

Senior Living Options, May 2018

Lisa Bisson, Director of Community Outreach at Wesley Village, and Laura Gustafson, Sales Assistant, provided an overview of senior care options for yourself and your loved ones.

- Home Care – Includes help with daily activities like housekeeping, paying bills, etc. (like “rent-a daughter”) which is not covered by insurance. Also includes health care services from a health aid, visiting nurse, or OT/PT, which is often covered by insurance.
- Adult Day Care – Helpful for socialization, personal care. May also have medical staff.
- Independent Living – You have the opportunity to downsize and have your own place, with services, such as transportation or cooking, available if you choose to use them.
- Assisted Living – For active seniors who may need some level of care, such as bathing or medication management.
- Memory Care – Support for those with Alzheimer’s or other dementias, often in an area with increased security. At Wesley Village, the facility provides care for those with cognitive issues and also those with medical needs, who may need the same support. This provides the opportunity for residents to interact and to help and support each other.
- Skilled Nursing / Rehab – Think about where you want to go for Long Term Care. There can be a 2–3 year waiting period, so put in an application, then tell them if you are not ready.
- Hospice Care – Palliative care that can be provided wherever you are living.
- CRCCs or Life Plan Communities - Provide high quality and a full spectrum of care, but they are expensive. You have to buy into it (can be \$200,000) and also pay a monthly fee.

When evaluating a facility, the most important thing is to talk to the residents there. Walk in, don’t make an appointment. Are these people you want to spend time with? Do they have activities you want to participate in? Be cautious if the facility offers a lot of discounts.

When evaluating costs, compare what you pay at home but don’t have to pay at the facility. Some typical monthly costs are:

- Independent Living: about \$2,000 per month
- Assisted Living: \$2,000 - \$6,000 per month
- Memory Care: \$6,000 - \$8,000 per month (in-home memory care can be \$500 per day)
- Nursing Home: \$14,000 - \$15,000 per month (can convert to Title 19 when needed)

For more information, visit the Wesley Village website at www.wesleyvillage-ct.org.

For meeting photos and handouts, see the Past Meetings section of our Speakers page.

AARP Connecticut

AARP holds a number of events in Connecticut throughout the year. For a complete listing, visit www.aarp.org/CT, then scroll down to the Upcoming Events listing on the right hand side and click on All Events at the bottom of the list.

AARP provides discounts on many Connecticut institutions, including:

Albertus Magnus College, Beardsley Zoo, The Bushnell, Central Connecticut State University, Chapter 126 Sports & Fitness, Discovery Museum and Planetarium, Downtown Cabaret Theater, Garde Arts Center, International Festival Arts & Ideas, The Klein Memorial Auditorium, Mystic Aquarium, Mystic Seaport, Nelson Hall at Elm Park, Palace Theater, Stamford Museum and Nature Center, TheaterWorks.

For information on all Connecticut discounts, visit www.aarp.org/CTdiscounts.