

# Senior Terms Defined



## Active Adult Community

Also known as 55+ or 60+ communities, they consist of homes in a neighborhood (think Sun City in Glendale and Peoria) to condos or apartments that can be bought or rented. They are a good option for someone who is still active. Unlike Independent Living, they offer few services.

## Activities of Daily Living

Basic self-care. There are six standard ADLs: Ambulation, Bathing, Dressing, Toileting, Transferring (getting in or out of a chair or bed), Continence, Eating. ADLs Acronym for Activities of Daily Living (see above)

## Adult Day Care

Provides care and socialization for older adults who need assistance during the day for a minimal cost. They offer caregivers a break to work, run errands, etc. They often have waiting lists and certain criteria for people to participate.

## Aging in Place

Can apply to wherever someone lives, whether in a private home or a senior living community. It also means planning well for the eventualities of care necessary to stay in a private home or Independent Living setting.

## Assisted Living

Senior Living that offers personalized care and support with activities of daily living for seniors who need some assistance because of either physical or mild cognition needs. It includes 24-hour staff, meals, medication management, housekeeping, and laundry, as well as some mobility and incontinence assistance. In addition to rent, each community has additional charges to account for the individual care needs of each resident.

## Elimination Period

The time required to pass from submitting a claim to payment by a company. Most Long-Term Care companies have a 90 day elimination period, during which the person holding the policy must submit documentation that they meet the criteria to use the policy. The criteria is typically needing assistance with two out of five (or seven) ADLs.

## **Home Care**

This term is often used interchangeably with “home health,” but they are very different. Home care means having caregivers in the home (whether a private or community setting) to help care for someone. See Senior Services Explained on Resources page. Long-term care insurance can sometimes offset cost, but otherwise, home care is private pay. It is NOT covered by Medicare or Medicare Advantage Plans.

## **Home Health**

Physical, Occupational, or Speech Therapy, and Skilled Nursing services provided at home. Paid for by Medicare or Medicare Advantage insurance.

## **Hospice**

End-of-Life care for those with a diagnosis that meets Medicare criteria. Paid for by Medicare. IADLs Acronym for Instrumental Activities of Daily Living (see below)

## **Independent Living**

A great fit for adults over the age of 55 who have few or no health issues. Communities with independent living typically provide amenities such as restaurant-style dining, activities, transportation, and services like fitness centers and salons, allowing seniors to enjoy life without the maintenance that comes with owning a home.

## **Instrumental Activities of Daily Living**

A complex set of skills we need to live independently: using a phone or technology, shopping, preparing a meal, using transportation, managing finances, managing medications, doing housework (laundry, cleaning, etc.)

## **Long-term Care Insurance**

An insurance policy that reimburses policyholders a daily amount for assistance with ADLs. The cost of the policy depends on when it is taken out and what coverage is chosen. These policies are usually time-limited (three to five years) or provide a bucket of money to use toward care expenses.  
<https://acl.gov/ltc/costsand-who-pays/what-is-long-term-care-insurance>

## **Medicaid**

Medicaid is a joint federal and state program that gives health coverage to some people with limited income and resources. In Arizona, Medicaid can provide housing in a skilled nursing community if a person qualifies.

## **Medicare**

Medicare is federal health insurance for anyone age 65 and older, and some people under 65 with certain disabilities or conditions. It consists of Part A and Part B. Most people have both parts, but some have only one or the other. For a quick overview of Medicare:

<https://www.medicare.gov/Pubs/pdf/11514-A-Quick-Look-at-Medicare.pdf>

## **Medicare Advantage Plan**

Also known as Part C or MA Plans; offered by private companies approved by Medicare. Provides Part A (Hospital Insurance) and Part B (Medical Insurance). It is NOT Medicare. It is an insurance plan approved by Medicare.

## **Medigap**

Supplemental insurance that picks up the 20% that Medicare does not cover. Can only be purchased by people who have Original Medicare.

## **Medicare Part A**

The part of Medicare that provides insurance for hospitalizations, rehab and skilled nursing stays, home health care, and hospice care.

## **Medicare Part B**

The part of Medicare that provides insurance for physician visits, outpatient therapy, durable medical equipment, and preventive services like immunizations and annual wellness visits.

**Medicare Part C or Medicare Advantage Plan (see above).**

## **Medicare Part D**

Prescription Coverage, often run by private insurance companies that follow Medicare rules. \*\* There are other letters that are Medigap policies. Get basic info here: <https://www.medicare.gov/health-drug-plans/medigap/basics> or see this chart to compare: <https://www.medicare.gov/health-drug-plans/medigap/basics/compare-planbenefits>

## **Memory Care**

Specialized care for people with various forms of dementia. It can be in a standalone community that has only memory care, or in a community that has independent and assisted living care as well. Memory Care has the same services that assisted living provides as well as a secured environment, activities targeted for those with memory loss and more staff members to accommodate the increased care needs of the residents.

## **Nursing Home**

Original and somewhat antiquated term used for a senior community. In the senior industry, the term skilled nursing has become the common term used for this kind of community that provides the highest level of care for people who need round-the-clock nursing.

### **Residential Care Home**

Residential homes that typically have six to twelve residents. They have a higher staff to resident ratio and can often accommodate residents with higher needs. They are sometimes secured and include assistance with activities of daily living, medication management, meals, laundry, housekeeping, and limited activities.

### **Skilled Nursing**

Previously known as a “nursing home,” skilled nursing communities provide the highest level of care for people who need round-the-clock nursing.