

caring
for those
you care about

Community Services to Meet Changing Needs

As we age, many of us would prefer to stay at home or with our families, but sometimes we need extra help. With the growing numbers of older people who need support to live on their own, private and public organizations are now offering many different options in the home and the community. These options are often referred to as home and community-based services.

Ruth is recovering from a broken hip and she is unable to keep the house clean or do her laundry. Dean needs daily physical therapy and special medical treatments, but he doesn't want to go to a nursing home and his children live across the country. Sometimes all that is needed is just a little help around the house.

After Charles' recent illness, he and his wife realized the upkeep on their house was just too much and he may need a living arrangement that can offer some health care services. Helen is tired of living alone in her big house and she has no friends or family that she could live with. She could also use some help with meals, transportation, and personal care. Maybe what is needed is

more than basic help; sometimes moving to a different style of housing may be the best choice.

Since no two people have the same needs, it is comforting to know that in many communities there is a variety of services and living arrangements available. Arranging long-term care support can be confusing.

Help Around the House

■ Home and Personal Care

Home care aides do chores such as cleaning the house, grocery shopping, or laundry. Personal care is nonmedical assistance with activities of daily living (sometimes referred to as ADLs), such as bathing, dressing, or using the toilet. Home repair services help with basic upkeep of the home, as well as minor changes to make it secure and safe. Installing grab bars in bathrooms, special seats in the shower, or ramps for a wheelchair can make it easier to stay in a home.

■ Meal Services

Home-delivered meal programs offer nutritionally balanced meals to those who can no longer shop for groceries or cook. Senior centers often offer lunch and the opportunity to eat with other people.

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■ Companion and Telephone Reassurance Services

Volunteers make regular visits or phone calls to older adults who can't get out of the house. The volunteer checks on the person and keeps him or her company, providing regular contact for older people who are alone.

■ Home Observation

In some communities, mail carriers or utility workers are trained to spot signs of trouble at the homes of older adults. They report concerns, such as accumulated mail or trash, to an agency that will check on the older person.

■ Home Health Care

Home health care is designed to address health care needs. It may include many services, such as skilled nursing care, personal care, rehabilitative therapy, giving medicine, wound care, and medical help prescribed by a physician and provided by licensed professionals.

■ Personal Emergency Response Systems (PERS)

A PERS is a simple device worn by a person to call for help in emergencies. When the button on the PERS is pushed, it sends a message to a hospital or police station. Someone then checks on the person.

■ Hospice Care

Hospice services include medical care, counseling, and pain control for terminally ill patients and their families. Hospice services are usually provided in patients' homes and they are designed to help the entire family,

caregivers, and the patient cope with issues related to the terminal condition.

Getting Help in the Community

■ Senior Centers

Many communities offer a variety of activities in centers designed for older adults. These may include recreation programs, social activities, health screenings, and meals.

■ Transportation

In many communities, transportation is available to medical appointments, senior centers, or shopping. These services are usually free or involve a small fee. Other transportation services, such as discount taxi programs, van services, or volunteer drivers are often available too.

■ Adult Day Centers

For the older person who needs supervised assistance, these centers offer many services in a group setting. Services may include health care, recreation, meals, and rehabilitative therapy. These centers are designed to meet the needs of people with mental and/or physical limitations. There usually is a fee involved, but many programs offer sliding rate scales or some kind of financial assistance.

■ Respite Care

Respite care provides much-needed time off for family members caring for someone who is ill, injured, or frail. It can take place in an adult day center, in the home of the person being cared for, or even in a residential setting such as an assisted living facility or nursing home.

Finding the Right New Home

■ Homesharing/Shared Housing

This involves two or more unrelated people living together in a house. Sometimes an older adult rents out an extra bedroom for additional needed income. Occasionally, chores are exchanged for a portion of the rent, allowing older adults to remain in their home with some help.

■ Congregate Housing/Senior Retirement Communities

This apartment-style building with individual units allows residents to care for themselves but they share meals in a common dining area and housekeeping services are provided. Often some personal care and recreational activities are also offered.

■ Assisted Living Residences

Housing for those who may need help living independently but do not need skilled nursing care. The level of assistance varies among residences and may include help with bathing, dressing, meals, and housekeeping.

■ Board and Care Homes

These facilities offer services less than, but similar to those of assisted living, but are smaller. They are sometimes called group homes or personal care homes.

■ Continuing Care Retirement Communities (CCRC)

CCRCs are designed to meet the changing needs of older people all on the same campus. For example, an older person starts out living on their own, moves to an assisted living unit

when they begin to need help with daily activities, and stays every now and then in the nursing unit when skilled nursing care is needed. A substantial entrance fee is typical, along with a high monthly fee.

Paying for Services

Most people pay for their home and community services out of their own pocket. Some may get help from public funds.

■ Medicare

This program provides medical coverage for most people over the age of 65. Medicare covers limited skilled nursing home care and home care benefits. For information about Medicare benefits call 1-800-Medicare.

■ Medicaid

A state and federally funded program to help people with low incomes pay for medical care. Medicaid may help pay for nursing home care and sometimes services at home. It's important to check with your local Medicaid office for eligibility.

■ Private Long-Term Care Insurance

This type of insurance pays for care in nursing homes, assisted living and/or home care, depending on the policy. The older you are when you purchase your coverage, the higher your costs, so it is not affordable for some older adults.

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