



GLOSSARY OF TERMS

Helping your parents explore retirement community options can introduce a whole new vocabulary, which can be overwhelming. This brief glossary will help you understand some of the plans, services and community choices available.



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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, 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 may offer amenities such as a clubhouse, golf course and recreational spaces.

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.

ASSISTED LIVING

Assisted living communities typically provide services which allow the resident to maintain a degree of independence, while offering a helping hand with the activities of daily living such as bathing, grooming, dressing, and taking medications. Assisted living communities are regulated by each state.

BENEVOLENCE CLAUSE

A clause within certain residential agreements/contracts offered at many not-for-profit Life Plan Communities. It states that if a resident outlives 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 care. Specifics can vary, so attention to contract details is essential.

ENTRANCE FEE

Senior living communities often charge a one-time entrance fee. It's an upfront sum to help cover operating expenses and prepay some of the fees that come with offering access to continuing care for life. It also ensures priority access to all levels of health care, should they be needed. Some communities offer a refundable entrance fee, in which a certain percentage is returned to you or your estate if you move out, or upon your death. Other communities offer a declining option, in which you pay a lower entrance fee, but it fully amortizes over time.

INDEPENDENT LIVING

In an independent living community, residents are capable of living in a residence with minimal or no assistance. Hospitality and supportive services may or may not be provided. Independent living residences may be apartments or freestanding homes. A monthly fee for services and amenities may be applied.

LIFE CARE

Life Care is a type of contract that offers independent living and care for life, whether a person is in a private residence or a residential health services program including assisted living, memory care or skilled nursing. Type A or Extensive contracts guarantee access to care with virtually no increase in monthly fees. Type B contracts provide for continuing care with a modified or fee-for-service contract, requiring additional fees for living at higher levels of care, or offering a limited number of free days as part of the entrance fee. Type C, or fee-for-service contracts, typically guarantee access to care, but you only pay for what you use and you pay market rates.

LIFE PLAN COMMUNITY

Also known as continuing care retirement communities, Life Plan Communities are designed to provide an active, fulfilling lifestyle along with peace of mind for the future. They offer multiple independent residence options, maintenance-free living, premium services and amenities, and generally include a full continuum of on-site care – assisted living, memory care, and skilled nursing/rehabilitation. Entrance fees help prepay for this continuum of care, often at a rate that is less than what you would pay in the open market.

LONG-TERM CARE INSURANCE

Long-term care insurance pays for a succession of caregiving services administered by a nurse or aide to the chronically ill. This care is provided either in a community or in the individual's home. These services are usually not covered by traditional health insurance or Medicare.

MEDICARE

Medicare is a federal health insurance program is designed for people who are 65 and older, certain younger people with disabilities, and people with End-Stage Renal Disease. Medicare Parts A, B, C and D cover specific services and care, such as physician services, therapies, home health care and prescription drug coverage.

MEDICAID

Financed by state and federal governments, Medicaid is the program of medical assistance designed for those unable to afford regular medical service. It is a program that includes funding for care in a skilled nursing setting. Medicaid also pays for some long-term care services at home or within a community setting.

MEMORY CARE

A specialized type of elder care, memory care is tailored specifically for the needs of individuals with Alzheimer's, dementia, or other cognitive impairments. Services and amenities are typically on site, with group activities and events included.

MONTHLY FEES

These charges give residents full use of a private residence and access to the community's common spaces, services and amenities. The amount varies depending on the size of residence and the number of occupants.

REHABILITATION SERVICES

Services designed to help an individual recover from an injury, operation, stroke, or illness. These may include physical therapy, occupational therapy and speech therapy. In most cases, services are planned to help the patient return as closely as possible to pre-challenge levels. The services may be residential (inpatient), or outpatient, and may be short- or long-term, depending on the needs of the patient.

SKILLED NURSING CARE

Skilled nursing care facilities, often referred to as nursing homes or health care centers, are licensed facilities that are inspected and regulated by a state's Department of Health Services. They offer long- and short-term care for individuals who need rehabilitation services or who need full-time care or assistance with most activities of daily living. They generally offer a community setting, private or shared rooms, and care by trained medical staff. They are typically Medicare/Medicaid-certified, and monthly fees include meals, personal assistance and most medical services (except medications).



Retirement living for the best years of your life!

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Casa de las Campanas is a not-for-profit continuing care retirement community managed by  Life Care Services®