



14500 N. Frank Lloyd Wright Blvd.
Scottsdale, Arizona 85260
480-767-9800 www.sierrapointe.com

Glossary of Senior Housing Terms

The terms below can help you learn about commonly used terms and the different senior housing and care choices available.

Accreditation: A seal of approval given by an autonomous governing body to a community or service provider. To become accredited, the community or provider must meet specific requirements set by the accreditation entity and is then generally required to undergo a thorough review process by a team of evaluators to ensure certain standards of quality. The accrediting organizations are independent, not government agencies or regulatory bodies. Some examples of accreditation bodies for the senior housing and care industry include CARF (Commission on Accreditation of Rehabilitation Facilities), CCAC (Continuing Care Accreditation Commission), and JCAHO (Joint Commission on Accreditation of Healthcare Organizations).

Activities of Daily Living (ADLs): Bathing, eating, grooming, dressing, toileting and other day-to-day activities.

ADA (Americans with Disabilities Act): Passed by Congress in 1980, this law establishes a clear and comprehensive prohibition of discrimination on the basis of disability.

Administrator: In most cases, a licensed professional who undertakes the duty of managing the day-to-day operations of a care facility such as a nursing home or assisted living facility.

Adult Day Care: Structured programs with stimulating social activities and health-related and rehabilitation services for the elderly who are physically or emotionally disabled and need a protective environment. The participant is usually brought to the care facility in the morning and leaves in the evening.

Advantage List: List of health service providers that agree to give particular insurance company policyholders a preset discount. (from LTCInsurance)

Aging in Place: A concept that advocates allowing a resident to choose to remain in his/her living environment regardless of the physical and or mental decline that may occur with the aging process of aging. Aging in place does NOT mean that the resident does not physically have to move from one section of the community to another, as needs change. It means that the community, as a whole, can take care of most all levels of needs.

Alzheimer's Care Center: A treatment center that specializes in providing care for those with Alzheimer's disease with more of the care geared towards supervision of the patient in a safe and controlled environment. (from LTCInsurance)

Alzheimer's: A progressive, neurodegenerative disease characterized by loss of function and death of nerve cells in several areas of the brain, leading to loss of mental functions such as memory and learning. Alzheimer's disease is the most common cause of dementia. (from the Alzheimer's Association)

Ambulatory: The ability to walk freely & independently, not bedridden or hospitalized.

Assessment: An evaluation, usually performed by a physician, of a person's mental, emotional, and social capabilities. (from AA)

Assisted Living: a special combination of housing, personalized supportive services and health care designed to meet the needs -- both scheduled and unscheduled -- of those who need help with activities of daily living. Services provided in Assisted Living residences usually include:

- Three meals a day served in a common dining area
- Housekeeping services
- Transportation
- Assistance with eating, bathing, dressing, toileting and walking
- Access to health and medical services
- 24-hour security and staff availability
- Emergency call systems for each resident's unit
- Health promotion and exercise programs
- Medication management
- Personal laundry services
- Social and recreational activities

(from ALFA)

Caregiver: The primary person in charge of caring for an individual with Alzheimer's disease, usually a family member or a designated health care professional. (from AA)

Case management: A term used to describe formal services planned by care professionals. (from AA)

Charge Nurse: An RN or LPN who is responsible for the supervision of a unit within a nursing facility. The charge nurse schedules and supervises the nursing staff and provides care to facility residents.

Congregate Housing: Is similar to independent living except that it usually provides convenience or supportive services like meals, housekeeping, and transportation in addition to rental housing. (from ALFA)

Continuing Care Retirement Community (CCRC): Is a community that offers several levels of assistance, including independent living, assisted living and nursing home care. It is different from other housing and care facilities for seniors because it usually provides a written agreement or long-term contract between the resident (frequently lasting the term of the resident's lifetime) and the community which offers a continuum of housing, services and health care system, commonly all on one campus or site. (from ALFA)

Continuum of Care: Care services available to assist individuals throughout the course of a disease. This may include Independent Living, Assisted Living, Nursing Care, Home Health, Home Care, and Home and Community Based Services.

Convalescent Home: See Nursing Home.

Dementia: The loss of intellectual functions (such as thinking, remembering, and reasoning) of sufficient severity to interfere with a person's daily functioning. Dementia is not a disease itself but rather a group of symptoms that may accompany certain diseases or conditions. Symptoms may also include changes in personality, mood, and behavior. Dementia is irreversible when caused by disease or injury but may be reversible when caused by drugs, alcohol, hormone or vitamin imbalances, or depression. (from Alzheimer's Assoc.)

Developmental Disability (DD): Affliction characterized by chronic physical and mental disabilities, which may include: cerebral palsy, retardation, thyroid problems, seizures, and quadriplegia.

Director of Nursing (DON): A DON oversees all nursing staff in a nursing home, and is responsible for formulating nursing policies and monitoring the quality of care delivered, as well as the facility's compliance with federal and state regulations pertaining to nursing care.

Financial Counseling Programs: Help seniors with managing their finances, bills, and completing Medicaid, Medicare or insurance forms. (from LTCInsurance)

HIPAA (The Health Insurance Portability and Accountability Act of 1996): This act became a law on January 1, 1997. The act states the requirements that a long term care policy must follow in order that the premiums paid may be deducted as medical expenses and benefits not paid be considered as taxable income. (from LTCINSURANCE)

HMO: A Health Maintenance Organization (HMO) is an organized system for providing comprehensive health care in a specific geographic area to a voluntarily enrolled group of members.

Home Health Care: Provision of medical and nursing services in the individual's home by a licensed provider.

Hospice Care: Philosophy and approach to providing comfort and care at life's end rather than heroic lifesaving measures (from AA), it can include medical, counseling, and social services. Most hospice care is furnished in-home, while specialized hospices or hospitals also provide this service.

Independent Living: Is a residential living setting for elderly or senior adults that may or may not provide hospitality or supportive services. Under this living arrangement, the senior adult leads an independent lifestyle that requires minimal or no extra assistance. Generally referred to as elderly housing in the government-subsidized environment, independent living also includes rental assisted or market rate apartments or cottages where residents usually have complete choice in whether to participate in a facility's services or programs. (from ALFA) See Senior Apartments.

Instrumental Activities of Daily Living (IADLs): Secondary level of activities (different from ADLs, such as eating, dressing, and bathing) important to daily living, such as cooking, writing, and driving. (from AA)

Kitchenette: Each facility may have its own definition of a kitchenette, but generally one includes a sink, cabinet space, and a mini-refrigerator, maybe a microwave. In contrast, a full kitchen would usually have a burner unit, sink, cabinets, full-size refrigerator, and possibly a microwave or stove.

Licensed Practical Nurse (LPN): LPNs are trained to administer technical nursing procedures as well as provide a range of health care services, such as administration of medication and changing of dressings. One year of post high school education and passage of a state-licensing exam is required.

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

Living Will: A written document, which states the wishes of an individual in advance concerning the use of life saving devices and procedures in the event that the person is terminally ill or has suffered an injury and is no longer competent. (from LTCInsurance)

Long-Term Care: Care given in the form of medical and support services to persons who have lost some or all of their capacity to function due to an illness or disability. (from LTCInsurance)

Long-term Care Insurance: The insurance which pays for a succession of care giving services for the elderly or chronically ill. This care may be provided in a facility (nursing home, mental hospital, etc.) or in the

individual's home with a nurse or aide. (from LTCInsurance)

Managed Care: Can best be described as the partnership of insurance and a health care delivery system. The basic goal of managed care is to coordinate all health care services received to maximize benefits and minimize costs. Managed care plans use their own network of health care providers and a system of prior approval from a primary care doctor in order to achieve this goal. Providers include: specialists, hospitals, skilled nursing facilities, therapists, and home health care agencies.

Medicaid: Public assistance funded through the state to individuals unable to pay for health care. Medicaid can be accessed only when all prior assets and funds are depleted. There are income eligibility criteria that must be met to qualify for Medicaid. Medicaid accounts for about 52 percent of the nation's care costs, and is the source of payment for almost 70 percent of residents in nursing homes. Medicaid can reimburse Nursing Facilities for the long-term care of qualifying seniors, and in some states, Medicaid pays for Assisted Living care through Medicaid waivers. (from LTCInsurance)

Medicare: A federal health insurance program for people age 65 and older and for individuals with disabilities. (from AA) The Social Security Administration regardless of income administers Medicare. It also provides for hospital and nursing facility care (Part A) and physician services, therapies, and home health care (Part B).

Medical Director: The medical director coordinates with an individual's personal physician to ensure that the facility delivers the care that is prescribed. In some instances, the medical director may be a resident's primary physician. A staff medical director assumes overall responsibility for the formulation and implementation of all policies related to medical care.

Medications Management / Medication Administration: Formalized procedure with a written set of rules for the management of self-administered medicine, as in an assisted living setting. A program may include management of the timing and dosage for residents, and could include coordination with a resident's personal physician. The resident must take the medication him or herself. For instance, the facility can remind the resident that she needs to give herself the medicine injection, but the facility cannot perform the actual injection itself.

Medigap Insurance: Private health insurance that is used to pay costs not covered by Medicare, such as deductibles and co-insurance (from LTCInsurance)

National Association of Insurance Commissioners (NAIC): A national organization made up of state officials who are in charge of regulating insurance. They have considerable influence and strive to promote national uniformity in insurance regulations. (from LTCInsurance)

Non-Ambulatory: Inability to walk independently, usually bedridden or hospitalized.

Not-for-Profit: Status of ownership and/or operation characterized by government by community-based boards of trustees who are all volunteers. Board members donate their time and talents to ensure that a not-for-profit organization's approach to caring for older people responds to local needs. Not-for-profit homes and services turn any surplus income back into improving or expanding services for their clients or residents. Many not-for-profit organizations are often associated with religious denominations and fraternal groups. Not-for-profits may also interact with Congress and federal agencies to further causes that serve the elderly.

Nurse Assistant: Nurse assistants work under the supervision of a Registered Nurse or Licensed Practical Nurse. A Nurse Assistant provides the most personal care to residents, including bathing, dressing, and toileting. Must be trained, tested, and certified to provide care in nursing facilities that participate in the Medicare and Medicaid programs.

Nursing Home: Provides 24-hour skilled care for the more acute patients. Patients generally rely on assistance for most or all daily living activities (such as bathing, dressing and toileting). (from ALFA) One step below hospital acute care. Regular medical supervision and rehabilitation therapy are mandated to be available, and nursing homes are eligible to participate in the Medicaid program. These facilities are State Licensed. Also referred to as Nursing Facility or Convalescent Home. See also Skilled Nursing Facility.

Occupational Therapy: A creative activity prescribed for its effect in promoting recovery or rehabilitation. This is done to help individuals relearn activities of daily living and is generally administered by a licensed therapist.

Physical Therapy: The treatment of disease or injury, by physical and mechanical means (as massage, regulated exercise, water, light, heat, and electricity.) Physical therapists plan and administer prescribed physical therapy treatment programs for residents to help restore their function and strength.

Quality care: Term used to describe care and services that allow recipients to attain and maintain their highest level of mental, physical, and psychological function, in a dignified and caring way.

Real Estate: These housing options offer home ownership opportunities for adults 55 years of age and older, or sometimes 62 years and older. Some communities offer rental programs and rent-to-own options. The types of residences you may find are: Single Family Homes, Cottages and Patio Homes, Condos and Townhouses, Manufactured Homes, Gold Communities and Gated Communities.

Registered Nurse (RN): Graduate trained nurse who has both passed a state board examination and is licensed by a state agency to practice nursing. A minimum of two years of college is required in addition to passage of the state exams. The RN plans for resident care by assessing resident needs, developing and monitoring care plans in conjunction with physicians, as well as executing highly technical, skilled nursing treatments.

Rehabilitation: Therapeutic care for persons requiring intensive physical, occupational, or speech therapy in order to restore to the patient to a former capacity.

Residential Care: See Assisted Living.

Respite Care: Services that provide people with temporary relief from tasks associated with care giving (e.g., in-home assistance, short nursing home stays, adult day care). (from AA)

Senior Apartment: Age-restricted multiunit housing for older adults who are able to care for themselves. Usually no additional services such as meals or transportation are provided. Similar to Independent Living.

Senior Citizen Policies: Insurance policies for those over the age of 65. In many cases these policies are in combination with coverage provided by the government under the Medicare Program. (from LTCInsurance)

Support group: Facilitated gathering of caregivers, family, friends, or others affected by a disease or condition for the purpose of discussing issues related to the disease. (from AA)