



Family Decision Workbook:

**Choosing the Right
Senior Living, Together**

TABLE OF CONTENTS

Disclaimer

Please note: This resource offers good practices and industry standards provided by respected government and nonprofit organizations, as noted throughout. Franciscan Ministries has made every attempt to provide the most accurate information available at a particular point in time with the understanding that the information will change as conditions change over time.

This resource is provided with the express knowledge and understanding that Franciscan Ministries employees and the producers of content will not be responsible or in any way liable for the results of any act done or omitted to be done on the basis of information contained in this document nor for any errors or omissions in the said information. Franciscan Ministries expressly disclaim all and any liability for any loss or damage which may be suffered by any person or corporate entity which may make use of this resource or any person arising out of or as a result of or in connection with any act done or omitted to be done by the person using the training.

INTRODUCTION — 4

HAVE THE TALK — 5

- 10 Tips for Having the Talk
- WORKSHEET: Present Assessment
- WORKSHEET: Common Fears
- WORKSHEET: What's Working
- WORKSHEET: Values & Considerations
- WORKSHEET: Needs & Wants

SENIOR LIVING OPTIONS — 10

- In-Home
- Independent Living
- Assisted Living
- Memory Care
- Skilled Nursing
- Rehabilitation
- Respite Care

FINANCIAL CONSIDERATIONS — 15

- Cost of Senior Living
- WORKSHEET: Cost Comparison of In-Home vs Senior Living
- Payment Options
- Gather Documents
- WORKSHEET: Build Your Budget

FIND THE RIGHT COMMUNITY — 21

- Do Research
- WORKSHEET: Community Comparison
- Make the Decision

Why Franciscan Ministries — 22

Glossary — 23



INTRODUCTION

Your loved one—whether a parent, grandparent, partner/spouse or other loved one—is aging before your eyes. They're not as agile as they once were. They may be forgetting simple details. They may express worry or frustration. Sometimes they even lash out.

Most Americans will need long-term care services at some point in their lives—and the chances increase as your loved one ages, struggles with a disability or a chronic disease or lives alone.

What is it? These changes?

Though a natural part of the aging process, it can be hard to accept. That's why it's important to make a decision, together, about the right senior living environment for your loved one—before you're forced to make a snap decision that no one loves.

Use this workbook as a guide and give yourself plenty of time to go through the process. Your loved one may not need additional care at this point, but proactively having the conversation now can help you prepare for what might be ahead.

This workbook offers plenty of guidance, advice and worksheets to help you uncover your respective concerns and discover what you both want out of a living situation. It'll give you the confidence to have the talk with your loved one, discuss the advantages and disadvantages of several senior living options and show them how the costs stack up. Our goal is to not only help you and your loved one make the right decision, but to make a decision that enables your loved one to live fully and joyfully.

Simply put, it's everything your family needs to know about choosing a senior living community...together.

HAVE THE TALK

10 Tips for Having the Talk

Discussing where your loved one will live can be a difficult and stressful conversation for everyone involved. But committing to an open and honest process and speaking in a calm, positive way will go a long way toward reaching an outcome that everyone supports, while preserving family relationships.

Use these 10 tips to help facilitate your conversations and enable you to reach your goals.

1. Determine who your “stakeholders” are. You and your loved one are the primary stakeholders, but are there others whose needs must be considered as well? Perhaps it’s the other parent, siblings, friends, caregivers—anyone who has a stake in the decision should be involved.
2. Do your homework. Learn as much as you can about senior living options. Consult with a neutral third party, such as a physician, social worker, spiritual leader, tax advisor, lawyer, or anyone else who can provide advice. Gather as much information as possible so you can confidently guide the discussion with your loved one.
3. Let your loved one know that you’re on their side. Your goal should be to share their concerns and support their decisions, not tell your loved one what to do.
4. Stay open and positive. It’s nearly impossible to have a conversation or make a decision when you’re tired, hungry, stressed, irritable, or in an otherwise negative state. If you’re not in a positive place, suggest meeting another time when you will be better able to address the problem with an open heart.
5. Maintain clear boundaries. If your loved one makes a decision that requires more of you than you can possibly give, set some boundaries. For example, if your loved one chooses to stay in their home, tell them that you will be unable to be there every day and that they may need to consider hiring someone who can fill your role.
6. Accept your loved one as they are. Often, the hardest part about caring for our loved one as they age is remembering how they used to be. It’s important for you to accept and be thankful for the person who’s in front of you today—and not wish for what they once were or could be.
7. Focus on being loving and supportive. How often has being right benefited your relationships? What your loved one needs most is confidence that you’ll listen to them, take their concerns seriously, and stand with them no matter what happens.
8. Be prepared to re-engage. As our lives change, circumstances change and a decision made today may not make sense tomorrow. Look at the process for the long term, not a one-and-done step.
9. Take your time. Getting everyone to the same decision at the same time probably won’t happen. Instead, think of it as a journey to be enjoyed, not a destination to be rushed. Give you, your loved one, and any other stakeholders the time needed to process information.
10. Start now. Making snap decisions in the middle of a crisis can aggravate tensions all around. By being proactive and starting the conversation now, you and your loved one will be ready to make the move when the time comes.

Use the worksheets in the following pages to discuss your respective fears, assess the situation as it is today, determine the values that you and your stakeholders bring, and determine what your loved one needs and wants.

Acknowledge Your Fears

As this is an unknown journey for many, you and your loved one can expect some fear about what's ahead. These concerns will likely be erased in time, as you learn more and make decisions. But right now, it's important for you, your loved, and any other stakeholder to just acknowledge your fears.

For example, your loved one may worry about becoming a burden, while you may worry about how you'll manage the additional responsibilities that may come your way. This is a good time to assure them that you share their concerns and how you'll work together to address them.

Think of it as an opportunity to acknowledge your respective fears, openly discuss needs and wants, and make plans that enable your loved one to age joyfully and live a simpler, worry-free life.

WORKSHEET: Common Fears

	Your loved one	You
Becoming a burden		
Not having enough money		
Losing their independence		
Declining health		
Losing their ability to drive		
Losing their spouse or loved ones		
Taking help from strangers		
Feeling lonely or isolated		
Falling or getting hurt		
Managing their activities of daily living		

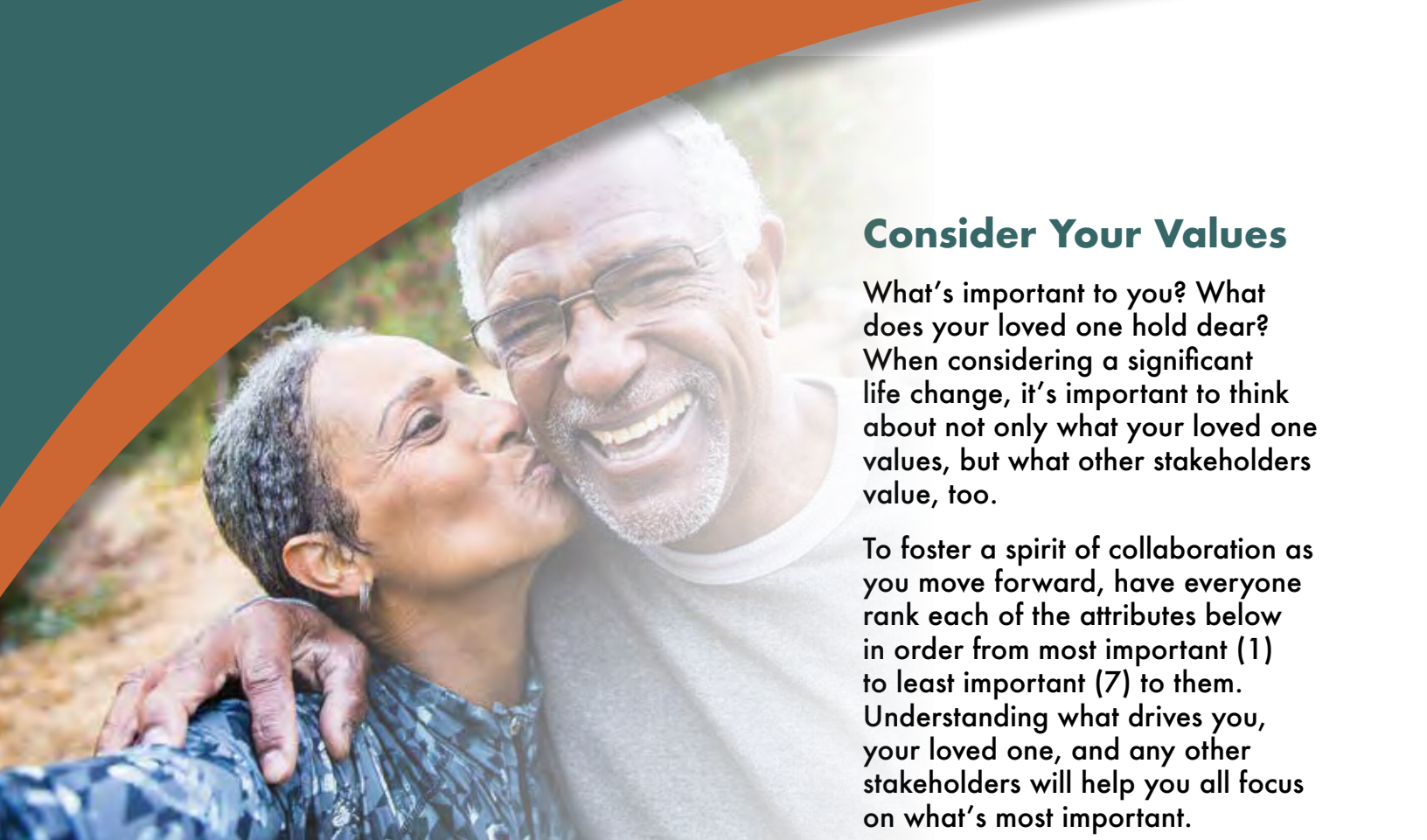
Assess the Present

Looking at your loved one's living situation today, identify what's working and what's not. Is your loved one able to prepare meals, see friends, and maintain the home? If they answer "no" to any of the questions below, determine if this is something you or another loved one can manage or if you'll need help.

For this exercise, stay focused on what's happening right now—not what needs to happen, how it will happen, or who will do it. That can come later. Just provide an honest assessment of your loved one's daily living situation today.

WORKSHEET: What's Working

	Is it working?	Can you or another stakeholder manage it?	Should we get help?
Meals/Nutrition			
Transportation			
Socialization			
Personal Care			
Medication Management			
Housekeeping			
Laundry			
Home Maintenance			
Financial Management			
Safety			



Consider Your Values

What’s important to you? What does your loved one hold dear? When considering a significant life change, it’s important to think about not only what your loved one values, but what other stakeholders value, too.

To foster a spirit of collaboration as you move forward, have everyone rank each of the attributes below in order from most important (1) to least important (7) to them. Understanding what drives you, your loved one, and any other stakeholders will help you all focus on what’s most important.

WORKSHEET: Values & Considerations

	Your loved one (Rank in order of importance)	You (Rank in order of importance)	Other Stakeholders (Rank in order of importance)
Lifestyle & Amenities			
Socialization & Activities			
Health & Wellness			
Safety & Security			
Spirituality			
Independence			
Location			
Price			

Determine Your Needs and Wants

Finally, check the items below that your loved one must have—their needs—and those that would be nice to have. It's OK if you're not sure right now, as those items may come more into focus later. And feel free to add your own as they may become important later on as you're discussing options.

WORKSHEET: Needs & Wants

	I must have...	It would be nice to have...	Not sure...
Lifestyle & Amenities			
Multiple floor plans			
Multiple dining options			
Storage areas			
Patios and courtyards			
Gardening areas			
Scheduled transportation			
Beauty/barber shop			
Library			
Gardening areas			
On-site banking services			
Computer stations w/Internet access			
Socialization & Activities			
On-/Off-campus events			
Lounges and gathering rooms			
Game and card room			
Family party room			
Craft and hobby rooms			
Activities and programs			
Health & Wellness			
Assistance with daily living activities			
On-site health clinic			
Fitness center			
Fitness programs			
Spa/whirlpool			
Wellness center			
Healthcare center (speech, physical and occupational therapies)			
Safety & Security			
24-hour campus security			
24-hour emergency response system			
24-hour licensed nursing care			
Fire sprinklers			
Fire/sound resistance			
Medical specialties (bone/joint, cardiac, pulmonary, etc.)			
Memory support			
Nurse-administered medication			
Physician-approved nursing care			
Rehabilitation (licensed physical, occupational, speech therapies)			
Respite care			
Secured access doors/elevators			
Skilled nursing			
Social services			
Spirituality			
On-site chapel			
Pastoral care services			
Others			

SENIOR LIVING OPTIONS

Understand Senior Living Options

By now, you, your loved one and any stakeholders have completed the first four worksheets and have a better understanding of where your loved one is today, along with their fears, values, and wants and needs going forward. If you haven't already discussed these as a group, have the talk now, using the 10 tips in the previous section.

When you're ready to move on, here are some senior living options to consider. The choices can be overwhelming. But as your loved one ages, their journey—and their fears, wants and needs—will change. Understanding the senior living options available to them will aid your decision-making process along the way.

In-Home Living

For seniors who prefer to age in place or remain in their own home as they age, in-home living may be a good solution, particularly if they can get by with minimal assistance from a family member or friend—or from professional senior care providers who come into the home to ensure your loved one stays safe and healthy.

- **Accommodations:** Your loved one's own home.
- **Typical Services & Amenities:** Very few amenities, but a range of services—from informal services provided by family and friends to professional services provided by Home Care Services, Home Health Care Services, Adult Day Care, Respite Care, and Skilled Nursing & Rehabilitative Services.
- **Socialization & Activities:** Again, few opportunities for socialization and activities unless specifically requested.
- **Not Included:** Regular activities, opportunities for socialization and amenities.
- **Cost:** May be covered by Medicare if services are delivered in conjunction with home health care services or Medicaid, provided your state has Home & Community Based Services (HCBS) waivers. May also use private options like long-term care insurance and reverse mortgages.
- **Ideal for:** Older adults who crave independence, can perform routine home maintenance/repair and yardwork, drive safely and mostly live independently. Assistance, if needed, can be split among family members or professional caregivers.

Independent Living

When your loved one is ready to simplify their life, independent living offers multiple lifestyle options that help them make new friends, experience new things and enjoy life on their own terms while focusing on what's important: the people they love and the things they love to do. Some independent living communities, such as those operated by Franciscan Ministries, offer additional services to take care of your loved one's wants and needs now and into the future.

- **Accommodations:** A range of accommodations and floor plans—from apartments to homes.
- **Typical Services & Amenities:** Multiple dining options, housekeeping and linen services, interior/exterior maintenance of common areas, transportation services, concierge services, wellness/fitness center, library, onsite beauty/barber services, etc.
- **Socialization & Activities:** Multiple opportunities to socialize through a frequently changing schedule of activities and events.
- **Not Included:** Personal care services and assistance with daily living activities.
- **Cost:** Long-term care insurance may cover, but Medicare/Medicaid do not.
- **Ideal for:** Active older adults—and those who live alone and can benefit from socialization—who require little daily assistance but seek a vibrant social community without the worry of housework and home maintenance.

Assisted Living

These communities offer a comfortable, home-like environment balanced with the right amount of support to help your loved one maintain their independence. They can enjoy what they want, when they want, but with the daily assistance and compassionate care needed. Plus, they'll have a variety of programs and activities to stretch the body and mind, no matter the ability level.

- **Accommodations:** A range of apartment floor plans.
- **Typical Services & Amenities:** Same as Independent Living above, but with additional services focused on the activities of daily living (for example, bathing, dressing, eating, grooming, and transferring/walking), as well as 24-hour monitoring/supervision.
- **Socialization & Activities:** Multiple opportunities to socialize through a frequently changing schedule of activities and events.
- **Not Included:** Specialized care, such as memory care and/or incontinence or chronic health issues that require 24-hour nursing care.
- **Cost:** May be able to use long-term care insurance or take advantage of financial assistance programs, including Medicaid, Home & Community Based Services (HCBS) waivers, and the Aid & Attendance benefit for veterans.
- **Ideal for:** Older adults who may have more difficulties living independently, but do not need regular medical care, including those struggling with mobility or fine motor skills, a recent injury or health emergency or the very early stages of memory impairment.

Memory Care

Memory care units offer specialized support and advanced Alzheimer's/dementia care needed to help make new memories and experiences part of everyday life. Your loved one will have 24-hour memory care services in a secure environment, ensuring their dignity and quality of life while providing peace of mind for you and your family.

- **Accommodations:** A range of easy-to-navigate apartments/floor plans.
- **Typical Services & Amenities:** 24-hour personal care services (assistance with housekeeping, laundry, and transportation services), enhanced safety and security measures (24-hour supervision, 24-hour emergency response, monitored entries/exits, personal medical alert systems, etc.)
- **Socialization & Activities:** Specialized activity programming to increase stimulation, engagement and socialization.
- **Not Included:** Regular medical care, except for first aid and medication management.
- **Cost:** Long-term care insurance and reverse mortgages may cover, in addition to Medicaid (HCBS waivers for cost of services received, but not room and board).
- **Ideal for:** Seniors in the mid-to-late stages of Alzheimer's or dementia or after a worrying event, such as wandering.

Skilled Nursing

Also referred to as nursing homes, skilled nursing facilities offer care above and beyond what can be normally provided in the home, including 24-hour monitoring and nursing care, collaboration with managing physicians and social services. These highly trained teams of geriatric skilled nursing care specialists work together to help your loved one achieve their recovery goals.

- **Accommodations:** Private and semi-private rooms with bathrooms.
- **Typical Services & Amenities:** 24-hour skilled care from licensed medical professionals, 24-hour assistance with daily living activities, medication management, 24-hour emergency call response, housekeeping, laundry and daily meal services. Since focus is on recovery, these facilities offer fewer lifestyle-related services and amenities.
- **Socialization & Activities:** Fewer activities, except for those associated with rehabilitative therapies.
- **Not Included:** Typical lifestyle services, amenities, and activities found in independent living, assisted living, and memory care options.
- **Cost:** Covered under traditional Medicare Part A, Medicare Advantage and many private insurances, depending on length of stay, along with Medicaid (coverage varies by state).
- **Ideal for:** Older adults, often after a hospital stay, who are recovering from a recent injury or illness and require after-care and/or rehabilitation.

Rehabilitation

Short-term rehabilitation services delivered by licensed physical, occupational and speech therapists following a physician-approved plan. These services are focused on treating older adults following an injury or illness.

- **Accommodations:** Private and semi-private rooms with bathrooms.
- **Typical Services & Amenities:** 24-hour skilled care from licensed therapists. Since focus is on recovery, these facilities offer fewer lifestyle-related services and amenities.
- **Socialization & Activities:** Fewer activities, except for those associated with rehabilitative therapies.
- **Not Included:** Typical lifestyle services, amenities, and activities found in independent living, assisted living and memory care options.
- **Cost:** Covered under traditional Medicare Part A, Medicare Advantage and many private insurances, depending on length of stay, along with Medicaid (coverage varies by state).
- **Ideal for:** Older adults, often after a hospital stay, who are recovering from a recent injury or illness and require rehabilitation.

Respite Care

When you're away or you just need a break as a caregiver, short-term respite care offers a home-away-from-home experience that ensures your loved one receives high quality, personalized support similar to assisted living—without the long-term commitment. These services can be offered in home, but some senior living communities offer short-term overnight services.

- **Accommodations:** Private and semi-private rooms with bathrooms.
- **Typical Services & Amenities:** A range of services that can be scaled to fit your needs, including supervision and companionship, along with help with activities of daily living, basic medical care, household tasks, transportation and meals. Within a senior living community, your loved one may also have access to lifestyle-related services and amenities.
- **Socialization & Activities:** Again, may be scaled to fit your needs. A senior living community may offer additional opportunities for socialization and activities.
- **Not Included:** Typically will not include memory care or skilled nursing services in the home, though they may be available in a senior living community.
- **Cost:** Most are not covered by Medicare or private insurance plans but may be covered by long-term care insurance or some life insurance policies. Financial assistance may also be available from Medicare (in conjunction with hospice care), Medicaid (through HCBS waivers), and veterans Aid & Attendance benefits.
- **Ideal for:** Older adults who live alone and their caregivers.

Source: AssistedLiving.org

Care for the Long Haul

While standalone communities for independent living, assisted living, memory care or skilled nursing exist, some communities offer a full continuum of services on one campus. That means that your loved one can stay in familiar surroundings with familiar faces and friends as their needs evolve, giving you peace of mind.



GET MORE INFO:
AssistedLiving.org

Caregivers Often Neglect Their Own Needs

As family and friends take on more of the responsibility of caring for aging adults, their own lives often pay the price:

- 37% have foregone household maintenance or renovations
- 35% have gone without a routine physical
- 33% didn't schedule a routine treatment or test
- 31% didn't go to the doctor when sick or injured
- 28% didn't fill prescriptions for themselves
- 25% cut spending on groceries

Source: "Long-Term Caregiving: The True Costs of Caring for Aging Adults," Associated Press-NORC Center for Public Affairs Research, 10/2018.

FINANCIAL CONSIDERATIONS

Cost of Senior Living

What will it cost my loved one? That's often one of the biggest concerns when families begin considering whether their loved one will stay in their home or move into a senior living community. In fact, it's often assumed that it would be cheaper for your loved one to stay in their home—or yours. But the numbers tell a different story.

Median Costs by Type of Facility, Nationally

In-Home Services Community Living Skilled Nursing						
	Homemaker Services*	Home Health Aide*	Adult Day Care**	Assisted Living***	Semi-Private Room	Private Room
Yearly	\$53,768	\$54,912	\$19,240	\$51,600	\$93,075	\$105,850
Monthly	\$4,481	\$4,576	\$1,603	\$4,300	\$7,756	\$8,821
Daily	\$147	\$150	\$74	\$141	\$255	\$290

*Based on 44 hours/week by 52 weeks.

**Based on 5 days/week by 52 weeks.

***Based on 12 months of care, private one-bedroom

Source: "Cost of Care Survey," Genworth.com, 12/2/2020.

Medicare Will Cover the Cost of Long-Term Care...Right?

70% of boomers do not include long-term care costs in their financial planning because they expect that Medicare will cover the costs. Unfortunately, Medicare provides no coverage for long-term care.

Source: "Boomer Expectations for Retirement," Insured Retirement Institute, 04/2019.

Cost of Care Calculator

To calculate the cost of care in your area—by hour, day, month, and year—and compare it to another area, visit [Genworth.com](https://www.genworth.com) and click "Aging & You" and then "Cost of Care."

Compare In-Home to Senior Living Costs

Compare the costs of in-home living to senior living by factoring in the total cost of living at home—mortgage, utilities, property taxes, insurance, etc.—and making an apples-to-apples comparison. Most senior living facilities have one all-inclusive cost.

WORKSHEET: In-Home vs Senior Living Cost Comparison, Monthly

	In-Home Costs	Senior Living Costs
Mortgage or rent		
Property taxes		Included
Homeowner's insurance		Included
Groceries		Included
Utilities (water, gas, electric)		Included
Trash removal		Included
Phone		Included
Internet		Included
Cable TV		Included
Home security system		Included
Personal alert system		Included
Transportation (payments/insurance/ gas or transportation services)		Included
Lawn care		Included
Snow removal		Included
Home maintenance/repairs		Included
Housekeeping/Cleaning		Included
Social and entertainment		Included
Exercise and wellness		Included
Total Costs		

Source: [WhereYouLiveMatters.org](https://www.wherelivematters.org/)

Just the median monthly cost of Homemaker Services (\$4,481) or a Home Health Aide (\$4,576) alone, which isn't included in the worksheet above, will eclipse the cost of Assisted Living (\$4,300)—and that's without the typical costs associated with running a home.

What's more, there are important intangibles—such as the increased quality of life your loved one will receive and the peace of mind you'll enjoy—that may tip the scales in favor of senior living.

Who Needs Care?

Your loved one is more likely to need senior living care if they:

- Suffer from or have a family history of chronic conditions, such as diabetes and high blood pressure.
- Live alone.
- Have a chronic disease or accident that caused a disability.
- Have poor diet and exercise habits.

Source: [LongTermCare.gov](https://www.longtermcare.gov/), retrieved 4/7/2021.

Explore Payment Options

Paying for long-term care can be a significant cause for worry—even for those who thought they'd saved enough. How your loved one pays depends on their financial situation and the kinds of services they require. Consider the sources below and combine them to maximize funds.

- **Personal funds** – Many people will need to rely on their own income—from a pension or retirement fund, stocks and bonds or proceeds from the sale of a home—or savings to pay part of the costs for long-term care services or settings they need or prefer.
- **Public programs** – There are multiple public programs that may provide assistance, including:
 - **Medicare** – Does not cover non-skilled assistance with activities of daily living (ADL), which make up the majority of long-term care services, but will pay for skilled nursing or rehabilitative services in a nursing home or at home for a maximum of 100 days.
 - **Medicaid** – Many people must pay for long-term care services with their own resources until they spend enough so that they become eligible for Medicaid. After meeting minimum state eligibility requirements, Medicaid typically pays for the largest share of long-term care services, based on the amount of assistance needed with ADL.
 - **The Department of Veterans Affairs** – The VA may provide long-term care or at-home care for some veterans. Veterans must have applied for VA health care benefits and receive care through a VA facility on a regular basis before applying for VA long-term care services. It also offers the Aid & Attendance benefit, a monthly, needs-based payment that some veterans receive in addition to their standard VA pension and can be used toward covering the cost of assisted living. Check with the VA or get in touch with the VA medical center nearest you to check for eligibility.
- **Private financing** – Consider private payment options, such as long-term care insurance, reverse mortgages, certain life insurance policies, annuities, and trusts.
 - **Long-term care insurance** – Most policies will cover long-term care services for a pre-set number of years, after which time your loved one becomes responsible for the costs of their care. Premiums are based, in part, on age and medical condition at enrollment and policies often include an elimination period of 30, 60, or 90 days before benefits begin.
 - **Reverse mortgage** – A reverse mortgage essentially converts a portion of one's home equity into liquid funds to help seniors who are moving from a home they own to a senior living community. It allows seniors to access some of their home equity without needing to quickly sell their home to finance assisted living.
 - **Life insurance** – Some policies allow seniors the option to cash out of their policy early and use the funds for long-term care, while others allow a tax-free advance. Still another option is a life settlement, where the policyholder sells their policy to a third-party company and receives a lump sum that can be used to pay for long-term care in return. Working with a tax advisor or long-term care attorney can help you consider all options.
 - **Annuities** – In exchange for a single payment or a series of payments, the insurance company will send you an annuity contract to help pay for long-term care services.
 - **Trusts** – Two types of trusts can help pay for long-term care services: charitable remainder trusts and Medicaid disability trusts. A trust is a legal entity that allows seniors to transfer assets to a trustee who manages and controls the assets for the purpose of paying for long-term care.



GET MORE INFO:

- [Medicare.gov](https://www.Medicare.gov)
- [Medicaid.gov](https://www.Medicaid.gov)
- National Council on Aging ([BenefitsCheckup.org](https://www.BenefitsCheckup.org)) – Find Federal and State benefit programs that can help pay for prescription drugs, heating bills, housing, meal programs and legal services.
- [LongTermCare.gov](https://www.LongTermCare.gov) – Get more information on types of care and related costs.
- State Health Insurance Assistance Program ([SHIPtcenter.org](https://www.SHIPtcenter.org)) – Provides counseling and assistance to people and their families on Medicare, Medicaid and Medicare supplemental insurance (Medigap).

Gather Your Financial Documents

You're now familiar with some of the costs and some of the ways your loved one can pay for their living expenses—or even divert them to senior living. Now let's gather the documents needed to start building a budget and getting prepared financially.

1. Gather these financial documents:
 - Bank/brokerage account information
 - Deeds and mortgage documents
 - Insurance policies
 - Monthly expenses
 - Outstanding bills
 - Pension and other retirement benefits
 - Social Security information
 - Stock and bond certificates
2. Talk about putting a financial plan together that considers your loved one's goals, along with how they'll pay bills, manage benefit claims, make investment decisions and prepare tax returns.
3. Consult a financial advisor and/or estate planning attorney who specializes long-term care planning to discuss:
 - Insurance options
 - Pension, retirement benefits and personal property that may be potential income
 - Programs in which your loved one is eligible
 - Potential tax deductions
 - Your loved one's investment portfolio



Build Your Budget

Complete this worksheet to understand what funding your loved one has available for senior living expenses.

WORKSHEET: Build Your Budget

	Amount
Estimated home value	
Savings account	
Checking account	
Annuities	
Stocks and bonds	
Life insurance	
Long-term care insurance	
Social security	
Other income (interest/pension)	
Veterans benefits	
Estimated home rental income	
Other sources	

FIND THE RIGHT COMMUNITY

Do Your Research

By now, you've had the talk with your loved one and other stakeholders, explored senior living options and looked at the financial picture. With this information, you can now start looking at which senior living community might best fit your needs.

Even if your loved one is opting to stay in the home for now, doing your due diligence now will allow you to have a plan in case your loved one requires short-term rehabilitation services or respite care—or if they need assisted living, skilled nursing or memory care down the road.

Start with friends and family – Ask those you trust about their experiences with senior living communities. They can offer a window into what their experiences have been like and give you ideas about which communities you may want to explore further.

Hit the Internet – Start with a search of the geographic area you're interested in to find communities. Most senior living communities have a wealth of information on their websites, including level of care (independent living, assisted living, skilled nursing, memory care, etc.), services, apartments/floorplans amenities and more. Some will have virtual tours, videos, sample menus, activity calendars and other content, including blogs, that you can download and read. All of this information should provide a solid sense of their mission and care.

Call selected communities – Put together a list of questions to assess the culture and community and call their representatives for more information.

Schedule a visit – Finally, identify three (or more) communities you'd like to tour. Be sure to bring your workbook with you, along with a list of questions you may have so you can focus on what's most important. Consider asking the same questions of the communities you visit so you can compare their responses.



Talk to the People

If you can, talk with the residents about their daily life in the community. If you can't speak with them directly, look to see if they're happy, well cared for, socializing, etc.

Compare the Communities

Now that you've narrowed down the list of communities you and your loved one would like to visit, use this worksheet to draw a comparison between them. Your other stakeholders have also been on this journey with you, so make sure to include them as well. Their feedback and opinions will be valuable as you take the next step and make your decision.

WORKSHEET: Community Comparison

	Community 1	Community 2	Community 3
Name			
Address			
Phone			
Contact Name			
Email			
COMMUNITY			
What is the community's reputation/rating?			
What is the resident to staff ratio?			
What levels of care is offered?			
What training and qualifications do staff members have?			
Are staff members friendly?			
Does the community feel welcoming?			
How well has the staff communicated with you so far?			
LIFESTYLE			
What types of activities are offered?			
What amenities are available?			
What is the dining program like?			
Is transportation offered?			
Are pets allowed?			
What's the daily schedule?			
How is socialization encouraged?			
Are the residents friendly and welcoming?			
BUILDING			
How secure is the community?			
What apartment types are offered?			
Is the occupancy high or low?			
Can residents personalize their space?			
Is the community clean?			
How's the location?			
COST			
What is the price?			
What's included in the price?			
What services are add-ons?			
What are the payment options?			

Make the Decision

Congratulations!

You've made it to this point and, hopefully, you, your loved, and your stakeholders have achieved your goal: to see this journey through to making a decision while preserving your most precious relationships.

But don't worry if you don't immediately come to a decision. You may need to table it and give everyone time to process all of the information you now have. You may need to do a little more research or explore another community.

That's OK. What's important is that you have the tools and knowledge to finish the journey when you're ready.

Whatever your decision, we wish you and your loved one full and joyful living!

Sincerely,

Astral at Auburn





Help Your Loved One Live Joyfully at Astral at Auburn

Astral at Auburn offers a welcoming and supportive environment where your loved one can celebrate life. From making residents' health and safety a top priority to providing fresh, chef-prepared food and enjoying the outdoors on our scenic campuses, we're here to help your loved one experience more of what they love.

All of our communities put the well-being of our employees, residents, and their families as a top priority. We want to offer you peace of mind about your loved one's health. Our Resident COVID-19 Positivity Percentage Ratings are always available for you to view.

If you're ready to help your loved one take the next meaningful step in their aging journey, we're here to help. Contact us today to learn more about the Astral at Auburn lifestyle.

260.247.6632 | www.astralatauburn.com

1675 W. 7th St. | Auburn, IN | 46706

Glossary

Activities of daily living (ADLs) – A range of non-medical services needed to assist with the basic personal tasks of everyday life including bathing, dressing, using the toilet, transferring to/from a chair or bed, eating, caring for incontinence.

Adult Day Services – Services provided during the day at a community-based center. Programs address the individual needs of functionally or cognitively impaired adults. These structured, comprehensive programs provide social and support services in a protective setting during any part of a day, but not 24-hour care. Many adult day service programs include health-related services.

Annuity – Contract in which an individual gives an insurance company money that is later distributed back to the person over time. Annuity contracts traditionally provide a guaranteed distribution of income, until the death of the person or persons named in the contract or until a final date, whichever comes first.

Assisted Living Facility – Residential living arrangement that provides individualized personal care, assistance with activities of daily living, help with medications, and services such as laundry and housekeeping. Facilities may also provide health and medical care, but care is not as intensive as care offered at a skilled nursing facility. Types and sizes of facilities vary, ranging from small homes to large apartment-style complexes. Levels of care and services also vary. Assisted living facilities allow people to remain relatively independent.

Caregiver – A caregiver is anyone who helps care for an elderly individual or person with a disability who lives at home. Caregivers usually provide assistance with activities of daily living and other essential activities like shopping, meal preparation and housework.

Community-Based Services – Services and service settings in the community, such as adult day services, home-delivered meals or transportation services. Often referred to as home- and community-based services, they help older people and people with disabilities stay in their homes as independently as possible.

Custodial Care (also called personal care) – Non-skilled service or care, such as help with bathing, dressing, eating, getting in and out of bed or chair, moving around and using the bathroom.

Dementia – Deterioration of mental faculties due to a disorder of the brain.

Homemaker – Licensed Homemaker Services provides “hands-off” care such as helping with cooking and running errands. Often referred to as “Personal Care Assistants” or “Companions.”

Instrumental Activities of Daily Living (IADLs) – Activities that are not necessary for basic functioning, but are necessary in order to live independently. Assistance with everyday tasks, including housework, managing money, taking medication, preparing and cleaning up after meals, shopping for groceries or clothes, using the telephone or other communication devices, caring for pets, responding to emergency alerts such as fire alarms, etc.

Long-term care – Services and support necessary to meet health or personal care needs over an extended period of time.

Medicaid – Joint federal and state public assistance program for financing healthcare for low-income people. It pays for healthcare services for those with low incomes or very high medical bills relative to income and assets. It is the largest public payer of long-term care services.

Medicare – Federal program that provides hospital and medical expense benefits for people over age 65, or those meeting specific disability standards. Benefits for nursing home and home health services are limited.

Nursing Home – Licensed facility that provides general nursing care to those who are chronically ill or unable to take care of daily living needs.

Skilled Care – Nursing care such as help with medications and caring for wounds, and therapies such as occupational, speech, respiratory and physical therapy. Skilled care usually requires the services of a licensed professional such as a nurse, doctor or therapist.

Skilled Care Needs – Services requiring the supervision and care of a nurse or physician, such as assistance with oxygen, maintenance of a feeding tube or frequent injections.

Supervisory Care – Long-term care service for people with memory or orientation problems. Supervision ensures that people don’t harm themselves or others because their memory, reasoning and orientation to person, place or time are impaired.

Notes

[illegible]

Notes

[illegible]



Astral
AT AUBURN

www.astralatauburn.com

1675 W. 7th St. | Auburn, IN | 46706

260.247.6632



Managed by: **FAS** FRANCISCAN
ADVISORY
SERVICES

