

# caringkind

360 Lexington Ave, New York, NY  
CARINGKINDNYC.ORG  
646-744-2900

caringkind

CaringKind Helpline: 646-744-2900  
caringkindnyc.org  
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## EDUCATION SEMINAR

*A free learning event for  
individuals, families and professionals*

**LIVE WEBINAR** October 28, 2024 • 6-7:15 pm EST

### Understanding the Residential and Healthcare Continuum



*Assisted living, home care, memory care, long term care?  
What's the difference? What does my insurance pay for?*

As Alzheimer's or dementia progresses, daily care needs increase. Understanding the complexities and terminology of health and residential care can be overwhelming. Caring family members and friends need practical wisdom on available services and their costs. Learning what's available and planning for care in advance, can prepare you for future decisions when changing and challenging needs arise.

Join us to learn about the continuum of care for people living with Alzheimer's and other dementias with Pam Atwood, one of CaringKind's expert specialists. Get equipped with practical tips to help you navigate the future.



**Speaker:** Pamela Krist Atwood, MA, LMHC

*Pam is a Psychotherapist, Gerontologist and President of Atwood Dementia Group. She has worked in aging and dementia services for more than 30 years across the disciplines of recreation, social work, care management, nonprofits and residential services. Pam is a gifted speaker, author and vital member of the CaringKind specialist team working in our early-stage programs.*

**REGISTER LIVE or ONLINE**  
646-744-2900

[caringkindnyc.org/monthlyeducation](https://caringkindnyc.org/monthlyeducation)



# Understanding the Residential & Healthcare Continuum

*Pam Atwood, MA, LPC, CDP  
CaringKind Sr. Program Specialist;  
President, Atwood Dementia Group*

## Our Speaker

- Gerontologist, Author
- Licensed Professional Counselor
- 30 years experience with older adults and people living with dementia
- Certified trainer for the National Council of Certified Dementia Practitioner
- Certified Laughter Therapist



Pamela Krist Atwood, MA, LPC, CDP

# Agenda

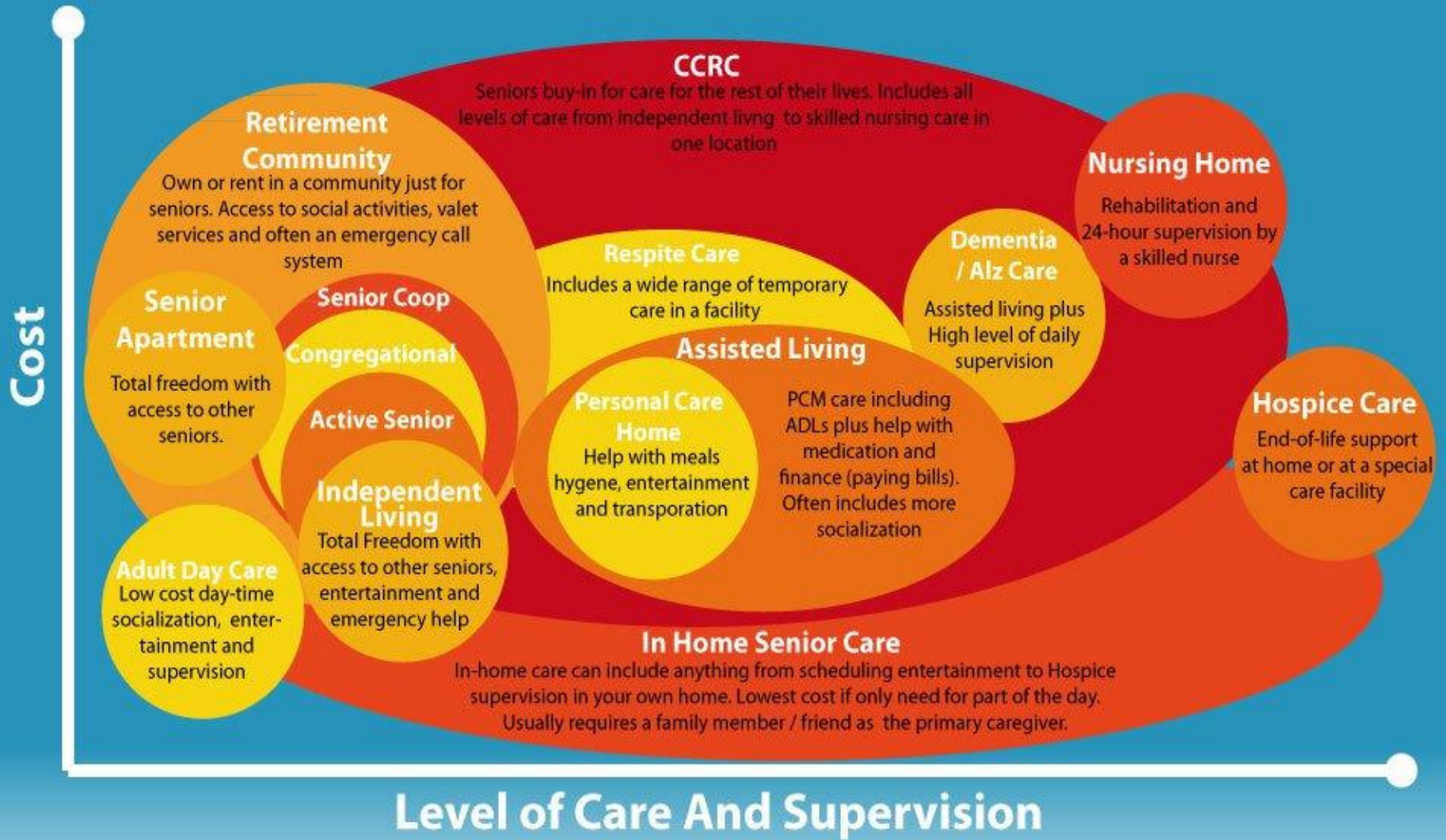
- Developing your new ALPHABET language
- The options for the continuum of care
- The costs of dementia care
- Needs at general stages
- Q&A

## Know what I mean?

*Your New Alphabet Soup*



- LTC – long-term care (can be a place or a type of care)
- ADLs – activities of daily living such as walking, dressing, toileting, eating
- IADLs – instrumental activities of daily living such as bill-paying, shopping, preparing meals, cleaning, laundry
- ADC – adult day center
- ALF – assisted living facility, also called “communities”
- Memory care – usually a specific unit in ALF
- HHA – home health aide
- Comp/HM – companion and/or homemaker
- SNF – skilled nursing facility or nursing home/convalescent home
- CCRC – continuous care retirement community includes multiple care and housing options in one healthcare system/campus



# Continuum of Care for People Living with Dementia



## HOUSING

- House/apartment
- Congregate living (sometimes HUD supported)
- Senior/55+ housing
- Independent living
- Assisted living
- Memory care Assisted Living
- Skilled nursing
- CCRC – (significant buy-in)

## SERVICES

- Outpatient care/support
- Senior Center programs/activities
- CaringKind activities & programs
- Adult day centers
- Home-delivered meals
- Emergency Response Services (e.g. Lifeline)
- Companion/homemakers in home
- Visiting nurse
- Hospice (in home or in facility)

# COST OF DEMENTIA CARE

Generally, dementia care is considered “chronic” care, so it is NOT covered by Medicare.

Medicaid does cover some of these services depending on the service and your state (e.g. Massachusetts has Medicaid-paid Assisted Living).

<b>SERVICE</b>	<b>US Average</b>	<b>NYC Average</b>
Adult day center	\$2100/mo	\$3200/mo (\$150/day)
Home aides	\$27/hour (\$18K/mo live-in)	\$35/hr (\$30K/mo live-in)
Visiting nurses & Hospice	Medicare covered for ST	Medicare covered
Assisted Living Facilities	\$5,000/mo	\$6-10,000/mo
Memory Care ALF	\$8,000/mo	\$8-15,000/mo
Skilled Nursing Facilities	\$9,000/mo	\$15-20,000/mo

## *When Does Medicare Pay?*



- Patient must have a short-term skilled need (nurse, PT or ST)
- Must be certified on regular basis as still needing skilled intervention.
- Patient must be “homebound”
- OR for Hospice



# What is “Homebound”?

Criteria: Medicare considers a patient homebound **if they need help to leave home** due to illness or injury, or if leaving home is medically contraindicated.

**Leaving home must require a considerable and taxing effort.**

Intermittent Absences: Patients can still be homebound if they leave occasionally for:

- Medical treatment;
- Religious services;
- Short non-medical outings such as family reunions, funerals, graduations;
- Outpatient Services: Receiving outpatient treatments like dialysis, chemotherapy;
- or ***adult day care***.

# Early-Stage Alzheimer's/Dementia

Primary issues are loss of memory plus one other cognitive ability.

- Diagnosis
- Life Planning – LT goals, communication with family
- Tools & Tech (ERS, Wander-Safety/GPS/Life360, etc)
- Counseling & coaching
- Legal (Advance Directives) & Financial Planning
- Meaningful Engagement & Cognitive Stimulation



# Middle Stages

Add needing cues for meals, appointments and observing for safety, in the home, congregate housing or ALF



- Companion/homemaker – especially for safety monitoring (falls, fires, finances, meds & wandering), and IADLs
- Adult Day Center – 1-5 days per week (more is usually better to provide structure)
- Visiting nurse for acute health issues (PT/OT/ST/RN)
- Home delivered meals or family/staff prepared (at least one good meal daily)
- Pre-poured/packaged meds
- Emergency back-up plans
- In-home cameras
- Caregiver support
- Adapted meaningful engagement

# End Stages

Add total care and anticipation of all needs – either in the house or in long-term care setting (ALF or SNF)

- Personal care (bathing, oral health, dressing, toileting)
- Assistance with meals, may need therapeutic diet/textures/feeding skills
- Close monitoring for falls
- Close monitoring of skin integrity (avoiding pressure sores)
- Sensory stimulation



# How to Navigate these Waters

- Call CaringKind at 646-744-2900 and speak with a specialist.
- Hire a care coach or care manager.
- Work within your family and divvy up tasks.
- Talk with peers in support groups.
- Having no plan is a plan for chaos and stress!

**Need Support or  
Direction?**

**Talk to a Navigator  
646-744-2900**



# Questions



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*Thank you!*

Pam Atwood, MA, LPC

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