

# BERWITZ & DiTATA LLP

Attorneys and Counselors at Law

310 Old Country Road Suite 101

Garden City, New York 11530

Telephone (516) 747-3200 • Facsimile (516) 747-3727

Lawrence N. Berwitz

Maureen R. DiTata

## Thinking Ahead: Senior Living Arrangements

We recently participated in an elder care meeting at which one of the speakers quipped: “Be kind to your children, they will select your nursing home!” While it was intended as dark humor, it can also serve as a call to action. We won’t avoid the aging process. We may as well resign ourselves to the fact that the Fountain of Youth, the legendary spring that restores youth to all who drink from it, does not exist. Under the circumstances, and if we don’t want to leave it to our loved ones to arrange, we should plan ahead. Many seniors have retirement accounts and have saved for their future, but relatively few really plan on how those assets are to be spent.

The sooner you begin to explore senior housing options, and the more you know about them, the greater the likelihood that you will be comfortable and satisfied with your surroundings. Visit several facilities and make a list of those things you like and those you do not. Consider, among other issues, your required level of care, the location and accessibility of the facility in relation to your loved ones, social support and, of course, finances. Thankfully, there are many senior living options and the list is growing at an exciting rate.

**Independent living communities**, sometimes called retirement communities, retirement villages, 55+ communities, or senior apartments, may be a good option for individuals with few medical or physical needs. Residents live in private apartments or houses and are usually very autonomous. Such communities typically offer programs and services such as transportation to grocery and other stores, home health care or help with household chores, as well as social activities.

**Assisted living facilities** are designed for seniors who are no longer able to live safely on their own but do not require a high level of care. Such facilities typically provide assistance with grooming and the other activities of daily living, medication management and housekeeping. They provide up to three meals a day in a common dining area and residents live in private apartments, which may or may not include a kitchen area. Staff is available 24 hours a day and most facilities provide licensed nursing services. Social activities and scheduled transportation are also usually available.

**Nursing homes**, or long term care facilities, offer the highest level of medical care and assistance. Twenty-four hour skilled nursing services are available from licensed nurses and residents are monitored by physicians. Residents often share a room and are served meals in a central dining area unless they are unable to participate. Social activities are available.

Such facilities often have rehabilitation facilities for individuals who require a high level of care for a limited time, such as immediately following injury, illness or surgery. One new and emerging option is the **continuing care retirement community**. The continuing care retirement community is a hybrid between independent living and facilities offering higher levels of care. A resident's lifestyle is dependent on his or her changing needs. Healthy adults enter the continuing care retirement community and reside independently in single-family homes, apartments or condominiums.

Residential services often include meals, housekeeping, health and social clubs, activities, transportation to and from shopping venues, and maintenance, as well as access to medical care, pharmaceuticals and rehabilitation services. When an individual requires assistance with every day activities, appropriate care is available "on the campus" in an assisted living or nursing care facility. Some find it very comforting to know that, upon admission to this type of community, it will be their home for the remainder of their lives and they will be able to maintain relationships with friends, healthcare providers and staff members. Such options typically require a long term contract.

With so many senior housing options available, learning the differences among them in order to make the right choice for your needs requires vigilance. Berwitz & DiTata LLP and our staff would be more than happy to answer your questions and assist you in evaluating your needs.