

# **Retirement Housing Options**

**Independent Living** – A supportive retirement community for people 62 or older, who do not need assistance with activities of daily living. Focus is on helping people maintain their highest level of wellness and functioning. Monthly rent includes apartment, utilities, transportation, housekeeping, some meals, life enrichment activities, home and yard maintenance and miscellaneous amenities. Some IL communities also offer Assisted Living services in different wing of building or through "Flexible Licensing," which allows them to apply an assisted license to any apartment. Otherwise, no DSHS oversight.

Assisted Living – Provides everything Independent living community provides, plus assistance with activities of daily living (medication mgmt., dressing, grooming, transfer assistance, etc.). Range of Nursing/ health management services offered, depending on community. Licensed by DSHS and inspected annually. Monthly rent includes everything IL includes. Care plan is a separate cost and is based on complexity of individual needs. Care plan created based on assessment prior to admission.

**Secured Memory Care** –Includes everything assisted living provides, plus a secured setting and higher staffing ratios. For individuals with significant cognitive decline/ dementia, particularly those who are "wander risk". Activities designed to engage residents at various stages. Monthly care plan is in addition to apartment cost and is higher than assisted living care plan.

Adult Family Home – A residential home licensed by DSHS to provide care for up to 6 individuals. Small care setting - For individuals with advance cognitive decline/dementia or who are physically frail/high need or high fall risk. Offers more immediate response and quiet environment. All costs are included in one monthly fee, based on pre-admission assessment. Low level of activity or stimulation.

**Continuing Care Retirement Community or "Life Plan" Community** – Sometimes referred to as a "buy in" community. Residents pay a significant entrance fee prior to moving in – similar to cost of buying a condo. Depending on financial model, some of the entrance fee may be refundable to heirs. All levels of care are available on the same campus, though residents typically have to move between IL. AL, MC, SNF when care needs change. Often a luxury model. Must be independent to move in.

**Skilled Nursing Facility/Rehabilitation Center** – nurses on site 24 hours per day. Must be medically necessary to stay. Provides additional care services that cannot be provided in any other care setting. Two functions:

**Long Term** – only 4% of population will need to live in a Nursing Home long term. Most people can have needs met in other setting. Medicare does not pay for LTC. Many nursing homes will allow for Medicaid payment once resident runs out of money.

**Short Term Rehab** – many people will have a short term stay for rehabilitation after a serious illness, surgery, etc. and qualifying 3-night hospital stay. Medicare A pays for first 20 days as long as individual is progressing. Medicare B may pay for an additional 80 days, though rare. Once progress has stopped, stay is no longer rehabilitated, Medicare will no longer pay.

# Helpful Resources

#### Local "Villages"

- PNA Village (Northwest Seattle) <u>http://www.phinneycenter.org/village/</u>
- NEST (Northeast Seattle) <u>http://nestseattle.org/</u>
- Wider Horizons (Central Seattle) <u>http://widerhorizonsvillage.org</u>
- Westside Neighbors Network (W Seattle) <u>https://www.westsideneighborsnetwork.org/</u>
- Eastside Neighbors Network (Bellevue) http://eastsideneighborsnetwork.org/
- Northwest Neighbors Network (Edmonds) https://3n.clubexpress.com/

## **Elder Care Advisors:**

- 1<sup>st</sup> Choice Advisory Services <u>www.choiceadvisory.com</u> (800) 361-0138
- Silver Age Housing and Care <u>www.silveragecare.com-</u> (206) 669-7191
- Tailored Advisory Solutions <u>www.tailoredadvisorysolutions.com</u> (206) 337-5980
- Forever Care Services <u>www.forevercareservices.com</u> (206) 383-2100
- Olympic Living Solutions <u>www.olympiclivingsolutions.com</u> (206)473-7657
- Assisted Living Locators <u>www.assistedlivinglocators.com/care-advisor/bellevue-tacoma</u>

## Aging and Long-Term Support Administration:

https://www.dshs.wa.gov/altsa/residential-care-services/long-term-care-residential-options Use this link to look up whether a community or adult family home has had serious issues with their survey, such as letters of enforcement or conditions placed on their license.

#### To learn more about any of Era Living's 8 communities, please visit our website:

https://www.eraliving.com/

Or contact Daniel Calvillo, Era Living Client Care Advisor, at (206) 470-8036



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