

Senior Living Specialists of California

GUIDE FOR YOUR LOVED ONE'S GOLDEN YEARS*

The hardest part of any journey can be taking the first step.

Caring for an aging loved one is stressful. Balancing their care needs, lifestyle wants, and available resources can feel like a full-time job, especially while tending to your own life. Understanding senior care ahead of a crisis helps you and your family make the right decisions at the right time, so your loved one is as well taken care of and prepared as possible.

We know confidence comes from preparation, we created this guide, which will be the roadmap for your journey and serve as a plan for life's unknowns.

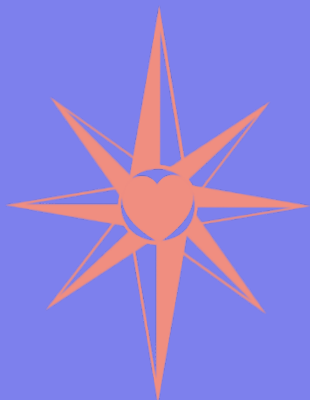
***Senior Living Specialists of California LLA does not provide, legal, medical, or financial advice. Any reference to legal, medical, or financial topics herein are for illustrative purposes only and we will refer seniors and families to qualified professionals in all instances.**

As our loved ones age, figuring out how to take care of them can be overwhelming, but being prepared removes the fear of the unknown and reduces anxiety. That's where we come in. "Senior living" is a journey that entails more than just where you live, and work with families to chart their senior living journeys so they have confidence in all aspects of their life. We've learned that every person's situation and needs are different, and have extensive knowledge and contacts to help you with a variety of areas:

- **Aging In Place – everyone's first choice**
 - Assessing Physical & Mental Health Needs
 - Understanding Home Health, Home Care, & Hospice
- **Moving To Communities – when the time comes**
 - Senior Living Options
 - Moving, Downsizing, & Organizing
- **How Do We Pay For My Loved One's Care?**
 - Medicare, MediCal, VA Benefits, & Social Security
 - Long Term Care Insurance
- **Organizing & Protecting Assets**
 - Asset Management & Financial Planning
 - Elder Law & Estate Planning

Preparing for one's golden years starts with a conversation with your loved one and family. Losing their sense of independence can be difficult for seniors to cope with, so getting their input can give them a sense of peace and control if they're capable of making their own decisions. Many older adults are hesitant to changing their living situation, so broaching the subject before a crisis forces them to change their life is key.

Everything in this guide may not be applicable to you and your aging loved one, but considering all the potential "what-ifs" can help inform your decisions as you plan you and your family's senior living journey. Senior Living Specialists of California is here to show you the options available to you, and if the need arrives, we're here to help make your loved one's transition into senior living as smooth as possible.



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Aging In Place: **Physical and Mental Health Snapshot**

Few things are more important to planning your senior living journey than an accurate picture of your physical and mental health. Make sure to keep up-to-date records of medications and conditions, and speak to your doctor about any specialists you may need to see. While we work with many world-class doctors in Southern California, your doctor will be your best resource to address your specific needs.

DID YOU KNOW?

Over 20% of seniors struggle with some form of mental health issue. Thankfully, there has never been more accessible means of treatment to ensure that your golden years are your brightest and happiest yet.

Physical Health Assessment

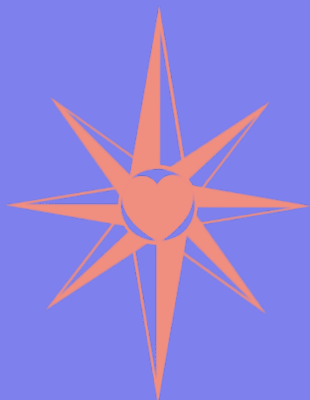
Your loved one's health will inform decisions on the type of care they need, whether they remain at home or need to find a senior living community to attend to their needs. Your primary care physician is one of the best resources anyone has to assess which type of living situation is best for them and, at the appropriate time, will fill out the Physicians Form 602 as a general health assessment that's required by all senior living communities. Each community will also conduct their own assessment before move-in to ensure that they can provide your loved one with the care they need.

Mental Health and Counseling

Getting older and watching your loved ones age can be emotional and overwhelming. Grief, anxiety, depression, and guilt are all very natural feelings to navigate during the aging process. While it can be hard to talk about, you're not alone, and there are phenomenal therapists that can help you and your loved ones cope with the highs and lows of aging. Whether it's a support group for dementia caregivers, therapists for dementia patients, a grief counselor to help you through a tough loss, or a family therapist to help your family make a difficult decision, we can help find you a mental health professional so you can enjoy the precious time you have with your loved ones.

Socialization Needs

One of the biggest challenges facing older adults is isolation. Aside from the emotional toll of being lonely, prolonged loneliness also contributes to cognitive decline and increases the chance of heart disease or stroke. Thankfully there are many ways to curb loneliness through social programs and other opportunities for seniors to make new friends and socialize aside from moving into a senior living community. Local clubs and adult day programs are a fantastic way to get you or your loved one out of the house and connecting with others. We work with an extensive number of trusted Adult Day Programs that can provide your loved one the socialization they need.



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Aging in Place:

Home Care, Home Health, and Hospice

What Are ADLs?

Activities of Daily Living (ADLs) are basic self-care tasks that are essential for independent living. These include bathing, dressing, eating, toileting, transferring (moving from bed to chair), and maintaining continence. When seniors begin to struggle with one or more ADLs, they may benefit from home care services for non-medical support or home health care if medical supervision is also needed, helping them stay safe and comfortable in their own homes. Long Term Care insurance policies typically require seniors to need help with ADLs prior to being eligible for benefits, depending on the policy.

DID YOU KNOW?

Hospice isn't just for people on palliative care.

While hospice is primarily known for end-of-life comfort, be it physical or spiritual, hospice can also be a valuable resource that people suffering from painful, long-term symptoms can use.

Home Care

Home Care allows you to stay home with the help of a caretaker for any of your **Activities of Daily Living (ADLs)**. For those who have non-medical needs, such as needing help with bathing, eating, medication management, driving, or even companionship, home care is an excellent option to get extra help around your home so you can stay in your comfortable, familiar environment. Home care is typically not covered by social programs or insurance, and needs to be paid by private funds.

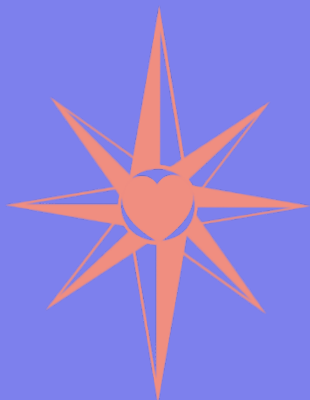
Home Health

Home health provides professional medical help, often by a licensed nurse or trained and licensed medical provider. People who have more advanced day-to-day medical needs such as insulin shots, feeding tubes, catheters, colostomy bags, trach tubes, etc. will benefit from home health by having a trained professional tend to their needs in the comfort of their home or Assisted Living community. Home health care is typically ordered by your doctor and, in many cases, is covered by insurance, Medi-Cal, or Medicaid.

Finding the right caretaker can be a difficult process, and home care and home health can be pricey, especially for live-in caretakers. That said, those with the resources to afford it can extend their time at home, until their needs exceed what home care and home health can provide. We have an extensive rolodex of vetted, trusted, and licensed home health and home care providers to meet your needs.

Hospice

Hospice care allows people with terminal conditions that they've decided to stop treating to live out the rest of their lives with dignity, comfort, and support. Hospice is also a benefit provided by Medicare, unlike some home health or home care, which may not be. We understand that this stage in a loved one's life can be the most difficult, which is why we only work with the most trusted and compassionate hospice providers.



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Moving to Communities: **Understanding Senior Living Options**

Before evolving to a more broad senior advisory service agency, we began as a senior living placement agency, and continue to be experts in finding the right type of community that best suits your loved one's unique preferences and requirements.

What is Skilled Nursing?

For older adults who need round-the-clock medical care, rehabilitation after surgery, or chronic disease management, skilled nursing offers licensed nursing care under a doctor's supervision. Services may include wound care, IV therapy, physical therapy, and more. Stays can be short-term (post-hospitalization) or long-term for complex medical needs. While long-term care insurance can cover some aspects, stays up to 100 days are covered by Medicare (for a shared room), with Medi-Cal kicking in for longer-term stays for qualified members.

Independent Living

Independent Living is ideal for older adults who are still active and capable of managing their daily tasks on their own. These communities offer a vibrant lifestyle without the hassle of home maintenance. Residents enjoy private apartments usually with full kitchens, optional community dining, planned activities, transportation, and sometimes fitness and wellness programs. It's a great choice for those who want convenience and companionship.

Assisted Living

Assisted Living is ideal for older adults who value independence but need help with Activities of Daily Living (ADLs) like bathing, dressing, or managing medications, as well as more involved care needs such as transferring in and out of bed, dietary maintenance, physical therapy, and more. This wide range of care levels allows residents to age in place as their needs increase. Assisted living communities offer private or semi-private apartments along with 24/7 staff support, meals, housekeeping, activities, and transportation.

Memory Care

Memory Care is specifically for individuals with dementia, Alzheimer's, and other forms of cognitive decline. These communities provide a safe, structured environment with routines that support cognitive function and emotional well-being. They are usually secured and have alarms to prevent residents from wandering out. There are more caregivers to residents than in assisted living, allowing for more one-on-one care, and activities are geared toward memory stimulation and quality of life.

Board & Care Homes

Also known as residential care homes, these communities are smaller, home-like settings (often in residential neighborhoods) that serve up to six residents at a time. It's a good fit for seniors who prefer quiet surroundings or need a higher caretaker ratio, and don't need or desire social activities. They provide personal care, supervision, meals, and assistance in a homier environment, and are a particularly good fit for residents who are in need of greater assistance and care.

See Page 7 for information on moving, downsizing, and organizational services



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How Do We Pay For My Loved One's Care?: Medicare, Medical, Insurance, and Other Benefits

Understanding the distinction between the various types of coverages and benefits available can help when budgeting for your loved one's senior living journey. This page offers a brief summary as they pertain to senior living, but an elder lawyer or similar advocate should be consulted for any specific challenges with these programs.

What is Long Term Care Insurance (LTC)?

Long-term care insurance is an insurance product that may cover the cost of long-term care solutions such as Assisted Living and Memory Care, Home Care & Home Health, and a private room at a Skilled Nursing Facility. Though expensive and subject to conditions and limitations, these policies can make a world of difference in covering the costs of living or treatment for chronic conditions. Coverage and conditions vary, so we're happy to refer you to an LTC policy specialist if you're interested.

Personal Financial Resources

It may be difficult to assess how an older adult's assets (real estate, bank and brokerage accounts, vehicles) and income sources (social security, pensions, annuities, Long Term Care policies) can be organized to pay for assisted living. We can provide you with checklists and spreadsheets for your use or connect you with financial planners who can assist in your analysis.

Medicare & Medi-Cal

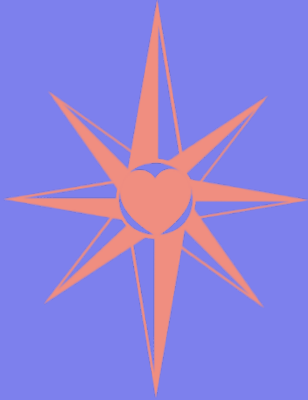
Medicare is a federal health insurance program that generally covers enrolled people age 65 and older. It is designed to cover the cost of basic health care but does not cover long-term assisted living costs. Medicare may cover the first 100 days of the cost of a rehab facility after a qualifying hospital stay. **Medi-Cal** is California's Medicaid healthcare program, and it offers no-cost or low-cost health care for qualifying low-income individuals. Medi-Cal does not cover assisted living, memory care, board & cares, or independent living costs, however it will cover skilled nursing after the first 100 days for qualifying patients. If you have specific Medicare coverage questions, we can refer you to an elder lawyer or specialist.

Social Security

Social Security is a federal program that supplements a person's pre-retirement income based on their lifetime earnings. Depending on your lifetime Social Security contributions while working, you may receive a monthly payment from the government, which is based on the government's qualifying formula. There are no specific assisted living benefits under Social Security.

VA Benefits

All veterans should enroll in the VA to receive their benefits. Enrollment is quick and easy, and veterans can receive [disability compensation](#), [pension](#), [health care](#), [insurance](#), [Veteran Readiness and Employment](#), and [burial](#) benefits. Elderly veterans may also qualify for long-term care programs that provide assistance at home, at VA medical centers, or in the community. Veterans can even receive home care at Assisted Living and Memory Care communities.



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Organizing & Protecting Assets: **Elder Law, Estate Planning, and Financial Planning**

Elder Law

Elder law is the legal practice of counseling and representing older adults in all facets of life. These lawyers specialize in helping clients navigate Medicare, Social Security, disability claims and appeals processes, conservatorships, probate and estate planning, elder abuse and fraud cases, assisted living and nursing home issues, and much more. An elder lawyer can be an invaluable asset for you and your loved one to help plan long-term care, protect assets, and create a will so you or your loved one don't have to scramble if the worst happens.

Estate Planning

Estate planning isn't just for the rich, and it isn't just about setting up who will inherit your things when you pass. Estate planning provides a guide for your loved ones if you die or become incapacitated, can name a guardian for your senior relative if they can no longer take care of themselves, provide funeral instructions, and can even minimize taxes and legal fees by avoiding probate court, which is often a lengthy, frustrating process. If you have assets of any kind (cars, properties, savings accounts, investments, or insurance policies), it's important to plan ahead so your finances and estate are handled the way you want them to be.

Advanced Tax Planning

For those older adults that have IRAs, 401(k)s, and other tax deferred assets, it is critical that they establish a tax-efficient plan to make their money last as long as possible through their golden years. Tax planning for older adults can streamline retirement planning, help you avoid scams, plan emergency funds, understand your income stream, and manage taxes and retirement withdrawals. Developing a tax-smart plan is also crucial to preserving wealth and extending asset lives. We can refer you to a reputable financial or tax professional as your needs require.

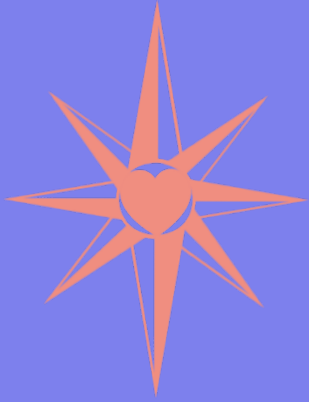
When planning for retirement, every dollar counts, so it's important to know how to preserve, organize, and protect what you have. While it can be daunting and arduous to plan your financial future, it's always a worthwhile investment.

DID YOU KNOW?

Only 33% of Americans create wills before they pass

IMPORTANT DOCUMENTS TO KEEP TOGETHER

- Durable Power of Attorney
- Applicable Passwords
- Form 602 (Physician Assessment for Senior Living)
- Banking & Account Info
- Copy of Will
- Medication List
- Estate & Trust Documents
- Health Insurance Policies
- Life Insurance Policies
- Medicare/Medi-Cal Information
- Pre-paid Funeral Arrangement Documents



We know that a lot has been covered in this short guide, and there may still be other aspects to consider for your family's unique needs. For help on finding available resources and putting together a personalized, complete plan for your senior living journey, contact Senior Living Specialists of California today.

We've been where you are, and are here for whatever you need whenever you need us.

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Other Considerations:

Durable Medical Equipment, Moving Services, and More

Moving, Downsizing, & Organization Services

Most people will have to downsize during their golden years, and consolidating a lifetime's worth of belongings can be an emotional and logistical challenge. Long term storage can add up over time, and many older adults need help to pack, move, or take unwanted belongings to donation and refuse centers.

Thankfully, there are services and charities who will help walk older adults and their families through the process of downsizing, organizing, packing, and moving. These experts also have creative ways to retain sentimental items in a space-saving and special manner to help retain precious keepsakes.

Durable Medical Equipment (DME)

Durable Medical Equipment (DME) are medical devices that assist people with disabilities, injuries, or chronic conditions with day-to-day life. Think hospital beds, catheters, wheelchairs, walkers, canes, oxygen tanks, CPAP machines, and modified toilets.

Medi-Cal, Medicaid, and Medicare all cover DME, which can drastically improve the quality of life for you or your loved one. It's always important to know a trustworthy and reputable Medical Equipment Supplier. We take pride in maintaining strong relationships with providers throughout the SoCal area.

Other Available Resources

You can't use a resource you don't know about, and unfortunately, it can be very difficult to navigate the sea of Senior Living benefit programs. Senior Living Specialists of California prides ourselves in our ability to connect you and your loved one to an array of programs. Whether it's nonprofit grants, adult daycare programs, local and federal resources that can help with financial hardships, or mental health resources, we're here to help you make use of any available resource to make your lives easier.