



## CHOOSING THE RIGHT LIVING OPTION

When you need to help a loved one find the senior living option that fits their care needs, the choices can seem a bit overwhelming. This short guide will explain the differences between assisted living and memory care, and give you some information to help you start moving toward the decision that's best for your loved one.

# WHAT IS ASSISTED LIVING?

Assisted living is for people who need help on a daily basis but don't need a higher level of medical care. It's a special combination of housing, personalized supportive services and health care designed to meet the needs of those who require help with activities of daily living (ADLs), such as eating, bathing, dressing, toileting and walking. In some states, it's referred to as residential care.

Assisted living provides this personalized care in a residential setting that supports a healthy lifestyle and offers opportunities to stay socially connected. Here's how that breaks down:



- **Personalized care**— Residents get an individualized care plan based on their specific needs and preferences. Typically, they need help with at least two ADLs.



- **Residential setting** — Most assisted living communities offer private apartments, many of which come with kitchenettes. The common areas, dining venues and grounds are designed to be welcoming and feel like a residential home. Some even allow pets.



- **Healthy lifestyle** — Dining plans with nutritious meals, fitness classes and wellness programs help residents stay as active, healthy and independent as possible.



- **Social connections** — Programs, classes, activities, outings and next-door neighbors make it possible to develop and maintain the kinds of positive relationships that are so important for overall wellbeing.

Residences and common areas have been adapted for safety with grab bars and rails to help with stability, good lighting, low- or no-threshold flooring and showers, and emergency pull-cords or communication devices.

## Within a senior community setting, services may include any or all of these:

- Assistance with eating, bathing, dressing, toileting and walking
- Access to health and medical services
- 24/7 security and staff availability
- Emergency call system for each resident's home
- Medication reminders
- Personal laundry services
- Three meals a day served in a common dining area
- Housekeeping services
- Transportation

# WHAT IS MEMORY CARE?

It's a highly specialized form of long-term care for those with Alzheimer's disease and other forms of dementia or memory loss. You may also see it referred to as memory support, Alzheimer's care or dementia care. These communities offer the same care services as assisted living communities but provide added security and supervision, as well as unique activities and programs.

Many senior living communities include specialized areas dedicated to caring for residents needing memory care. There are also some stand-alone memory support communities. Residents typically live in semiprivate apartments or private rooms.

Usually services and amenities are on-site, with group activities and events included. Most memory care programs include innovative technologies and interventions that can decrease the anxieties and difficulties related to dealing with dementia. Today's memory care is designed to provide personalized care that supports a healthy lifestyle and opportunities to stay active and engaged. Here's what that means:



- **Personalized care** — Residents get an individualized care plan based on their specific needs and preferences. Typically, they also need help with some ADLs.



- **Healthy lifestyle** — You'll find dining plans with nutritious meals; daily structured programs that foster social connections and allow them to enjoy meaningful activities they love; and wellness programs that help them stay as active, healthy and independent as possible.



- **Social connections** — Programs, classes, activities, outings and nearby neighbors make it possible to develop and maintain the kinds of positive relationships that are so important for overall well-being.

## Within a senior community setting, memory care services may include any or all of these:

- Assistance with eating, bathing, dressing, toileting and walking
- Access to health and medical services
- 24/7 security and staff availability
- Emergency call system for each resident's home
- Medication reminders
- Personal laundry services
- Three meals a day served in a common dining area
- Housekeeping services
- Transportation

# WHAT DOES IT COST?

There's not a single answer to that important question. It depends on location, residence type, and the levels of care services needed.

## Move-In Fee

Many communities have a one-time move-in fee, which typically runs between \$1,000 and \$5,000. It may need to be paid upfront, or it can be prorated monthly.

## Base Fees

- **Rent** — This is the monthly cost of the residence, which will vary based on size and location in the community.
- **Services** — Part of the monthly fees go toward services such as housekeeping, a meal plan, transportation, activities and programs. Some levels of personal assistance may also be included.

**Care Services.** Communities differ in how they price care services. Prospective residents undergo a medical assessment to determine the level of care needed.

- **Tiered pricing (also known as Levels of Care pricing)** — This model groups a variety of care services into tiers, each of which allow for a certain number of hours per month. If a resident doesn't need much help, they'll be placed in the lowest tier, which is the least expensive. The more help they need, the higher the tier and the cost.
- **Fee for services** — Some communities base pricing on the level of help needed with ADLs and how much time it takes to deliver those services. For example, if a resident needs 15 minutes of help with dressing, 30 minutes of help with meals, and 15 minutes of help with bathing each day, that adds up to one hour of help per day at the community's service rate.
- **All-inclusive** — All monthly costs, including care services, are covered in a single monthly fee. The definition of "all-inclusive" will vary from community to community. Some may charge extra for medication management or incontinence services, for example. Others may have a cap on the degree of services they can offer. Be sure to ask about all the potential costs or limits on care.

**A Note About Memory Care Costs.** Even when offered in an assisted living setting, memory care costs more than assisted living. Why?

- It requires more staff to ensure the safety and well-being of residents.
- Staff members are trained in addressing the challenges that come with memory care. They understand the difficult behaviors that can manifest and how to address them. They get to know each resident and are trained to recognize subtle changes in mental or physical health.

According to the Alzheimer's Association, you should plan on paying about \$1,200 more per month for memory care than for assisted living alone.



# HOW DO THEY COMPARE?

Not all communities are alike, but this chart will give you an idea of how the different types of senior care compare.

	Home Care	Assisted Living	Memory Care	Assisted Living/ Memory Care
Help with ADLs	✓	✓	✓	✓
Meals/Menu planning	✓	✓	✓	✓
Light housekeeping	✓	✓	✓	✓
Laundry	✓	✓	✓	✓
Transportation	✓	✓	✓	✓
Maintenance		✓	✓	✓
Activities		✓	✓	✓
Social opportunities		✓	✓	✓
Entertainment & outings		✓	✓	✓
Fitness/Wellness		✓	✓	✓
24/7 security		✓	✓	✓
Access to on-site nurse		✓	✓	✓
Secure, adapted environment		✓	✓	✓
Specialized dementia care			✓	✓
Family education/Support			✓	✓

# WHAT DO I DO NOW?

Now it's time to take the next steps toward finding the right community. Include your loved one in the process as much as possible. It's going to be their home, so respecting their wishes and decisions is important.

Here's what to do.



**1. Narrow Your Choices.** After doing some online research on community websites and reading reviews, perhaps perusing some brochures, it's time to narrow the search. Go over your findings with your loved one and give them as much information as they need to help choose the top two or three communities to investigate further.



**2. Schedule a tour.** It's critical you and your loved one get a closer look at the community. Whether you can visit in person or virtually, you can see common areas like dining rooms, activity rooms, fitness areas and outdoor spaces, as well as model residences.



**3. Request personal visits.** If there are one or two communities that seem promising, request a one-on-one visit, either in person or virtually. This is where you and your loved one will meet with sales staff (sometimes called residency counselors). You can ask more questions about the community, and they'll start getting to know your loved one. You'll discuss your loved one's lifestyle preferences, needs and finances.



Ask to meet with other residents and/or their families so you can learn about their experience at the community. If you can, ask to schedule a lunch so your loved one can sample the food. This is a big decision, so make sure you and your loved one have experienced enough of the community culture to make a confident choice.



**4. Make the decision.** Once you and/or your loved one has chosen a community, the next phase will begin. You'll be asked to pay the move-in fee. Most communities will help coordinate the move. Some have agreements with third-party senior relocation services that can help with the downsizing process or even selling your loved one's home. They'll work with you to make it all as stress-free as possible.

**We hope this has been helpful. If you have questions or would like to discuss our living options, please give us a call.**

500 Wyndemere Cir, Wheaton, IL 60187  
Westbridge: 1-866-928-0610  
WyndemereLCS.com

*Westbridge*  
ASSISTED LIVING  
— at Wyndemere —