



Expert Advice Navigating Care Choices
*Presented by Christine Sevier **Senior Living Advisor***

ABOUT ME

Christine Sevier, Senior Living Advisor, owner and founder of a complementary referral service providing families with pre-screened care options for their loved ones.

Spent ten years serving as a local Advocate, Case Manager and a Mental Health Counselor at John Muir.

In 2016 I was appointed as my grandmothers' special needs conservators due to an Alzheimer's diagnosis, quickly giving me the LIVED experience at managing older adults unique care needs.

I am also licensed RCFE Administrator.



Senior Living Advisor

Our mission is to **empower families** with the best information and tools to make the right decisions for your loved one. Our services are offered at **no charge** to families we are compensated by communities.



Identifying the right time. Spot signs that indicate its time to consider senior living.



Having the tough conversation. Learn ways to best start the tough conversation with an aging loved one.



Understating senior living options. Compare different senior living communities and care options.



Paying for senior living. Learn how to pay for care including Veterans benefits and more.



Selecting the right provider. Narrow your options by comparing different communities.



Planning for a smooth transition. Learn ways how to make the transition as smooth as possible.

TYPES OF CARE SETTINGS

Understanding the specific types of communities



INDEPENDENT



ASSISTED



RESIDENTIAL CARE



MEMORY CARE



SKILLED NURSING



INDEPENDENT LIVING

- **Independent Living**, typically not a licensed building, small apartment like with various floor plans, equipped with a kitchenet, laundry facilities, gyms, calendar of events and excursions, chef-prepared meals and housekeeping, transportation, **no nurse on staff**. Primarily caters to **active older adults who do not require a lot of hands-on care. Social, non-medical model.**
- However, most independent living communities will contract with in-home care providers, who will bill independently, usually by the hour. No minimum.

COMMUNITY COST

Average cost of a one bedroom is \$4,750 - \$5,800 depending on size and apartment model.



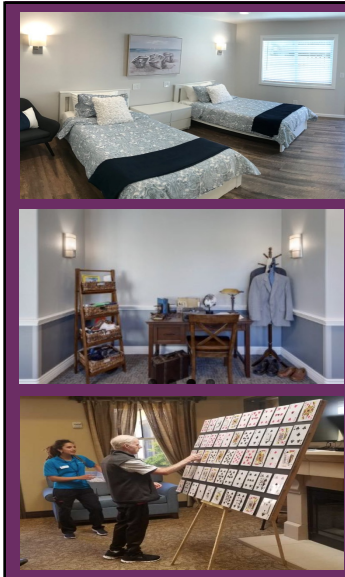
ASSISTED LIVING

- **Assisted Living, licensed and regulated by the Ca Dept of Social Service**, various floor plans, equipped with microwave and small refrigerator, 3 chef-prepared meals, personalized care plans, specifically tailored assistance, **nurse on site, medications management, in house caregivers available twenty-four hours per day**, daily activities, and transportation.

COMMUNITY COST

Price range from \$5,500-\$10,000 per month. Price varies based on floor plan and care plan.

Care plans are based on the amount of support with ADL's one may need. There are levels of care ranging from \$600-\$3,000 per month. Or based on "Care Points" cost around \$1.16-2.15 per point.



MEMORY CARE

- **Memory Care**, licensed and regulated by the Ca Dept of Social Service, specifically designed for older adults with cognitive impairment, Alzheimer's, and Parkinson's. Environment designed to support people with cognitive impairment, **locked community with delayed egress and alarms on doors**, mostly shared rooms or studios, meals and activities specially tailored for those who need memory support. **Nurse on site, medications management, in house caregivers available twenty-four hours per day.**

COMMUNITY COST

In the bay area the price can range from \$6,500-\$10,000 per month. Depends on the level of care that's needed.

Care plans are based on the amount of support with ADL's one may need. There are levels of care ranging from \$600-\$3,000 per month. Or based on "Care Points" cost around \$1.16-2.15 per point.



RESIDENTIAL CARE HOME

- Residential Care, licensed and regulated by the Ca Dept of Social Service, residential dwelling licensed for 6 residents, **2/6 caregiver to client ratio**, caregivers available twenty-four hours per day, most 6 beds have 1 caregiver in the evening hours, private rooms, medication management, **NO nurse one staff.** **Perfect those who have acute care needs, can no longer ambulate or advocate for themselves.**

COMMUNITY COST

In the bay area the price can range from \$5,000-\$8,000 per month. Typically, ALL inclusive pricing. Price Stability.



SKILLED NURSING

Skilled Nursing, Rehabilitation

Nursing homes are for seniors who **require 24-hour monitoring and medical assistance**. Typical skilled nursing home residents suffer from severe, debilitating physical or mental conditions that leave them unable to care for themselves.

They may be bedridden, wheelchair-bound, or have medical needs that require daily **skilled nursing care**. Intensive, long-term medical care to seniors with serious health conditions in a fully staffed and monitored facility.

COMMUNITY COST

Typically cost \$10,000-\$14,000 per month and may be covered by most insurance companies. Medicare will pay for 60-100 days, **provided there is a skilled medical need**.

UNDERSTANDING RATES & LEVELS OF CARE IN ASSISTED LIVING

BASE RATE

AL Studios 400-500 SQ. FT	\$4,700-\$5,500	MC Studio	\$6,500-\$7,450
BASE RATE OF ROOMS VARIES BASED ON SQUARE FOOTAGE AND LOCATION IN THE BUILDING.			
AL One Bedroom 550-640 SQ. FT	\$5,000-\$6,700	MC One Bedroom	\$7,400-\$11,000
BASE RATE OF ROOMS VARIES BASED ON SQUARE FOOTAGE AND LOCATION IN THE BUILDING.			
AL Two Bedrooms 700-850 SQ. FT	\$6,800-\$9,500	MC Shared Rooms	\$5,200-\$6,200
BASE RATE OF ROOMS VARIES BASED ON SQUARE FOOTAGE AND LOCATION IN THE BUILDING.			

UNDERSTANDING RATES & LEVELS OF CARE IN ASSISTED LIVING

PERSONAL CARE COST

Personal Care Rates (levels of care, a la carte, points, med management program):
Each community has their own personal care rate, range, and model.

LEVELS OF CARE EXAMPLE

\$900-\$1,200

LEVEL 1

Medication Management, bathing assistance, minimal hands-on care.



\$1,900-\$2,500

LEVEL 2

Medication Management, bathing assistance, cognitive support, daily dressing, grooming assistance, help getting to the bathroom, escorting to activities and meals.



\$2,900-\$3,500

LEVEL 3

Medication Management, bathing assistance, cognitive support, daily dressing, full grooming assistance, full toileting support, escorting to activities and meals, eating assistance, ambulating, full care coordination and hospice.



UNDERSTANDING RATES & LEVELS OF CARE IN ASSISTED LIVING

A LA CARTE CARE EXAMPLE



Bathing Assistance 2x/week
\$380/MONTH



Morning Dressing
\$460/MONTH



Grooming
\$310/MONTH



Continence Care
\$995/MONTH



Escort Assistance
\$700/MONTH



Emergency Pendant or Wander Guard
\$55-\$65/MONTH

UNDERSTANDING RATES & LEVELS OF CARE IN ASSISTED LIVING

PERSONAL CARE POINTS

CARE POINTS EXAMPLE

Cost of care points range from
\$12.00 PER POINT TO \$25.00,
 depending on community.



CARE LEVELS	CARE LEVEL POINTS	COST PER MONTH
LEVEL 1	0 - 30	\$1,000
LEVEL 2	31 - 60	\$1,500
LEVEL 3	61 - 90	\$1,800
LEVEL 4	91 - 120	\$2,800
LEVEL 5	121 - 150	\$3,000
LEVEL 6	151 AND ABOVE	\$3,500

POINTS + LEVEL OF CARE EXAMPLE

UNDERSTANDING RATES & LEVELS OF CARE IN ASSISTED LIVING

ASSESSMENT EXAMPLE FOR CARE BASED ON POINTS



ASSESSMENT CATEGORY	POINTS
MEDICATION ASSISTANCE	
Meds 1 Time daily	5
Meds 2 Times daily	10
Meds 1 Time daily	15
Meds 2 Times daily	20
GROOMING	
Level of assistance minimal	5
Level of assistance moderate	8
Level of assistance extensive	10
MOBILITY	
Level of assistance minimal	5
Level of assistance moderate	10
Level of assistance extensive	10

UNDERSTANDING RATES & LEVELS OF CARE IN ASSISTED LIVING

ASSESSMENT EXAMPLE FOR
CARE BASED ON POINTS

TOILETING

Level of assistance minimal	5
Level of assistance moderate	10
Level of assistance extensive	15



TRANSFERRING

Level of assistance minimal	5
Level of assistance moderate	7
Level of assistance extensive	10



UNDERSTANDING RATES & LEVELS OF CARE IN ASSISTED LIVING

RESIDENTIAL CARE HOMES

LICENSED FOR 6 RESIDENTS, PRIVATE ROOMS, TWO CAREGIVERS TYPICALLY ON STAFF DURING THE DAY

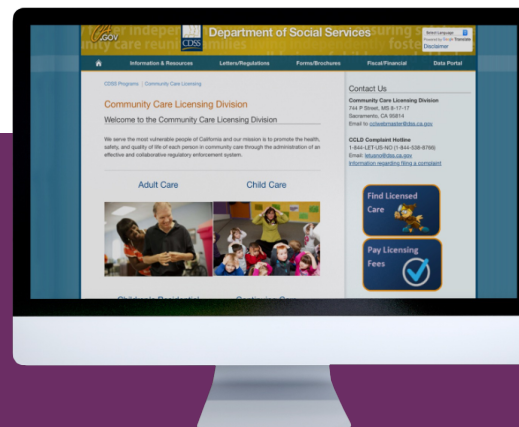
Residential Care Homes usually have fixed pricing ranging from **\$4,500-\$7,500**. You will generally see an increase of **\$500-\$1000** when a resident goes on hospice. Since each care home is generally individually owned and operated, you do have some negotiating room.



RECOMMENDATIONS

- ▶ Start the process early before there is a crisis.
- ▶ Involve the prospective resident as much as possible.
- ▶ Don't be sold only on the attractiveness of the facility.
- ▶ Check the licensing records.
- ▶ Narrow the options down to two or three facilities.
- ▶ Visit during a mealtime and try the food.
- ▶ Obtain a copy of the admission agreement.
- ▶ Understand the services, costs and if they can meet future medical needs

CHECK LICENSING



Once you narrow down your search **CHECK LICENSING!**
<http://www.cdss.ca.gov/inforesources/Community-Care-Licensing>

The screenshot displays the CLS website interface. On the left, the 'Facility Detail' for Arcadian Residential Community is shown, including its address (24641 MOHRI DRIVE, HAYWARD, CA 94545), phone number (510) 887-8888, and facility number 015601410. The facility is currently 'On Probation' with a license date of 7/25/2008. Below this, there are tabs for 'All Visits', 'Citations', 'Inspections', 'Complaints', 'Other Visits', 'View Location', and 'Reports'. The 'Citations' tab is active, showing 16 Type A citations and 15 Type B citations. On the right, a 'Facility Detail FRO' sidebar contains a list of frequently asked questions. The main content area shows a table of reports with columns for 'Date' and 'Title', listing various facility evaluation and complaint investigation reports from 11/04/2018 to 08/16/2017.

CONSIDERATIONS WHEN REVIEWING FACILITY LICENSING REPORTS

- ✓ Reported Complaints
- ✓ Repeated Violations
- ✓ Reasons for citations
- ✓ Years in operation

WHAT IS A TYPE A CITATION?

Type A is the most serious type of violations in which there is an IMMEDIATE risk to the health and safety or personal rights of those in care. Examples may include lack of care or supervision, access to open bodies of water, lack of fire clearance for the building and access to dangerous chemicals.

WHAT IS A TYPE B CITATION?

A Type B citation is for a violation that, if not corrected, may pose an immediate risk to health. Examples include faulty medical record keeping and lack of adequate staff training.

DRA
 Domestic Referral Agency
VS
HCO
 Home Care Organization

	Licensed Agency	Registry	Privately
RECRUITMENT			
ADVERTISE	x	x	CONSUMER
INTERVIEW	x	CONSUMER	CONSUMER
NEGOTIATE	x	CONSUMER	CONSUMER
BACKGROUND CHECK			
DSS APPLICATION	x	?	CONSUMER
LIVE-SCAN	x	?	CONSUMER
VERIFY DSS CLEARANCE	x	?	CONSUMER
TRAINING			
DSS TRAINING	x	?	CONSUMER
DEMENTIA CARE	x	?	CONSUMER
FIRST AID - CPR	x	?	CONSUMER
MANAGEMENT			
SCHEDULING	x	CONSUMER	CONSUMER
CARE PLACE	x	CONSUMER	CONSUMER
SUPERVISION	x	CONSUMER	CONSUMER
VACATION COVERAGE	x	CONSUMER	CONSUMER
SICK TIME	x	CONSUMER	CONSUMER
COMPLIANCE			
CALABOR LAW COMPLIANCE FOR ALL CAREGIVERS	x	CONSUMER	CONSUMER
WITH-HOLDINGS	x	CONSUMER	CONSUMER
EMPLOYER OF RECORDS	x	CONSUMER	CONSUMER
LIABILITY	x	CONSUMER	CONSUMER
WORKERS COMP	x	CONSUMER	CONSUMER
FAIR WAGE	x	CONSUMER	CONSUMER
OVERTIME COMPLIANCE	x	CONSUMER	CONSUMER
SICK LEAVE	x	CONSUMER	CONSUMER