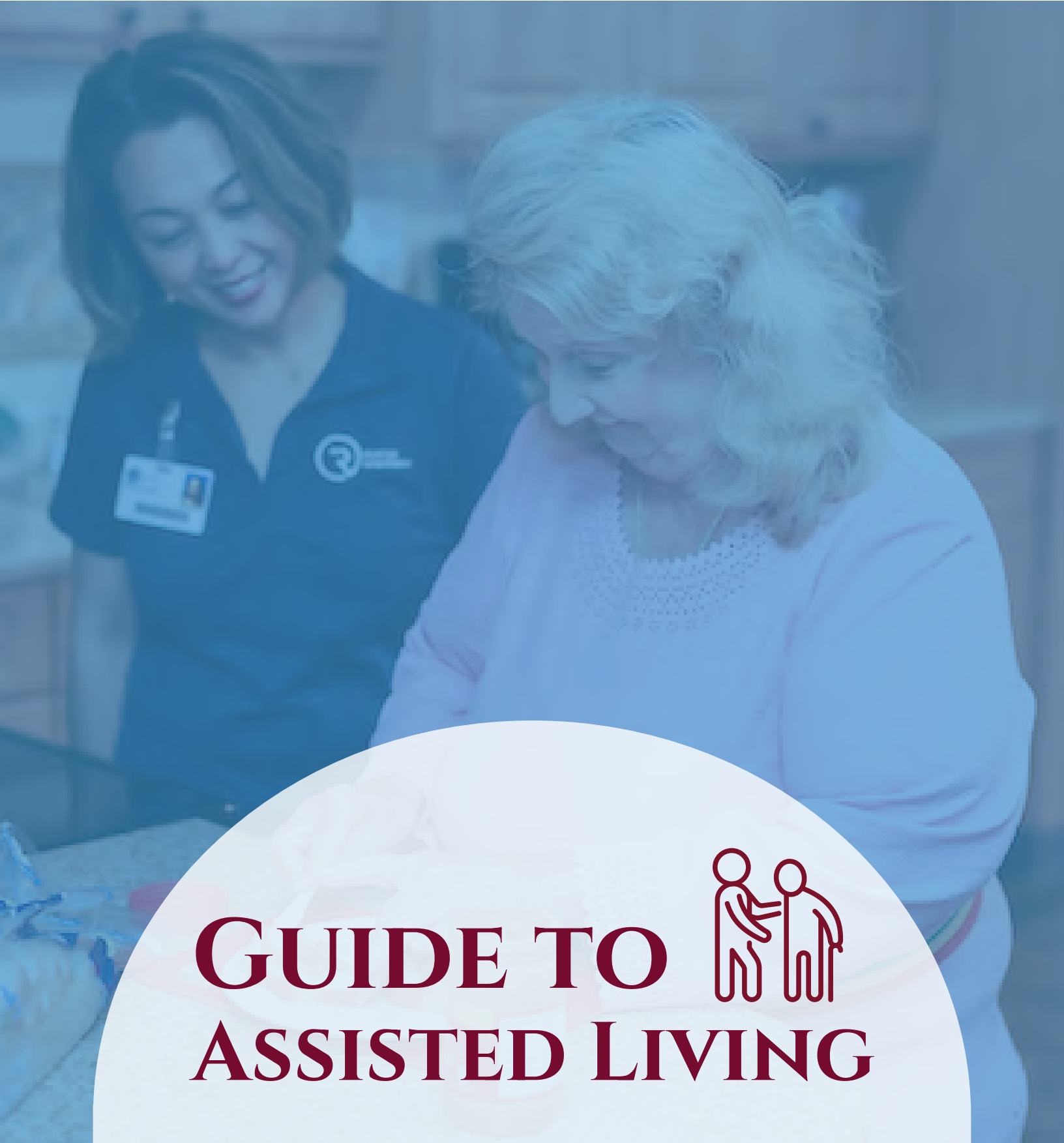




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*Grounded in Purpose, Guided by Principle*



**GUIDE TO  ASSISTED LIVING**



## WHAT IS ASSISTED LIVING?

Assisted living is a residential option for seniors who need a little assistance with daily activities. Assisted living communities provide housekeeping and meals, as well as personal care and support services as needed.

In general, they're suitable for people who need very little daily care. Residents may need reminders to take their medication, help with bathing or dressing, or assistance with other daily activities, but they do not require 24/7 skilled nursing care.



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An assisted living community is not a nursing home. The difference between an assisted living community and a nursing home is that an assisted living community is for independent seniors who need a little assistance, while a nursing home or long-term care is more appropriate for seniors who have serious medical needs.

An assisted living community offers medical and living assistances as well, but they're also focused on providing a social environment with planned activities, physical wellness programs and other convenient support services that help seniors continue to enjoy active, fulfilling lifestyles.

## Which Is Better: Assisted Living or Home Living?

The answer to this question depends on how much help your loved one needs, how much time you have and the resources you have access to.

If your parent is having challenges in the following areas, it's time to start evaluating whether assisted living or living at home.

- Chronic illness or disease, such as high blood pressure, high LDL cholesterol or diabetes
- Declining physical ability, such as vision, hearing, balance or walking
- Home safety (e.g. falls), maintenance and repairs
- Taking their medication accurately and going to doctor's appointments
- Daily activities like dressing, cooking, transportation or bathing



## Who Needs Long-Term Care?

If any of these items are becoming an issue, it's time to ask the question: Is living at home practical- or even safe? This is where time and resources come into play. Many adult children want to meet their parents' needs, but that can be difficult with the demands of daily living, like a job, children, spouse, community obligations and home maintenance, while at the same time maintaining their own physical and emotional health.

Of course, in-home care is always an option to provide the care that you are unable to provide on your own. However, it can get expensive.

At an assisted living community, residents can lead happy, healthy lives with access to quality healthcare services and convenient amenities.

### **Some of the benefits of an assisted living community compared to living at home include:**

- Increased physical activity and fitness
- More opportunities for socialization and intellectual stimulation
- Safer living environments, including on-site healthcare and emergency response systems
- Nutritious meals
- Housekeeping and linen services
- Provided transportation
- Help with activities of daily living, such as dressing, medication reminders and hygiene



# The Financial Benefits of Assisted Living vs. Living at Home

Many people assume that staying at home is less expensive than staying in an assisted living community. However, there are several costs that come with staying at home that many people forget to take into account.

For example, if a senior chooses to stay at home, it's a good idea to budget for some type of additional support like home health care or homemaker services, as most older adults will likely need either or both of these services at some point in the future.

To help give you an idea of the costs associated with those services, Genworth Financial has estimated the 2023 monthly costs of various types of care in Ohio\*. They found the costs associated with assisted living are comparable to those of home services.

Care Services	Estimated Monthly Costs (based on state median)
Homemaker Services	\$5,259
Home Health Aide	\$5,462
Adult Day Health Care	\$1,793
Assisted Living Community	\$4,774

\*<https://www.genworth.com/aging-and-you/finances/cost-of-care.html>



You should also consider that living at home will come with additional costs, including:

- Mortgage/Rent
- Property taxes
- Property/Renters insurance
- Maintenance and repair
- Transportation costs
- Utilities (electric, gas, water, sewer, phone, trash, etc.)

And don't forget: The cost is more than financial. It can be extremely taxing for an adult child to care for a senior parent, both mentally and physically.

Be fair to yourself and take into account the physical and emotional toll of continually checking on your parent and ensuring all their needs are being met. It's not selfish for an adult child to seek help—often-times it's the best solution to ensure a senior parent's needs are being met.

Granted, moving to an assisted living community might not be right for everyone. Some seniors may prefer to stay at home. However, it's a conversation every adult child should have with their senior parent, as there are many benefits to living in an assisted living community. Moreover, if your parent is struggling to live at home, it might be the safest, most enriching place for them to be.



## Assisted Living vs. Skilled Nursing: What's the Difference?

People often confuse assisted living with skilled nursing. It's a natural point of confusion for many seniors and their adult children, as it's not an area they've had to become familiar with before starting their search.

The main difference between the two is the level of care and support each provides. Assisted living is for seniors who need a little help with the activities of daily living. Skilled nursing is for seniors who need extensive care due to more severe physical or cognitive impairments.

To help illustrate the difference, let's take a look at a specific example of what differentiates assisted living from skilled nursing care.

When it comes to medication management, both community types could provide assistance to a resident. In assisted living, a resident would simply be reminded to take their medication. By contrast, in skilled nursing, a resident would be directly handed their medication to ensure they took it.





Your senior loved one qualifies for assisted living based on a recommendation from their doctor. Community staff and the family meet to determine a plan of care family meet to determine a plan of care customized to your loved one's individual needs. If your parent meets the criteria for assisted living, it is likely to be their best option, because its offerings can provide the appropriate amount of support for their health needs. Additionally, the community would offer services like transportation, activities, nutritious meals, and safety, along with the freedom to make their own decisions and do what they enjoy.



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## What's Life Like in an Assisted Living Community?

Life in an assisted living community is very similar to life at home. Residents are still able to do what they've always enjoyed doing. Yes, your loved one will be living in a new (and likely smaller) space, and that will take some adjusting. But the convenience and care offered at an assisted living offset the moving pains.



At an assisted living community, residents live in apartments they can decorate with their own furnishings and decorations. They have access to activities like fitness classes, crafts and entertainment events, as well as nutritious, chef-prepared meals. Each resident in an assisted living community has a plan of care tailored to their needs and their doctor's recommendations.

Housekeeping, laundry and maintenance services are also standard at most assisted living communities.



## Assisted Living Costs and Amenities

The cost of assisted living varies by community and care services needed. Typically, assisted living communities use a monthly fee structure that's either all-inclusive or based on levels of care.

1. All-inclusive fees mean that the monthly fee covers all services at the community.
2. Levels of care fees or care services fees mean that residents' fees are based on the level of care they need.



The services and activities included in the monthly fees vary by the community. To give you an idea of what might be offered, Optalis assisted living care communities provide the following

**services and amenities:**

- 24-hour professional nursing staff
- Private apartments
- Emergency call system
- Housekeeping and linen service
- Restaurant-style bistro menus prepared by chefs
- Social and entertainment activities
- Transportation
- Health and wellness monitoring
- Medication management
- Assistance with bathing, dressing and grooming
- Physical, occupational and speech therapy
- Podiatry, dental and optometry services
- Psychological services
- Furnished respite suite for short-term accommodations



## Will My Insurance Cover It?

Many people wonder if their insurance will cover assisted living services. It depends on your insurance. For example, if you have long-term care insurance, it may cover some or all of your assisted living expenses.

Additionally, some insurances will cover rehab or home health services in assisted living if they become necessary. VA benefits can help pay for assisted living. Unfortunately, Medicare does not pay for assisted living. Many people pay for assisted living privately.

Ultimately, it's a good idea to talk to your insurance provider if you have questions about assisted living coverage.

## Optalis Assisted Living Communities: Patient-directed Care

We talk a lot about the Optalis Difference – but what does that mean for your parent or loved one? What sets us apart?

Aside from top-quality services and patient-directed care, our biggest differentiator is that we offer a full continuum of care, all under one roof. This provides peace of mind that as care needs change, we'll be able to provide the most appropriate level of care that is just right for your loved one.



## Continuum of Care: Rehab Services

If your loved one comes into a Optalis assisted living community and then needs a higher level of clinical care months or years down the road, we can deliver that care on the same campus.

For example, if your mother or father needs a hip replacement while in assisted living, they could have the procedure, then return to Optalis and receive rehab services.



This is important because it means your loved one won't have to get used to new faces and new spaces. Additionally, it means the staff will already be familiar with them and their needs. Your parent will know the community and the community will know them.

By comparison, traditional assisted living communities likely would not have an on-site rehab component that could offer services like physical, speech or occupational therapy.

## Continuum of Care: Long-Term Care

In addition to therapy, your parent could also receive skilled nursing care on the same campus if they ever need it. Optalis is equipped to handle a higher level of care for them. This is also great for couples who have different levels of need. Say your dad is still healthy and can live in assisted living. No problem. But Mom has suffered a stroke and needs to be in either rehab or skilled nursing. They don't need to worry about living apart. Your parents



can live in the same building and still receive the care they each need.

They might not be able to share an apartment if one spouse needs a significantly higher level of care, but they can visit, share meals together – whatever they'd like. Again, a traditional, free-standing assisted living center without rehab or skilled nursing would not be able to provide that.



## Person-Directed Care and Services

Our assisted living communities are relatively small. Most have around 35 apartments (the largest assisted living community does have 60), which naturally creates a different environment than a giant, sprawling assisted living community. It makes it more home-like and personalized for the residents.

With convenient services and amenities like restaurant-style dining, transportation and housekeeping, assisted living is an opportunity for residents to do what they want every day, knowing that things like meals and upkeep are being taken care of for them. They're free to be as busy as they want, or simply enjoy a good book in their apartment.



**Learn more at [optalishealthcare.com](https://optalishealthcare.com)**

