

What are the different types of senior living options in this community?

Senior Living

Senior living refers to a range of housing options for older adults who may need some level of assistance with daily activities. Often, it includes services like transportation to shopping and medical appointments, light housekeeping, entertainment, and dining options. The cost is based on the room size as well as the additional services provided. Some locations allow you to purchase the services individually, such as meals, housekeeping, or transportation. Others include it as a package. Senior living is paid for privately, and not by long-term care insurance or Medicaid/Arizona Long Term Care benefits.

Senior living apartments typically have a full kitchen and may have an in-apartment washer and dryer. The senior living staff is onsite during normal workdays to provide some services and entertainment, and there may be some 24/7 staffing, but if there is a medical emergency, the resident presses their emergency pendant to call 911. In general, senior living communities offer more support and services than traditional living arrangements, such as living alone in a private home, but less than those provided in assisted living or long-term care.

If a resident needs more care to remain safe and healthy in their apartment, private caregivers can be hired or a family member needs to provide these services. This is the point when it might be time to start thinking about whether assisted living or long-term care is the next step.

Assisted Living

Assisted living is a specific type of senior living that provides residents with assistance with activities of daily living (ADLs) such as bathing, dressing, and medication management. All meals are included and the apartments tend to be smaller and have a kitchenette with a mini fridge/freezer, sink & microwave. The community is staffed with an on-site registered nurse (RN) and full-time caregivers who help with each resident's activities of daily living, whether it's stand-by assistance in the shower, helping a resident with macular degeneration find the clothes they want to wear, or giving medication at the appropriate times and amounts each day.

Residents also wear a call button pendant, but instead of calling 911 as it would in senior living, the button pages all the caregivers so that they can respond and help with the situation. Sometimes it's for a simple thing like a resident feels sick and needs some help in their room. Other times, it may be set off by a fall, and the caregiver would respond and help determine if 911 needs to be called or if it's something that can be resolved with the help of the onsite RN.



Kelly Paradis

Good Samaritan Home Health, Hospice & Marley House
cell/text 928-713-2292 kparadi1@good-sam.com

Assisted living is more expensive than senior living, but also includes many more services such as meals, laundry, housekeeping, transportation to medical appointments, and daily activities and entertainment. A resident's primary care physician has to write an Order for Assisted Living and then the future resident has to meet with the assisted living RN for an assessment to determine what level of care the assisted living will need to provide to the resident, as well as determining if their care needs can be met at that particular location. Most assisted living communities will charge based on either a point system or a level of care*, so prices will range depending on the services provided. A few facilities will package it all in at one price.

***What Are Levels of Care?**

Not all assisted livings offer the same level of care. There is a wide range of care levels and pricing between the various assisted living communities in the Prescott/Prescott Valley area, which means it is important to visit them, if this is a service you are going to need for yourself or a loved one, to see if they are able to provide the care you might need.

Some assisted living communities can provide what is called a one-person assist, which means you are able to get up and around with the help of one caregiver, whether it's needing some assistance to get out of bed or get into a wheelchair or scooter. These locations typically care for residents who are able to still get themselves around the building and get down to meals, maybe with a little help and encouragement, but they aren't being rolled down to meals by a caregiver.

A two-person assist facility is for residents who may need much more hands-on help to go about their activities of daily living. They may also use what is called a Hoyer lift, which is a device that can help assist caregivers to safely lift a resident out of bed or a bath or in and out of wheelchairs. These residents tend to have more mobility issues and need more help to get to meals and activities.

Memory Care

Memory care is a specialized type of assisted living that focuses on residents who have dementia or brain injuries. The memory care facility and its apartments are configured to help the resident feel and remain safe and comfortable. Activities are customized to engage residents based on their abilities and to stimulate positive feelings and memories, whenever possible. The environment is usually much smaller with a lower number of residents to staff because the care needs are higher. The community is typically locked with limited access to areas where a resident could get lost or escape. Memory care costs much more than standard assisted living.



Kelly Paradis

Good Samaritan Home Health, Hospice & Marley House
cell/text 928-713-2292 kparadi1@good-sam.com

Adult Care Homes (ACH)

Adult care homes are private homes that have been licensed and staffed to provide assisted living care to the residents that live there. Typically they have between 4-10 residents living in the home, with round-the-clock caregivers in the home. Sometimes the home's owners are also part of the staff and live onsite with the residents. Some specialize in memory care or difficult behaviors. While they have less activities and resources than an assisted living facility, they do have the feeling of living in a private home.

Long-term Care (Skilled Nursing)

Long-term care refers to a wide range of health and personal care services that are provided to people who have chronic health conditions or disabilities. Long-term care can be provided in a variety of settings, including skilled nursing facilities, or what we used to call nursing homes. Long-term care services are designed to help people with chronic health conditions or disabilities live as independently as possible while having access 24/7 to help with their ADLs, nursing care, and physical and occupational therapy. Rooms may be private or shared, all meals are provided in a dining area, and activities and spiritual care are offered either in the room or in a community room each day.

Adult Day Services

Sometimes called adult day care, we are lucky to have two facilities in the quad cities that offer this service, the non-profit Susan J. Rheem (SJR) Center in Prescott Valley and iCare in Prescott. Both offer programs that provide activities, meals and care for adults with memory issues or physical limitations. This can be a great option for family caregivers who are still working or just need to have a few days off each week to take care of themselves. Participants can attend from 1-5 days per week, for a full or half day. SJR also has transportation options to and from their program, along with some Veteran benefits and scholarships that can help with cost.

Marley House In-Patient Hospice House

Hospice is specialized care for someone where two physicians agree if their disease runs its normal course, they likely have 6 months or less to live. Hospice teams come into your home and provide nursing care, chaplains, volunteers and nursing assistants to help with the patient on hospice, but they aren't there 24/7, although they are available by phone whenever you need to call and will make nursing visits at any time to help with a patient issue. Marley House is our community's only in-patient hospice house and it offers 5-day respite care to hospice patients on service with Good Samaritan Hospice and several other hospices in the community. It is now offering the option for Good Sam hospice patients to spend their last few weeks at Marley House if they can privately pay for the care. Medicare does not pay for where you live, just for the care you receive, and will only cover the 5 day respite care every 30 days. For some families, knowing that



Kelly Paradis

Good Samaritan Home Health, Hospice & Marley House
cell/text 928-713-2292 kparadi1@good-sam.com

they can have their loved one get the specialized hospice care at Marley House for the last few weeks of their life is something they are willing to pay for privately. As a faith-based, non-profit, we are continuing to work to have a compassionate care fund as well so we can help our patients who need this care in their last few weeks afford to be at Marley House. They currently DO need to be a Good Sam Hospice patient to use Marley House in this way.

What does this cost? And who pays for it?

This is a question that is hard to answer, because it depends not only on the community you choose and the amenities they have, but also where you choose to live. Our prices in the quad-cities area may be higher than prices in communities in Cottonwood or Phoenix. Pricing in other states may be higher or lower than what you'd find here. I have had people call from the Midwest and be shocked by our pricing here, while folks from California might find Prescott's pricing to be reasonable.

Senior living communities are typically what we call "private pay" meaning long-term care insurance and veteran "aid and attendant" benefits don't cover the cost of the rent. Assisted living may be private pay or be a mix of private pay, long-term care insurance, or veteran benefits. Some assisted livings, long term care facilities and care homes will accept Arizona Long Term Care (ALTCS) as a payment option, but the bed space is limited and typically it is a shared room. (*Currently, Good Samaritan's Willow Wind assisted living is the only assisted living in the area where residents get their own apartment and don't have to share.)

What is ALTCS and where can I use it?

ALTCS is a benefit that people must qualify for both financially and medically in order to receive it. It covers the living expenses of someone in assisted living or long-term care. For example, in 2024, the gross monthly income limit for an individual is \$2,829. There are lots of parts to this process and Arizona has a website with phone numbers and forms you can use to apply.

What comes as a surprise to some people is that it's not just based on financial need. Someone may need assisted living, and qualify financially but not be granted ALTCS because their medical need isn't high enough to qualify. This is really tough because when people need help, they may not be able to afford to get it until their medical needs are at a certain level, even though they could benefit from assisted living. We have had to have difficult conversations with families when their loved one could no longer pay for assisted living yet didn't get accepted into the ALTCS program.



Kelly Paradis

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cell/text 928-713-2292 kparadi1@good-sam.com

Does everyone accept ALTCS for assisted living?

The short answer is no. Only a few assisted livings will take ALTCS upfront, and it's based on room availability that they have set aside for ALTCS residents. Others will take it only after a certain amount of private pay from the resident. Often, ALTCS residents will have a shared room instead of a private room.

Does everyone accept ALTCS for long term care (nursing home)?

Yes, all long-term care facilities in the quad cities are contracted with ALTCS and will accept patients if they are approved for ALTCS. Good Samaritan does not have a bed limit on how many ALTCS residents they can accept. Some other facilities may have limits. Most ALTCS beds are semi-private, so a shared room. One local facility will take patients ALTCS-pending as long as they are 90% through the process and are going to be approved.

I need help figuring out what's the next step. Where can I start?

It's a big deal to find the right place to live or get care when your needs are changing. Sometimes it can happen suddenly, but sometimes we have a little bit of time to plan what happens next. We are blessed to have great resources in this community, including the Senior Connections staff that has a list of resources to make finding what you need easier. I am also always happy share what I know and point you in the right direction to find the people who can help you.



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5 Things To Think About When You or Someone You Love Is Getting Older

1) **Moving closer to family is not always the best option.**

The emotional toll of loneliness and isolation can be as hard, if not harder, on someone's health than what they are dealing with physically. Often, when someone loses their spouse, the family's first instinct is to pack them up and move them closer to family. But they may have deep ties in the community, with friends, neighbors, church, clubs and other things that are important to them. Before considering a life-changing move, look for ways to keep them connected and supported where they are, if possible, whether it's with meal delivery services like Meals on Wheels, or non-profits like People Who Care who will take someone grocery shopping or to medical appointments, or help from non-medical caregiving agencies who can take on some of the tasks that make staying in their home tough: laundry, grocery shopping, changing/washing the sheets, running errands. It might be possible to keep them in their home longer by supporting them with additional services. This will also give them a chance to use their energy on what is important to them, while respecting their desire to stay in their home.

2) **Explore what happens next BEFORE it happens.**

Look for what you think someone might need in the near future and explore the options, seeing what's affordable and possible, before you need the services. It's really tough to make a life-changing decision under stress when someone is in the hospital and no longer able to safely live at home. If you've noticed your loved one having a harder time driving, or keeping up the house, talk with them and see if they might be open to some in-home services or perhaps a senior living apartment or depending on their needs, assisted living. Then go look at a few with them (or on your own first to weed out ones that might not work or are not in your price range. Many places have waiting lists and while you may not need the services right now, it's good to get on the lists and know what options you'd consider if something happens.

3) **There isn't one perfect solution or right way to do it.**

When we are trying to figure out what happens next for someone we love, whether it's because of a sudden downturn or hospitalization or a long, slow decline, it can feel really overwhelming. It would be nice to have a step-by-step guide to tell us what to do next. This community has lots of great resources and people willing to help. Just know that what might be a good solution right now may have to change in the months ahead. For example, a move to senior living may help keep your loved one independent while still having a safety net around them, with neighbors and staff who will check in with them on a daily basis. Or a move to assisted living for someone with dementia may work out for a while, but then their care needs may go beyond the care that facility can provide and you might need to consider memory care. Sometimes, especially at end-of-life, additional services like hospice care and/or private caregivers or family members, can be brought in to support your loved one at the place they are living and keep them safe and cared for until they die.



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4) Know what your financial options are for care.

Getting older is expensive. Senior living apartments start at \$2,000/month and go up from there. Assisted Living apartments start at \$4,200/month and go up from there. Care homes start at \$3,500 for a shared room. Memory care can start at \$6,500, long term nursing care is even more, between \$7,000-\$9000/month. Certified non-medical caregivers through local agencies can range from \$28-\$40 an hour for in-home care, with a specific number of hours required per day or per week. It adds up quickly, even if you have a decent amount of savings or monthly income.

The resources available for people with limited/fixed incomes can be really tough to get and the options for places to live or in-home support can be have long waiting lists. Arizona Long-Term Care (ALTCs) can help pay for assisted living IF your loved one qualifies for it, but the places where it can be used and it can be challenging to find an assisted living facility, long-term care beds or care homes that accept it AND have openings when you need it. Some elder care law firms will offer a free consult to review whether your loved one would qualify for ALTCs and what options you may have financially to help them qualify. Veteran benefits for veterans and their spouses may also help pay for assisted living or in-home care through programs like Aid and Attendance. Some folks have paid privately for long-term care insurance. Find out what the benefit covers and see where these options might match up to what you need.

5) Asking for help is hard but important for family caregivers.

It's tough to wave the white flag and admit you need more support and can't do it all. We may think we can stubborn our way through things. Sometimes we think our family or friends should know we need help but they're not offering, so we get frustrated with them and shut them out. Sometimes people are really good at hiding how tough things have gotten until a family member sees it firsthand. Worst case scenario, a family caregiver gets hurt while caring for their loved one, and the situation gets critical.

Finding services and people that can help support you in your caregiving by helping with errands or just giving you a few hours to yourself can make a huge difference. It's important to make time for yourself, as hard as that can seem some days. You are just as important as your loved one that needs the care. If the situation was reversed, you would want them to take care of themselves too! Take a walk, get some coffee with a friend, go to your doctor's appointments. It's important.

I am always happy to point you to resources or help if I can. I know how overwhelming it can feel when something is happening to your loved one. Please reach out to me at the info at the bottom of the sheet. -Kelly



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