

LIVING OPTIONS AFTER 65: HOW DO I CHOOSE?

By Maria Scaros, Executive Director, The Greens at Greenwich

Choosing a living option when you're over 65 is reminiscent of choosing a college. One decides on a geographic area. Do academics match up with your interests? Is the campus too big or too small? Is it the best bang for my buck? And most importantly, can I see myself living here?

Let's just say at this stage of the game I want to live in a safe, active community with amenities. While touring, I find myself walking into a palatial entryway with waterfalls and a concierge. So, this is "Senior Living?" I'm interested in an authentic living community. Not a private club. I want to walk into a "home" not an upscale hotel. One's initial reaction may be, "Wow. This is incredible. I don't think I can afford this." Or, "I don't know if I'd be comfortable here" or "Yes. I deserve this. I'm in."

This can be what is referred to as Independent Living, as opposed to living independently. Independent Living is structured and has care levels. This can be comforting to many who do not want to be moving every few years as needs change. Living independently, one lives wherever they want and in whatever type of home they want. If they should need care, they can bring help in. This could work, but it can also prove to be lonely and isolating, especially if you do not have a partner. A CCRC (continuum of care residential community) is another option. This is a "buy-in", meaning, you purchase a home and are cared for as your needs change. You would move within the community from Independent Living to Assisted Living and to Skilled nursing if you need to move.

Assisted Living is just that. You need a bit of help, but for the most part you can care for yourself. As your needs change, your fees are increased, which may prove cost prohibitive on a tight budget.

Memory Care Assisted Living is care for those living with memory impairment, including Alzheimer's disease. These folks are not thriving at home and may be unsafe, but they are not medically compromised enough to be in a skilled nursing facility (a nursing home). Skilled nursing is for those who require round-the-clock medical supervision. It is the only facility that is paid for by Medicaid, once a person spends down all their assets. Each state has its own criteria. All others are private pay and accept long-term care insurance.

Be honest with yourself when it is time to choose where to live. Only then will you make the best choice. What do you need to help you live the rest of your life with dignity, support and happiness? Senior Advisors can help at low or no cost to you. Be sure to call someone local as opposed to a large entity that is not familiar with the area in which you are interested.

Think senior year and scouting for the next chapter. It is a new beginning.



Home is a Feeling

Discover The Greens at Greenwich

The Greens provides safety, comfort, and a loving home filled with laughter and joy. We are a small intimate assisted living community for your loved one with memory impairment.

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