good, but it would be a very silly person who drew the curtains and turned on the light in order to shut out the tranquility of the evening. Old age has its pleasures, which, though different, are not less than the pleasures of youth.

- W. Somerset Maugham -

Is Senior Housing Right for Me?

The question about whether or not to move into senior housing should be faced openly and honestly. Many seniors or even their families consider "aging in place" in the family home to be the first choice without even evaluating the other options. Many seniors have strong support from families to help with errands, cleaning, cooking, doctors' appointments and medications and are happy with this choice. Others can hire in-home help to come and provide these services. But each family should also consider a senior community that might be a more stimulating, less isolated, and a safer solution. Here are some reasons to consider making the move into senior housing.

Check all that apply

When Should You Consider Senior Housing?

_____ When you wish help with chores, errands or transportation

_____ When you seek freedom from the burdens of homecare or cooking

_____ When you seek peer companionship and activities

_____ When families seek care and oversight for loved ones

_____ When families are concerned about the health and safety of elderly family members

Check all of those with which you agree

Possible Advantages of a Senior Community

_____ Freedom from responsibilities and chores related to maintaining a home and garden

- _____ Can be closer to family members
- _____ Can maintain independence but get some assistance as needed/
where appropriate
- _____ Easy access to peer activities and interactions
- _____ May utilize the transportation provided by the community and
avoid driving a car
- _____ Can be closer to doctors and shopping
- _____ For the built-in safety features such as shower bars and alarms
- _____ Living in a community can help avoid the sense of isolation and
loneliness that can lead to depression and illness
- _____ Many seniors wish they had made the move much sooner so they
could take advantage of all the services and enjoy new friends
earlier
- _____ With many of us living longer and better lives, with the proper
choice of a living community we can enjoy a senior season that
can be one of our best seasons

What Kinds of Senior Housing Are There?

Many factors go into choosing the best senior homes. Consider what you want and need now as well as anticipate possible changes in those needs.

- Location - Do you wish to be near friends, family, doctors, church, shopping, senior center or other activities such as classes or cultural resources? Do you prefer city or suburbs?
- Health - What is the state of your health now? Do you anticipate needing more or different care or assistance in the future? Many housing options offer, in one location, various levels which would allow you to remain in that home even if your health changed.
- Cost - Take a close look at your current income and assets. Consider the services that homes provide (such as transportation, meals or even healthcare) that might be included.

To assist you, here are the major types of housing.

Independent Living - These are typically apartments or condominiums that are exclusive to seniors of a minimum age. They may or may not offer group amenities such as club houses or community rooms, recreation, planned socials or meals. Residents are active, mobile (walkers etc. are usually fine) and interested in peer group interaction and socializing. Some properties call themselves senior apartments or retirement communities and usually operate on a monthly rental basis.

Continuing Care Retirement Community (CCRC) - Continuing care retirement communities (and the similar life care communities) offer a "continuum of care". Usually on the same campus they will provide independent living, assisted living and also skilled nursing services so that residents may remain with their friends and familiar surroundings even if they need additional care. CCRCs and life care communities involve a contract and guarantee a lifelong residence. Most require residents to meet health and financial requirements and include substantial entry or "purchase" fees in addition to the monthly fees.

Assisted Living - Assisted living communities offer a variety of combinations but usually include residential housing and offer levels of personalized supportive services such as medication monitoring and help with activities of daily living (ADL) such as bathing or housekeeping but do not include skilled medical care. Many of the homes that categorize themselves as "assisted" also provide the varied activities, socializing and benefits of independent living arrangements. While assisted living is usually on a monthly rental basis there may also be a moderate one-time entry fee.

Skilled Nursing - Skilled nursing homes are licensed by the State Department of Public Health to provide medical services that do not require actual hospitalization. Sometimes called convalescent or rehabilitation hospitals, these homes can provide recuperative services after surgery or illness. Some accept Medicare/Medi-Cal or Medicaid. In the case of a life care community, this would be an included service.

Alzheimer's & Dementia Care - Many types of senior communities include a secure environment, trained staff and special programs designed for the particular needs of Alzheimer's and other related memory disorders. In addition, there is an increasing number of separate homes dedicated exclusively to seniors with memory impairment.

Residential Care or Board & Care - Usually a single-family home, with probably no more than six residents, licensed to provide a close, supportive environment that approximates family-style living but includes personal assistance. Special services offered might include hospice, non-ambulatory or dementia care and care for persons with special needs such as diabetics.

Affordable or Subsidized Housing - Both private organizations and the federal HUD offer underwriting of some types of senior housing. Most offer an "independent" lifestyle and residents are expected to take care of their own cooking, cleaning and transportation. There are many different financial restrictions that vary by county and facility but, in general, a resident must prove that assets or income are below certain levels as compared to the neighborhood. The underwriting could make available "under market-rate" or as low as 30% of net income units in many very desirable communities. Waiting lists for these units are common and can be



for three months or three years. These are almost always month-to-month rentals.

Which Kind of Senior Housing is Right for Me?

OK, you have decided to evaluate the various senior housing options. What is important to you? What should you look for? What should you expect? Here are some considerations. It is necessary to accurately evaluate your preferences and needs in order to select the senior housing solution that is best. And, if possible, it is wise to anticipate what your needs may be in the future. This is an exercise that is easy to do and will provide you with a focus for your housing evaluation process.

Location

Check all that apply

I would like to be

- close to my children/family
- close to friends
- close to public transportation
- close to church
- close to shopping
- close to community cultural activities
- close to senior citizens' center
- close to doctors
- close to parks or paths
- in an urban area
- in a suburban area

Now go back and number your first three most important considerations in priority, number one being your most important. As you evaluate housing communities, remember these three. While you may be able to compromise on some things, keep focused on these priorities. You shouldn't have to compromise on them.



Amenities and Services

Check all that apply

I would like

- _____ all meals provided
- _____ some meals provided
- _____ kitchen or kitchenette
- _____ parking availability
- _____ transportation to doctors appointments and/or shopping
- _____ public transportation (buses) close by
- _____ cable TV
- _____ emergency call system or 24 hour staff
- _____ linen or housekeeping service weekly
- _____ social, exercise or entertainment activities on premises
- _____ organized trips or activities off premises (if you are close to a senior citizens' center, you may not need this to be provided by the community).
- _____ a small home-like setting with few other residents
- _____ a larger campus-style setting
- _____ a low-rise building or campus
- _____ a high-rise building or campus
- _____ ability to keep a small pet
- _____ assistance with housekeeping, medication management or activities such as bathing or grooming

If you are considering a Continuing Care Retirement Community

I would like

_____ all levels of care (independent, assisted and skilled nursing) provided at the same location

_____ most of my initial investment returned to me or my heirs when I am no longer living there

Cost

Obviously, this is a serious consideration and you should check with your accountant, financial planner or tax advisor if you have any questions. Elsewhere, you will find that Senior Seasons provides check lists and pointers to help you evaluate your income and what you can afford.

Check which type of housing you wish to explore further

_____ **Affordable Housing** may be available to you if your income is below the median income for your county or metropolitan area. The general guidelines for eligibility are 80% to 50% below the median but each housing agency also may have different eligibility requirements so it may be necessary to check with each community in which you are interested. There are usually waiting lists for affordable housing units so plan ahead

_____ **Month-to-Month Housing** - Most communities operate on a month-to-month rental basis. Some require a small to modest entry fee. These include small and large, independent and assisted communities.

_____ If you are thinking about a **Continuing Care Retirement Community**, you will require a substantial "entrance fee" or down payment when you sign a contract with them. If you meet the financial and health requirements, a CCRC will promise to care for your health needs, on the same campus or very close, no matter what the future brings.



Now, thinking about your expenses, if you move into a senior community, many of your current expenses (such as utilities, food, or cable TV) may be included so you will no longer have to worry about them as separate items.

If you are considering independent or assisted living arrangements, look into what is included. Add back any expenses that you can predict that are not covered. You should check for

	<u>Included</u>	<u>Not Included- Additional Cost</u>
Meals (all or some) _____		
Housekeeping Services _____		
Linen or Laundry Services _____		
Medication Management _____		
Additional Levels of Personal Care Assistance _____		
Utilities _____		
TV _____		
Telephone _____		
Parking _____		
Scheduled Transportation _____		
Activities _____		
Maintenance inside Apartment _____		
Other _____		

If you are considering continuing care, you should check all of the above and also:

Entrance or Membership fee _____
Health Care Cost Increases _____

For most senior housing the responsibility to pay is on the senior or the family. There are a couple of exceptions. Some skilled nursing facilities will accept payment from Medicare and/or Medi-Cal (or Medicaid outside of California). Also there are some senior housing communities that are subsidized by the Federal Department of Housing and Urban Development or private organizations and can offer reduced rents.

Affordable Housing

If your income is substantially below the median income in your area, you may be eligible for financial assistance. You must determine if you qualify based upon your financial situation and the regulations of your county. For subsidized senior housing most housing agencies or homes require that the applicants prove that they have an income that is below the median income for the county or metropolitan area in which they plan to live. Income limits vary from area to area and even from home to home so you may be eligible at one but not at another. You may be eligible at some communities even with an annual income of \$60,000; at others the maximum income allowable may be only \$26,000.

Depending on your income and the program at the community, if you qualify, you can expect to pay somewhat "below market rate" down to 30% of your net income for a studio apartment.

You can find affordable homes by using the Housing and Urban Development website at <http://www.hud.gov/apps/section8/index.cfm>.

Most communities have a waiting list of a few months to a few years. So you will need to plan ahead, be organized and patient.

Nursing Homes

Many, but not all, skilled nursing facilities will accept Medicare or Medi-Cal payments. If there is a possibility that a resident will run out of funds in the course of a stay at a skilled nursing facility, it would be prudent to consider entering a facility that will allow the resident to transition to Medicare or Medi-Cal in order to avoid moving the resident to a different facility.

Medicare information and eligibility can be obtained at www.medicare.gov or by calling 1-800-633-4227 or your local Social Security office at 1-800-772-1213.

Medi-Cal information can be obtained at www.medi-cal.ca.gov or by calling 1-800-541-5555.

What Will the Communities Ask Me?

Making your next move the best move possible means that you and the home you select are a match. They need to know what you expect and need now and possibly in the future. Most homes go through an interview process so that they know if they can serve you properly. Sometimes it is a formal process, sometimes informal. This is a collection of the kinds of questions that the communities may ask you so you may want to have this information ready when you interview or tour any communities.

Depending upon which type of community you are interviewing, they may ask a variety of questions such as:

What makes you interested in this particular home? Location? Services? Price? Friends? _____

What is your mobility level? Can you walk distances? Do you need a cane, walker, scooter or wheelchair? _____

Do you have any diagnosed medical conditions? _____

What medications do you take? _____

Do you need assistance with medication management? _____

Do you need or want help preparing meals? _____



Do you need help dressing, bathing or with other personal needs? _____

Do you have memory loss or Alzheimer's? _____

In what type of activities you would like to participate? _____

Would you be interested in volunteering for one of the many kinds of committees or activities? (Many communities have committees for gardening, speakers' series, decorating, event planning, etc.) _____

If you are applying to a Continuing Care Retirement Community, they will request detailed information regarding your finances and your health. They probably will require an exam both by your own doctor and by the community.

All homes and communities that are licensed by the State of California must have a six-page doctor's report that is completed by your own physician. You must also prove that you have recently had a tuberculosis (TB) test or vaccination.

What should I Look For When Touring Homes?

Before you make any commitments be sure that you tour and evaluate at least your top three choices. By actually being there and observing the physical characteristics of the home as well as the staff and the interactions of people you will be able to form a much better idea of what it will be like to live there. You may even decide to stop by several times at different hours of the day in order to see a variety of activities. Frequently homes will even let you stay for a meal or a weekend so you can test the kitchen's capabilities and overall compatibility.

Helpful suggestion: You may wish to make a photocopy of this form to use for each home that you plan to tour.

Before You Arrive

Have you checked on the local reputation of the home by asking about it at the local senior center, researching other community resources or even talking to families of current residents? _____

Have you driven around the neighborhood? Are you comfortable in this neighborhood? Are there local stores, parks or other things to walk to? Sidewalks? If interested, check for public bus stops close by. _____



Things to Observe

Is it visually clean, attractive and functional? _____

Are there smells or aromas that are displeasing? _____

Is the staff pleasant, respectful and attentive to you and to the residents? Do there seem to be any language issues between staff and residents? Is the management staff available and involved? _____

Are the residents active, engaged, cared for, and happy? Are activities posted and well attended? _____

Are the apartment and the common areas designed to suit your needs and lifestyle? Are there safety rails and grab bars installed in bathrooms, halls and other key locations? _____

Is there an emergency alert system and 24-hour staff? _____

Is the dining room or service what you expect and like? _____

Things You Can Ask

Talk to residents and their visitors about the home and the services that are provided. Ask them to tell you the advantages and disadvantages of living there. _____

Are all licenses current and are there any violations or complaints? _____



When talking to the administrator, ask who on the staff will accept inquiries or complaints from the family or report to family members. _____

Have your list of all the services and amenities that you wish for and ask if the home provides these. _____

Is there availability now or is there a waiting list? _____

Last Check

As a final test you may wish to examine the residential care facility inspection records maintained by the Community Care Division of the Calif. Dept. of Social Services. 1-559-445-5691. Or if you are evaluating a nursing home, you may wish to examine records made by the Licensing and Certification Division of the Calif. Dept. of Health Services. 1-559-437-1500. (If the homes you are evaluating are out of California, you may call the National Eldercare Locator at 800-677-1116 for the local licensing agencies.)

Summarize

Jot down while they are fresh in your mind any observations, thoughts and feelings that occurred to you while visiting. Did you feel at ease? Was it inviting? _____



Information Organizer

You can use this handy form for organizing most of the pertinent information that you will need as you research, evaluate and even move to your next home. You should probably make a copy for at least one family member so that it will always be handy.

Personal Information

Full Legal Name _____
Home Phone Number _____
Other Phone _____ Birthdate _____
Street Address _____
Social Security Number _____
Driver's License Number _____
Passport Number & Location _____

Insurance Information

Health Insurance Provider _____
Policy Number _____
Location of Policy & Cards _____

Homeowner's Insurance Provider _____
Policy Number _____
Location of Policy & Cards _____

Auto Insurance Provider _____
Policy Number _____
Location of Policy & Cards _____

Life Insurance Provider _____
Policy Number _____
Location of Policy & Cards _____



Doctors' Information

Include the names and phone numbers for all medical professionals who provide care or prescriptions for you, including all specialists and your dentist.

<u>Name</u>	<u>Specialty or Type of Doctor</u>	<u>Phone</u>

Medical Information

Health issues (such as diabetes, allergies or heart conditions) and related instructions.

Prescription Information

<u>Medicine/ Purpose</u>	<u>Dosage</u>	<u>Pharmacy Phone</u>	<u>Dr.</u>



Prescription Information - Continued

<u>Medicine/Dosage</u>	<u>Pharmacy Phone</u>	<u>Dr.</u>	<u>Purpose</u>
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____

Bank and Financial Information

List accounts by name, number and locations

Checking _____

Savings _____

IRA/Annuity/Other _____

Credit Cards _____

Other Important Documents

<u>Item</u>	<u>Location</u>
Birth Certificate	_____
Will	_____
Power of Attorney - Healthcare	_____
Power of Attorney - Finance	_____
Other	_____
_____	_____
_____	_____
_____	_____



Important Names, Addresses and Phone Numbers

Emergency Contact _____

Primary Doctor _____

Clergy _____

Attorney _____

Accountant _____

Other _____