

Senior Life & Solutions: Glossary of Terms

Adult Day Programs

Adult day programs offer structured activities, meals, and sometimes medical services in a community setting for older adults during daytime hours. These programs provide social engagement for seniors and a break for family caregivers.

Advance Care Planning

Advance care planning involves making decisions about the healthcare you would want to receive if you become unable to speak for yourself. This includes preparing advance directives like a POLST, a living will or durable power of attorney for healthcare.

Assisted Living

Assisted living communities provide seniors with personalized support for daily activities such as bathing, dressing, and medication management while promoting independence. These communities offer a safe and social environment with access to 24/7 care, dining services, and recreational activities. This option is ideal for seniors who need extra help but still want to maintain an active and fulfilling lifestyle.

Continuing Care Retirement Community - CCRC

Continuing care retirement communities (CCRCs) offer a full spectrum of senior living options, from independent living to assisted living and skilled nursing care, all within one community. This allows seniors to transition seamlessly between levels of care as their needs change, providing long-term stability and peace of mind. CCRCs are ideal for those looking to invest in a vibrant, maintenance-free lifestyle with the security of future care options in one convenient location.

Hospice Care

Hospice care provides compassionate, end-of-life care for individuals with a terminal illness and a prognosis of six months or less. It focuses on comfort rather than curing, with services including pain management, emotional support, and spiritual care. Hospice can be provided at home, in hospice centers, or skilled nursing facilities.

In Home Care

In-home care provides seniors with personalized assistance while allowing them to remain in the comfort of their own homes. Caregivers can help with daily tasks such as meal preparation, medication reminders, and mobility support, ensuring safety and independence. This option offers a flexible and compassionate alternative to assisted living facilities, tailored to each individual's needs.

- IHSS (In Home Supportive Services) is accessed through Medi-Cal. With IHSS, each individual is assessed by their primary care physician as being eligible for a certain number of hours of caregiving each week, paid for by the Medi-Cal program.

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Independent Living

Independent living communities offer seniors a maintenance-free lifestyle with access to social activities, dining options, and on-site amenities. Designed for active older adults, these communities provide a safe and engaging environment without the responsibilities of home upkeep. This option allows seniors to enjoy their independence while having convenient support and a built-in social network.

Long-Term Care

Any care provided (in home or in a community) to address medical and non-medical needs.

Long-Term Care (LTC) Insurance

Long-term care (LTC) insurance is coverage that provides nursing-home care, home-health care, and personal or adult daycare for individuals aged 65 or older or with a chronic or disabling condition that needs constant supervision. LTC insurance offers more flexibility and options than many public assistance programs, such as Medi-Cal. Medicare never covers Long Term Care.

Medicare

Medicare is the federal health insurance plan for people aged 65 or older or disabled. Medicare does not include dental coverage, vision, hearing, in-home care, nor long-term care. Medicare Advantage Plans include coverage not included in Original Medicare.

Medi-Cal

Medi-Cal is the name of California's Medicaid program. Eligibility for Medi-Cal is determined based on one's income. As of January 1st, 2024, eligibility for Medi-Cal does not take into account the applicant's assets. You can have both Medicare and Medi-Cal, and applying for Medi-Cal does not necessarily change which doctors you can see, depending on your coverage choices. Medi-Cal helps subsidize the costs associated with Medicare for those over 65, can reduce the cost of medications, can provide increased access to dental care, mental health care, and potentially long-term care.

Memory Care

Memory care communities provide specialized support for seniors with Alzheimer's, dementia, and other memory-related conditions in a safe and nurturing environment. These communities offer personalized care plans, structured daily routines, and cognitive enrichment programs designed to enhance quality of life while promoting independence. With trained staff available 24/7 and secure facilities to prevent wandering, memory care ensures comfort, dignity, and peace of mind for both residents and their families.

Palliative Care

Palliative care is specialized medical care focused on relieving symptoms and improving quality of life for individuals with serious illnesses. It can be provided alongside curative treatment and is offered in homes, hospitals, and care facilities. The goal is to provide comfort and support for both the patient and their family.

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Power of Attorney (POA)

A legal document that allows an individual (the principal) to appoint another person (the agent) to make decisions on their behalf. A Durable Power of Attorney for Healthcare is specific to medical decisions and is often part of advance care planning.

Respite Care

Respite care provides short-term relief for primary caregivers. It can be arranged for a few hours, days, or weeks and may take place at home, in a day center, or a residential care facility. It is ideal for caregivers who need a break to rest, travel, or attend to personal matters.

Residential Care Home, Board and Care

Residential care homes, also known as board and care homes, provide a more intimate and home-like setting for seniors who need extra support. With a smaller number of residents, these homes offer personalized care, assistance with daily activities, and a family-style environment. This option is ideal for seniors who prefer a quieter atmosphere with individualized attention while still receiving the necessary level of care.

Skilled Nursing Home - SNF

Skilled nursing facilities (SNFs) provide 24/7 medical care and rehabilitation services for seniors who require a higher level of support. Staffed by licensed nurses and therapists, these facilities offer assistance with daily activities, medication management, and specialized treatments for chronic conditions or recovery after surgery. This option is ideal for seniors who need ongoing medical supervision in a structured and supportive environment.