Terms You Need To Know
A more comprehensive list of these terms can be found at
www.seniorsguide.com

Adult Day Care: This consists of daily structured activities in a community setting. They offer health-related and occasionally rehabilitation services to senior citizens who are physically or emotionally disabled and con not be alone for long periods of time. Generally this service is provided only during the day and the individuals return home at night.

Aging in Place: This describes allowing a resident of a community to remain in their current living environment despite recent physical and or mental decline. As their needs change different services can be brought in to help them out. For example, independent living may offer services that provide you with assistance for daily activities so you do not have to move on to assisted living.

Alzheimer's: Degenerative age-related disease that impairs an individual's cognitive ability. An individual with Alzheimer's often suffers from forgetfulness, wandering, and inability to recognize others.

Ambulatory: This means that you are able to move about and walk around on your own.

Assisted Living: Apartments offered at a retirement community with services that include meals, laundry, housekeeping, medication reminders, and assistance with activities of daily living.

Continuing Care Retirement Community (CCRC): These communities provide a continuum of accommodations and services for senior citizens. This often includes independent living, assisted living, and skilled nursing care. This way a resident can stay at his/her own community even as their needs change.

Continuum of Care: Full spectrum of care available at a particular community which includes Independent Living, Assisted Living, and Nursing Care. It may also include home health care.

Dementia: Progressive neurological, cognitive, or medical disorder that affects a person's memory, judgment, and cognitive powers.

HMO: A Health Maintenance Organization (HMO) provides complete health care in a specific area to individuals who choose to use it.

Home Health Care: This is where a licensed health care worker will provide you with medical and nursing services in your own home.

Hospice Care: Counseling, social services and medical care provided to individuals with a terminal illness and their families.   This can take place in an individual's home or in a specific hospice care facility.

Independent Living: Senior Housing that may provide services such as meals, housekeeping, social activities, and transportation. Residents are able to care for themselves but have often services available if they were to need them.

Instrumental Activities of Daily Living (IADLs): Day-to-day tasks such as cooking, shopping, managing money, taking medication, and housekeeping.

Life Care Community: A Continuing Care Retirement Community which offers an insurance type contract and provides all levels of care. It often includes payment for all medical care including physician's visits. Little or no change is made in the monthly fee, regardless of the level of medical care required by the resident.

Long-Term Care: Care provided to any person who suffers from chronic health impairments.

Long-term Care Insurance: Privately issued insurance which covers the cost of nursing home care, assisted living, and home health care.

Managed Care: This is basically used to coordinate all health care services to maximize benefits and minimize costs. These plans often use their own network of health care providers and a system of prior approval from a primary care doctor. They will provide you with a list of specialists, hospitals, ect. which are suitable for you to go to.

Medicaid: This is a government funded health insurance assistance program that offers benefits to individuals with limited financial resources, the disabled, and the elderly. You must have a financial need to qualify.

Medicare: This is a medical insurance program administered by the Social Security Administration for people 65 and older. There are two parts of Medicare: A and B. Part A covers hospital and nursing facility care while part B takes care of physician services, therapies, and home health care.

Medigap Insurance: Private health insurance that covers health care costs Medicare does not take care of.

Not-for-Profit: This categorizes the status of a company. It consists of volunteer board members that help monitor the organization and make sure its elderly residents' needs are met.   Not-for-profit homes and services turn any extra income back into improving the company.

Nurse Assistant: This individual provides the most personal care to residents. This would include bathing, dressing, and toileting. They must be trained, tested, and certified to work in the facility. Nurse assistants work under the supervision of an Registered Nurse or Licensed Practical Nurse.

Nursing Home: A nursing home provides 24-hour nursing care, room and board, and activities for individuals with chronic and/or long-term care illnesses. The individuals in these homes are unable to care for themselves and require a great deal of assistance.

Occupational Therapy: Helps individuals to relearn their daily living activities.

Physical Therapy: A treatment program to help individuals regain their strength and physical mobility after a stroke or accident. Each program is tailored to the individual and administered by a licensed physical therapist.

Registered Nurse (RN): This is a trained nurse who has both passed a state board examination and is licensed to practice nursing.

Rehabilitation: Therapeutic care for individuals who need physical, occupational, or speech therapy.

Respite Care: This is a short term/temporary reprieve for caregivers which ranges from hours to days. This could take place in your home or at a facility. Retirement communities often offer this to residents who may need short term assistance as well.

Senior Apartment: Age-restricted housing with individual living units for older adults. These individuals must be able to care for themselves and no additional services are offered.