

Elderly Housing Options

Staying at Home

The first desire of most elderly people would be to remain in their own home. Properly supported, this option frequently yields the best long term results. Aside from financial aspects, the key consideration is whether the person will be safe at home. Specifically, if they are a fall risk, suffer from dementia, or are otherwise unable to perform some of the activities of daily life (known as ADLs) it may not be possible to provide a safe home environment.

Home Instead Senior Care has extensive experience in helping people remain in their homes. Many times a relatively low amount of incremental assistance can substantially lengthen the amount of time an elderly person can remain home. A detailed list of the services we can perform can be found in our brochure which you can request by calling 603.668.6868 or visiting www.homeinstead.com/centralnh .

At some point, it is likely an elderly person will need additional assistance to remain in the home. When they require the **administration** of medication, wound care or any medical assistance, it will be necessary to supplement the services provided by Home Instead Senior Care with an agency able to provide these medical services. Many times these agencies will come in for short periods 2-3 times a week to assist in these areas.

Home Care agencies, such as Home Instead Senior Care, normally charge between \$18 and \$25 per hour. For this you should expect a bonded and insured employee that has minimally undergone a NH state background check. Home Instead Senior Care – Central NH goes above and beyond to include the State and National Criminal Background Check, State Motor Vehicle Record, Bureau of Elder and Adult Services abuse check (BEAS) and 6 personal and professional references. Alternatively, you can hire a Caregiver privately for \$10-\$12 per hour; however, you assume a significant insurance risk, especially workers' compensation and unemployment coverage. If you hire a Caregiver privately, you will not have access to the State's Criminal database, nor will you be able to check your potential employee against the Elder Abuse Registrar. Finally, you will have no protection or guarantee back up in the event the Caregiver does not show up for a shift.

Homecare agencies are required to be licensed by the New Hampshire Department of Health & Human Services and are required to have yearly inspections. However, not all are required to be bonded and insured.

Moving to an Eldercare Facility

If the prospect of maintaining a private residence is too much, or if it is not possible for an elderly person to be left alone, it may be appropriate to consider a facility in your area.

Many people are under the misconception that the choice is either a nursing home or remaining at home. That is no longer the case. Today, there are 5 distinct and separate options to consider. These include *Continuing Care Communities, Retirement Communities, Assisted Living Facilities, Alzheimer Facilities and Nursing and Rehabilitation facilities*. Each of these options is discussed in more detail below. We should note that, except for nursing or rehabilitation facilities, most of these options are not covered by Medicare or Medicaid and must be paid for privately or with a long term care insurance policy.

It is absolutely critical to evaluate, at an early stage, the eldercare facility option. Many of the more desirable facilities have two or three year waiting lists. Additionally, each facility has their own criteria for admission. These criteria are both medical and financial and policies vary amongst facilities as to how they operate under them. For example, two facilities may both require a medical exam before acceptance but one may require an additional exam on the move in day.

It is also important that the appropriate type of facility is selected. Some facilities will require a resident to move out when their condition deteriorates while others, known as Continuing Care Retirement Communities or CCRCs will keep a resident for their lifetime.

While you can undertake the process of identifying and selecting a facility yourself the sheer number of different options strongly argues for the hiring of a professional to assist you with this process. Elderly housing specialists generally charge an upfront assessment fee of around \$300 and then an hourly fee for additional services provided. Since facilities will range in cost from \$2500 to \$11,000 a month it makes sense to use a professional.