

Making the Right Move for Your Loved Ones

Champaign County offers a plethora of options for families ready to transition loved ones into a senior housing facility.

By Erin Robbins
photograph by
Community Concierge Magazine

Carriage Crossing, a new assisted living facility in Champaign, has a game room, library, café and soda shop, and also creates a calendar of events each month for residents.



Making the decision to move an elderly family member or loved one to a senior housing facility can be difficult and confusing. There is a lot to consider before making the decision, from choosing the best

type of housing to determining how to finance it. But fortunately for Champaign County residents, there are many local options to choose from so you can find the perfect new home for your loved one.

"Many local senior services offices offer caregiver support programs to help people find an appropriate setting for their family member," said Patrick Harness, Community Liaison for Health Alliance. "Doing research on the internet is invaluable, but it is important to also do in-person visits of the facilities you are interested in."

Types of Housing

There are many types of senior housing to meet the specific needs of your family member, depending on their level of independence and medical care needed.

Below are just a few of the options, as explained by APlaceForMom.com:

1. *Independent Living Communities* - These are

typically fully-equipped private apartments that are suited for elderly adults who regain most of their independence and aren't experiencing many medical problems. Apartments are often available in multiple sizes, from studio to two-bedroom. Meal packages are usually custom-designed, allowing residents to decide how many meals they want to pay for each day and many social activities and events are planned for residents. Costs for these types of facilities range from \$1,500 to \$3,500 per month.

2. *Assisted Living Communities* - These facilities are designed for people who can no longer live independently but who do not require a high level of medical care. Staff is provided 24 hours per day and nurses are available for added safety. Assistance with daily activities is provided. Three meals per day are served in a dining hall. Some events and activities are planned. Costs range from \$2,500 to \$4,000 per month.

3. *Nursing Homes* - These housing options are for people who require a high level of medical care, and nurses are available 24 hours per day. Residents typically share a room and meals are provided in a dining hall. Some activities are available for residents who are well enough to participate. Some nursing homes also provide

short-term care for people recovering from an injury or illness. Costs range from \$4,000 to \$8,000 per month.

As you can see the cost for each type of facility ranges greatly. One of the toughest challenges for families considering moving a loved one to senior housing is the cost and how to finance it. This problem is compounded by the fact that most facilities price their care and services differently. It is important for families to understand the true cost of each facility and to put together a realistic plan for financing it. APlaceForMom.com explains a couple of options:

- *Long-term Care Insurance* - This will help pay for costs of some types of senior housing, including assisted living and nursing homes, not covered by private medical insurance. However, most companies will not cover people with preexisting medical conditions, so it is best to purchase this type of insurance before health issues arise.
- *Life Insurance Policy Conversions* - Any life insurance policy of \$50,000 to \$1,000,000 can be converted to a Long-Term Care Benefit Plan, which covers all forms of senior living. There are no medical requirements or care limitations.

Deciding When the Time is Right

Deciding to move a family member to senior

housing can be overwhelming and difficult.

"Evaluating your needs or the needs of your family member today, and goals for the future is the best way to determine the right time to make a move," said Alicia McCoy, Community Relations Director for Carriage Crossing, a new assisted living facility in Champaign.

Here are a few questions McCoy suggests asking yourself or your loved one when you think about when the time is right for the move:

- Do you live in an older home with a lot of stairs to climb each day?
- Have you experienced a fall or several falls?
- Are you having problems managing your medications?
- Do you routinely need assistance with bathing, dressing and hygiene?
- Are you having difficulty getting together with friends or loved ones because of physical limitations or driving concerns?

Trina Reynolds of Fisher, Illinois, is in the process of moving her mother to Heartland Health Care Center in Champaign. Reynolds and her sister evaluated questions like these before deciding to make the move.

"My mother has lived with me for several years, but it has gotten to the point where my sister and I can no longer

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Alicia McCoy
Community Relations Director
for Carriage Crossing

move her safely from place to place," Reynolds said. "When she lost her mobility, we knew we wouldn't be able to care for her much longer. She is also home alone during the day, and without mobility she wouldn't be able to react if an emergency arose."

Though it may seem like you are stripping your loved one of some of their freedom by moving them to senior housing, it is important to remember that safety, health and their well-being are the most important considerations.

"The main factor in deciding to move a family member to senior housing should be safety," said Josh Drake, Admissions and Marketing Director for Champaign County Nursing Home. "Safety for your loved one in completing daily activities like cooking and bathing, and safety for others in ensuring your loved one doesn't accidentally harm anyone else."

Harness adds that it is best to be proactive.

"Don't wait until there is an accident or serious decline in health that would make a move imperative," he said. "Finding the most appropriate location can be more difficult if you're dealing with a crisis situation."

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Why a Move May Be Best

Senior housing facilities are designed to provide a safe and comfortable environment, as well as adding to the overall well-being of their residents.

"Safety, meals, transportation, socialization and peace of mind are a few reasons people choose to move to an assisted living community," McCoy said. "As people age, their appetites can diminish and many people just don't enjoy eating alone. Seniors home alone often warm up something in the microwave or on the stove rather than preparing a nourishing meal. In assisted living, meals are provided and they often offer many choices of food. But the biggest plus may be that people have company

for their meals."

Reynolds explains that her mother made the decision herself to move to a nursing home, which made the transition easier for her and her sister.

"A great staff was the most important factor in deciding where our mom would go, but one of her priorities was the food," Reynolds said. "She chose Heartland Health Care Center because she loved the caring and professional staff, and the food."

Where to Start

All facilities operate differently, but as an example of what to expect when selecting the right senior housing for your family member, below is an overview of the process at Carriage

Crossing.

First, the director of wellness for the facility will visit the potential resident and his or her family to provide an all-inclusive assessment, which will clearly define, identify and determine the potential resident's appropriateness and specific care needs, and his or her level of care rate. The care rate is reevaluated yearly or if a change in condition occurs.

Secondly, the potential resident and his or her family can tour the community to talk with staff and other residents. They can even join for a meal. This provides the opportunity to experience the community first-hand. Prior to admission a physician certification is required.

After move-in, rent is due monthly. It includes

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basic television and rooms are wired for a telephone, but it is up to each resident to arrange for their own service. Rooms are serviced weekly and as needed by the housekeeping staff, and personal laundry service is provided. Carriage Crossing is also pet-friendly.

Looking for Something Extra

Many senior housing facilities offer events and other entertainment options for residents. For example, Carriage Crossing has a game room, library, café and soda shop. It also creates a calendar of events each month, which range from social, spiritual, educational and physical activities. Champaign County Nursing Home also offers individual and group activities daily, and both of these facilities have an in-house hair salon.

Most assisted living centers provide group transportation for shopping and to community events because many medical professionals believe socialization is important to a healthy life, and facilities can often arrange transportation for seniors who need to get to appointments.

"Being a member of the community is important to our residents," McCoy said. "Assisted living promotes independence and personal care for each resident and encourages the involvement of a resident's family and friends."

As a place for people with more medical concerns, Champaign County Nursing Home also offers a new rehabilitation unit, a dedicated Alzheimer's unit, outpatient therapy services and adult day care.

"The new rehab unit is very resident-friendly," Drake said. "It offers private rooms, Wi-Fi throughout, great-sized lounge areas and a separate dining room."

Your Loved Ones Are Family

In order to provide the best possible care, many local facilities are members of the Champaign County Senior Task Force, which was founded by Harness and Rosanna McClain, Director of the Senior Resource Center at Family Service of Champaign County. The group is an information sharing forum for senior service providers and features speakers on a variety of topics including senior fraud and chronic health challenges. It is open to the public and anyone can attend the sessions.

Along with seeking out continuous education and improvement through the Senior Task Force and other learning opportunities, the staff at Champaign County senior housing facilities is skilled and truly cares for their residents.

"At Carriage Crossing, we are privileged to care for those who have experienced so much in life," McCoy said. "Each resident comes with his or her own unique story, passions and history that continues to shape who they are. We understand that no two individuals are alike. We know that each resident requires continued adjustments to their plan of care. We pride ourselves on prompt communication to health care providers and families. This philosophy allows for the collaboration of all parties to best meet the residents' ever changing needs." ■

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