

# The Elder Care Continuum Conundrum

By Wesley E. Wright and Molly Dear Abshire, as published in the Houston Chronicle Senior Living Section on March 22, 2011.

Philosophies about aging are changing as the general population is living and working longer. The baby boomer population has entered the stage of life at which individuals within the cohort must fulfill the role of caring for parents, caring for themselves and sometimes caring for a spouse. In the "good old days," aging parents often lived with their adult children and grandchildren.

Usually a live-in caregiver managed the home and cared for the children and aging members of the family. In contemporary society, family roles and typical household structures have changed.

Most adults who are able to work outside of the home do so, creating an environment for elderly parents left at home alone. Alternatives for care must be considered as the parent ages.

Understanding the continuum of care required for an aging individual is important so when the need to recruit assistance occurs, resources are available and substandard care isn't the only option. Elder law attorneys frequently find that clients have made hasty choices for care during a crisis and have experienced poor quality of care as a result. Acknowledging that the eventual need for care is unavoidable prepares us to make some decisions in advance.

As people begin to age, they often live at "home sweet home" where they enjoy good health and the ability to function with few limitations. The cost of daily long-term care is nothing. As time goes by, their health may decline and they may develop limitations in their daily living such as the ability to prepare meals, bathe, etc. The aging individual needs assistance to stay home and the cost of care begins to escalate. As the level of care goes up, so does its cost. At some point, it may be necessary to evaluate the situation and consider residing in a retirement community.

When looking at housing communities, there are many options. Some neighborhoods require homeowners to be a minimum age of 55. Residents usually do not need assistance but want to be part of a social network of others who enjoy a certain lifestyle.

Independent living communities are usually a collection of apartment or hotel-style buildings where some accommodations are available. Independent living communities range from modest to luxurious in style, price and amenities. Meals and social activities are provided while residents enjoy their privacy within individual living quarters.

As the need for a higher level of care increases, an assisted living facility can provide additional care. In an assisted living facility, residents enjoy private apartment living and there are staff available to assist them with activities of daily living, supervision of medication, meals, laundry and social activities. Options such as paying more for extra care and assistance are offered.

A skilled nursing facility is required when there is a necessity that must be treated by medical professionals. Medicare will pay for some skilled nursing after a hospital stay lasting three days or

longer and the individual is making progress or maintaining his abilities. When the person gets better, he returns to the previous level of care.

A continuum-of-care retirement community has independent living, assisted living and skilled-nursing facilities within one community. This has some advantages when transitioning through levels of care, and CCRCs often excel in one level of care or another.

When a person declines and exceeds these levels of care, the next stage is referred to as long-term institutionalized care or nursing home care. At this level, around-the-clock attention for all needs is given, and the daily cost is high. Elder law attorneys can provide assistance in finding benefits that help in this situation.

A person's care should be based on the individual's needs. Needs do not remain stagnant; action must be taken to delay chronic illness and promote wellness. As age-related illness increases, so does the level of care.

Learn about what choices are available to customize and manage care more effectively.

When in doubt, seek the advice of a Certified Elder Law Attorney.