

## **What is Assisted Living?**

Assisted living facilities are for people needing assistance with Activities of Daily Living (ADLs) but wishing to live as independently as possible for as long as possible. Residents in assisted living centers are not able to live by themselves but do not require constant care either. Assisted living facilities offer help with ADLs such as bathing, dressing, laundry, housekeeping, and assistance with medications.

## **How Does an Assisted Living Facility Differ from a Nursing Home?**

Nursing homes are designed to care for very frail people that are not able to care for themselves and have numerous health care requirements. Assisted living facilities are designed to assist elderly persons who are able to care for themselves except for a few activities. Assisted living facilities are often deemed necessary when the person in question needs help preparing meals, bathing, dressing, performing household chores, is sometimes confused, or is experiencing memory problems.

## **What are Continuing Care Retirement Communities?**

Assisted living facilities are often connected with independent living residences and nursing homes. The combination is known as a continuing care retirement community. The resident can take advantage of the full range of services available and the ease of transfer to a different type of facility as his or her condition and needs change without needing to look for a new facility, relocate, or adapt to a new setting. For example, the resident may begin in the independent living residences, move to assisted living as he or she needs help with activities of daily living, and eventually move to the nursing home as ongoing care becomes necessary.

The three different contracts available to people wishing to become a member of a continuing care community are extensive, modified, and fee-for-service. All three cover shelter, amenities, residential services, and any short-term and emergency care. The contracts differ in the amounts of entrance fees and monthly fees. In addition to the costs mentioned above, an extensive contract also covers unlimited long-term nursing care with no corresponding increase in monthly payments. This is the most expensive contract but may prove to be the most cost-effective in the long run. The modified contract covers a specific amount of long-term nursing care in the monthly payments. Once the specified amount is used, the resident must pay for any additional nursing care. Residents under the fee-for-service contract must pay for long-term care at daily nursing care rates. This is the least expensive plan because all future long-term nursing costs must be paid for separately from the contract.

## **What is Independent Living?**

Independent living is for people who want to, and are able to, live independently but do not want to maintain a home. Many people prefer to live in a community with others of the same age and with similar interests. An independent retirement community allows for a great deal of social activities and trips. Many independent living facilities also offer prepared meals and provide a wide range of amenities.