

## 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 limited amounts 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 apartment size and the additional services provided. Some locations allow you to purchase services individually, such as meals, housekeeping, or transportation. Others include it as a package. Senior living is paid for privately and is not covered by long-term care insurance or Medicaid/Arizona Long Term Care (ALTCS) 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 needs to call 911. Senior living communities offer more support and services than traditional living arrangements, such as living alone in a private home, but less support than assisted living or long-term care.

If a resident needs more care to remain safe and healthy in their apartment, hiring non-medical caregivers can be an option, or services from non-profits like Meals on Wheels or People Who Care may also be helpful. Sometimes family lives close enough to offer additional support, like grocery shopping or setting up medications and reminders. This is when a resident may want to consider whether it makes sense to take the next step to assisted living. Cost can be a huge factor and often residents stay longer in senior living than they should because financially they aren't able to take the next step.

### Assisted Living

Assisted living is a broad category that also includes memory care, care homes and long-term care, but in this example, I'm talking about assisted living apartments where residents can also get help with activities of daily living (ADLs). The apartments tend to be smaller, with a kitchenette, mini fridge/freezer, sink & microwave. Services include weekly laundry, transportation to medical appointments and planned shopping trips and outings, all meals are served in a dining room, plus daily fun activities. The community is staffed with an on-site registered nurse (RN) and full-time caregivers who assist residents' ADLs based on their specific care plan, whether it's stand-by assistance in the shower, helping with laundry and changing the sheets, assisting with dressing, or giving medication at the appropriate times and amounts each day. Residents are still free to come and go as they please, and some may still drive and have their cars on-site. Some folks in assisted living need minimal care beyond the supportive services and the safety of having 24/7 caregivers on site. They can age in place, staying in the same apartment and adjusting the level of care as their needs increase.

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Assisted living residents typically wear a call button pendant, but instead of calling 911 as it would in senior living, the button pages the care staff so that they can respond and help with whatever is needed. Sometimes it's for a simple thing like a resident feels sick or 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.

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 outlining what type of medical need will be met by their move to assisted living. The future resident has to meet with the assisted living RN for an assessment to determine what level of care the resident will need if they choose to move into the building. The nurse determines if their care needs can be met at that particular location before accepting them as a resident. 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. Assisted living can be paid for with long-term care insurance, VA benefits or Medicaid/Arizona Long Term Care (ALTCs), depending on eligibility and the particular assisted living facility. Willow Wind is one of the few local assisted living facilities that will accept ALTCs upfront for payment.

### ***\*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 can provide the care you might need.

Some assisted living communities can provide what is called a one-person assist, which means you can 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 can still get 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 a Hoyer lift, which is a device that can help caregivers safely lift a resident out of bed or into 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.

Some assisted livings are locked and may be a safer choice for residents who have some dementia that may lead to wandering. There are also specialized assisted livings facilities that focus only on dementia care.

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## 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. Many of our local senior and assisted living facilities also offer memory care in a special section of their building. There are also stand-alone memory care facilities like Margaret T. Morris Center in Prescott or care homes like Circle of Life that specialize in dementia care.

## 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. This may also be a good option for couples in Senior Living where one spouse has mild to moderate dementia and the other spouse is still able to care for them at home and is not quite ready to consider assisted living.

## 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, and because of the low number of residents, the staff gets to know each resident well and customize their care. Sometimes, families caring for a loved one on hospice may choose to place them in a care home for the last few weeks or months of the person's life so they can get round-the-clock care from the care home staff with the support of the hospice team as well.

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## Long-term Care (Skilled Nursing)

Almost all of our rehabilitation facilities in the Quad Cities also offer long-term care options for folks who can no longer safely live at home. Long-term care refers to a wide range of health and personal care services provided to people who have chronic health conditions, terminal illnesses or disabilities that require round-the-clock nursing. Sometimes residents in assisted living get beyond the care levels provided at that facility and will also choose to move to long-term care. Long-term care services are designed to help people with chronic health conditions or disabilities live as comfortably as possible with 24/7 support to help with their activities of daily living, including nursing care, 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. Both Prescott Valley Nursing & Rehab and Prescott Village Nursing & Rehab offer long term care as an option. Long term care can be paid for with long-term care insurance, VA benefits or Medicaid/Arizona Long Term Care (ALTCS), depending on eligibility.

## Marley House In-Patient Hospice House

Hospice is specialized care for someone where two physicians agree that 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. Medicare does not pay for where you live, just for the care you receive, and will cover a 5-day respite care every 30 days, if a hospice patient is being cared for at home by a family member or friend. Starting in 2024, Good Sam hospice patients can also spend their last few weeks living at Marley House if they can privately pay for the care, which in 2024 ran about \$425/day for room and board. For some families, knowing that 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. They currently DO need to be a Good Sam Hospice patient to use Marley House in this way.

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## What does all of 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 because the residents living there are independent and the facilities do not have medical staffing. Assisted living, adult care homes, memory care and long-term care may be private pay or be a mix of private pay, long-term care insurance, or veteran benefits.

Some assisted livings and care homes will accept Arizona Long Term Care (ALTCS) as a payment option, but the space is limited and typically it is a shared room. (Currently, 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 (Arizona Long Term Care System) 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 2025, the gross monthly income limit for an individual is \$2,901. There are lots of parts to this process and Arizona has a website with phone numbers and forms you can use to apply: [www.azahcccs.gov](http://www.azahcccs.gov)

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. It's a difficult conversation to have with families when their loved one can no longer pay for assisted living yet didn't get accepted into the ALTCS program.

## 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.

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## **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 and many will take them ALTCS-pending with some basic financial proof provided by the family. Most ALTCS beds are shared rooms.

## **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 lucky 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.

Some other great community resources to start with:

### **NACOG Area Agency on Aging: [nacog.org/aaa](http://nacog.org/aaa) or 1-877-521-3500**

Northern Arizona Council of Governments (NACOG) has many resources, support groups, financial stipends, social services.

### **People Who Care: [peoplewhocareaz.org](http://peoplewhocareaz.org) or 928-445-2480**

Non-profit providing transportation and non-medical services to adults who are unable to drive to help keep them independent as long as possible.

### **Prescott Meals on Wheels: [prescottmealsonwheels.org](http://prescottmealsonwheels.org) or 928-445-7630**

Home delivered meals and safety check, plus a community dining room serving lunch 5 days/week. Home delivered meal services available on a sliding scale. Pet food also available to support those in need who have pets.

### **CASA PV Active Adult Center/Meals On Wheels: [casapv.net](http://casapv.net) or 928-772-3337**

Community center in Prescott Valley that also offers daily lunches, activities and home-delivered meals.

### **House of Hope 3:16 - [h10ministries.com](http://h10ministries.com) 602-318-7866**

Housing for eligible homeless seniors in Prescott Valley who are still independent, not assisted living level.

### **Jackson-White Law Firm - [jacksonwhitelaw.com](http://jacksonwhitelaw.com) 480-680-8864**

Melissa Henak is Northern Arizona contact and can help with initial consult about ALTCS to see if you meet qualifications and what you may be able to consider doing if you don't qualify yet.

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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 tough to make a life-changing decision under stress when someone is in the hospital and no longer safe 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 overwhelming. It would be nice to have a step-by-step guide to tell us what to do next. 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 daily. 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 the 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 \$2,200/month and go up from there. Assisted Living apartments can range from \$3,500 on up, based on levels of care. Care homes can cost \$5,000 or more for a shared room. Memory care can start at \$6,500, long term nursing care is even more, between \$8,000-\$10,000/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 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 like Jackson-White 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. 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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