

# **Types of Long-Term Care Facilities**

Seniors have many choices for long-term care, with facilities varying widely in the care offered, the costs and who they serve. Understanding each can help you appreciate the choices your senior clients may be considering.

#### **Nursing homes**

Nursing homes offer 24-hour care, including nursing, meals and personal assistance. They primarily serve individuals with long-term physical or mental health needs, housing residents in private or shared rooms. Medicare offers a useful tool that you and your clients can use to evaluate nursing home quality: Nursing Home Compare.

## **Assisted living**

Assisted living provides non-medical support for independent seniors who may need some help with daily life, offering private living spaces and communal dining and activities.

#### **Residential care homes**

A smaller form of assisted living, these homes are often in residential neighborhoods with room for 20 or fewer older adults. They are typically similar in cost to assisted living.

## **Memory care**

Memory care is usually offered by assisted living facilities and nursing homes for older adults diagnosed with dementia and Alzheimer's disease who can no longer live on their own.

# Continuing care retirement communities (CCRCs)

Continuing care retirement communities combine different levels of care on one campus, offering the advantage of staying in one place as a senior grows older. The challenge many seniors have with CCRCs is the cost: entry fees average more than \$400,000, according to the National Investment Center for Seniors Housing & Care.

#### **Veterans** care

Veterans receive a range of benefits for long-term care. They may stay at regular nursing homes on contract with the Department of Veterans Affairs or at homes operated by the VA, using certain funds to pay for assisted living and home care.

## Aging in place

Long-term care can include ways for seniors to stay in their own homes —aging in place. The Sept/Oct 2024 SRES® Newsletter offers information and insights on aging in place.