



# Nursing Home, Assisted Living or Memory Care?

There is often a lot of confusion about the differences between Nursing Homes (sometimes also called Skilled Nursing Facilities), Assisted Living and Memory Care. It's important to know the differences between these care facilities, and the types of treatments and care plans they offer.

## Nursing Homes

Nursing homes are probably the most familiar out of these to most people. At a nursing home, elderly or disabled people who need help with the activities of daily living (ADLs) receive:

- A shared or private room
- Meals
- Housekeeping and laundry services
- Medication management
- Treatment for minor illnesses and injuries
- Assistance with ADLs such as personal hygiene and dressing
- Supervision
- Limited entertainment and activities

### **Nursing Homes are most appropriate for people who:**

- Need assistance with mobility
- Require medication management or daily medical care
- Have severe cognitive impairments
- Are resistant to assistance
- Have a lower income, as nursing homes are usually covered by Medicaid (though patients must typically spend down their own assets on care before the coverage applies)

## Paying for Nursing Homes:

There are very few financial resources for long-term nursing home care for people with dementia. The Veteran's Administration will pay for nursing home care as part of a veteran's benefits, but typically only if the patient's condition is a direct result of his or her military service, and not due to Alzheimer's or another form of dementia.

## Nursing Homes and Dementia

Nursing Homes and Assisted Living share some characteristics--both provide assistance with activities of daily living (ADL's), such as bathing, eating and dressing, as well as 24-hour care, housekeeping, meals and medication management.

However, nursing homes are not designed for patients with dementia. In a memory care facility, patients will benefit from a secure environment and specially trained staff. Memory care focuses on improving the quality of life for people with dementia, through heightened safety measures and activities and tools designed to improve memory and minimize confusion and agitation.

Some nursing homes have memory care units, but many do not. Many nursing home professionals aren't specially trained to take care of dementia patients and exits are not secured in the same way they are at a memory care facility, so there is a higher chance of wandering and injuries.

A nursing home may be appropriate for your loved one if you prefer an option covered by Medicaid. But for some patients, overcrowding and understaffing and the lack of specialized memory care assistance and socialization opportunities may make other care options more appropriate.

## Assisted Living

Assisted living is different from a nursing home in several ways. Assisted living residences offer more freedom and opportunity for recreation, but, like nursing homes, they also offer medication management and some medical treatment. If your loved one is not suffering from cognitive or memory impairments and is mostly mobile, but just requires a little help with activities of daily living, assisted living may be a good fit.

In an Assisted living facility, residents will receive:

- Private or shared apartments/studios, with private bath and kitchenette
- High-quality, nutritious meals
- Housekeeping and laundry services
- Assistance with ADLs
- Medication management
- Extensive recreation activities and transportation to shopping, restaurants and other outings

**Assisted living is appropriate for residents who:**

- Are mostly mobile without assistance
- Require some help with personal care
- Are receptive to assistance
- Do not have severe cognitive impairments

## Paying for Assisted Living

Health insurance doesn't typically cover assisted living, but if you want to avoid paying out of pocket for care, you have a few options.

### Using Assets

With some creative thinking, and maybe a consultation with a financial planner, you can use the assets your loved one currently has to pay for their care. Selling a home, taking out a reverse mortgage loan, or cashing in on any applicable life insurance policies can all possibly fund assisted living costs for a few years.

### Veterans Benefits

Veterans Benefits is also an option for veterans and spouses of veterans. The Veterans Aid and Assistance program provides veterans who served during active wartime (and their spouses) with financial assistance.

### Long-Term Care Insurance

Another option is long-term care insurance, which is designed to help with these types of costs. This type of insurance policy helps to cover the cost of care for chronic medical conditions, like dementia. Most policies will reimburse the policyholder for care received at home, as well as care received in a skilled nursing facility, assisted living facility or adult day care center. However, long-term care insurance requires some planning. An individual won't qualify if he or she already has a debilitating condition.

Besides the cost of care, room and board and other aspects of an assisted living facility, there are other financial details to consider, such as moving costs, medical and prescription costs not covered by Medicare, additional fees not covered by some facilities, and any extra money you want set aside for your loved one's enjoyment.

## Assisted Living and Dementia

If your loved one is experiencing the earlier stages of dementia, assisted living may be a good fit. Like nursing homes, assisted living facilities offer support for activities of daily living, such as bathing and dressing, but they also provide assistance with Instrumental Activities of Daily Living (IADL's). These are the activities that allow someone to be a part of a community and therefore experience a higher quality of life. Examples include the ability to use the telephone, shopping and running errands, doing laundry, and traveling or using transportation.

If your loved one has progressed into the moderate or severe stages of dementia, regular (non-memory care) assisted living will not be able to offer you the safety precautions and other features that your loved one needs.

## Memory Care

If your loved one is experiencing a progressed stage of Alzheimer's or another form of dementia, Memory Care is probably the best fit. Memory Care is similar to assisted living, in that residents typically enjoy a home-like environment with plenty of recreational activities, but memory care has additional safeguards in place, as well as a specially trained staff, in order to keep your loved one safe.

### **In a memory care facility, you can expect:**

- Private or shared rooms, with a private/shared bathroom
- High-quality, nutritious meals
- Housekeeping and laundry services
- Assistance with ADLs
- Assistance with IADLs
- Medication management
- Dementia-focused activities that not only entertain, but stimulate the brain
- 24 hour supervision by a staff specially trained in caring for and interacting with people with memory impairments. They are typically trained in how to communicate with people with memory issues, and how to deal with issues such as wandering, confusion and behavioral problems.

- Secure doors and secure outdoor areas to prevent wandering
- Additional safety precautions as needed

## Does Your Loved One Need Memory Care?

If you're not sure if your parent or other loved one is a candidate for memory care, here is a quick and easy checklist activity.

If you are a home caregiver, have you noticed that:

- Your loved one has become very difficult to care for (lashes out at you consistently, is physically violent, or is resistant to your help).
- The stress of caregiving is severely affecting you, i.e. you're unhappy, you don't sleep well or get enough sleep, you've quickly lost or gained a lot of weight.
- You're no longer able to keep your loved one safe. For example, he's been getting into accidents around the house, or wanders more frequently, and you're unable to stop him.

If your loved one lives alone, have you noticed that:

- Bills are unpaid
- There is very little food in the kitchen
- Most of the food in the kitchen has expired
- The house is always unclean, with dirty dishes and laundry piling up
- Your loved one is neglecting her personal care/hygiene.

The type of residential care you provide for your loved one will depend on his or her needs. What's right for someone else may not be right for you and your family. However, if your loved one suffers from dementia and you find yourself worrying about her safety most days, or if you're feeling overwhelmed by caregiving, it may be time to look into memory care.

**If you think your loved one may need memory care, now or in the future, reach out today to [schedule a tour](#) with us at Sundara Senior Living.**