



Where You Live Matters Senior Living Glossary

Accreditation

A seal of approval given by an autonomous governing body to a community or service provider. To become accredited, a community or provider must meet specific requirements set by the accreditation entity, and is then generally required to undergo a thorough review process by a team of evaluators to ensure certain standards of quality. The accrediting organizations are independent, not government agencies or regulatory bodies.

Some examples of accreditation bodies for the senior housing and care industry include CARF/CCAC (Commission on Accreditation of Rehabilitation Facilities and Continuing Care Accreditation Commission) and JCAHO (Joint Commission on Accreditation of Healthcare Organizations).

Active Adult Communities

Typically restricted to people who are 55+, these communities offer residential living, usually in single-family homes, townhomes or condominiums, either for sale or for rent. Meals, outdoor maintenance, and other services might be included in the resident's monthly fee, and the community could offer amenities such as a clubhouse, golf course and recreational spaces.

Assistance with activities of daily living isn't typically provided, but access or referral to nearby health care providers may be. Typically, residents have a choice of whether or not to take advantage of available services or programs, which can include housekeeping, interior and exterior maintenance, transportation and social activities.

Activities of Daily Living (ADLs)

Bathing, eating, grooming, dressing, toileting, medication management and other self-care or maintenance tasks associated with daily living.

Americans with Disabilities Act (ADA)

A law passed by Congress in 1980 that establishes a clear and comprehensive prohibition of discrimination on the basis of disability.

Administrator

In most cases, a licensed professional who manages the day-to-day fiscal, legal, medical and social operations of a care community, such as assisted living and memory care communities and short- or long-term skilled care.

Advantage List

A list of health service providers who agree to give particular insurance company policy holders a preset discount.

Adult Day Care

Normally, adult day care is used to relieve caregivers of duties for the day, while ensuring that their loved one receives the needed care in a safe, friendly environment. Structured programs are generally offered with meals, stimulating social activities and health-related and rehabilitation services for seniors who are physically or emotionally disabled and need a protective environment. Participants are usually brought to the care community in the morning and leave in the evening.

Advance Directive

A legal document that lets others know an individual's desires with regard to future medical treatment. Examples of advance directives include a living will, a durable power of attorney, and a health care proxy.

** Also see definitions for **Living Will, Durable Power of Attorney, Health Care Proxy***

Aging in Place

A concept that advocates allowing residents to remain in their current living environment, regardless of any physical or mental decline that may occur with aging — as opposed to moving the person from one care environment to the next as needs change.

Assisted Living Federation of America – now known as Argentum

See definition for **Argentum*

Alzheimer's Care Center

A safe and controlled residential center that specializes in providing care for those with Alzheimer's and other forms of memory loss.

** Also see definition for **Memory Care/Memory Support***

Alzheimer's Disease (commonly called just Alzheimer's)

The most common form of dementia, Alzheimer's is a progressive, degenerative disease of the brain, characterized by loss of function and death of nerve cells in several brain areas, leading to loss of memory and learning.

Ambulatory

The ability to walk freely and independently. Not bedridden or hospitalized on a long-term basis.

Area Agency on Aging (AAA)

A nationwide network of state and local programs that help older people plan and care for their lifelong needs. Services include information and referral for in-home services, counseling, legal services, adult day care, skilled nursing care/therapy, transportation, personal care, respite care, nutrition and meals.

American Seniors Housing Association (ASHA)

ASHA is the industry thought-leader promoting quality and innovation, advancing research, exchanging strategic business information, and influencing legislative and regulatory matters for senior living. For 25 years, industry leaders have put their trust in ASHA as the premier source for research, conferences and advocacy. The organization, with over 400 members, caters to the unique needs of senior executives engaged in the development, ownership, operations and financing of senior housing.

Argentum – formerly known as Assisted Living Federation of America (ALFA)

Established in 1990, Argentum is a national trade association exclusively dedicated to professionally managed, resident-centered senior living communities. Argentum's member programs promote business and operational excellence through education, research, publications, professional networking, and online tools designed to foster innovation and entrepreneurship in the field of senior living.

Assessment

An evaluation performed by a health professional, of a person's mental, emotional and social capabilities.

Assisted Living

A special combination of housing, personalized supportive services and health care designed to meet the needs — both scheduled and unscheduled — of those who require help with daily activities. Many assisted living communities are freestanding. Within a senior community setting, services may include any or all of these:

- Three meals a day served in a common dining area
- Housekeeping services
- Transportation
- Assistance with eating, bathing, dressing, toileting and walking
- Access to health and medical services
- 24/7 security and staff availability
- Emergency call system for each resident's home
- Health promotion and exercise programs
- Medication reminders
- Personal laundry services
- Social and recreational activities

Often, assisted living includes memory support services within the same community. Differing from a senior living community with a continuum of care, assisted living or memory support communities generally don't require entrance fees. Adults are directly admitted to the community and pay a monthly rental rate plus medication and other medically-related services.

Benevolence Clause

A clause within certain residential agreements/contracts offered at many not-for-profit continuing care retirement communities (CCRCs). It states that if residents outlive their resources through no fault of their own, the community will continue to provide residential accommodations and health care for life, and the resident's family members won't be responsible for paying for their loved one's care. Specifics can vary, so attention to contract details is essential.

Board and Care Home

A small or mid-sized residential care home that offers meals, and includes some assistance with activities of daily living, but not skilled nursing. Rooms may be shared or private and, depending on licensing, a board and care home might serve only seniors, or may also cater to adults of any age with disabilities or chronic psychiatric problems.

Buy-In Fee

* See definition for *Entrance Fee*

Caregiver

The primary person in charge of caring for an individual, usually a designated health care professional or a family member.

Care (or Case) Manager

A health care professional, usually a nurse or social worker, who arranges, monitors and/or coordinates support services. This person may also assess an individual's needs and develop a plan of care, with input from and approval of a physician.

Centers for Medicare & Medicaid Services (CMS)

A federal agency within the United States Department of Health and Human Services (DHHS) that administers the Medicare program and works in partnership with state governments to administer Medicaid, the State Children's Health Insurance Program (SCHIP), and health insurance portability standards.

In addition to these programs, CMS has other responsibilities, including the administrative simplification standards from the Health Insurance Portability and Accountability Act of 1996 (HIPAA), quality standards in long-term care facilities through its survey and certification process, clinical laboratory quality standards under the Clinical Laboratory Improvement Amendments, and oversight of HealthCare.gov.

Certified Nursing Assistant (CNA)

A trained and certified health care professional who assists individuals with health care needs and activities of daily living (ADLs). The CNA also provides bedside care — including basic nursing procedures — under the supervision of a registered nurse (RN) or licensed practical nurse (LPN).

Charge Nurse

An RN (registered nurse) or LPN (licensed practical nurse) responsible for supervising a unit within a nursing community. The charge nurse schedules and supervises the nursing staff, and provides care to community residents.

Congregate Housing (also: Congregate Living)

These are generic terms generally referring to independent living in separate senior apartments, with opportunities to enjoy shared activities with other residents. Convenience/support services may include meals, housekeeping, transportation, or others. The residences may be available for sale or rent, or require a buy-in fee.

Conservator

A court-appointed legal representative of those who are no longer capable of personally taking care of their own financial and legal responsibilities.

Continuing Care Retirement Community (CCRC), also known as Life Plan Community

A community that offers several kinds of residences for independent living and various levels of health care services. In independent living, a community may offer apartments, freestanding homes, attached homes or other residential options. Assisted living residents usually live in apartments, while those in skilled nursing and memory support areas generally reside in suites or rooms, either private or shared.

CCRCs usually provide a written agreement or long-term contract between the resident (frequently lasting the term of the resident's lifetime) and the community, which offers maintenance-free living, a wide variety of services and amenities, and access to a continuum of health care, commonly all on one campus or site.

Most CCRCs require a one-time upfront entrance fee and a predictable monthly fee, which gives the resident the right to occupy an independent living residence, enjoy all the services and amenities offered by the community, and have access to long-term on-site health care when and if they need it. If the resident requires assisted living, memory support or skilled nursing, the CCRC provides the appropriate level of care, for a limited period of time at the independent living monthly rate — or possibly at a slightly raised or discounted rate.

CCRCs are designed to provide an active, fulfilling lifestyle, along with peace of mind for the future. Age restriction is usually 62+, although that varies from one community to another. While all CCRCs offer residential accommodations and amenities, the range and cost of entrance fees and monthly service fees may vary.

CCRC Contract Types

A CCRC offers different types of payment contracts.

Type A - Life Care

A Life Care community is a CCRC that offers complete access to not only full-service housing options and a wide range of premium amenities and services, but also complete on-site long-term health care. Through a one-time entrance fee and monthly service fee, the resident has a home for life at this type of community. If the need arises for assisted living, memory support or skilled nursing, the resident may transfer to the appropriate level of care at a predetermined, substantially discounted monthly rate for as long as care is needed. Type A Life Care communities promise to care for residents for the rest of their lives, without significantly increasing their monthly fees.

Contract specifics vary, with some Life Care communities promising to deliver higher levels of care with no increase in monthly service fees. Other Life Care communities increase the monthly cost of living only by the cost of two additional meals daily (assuming one meal per day was the standard provision in the independent living contract). And still other Life Care communities may use an equalized rate structure, meaning that if a resident currently living in an independent living residence needs to move to assisted living or a higher level of care, that resident's monthly service fee will convert to one that is equal to the average of all independent living monthly service fees being charged that time.

However, the benefit of all Life Care contracts is that — except for annual increases in monthly service fees charged to all community residents — those who opt for Life Care know they can count on high-quality care, all available on the same community campus — at predictable rates for the rest of their lives, and they'll generally be paying far less than they would on the open market for these services. They know where they'll get this care, who will provide it, and how much it will cost.

Type B - Modified CCRC

These communities provide housing, services and amenities, with assisted living, memory support and skilled nursing care typically provided by a contract that is one of two types: 1) a limited number of free days included as part of the entrance fee, with additional care billed at per diem market rates, or 2) an ongoing, minimally discounted rate. Health care services may be delivered on or off site, and two monthly fees may be incurred if couples require different levels of care.

Type C - Fee-for-Service

In a fee-for-service community contract, housing, services and amenities are provided under a residence agreement. Access to long-term care, as needed, is typically guaranteed, but charged at fee-for-service market rates. If the resident at some point requires care on a short-term basis, in order to maintain their independent living residence, that resident would be required to pay the monthly fee on the independent living residence, plus the costs of housing and health care received in the assisted living, memory support or skilled nursing residence.

Continuing Care at Home (CCaH) often referred to as a "CCRC without Walls"

Continuing Care at Home is an outgrowth of the continuing care retirement community model. Members enroll when they're healthy and well; they pay fees (typically an entrance fee paid either up front or over a period of time and a monthly or annual fee) in exchange for a promise of future care.

Services covered by the plan include care coordination, nonmedical home care, emergency response system, adult day care and coordination of Medicare services, all designed to help the individual remain at home for as long as possible. Access to care in an assisted living or nursing home, if it becomes necessary, is also part of most programs.

If the member experiences a change in health, the CCaH care coordinator arranges for the needed services, and the plan pays for the care—up to daily and lifetime limits selected at the time of enrollment.

Continuum of Care

A comprehensive range of programs and levels of care for seniors. This may include independent living, assisted living, skilled nursing, rehabilitation, memory support and home health care.

Convalescent Home

** See definition for **Nursing Home***

Custodial Care

Care to help individuals meet personal needs such as bathing, dressing, eating, and other non-medical care that most people can do for themselves, such as using eye drops. Someone without professional training may provide this type of care. Medicare doesn't pay for custodial care at all, and Medicaid pays for very little of it.

Dementia

The loss of intellectual functions (thinking, remembering, reasoning) of sufficient severity to interfere with a person's daily functioning. Dementia isn't a disease itself, but rather a group of symptoms that may accompany certain diseases or conditions. Symptoms may also include changes in personality, mood and behavior. Dementia is irreversible when caused by disease or injury, but may be reversible when caused by drugs, alcohol, depression, or imbalances of hormones or vitamins.

Dementia Care

Special services that offer a secure, protected and healthy environment for individuals with memory impairment.

Discharge Planner

A health care professional who assists hospital patients and their families in transitioning from the hospital to another level of care. This may mean discharging the patient to rehabilitation in a skilled nursing facility, home health care in the patient's residence, or long-term care in a stand-alone or community setting licensed to provide such care.

Director of Nursing (DON)

A person who oversees the nursing staff at a health services community, and is responsible for formulating nursing policies and monitoring the quality of care. The DON is also responsible for the community's compliance with federal and state nursing care regulations.

Durable Medical Equipment

Medical equipment ordered by a physician for use in the home or in a care facility. These items, such as walkers, wheelchairs and hospital beds, must be reusable. Such equipment may be eligible for Medicare payment, subject to a 20% coinsurance of the Medicare-approved amount.

Durable Power of Attorney

A legal document in which individuals designate another person to act on their behalf when they're unable to do so. A durable power of attorney gives the representative the authority to make financial and health care decisions.

Elder Care

A broad term that describes senior care services such as assisted living, adult day care, nursing care, hospice and in-home care. Elder care is typically provided over an extended period of time to people who need another person's assistance to perform normal activities of daily living. Regardless of where it's provided, most elder care is custodial care.

Entrance Fee (also: Entry Fee or Buy-In Fee)

A one-time fee paid by a person moving into the independent living part of a senior living community. The amount of the entrance fee varies, depending on the size of the residence and the number of people occupying that residence.

Contracts vary widely, but all or part of the entrance fee may be refundable to residents or their estates when they leave the community. This money typically isn't refunded until the residence has been reoccupied. Some rental communities offer either low or no entrance fees.

Financial Counseling Programs

Help for seniors with managing their finances and bills, and completing Medicaid, Medicare or insurance forms.

Five-Star Quality Rating System

A rating system developed by CMS (Centers for Medicare & Medicaid Services) that awards quality ratings from one to five stars for each nursing home that participates in Medicare or Medicaid. The *Nursing Home Compare Five-Star Quality Rating System* provides residents and their families with an easy-to-understand summary of three dimensions of nursing home quality: health inspection results, staffing data, quality measure data. This information is available at www.medicare.gov/NursingHomeCompare.

For-Profit Senior Living Communities

Either privately owned or part of a system of senior living communities, for-profit organizations work on behalf of their shareholders.

Geriatric Care Manager

A health and human services professional trained to help families with the sourcing and management of care for their older relatives.

Geriatrician

A physician who specializes in the care of the elderly, primarily those who are frail and have complex medical and social problems.

Gerontology

The scientific study of the biological, psychological and social effects of aging.

Health Care Proxy

A person named in an advance directive or durable power of attorney to make decisions for the person who signed the document.

Home Health Aide

An individual who provides non-medical health care to people at home, even if that home is a private residence within a community setting. Training and certification requirements vary from state to state. Typical services include assistance with activities of daily living, managing medications, and some household tasks.

Health Insurance Portability and Accountability Act of 1996 (HIPPA)

A law that outlines the requirements a long-term care insurance policy must follow, so that paid premiums can be deducted as medical expenses, and unpaid benefits can be considered taxable income. This act also has stipulations regarding privacy of medical information.

Health Maintenance Organization (HMO)

An organized system for providing comprehensive health care in a specific geographic area to a voluntarily enrolled group of members.

Home Health Agency (HHA)

A public or private agency or organization certified by Medicare that is primarily engaged in providing skilled nursing and other therapeutic services in an individual's home. HHAs are licensed according to state and/or local law, and must maintain established licensing and operational standards.

Home Health Care

Provision of medical and nursing services in a person's home by a licensed provider. Medicare might cover some services provided in home health care if the patient meets certain guidelines regarding a recent hospital stay.

Hospice Care

Philosophy and approach to providing comfort and care at life's end. It can include medical, counseling and social services, and is provided in-home, in specialized hospitals or hospice care centers. Hospice coverage is available to qualified individuals by Medicare, Medicaid and most private insurance providers.

Independent Living

A residential living setting for seniors who require minimal or no assistance. Hospitality and supportive services may or may not be provided. Independent living residences may be apartments or freestanding homes obtained either for an entrance fee or through a rental arrangement. A monthly fee for services and amenities may be applied.

Instrumental Activities of Daily Living (IADLs)

Secondary level of activities (different from ADLs, such as eating, dressing and bathing) important to daily living, such as cooking, writing and driving.

Kitchenette

Most often, kitchenettes are found in assisted living and memory care communities. Each community may have its own definition of a kitchenette, but generally it includes a sink, a small countertop, one or two cabinets, a mini-refrigerator, and often a microwave. In contrast, a full kitchen, generally found in an individual living setting, would usually have a sink, cabinets and countertops, a full-size refrigerator, a microwave and/or a stove.

LeadingAge

LeadingAge is a trade group focused on education, advocacy and applied research; its stated mission is to expand the world of possibilities for aging. Membership includes 6,000 not-for-profit organizations representing the entire field of aging services, 39 state partners, and hundreds of businesses, consumer groups, foundations and research partners. LeadingAge is also a part of the International Association of Homes and Services for the Aging (IAHSA), which spans 30 countries across the globe.

Licensed Practical Nurse (LPN)

A nurse trained to administer technical nursing procedures, as well as provide a range of health care services, such as administration of medication and changing of dressings.

Life Care / Life Plan Community

Life Care is a type of residential and health care contract available at some continuing care retirement communities (CCRCs). A Life Care community is a CCRC (or Life Plan Community) that offers complete access to not only full-service housing options and a wide range of premium amenities and services, but also complete on-site long-term health care.

Note: All Life Care communities are CCRCs, but not all CCRCs are Life Care communities or offer a Life Care contract option.

* See definition for *Continuing Care Retirement Community*

Life Plan Community – also known as a Continuing Care Retirement Community

A senior living community that offers several kinds of residences for independent living and various levels of health care services. In independent living, a community may offer apartments, freestanding homes, attached homes or other residential options. Assisted living residents usually live in apartments, while those in skilled nursing and memory support areas generally reside in suites or rooms, either private or shared.

* See definition for *Continuing Care Retirement Community*

Living Will

A written document stating, in advance, an individual's wishes concerning the use of life-saving devices and procedures in the event of terminal illness or injury, should the individual no longer be competent.

Long-Term Care

Care given in the form of support and medical services to people who, due to illness or injury, have lost some or all of their capacity to function without assistance. Within a retirement community setting, long-term care may refer to assisted living, skilled nursing or memory support. Conversely, **short-term care** may refer to rehabilitation therapies or respite care.

See definition for **Short-Term Care*

Long-Term Care Insurance

Insurance that pays for a succession of caregiving services administered by a nurse or aide to the chronically ill, and provided in a community or in the individual's home.

Long-Term Care Ombudsman

A U.S. state-appointed official tasked with ensuring an organization or facility remains accountable to the public who is outside the organization or facility's typical chain of command. An ombudsman investigates reported complaints, reports findings and helps achieve resolutions. They can help one person resolve a problem, address issues that affect several residents or work to change a systemic problem. As required, they're also advocates for legislative changes.

Managed Care

The basic goal of managed care — a partnership between an insurance provider and a health care system — is to coordinate all care services received in order to maximize benefits and minimize costs. Managed care plans use their network of health care providers and a system of prior approval from a primary care doctor to achieve this goal. Providers include specialists, hospitals, skilled nursing communities, therapists and home health care agencies.

Meals on Wheels

Local agencies provide low-cost, nourishing meals to the elderly and disabled, helping homebound people.

Medicaid

A program, funded by federal and state governments, that pays for health care for low-income, low-asset individuals. This includes nursing home care for people meeting the medical and financial eligibility requirements. In most states, Medicaid also pays for some long-term care services at home or within a community setting.

Who is eligible and what services are covered vary from state to state. The amount of assets and monthly income for eligibility is set by the Medicaid program and varies year to year.

Medical Director

A staff medical director assumes overall responsibility for the formulation and implementation of all policies related to medical care provided by a senior living community. This person ensures the community delivers the prescribed care by coordinating care services with residents' personal physicians. In some instances, the medical director may be a resident's primary physician.

Medicare

A federal health insurance program, administered by the Centers for Medicare and Medicaid Services (CMS), is for those 65 and older, as well as for individuals with disabilities. It also provides for hospital and skilled nursing care (Medicare Part A); physician services, therapies and home health care (Medicare Part B); and prescription drug coverage (Medicare Part D).

A person must have been hospitalized for at least 3 midnights to qualify for coverage by Medicare in a Medicare-certified skilled nursing community. Medicare generally pays 100% of the cost for covered services for days 1-20. After that, there is a co-pay charged to the resident, which supplemental insurance may or may not pay for qualified individuals.

Medication Management/Medication Administration

In an assisted living or skilled nursing setting, this is a formalized procedure for the management and administration of medicine, and may include written rules regarding timing, dosage and coordination with a resident's personal physician.

Medigap Insurance

Private health insurance used to pay costs not covered by Medicare, such as deductibles and co-insurance. Medigap doesn't provide benefits for long-term care.

Memory Care / Memory Support

Many senior living communities include specialized areas dedicated to caring for residents needing memory care for Alzheimer's or other forms of dementia or cognitive impairments. There are also some stand-alone memory support communities. Usually services and amenities are on site, with group activities and events included. Most memory care programs include innovative technologies and interventions that can decrease the anxieties and difficulties related to dealing with dementia.

Monthly Service Fees (also: Monthly Fees)

The amount a senior living community charges its residents for the services and amenities associated with residency. This amount varies depending on the size of the residence and the number of occupants, as well as the range of services (independent, assisted, skilled or memory care) and amenities offered. Most communities raise these fees slightly on an annual basis, although the scheduling and amount of these increases can vary widely from one community to another and state by state.

National Association of Insurance Commissioners (NAIC)

A national organization of state officials in charge of regulating insurance. They have considerable influence and promote national uniformity in insurance regulations.

National Center for Assisted Living (NCAL)

The assisted living voice of the American Health Care Association (AHCA), dedicated to serving the needs of the assisted living community through national advocacy, education, networking, professional development and quality initiatives.

Non-Ambulatory

Inability to walk independently. Usually bedridden or hospitalized.

Not-for-Profit / Nonprofit

Status of ownership and/or operation typically characterized by a governing body of a community-based board of trustees, who are all volunteers. Board members donate their time and talents to ensure that a not-for-profit organization's approach to caring for older people responds to local needs and to meet the nonprofit organization's mission.

In a not-for-profit senior living community, surplus income is reinvested in the community to improve or expand services for the residents.

Many not-for-profit organizations are associated with religious denominations or fraternal groups. Not-for-profits may also interact with Congress and federal agencies to further causes that serve the elderly.

Nursing Assistant

- *See definition for **Certified Nursing Assistant***

Nursing Home

Licensed daily rate or rental properties that are technically referred to as skilled nursing facilities (SNF) or nursing facilities (NF), where the majority of individuals require 24/7 nursing and/or medical care. In most cases, nursing homes are licensed for Medicare/Medicaid reimbursement. They generally offer a community setting, private or shared rooms, and around-the-clock medical staff, including RNs (registered nurses), LPNs (licensed practical nurses), and CNAs (certified nursing assistants). Many nursing homes are freestanding communities.

Occupational Therapy

A range of therapies and treatments generally administered by a licensed therapist to help individuals relearn activities of daily living, thereby promoting recovery or rehabilitation.

Palliative Care

A medical specialty that focuses on the relief of the pain, stress and other debilitating symptoms of serious illness, and is often delivered at the same time as treatment meant to cure the patient. The goal is to relieve suffering and provide the best possible quality of life for patients and their families. With customized treatment plans, palliative care can relieve symptoms such as pain, shortness of breath, fatigue, constipation, nausea, loss of appetite and difficulty sleeping.

Personal Care

* *See definition for **Custodial Care***

Physical Therapy

The treatment of disease or injury by physical and mechanical means (massage, regulated exercise, water, light, heat and electricity). Physical therapists plan and administer prescribed physical therapy treatments for patients to help rebuild strength, mobility and fitness.

Power of Attorney

A written legal document in which one person (the principal) appoints another person to manage the principal's financial affairs. Even though the intent is that the power of attorney won't take effect until the principal is unable to handle personal affairs, it actually takes effect on the date it is signed, unless otherwise specified.

Power of Attorney for Health Care

A written legal document in which one person (the principal) appoints another person to make health care decisions on behalf of the principal, in the event the principal becomes incapacitated. This document can contain instructions about specific medical treatment that should be applied or withheld.

Primary Care Physician

A doctor trained to give basic care; this is the physician who initially addresses for most health problems. The primary care physician may consult with and refer to more specialized doctors and other health care providers. In many Medicare-managed care plans, the primary care physician makes referrals to see other health care providers.

Quality Care

A term used to describe care and services that allow recipients to attain and maintain their highest level of mental, physical and psychological function, in a dignified and caring way. Federal quality indicators, customer satisfaction surveys and accreditation are just some of the ways quality of care is measured.

Quality of Life

This is defined by the individuals who live it. That's why individualized attention to both personal and physical goals and needs is critical, whether the person in question is living independently at home or in a community setting.

Registered Nurse (RN)

Graduate-trained nurse who has both passed a state board examination and is licensed by a state agency to practice nursing. A minimum of two years of college is required in addition to passing the state exams. The RN plans for resident care by assessing resident needs, developing and monitoring care plans in conjunction with physicians, as well as executing highly technical skilled nursing treatments.

Rehabilitation

Therapeutic care for individuals requiring intensive physical, occupational or speech therapy, provided to restore them to a former capacity. Many communities that offer a continuum of care have rehabilitation services, both short-term and long-term care levels.

Resident Council

An independent, organized group of residents in a community who focus on a wide variety of topics. These may range from menus to event planning to ideas for program and service development.

Respite Care

Services that provide caregivers with temporary relief from tasks associated with caregiving (e.g., in-home assistance, short nursing home stays, adult day care). In a senior living community setting, it usually refers to an arrangement whereby a senior stays at the community for a few days or weeks, perhaps to give their caregiver at home a break, or to experience the community's accommodations, services and amenities on a trial basis.

Senior Living Community (Retirement Community)

A community that provides residential accommodations for older adults, generally aged 62+. Far different from the traditional "nursing home," these communities offer wide-ranging services and amenities, activities and events to appeal to various interests, and usually access to health care services.

Second Person Fee

The monthly fee some senior living communities charge to have a second person living in one residence. This fee provides both residents full access to all services and amenities offered.

Senior Apartments

Multifamily residential rental properties restricted to adults 55+. These properties don't have central kitchen facilities, and generally don't provide meals to residents. However, they may offer community rooms, social activities and other amenities.

Short-Term Care

Within a senior living community setting that offers health care, this may refer to rehabilitation therapies, offered for a specified length of time after surgery, illness or accident.

It may also refer to respite care, an arrangement whereby a senior stays at the community for a few days or weeks, perhaps to give their caregiver at home a break, or to experience the community's accommodations, services and amenities on a trial basis. Conversely, **long-term care** may refer to assisted living, skilled nursing or memory support.

Skilled Nursing

Whether accommodations and services are offered in a freestanding skilled nursing facility (or in a designated area of a continuing care retirement community), skilled nursing is designed for individuals who require full-time care, or assistance with most, if not all, activities of daily living. Skilled nursing units are licensed and offer medical care by trained medical staff, such as a registered nurse or therapist, 24 hours a day. They may also include rehabilitation services, memory support services and other types of specialized care. They are typically Medicare/Medicaid-certified, and monthly fees include meals, personal assistance and most medical services (except for medications).

Speech/Language Therapy

A range of therapies and treatments generally administered by a licensed therapist to help an individual with speaking, understanding, reading, writing and swallowing.

Subacute Care

Typically following a stay in a hospital, this is rehabilitation or complex medical care for serious conditions that aren't urgent or life-threatening. Hospitals typically don't provide sub-acute care on an ongoing basis. This type of care may be delivered in the patient's home or by trained staff at a skilled nursing facility.

Support Group

Facilitated gathering of caregivers, family, friends or others affected by a disease or condition for the purpose of discussing issues related to the disease.

Transitional Care

This type of care is designed for those who are being discharged from an acute care situation, such as a hospital stay, but aren't quite ready to return to their home. Short-term in nature, this care may be specialized for specific conditions, and also includes rehabilitative services.

Transportation Services

In a senior living community setting, this refers to transporting residents to and from the community. Most communities have community buses/vans, although some offer private car service in town cars, a safe and reliable way to take residents where they need to go.

At most communities, some scheduled transportation is included within the monthly service fee, such as trips to medical appointments, shopping and group events. Community-provided transportation may also be available to residents for personal use; this might or might not require an additional fee.

Veteran's Aid & Attendance Pension Program

Military veterans and/or surviving spouses may be eligible for benefits that can be used to assist with the costs of care in the home or in an assisted living or skilled nursing community. The Veteran's Aid and Attendance Pension is tax-free and paid directly to the veteran or surviving spouse. Benefits may range from approximately \$1,000 to \$2,000 per month.

Veterans must be at least 65 years old or be permanently disabled and meet eligibility requirements to qualify. Income, asset and medical eligibility requirements must also be met.

The government doesn't notify veterans that they may be entitled to these benefits, so many eligible senior veterans are unaware of this pension.