

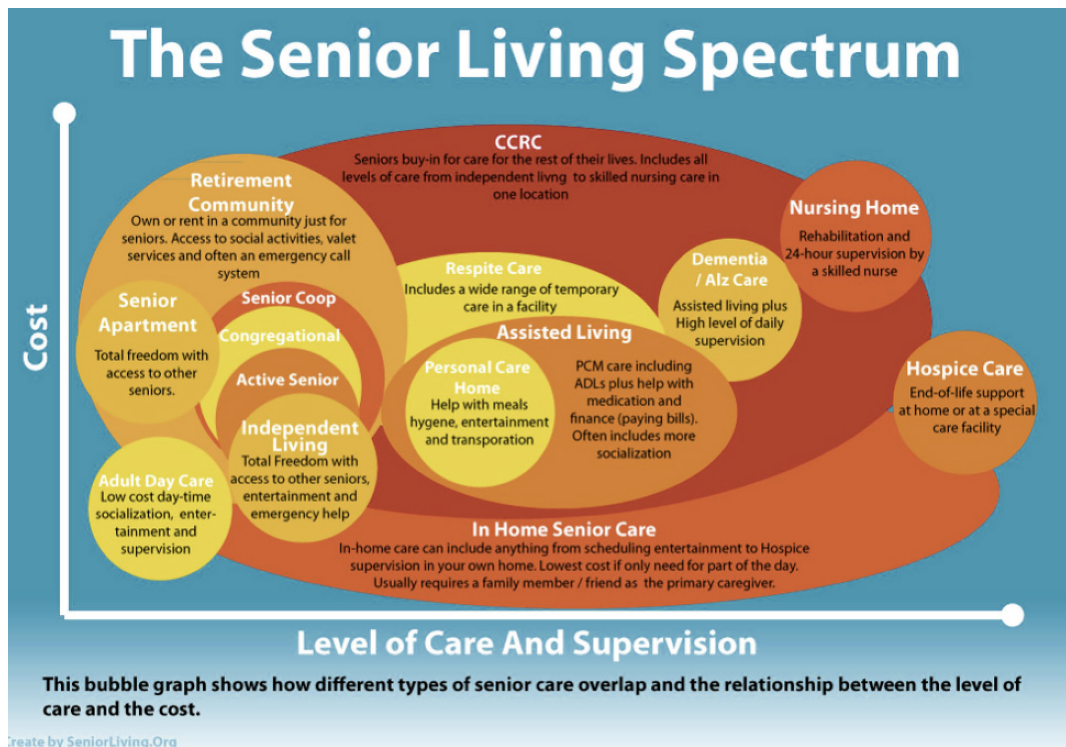
MODERN AGE of SENIOR LIVING



People are living longer and staying healthier than in any century past. And as Baby Boomers join the mix, the number of seniors in this country will grow exponentially. In 2015 there were 50 million American residents aged 55+. In 2055 that number will be over 90 million. The age of those over 85 will more than double. For ages 75-84, it triples.

Driven by this reality, Senior Living has become a phenomenon, a paradigm unto itself.

Add to that a free market society of supply and demand filled with creative solutions, and retirement options in America become brighter and wider than ever before in history.



Senior Living in all its facets is best understood as a continuum.

55+ LIVING

- For people 55 years and older with no (or grown) children
- These expansive communities typically offer patio homes or condos for rent or purchase
- Might have common spaces (clubhouse) for all to enjoy
- No structured programs typically

INDEPENDENT LIVING

Next on the continuum is Independent Living, commonly called Retirement Communities.

This option is for active seniors who want maximum independence yet seek social and mental stimulation, security and minimal personal assistance in a maintenance-free environment.

- Rental and buy-in communities ("buy-in" is typically a large entrance fee that guarantees the right to live in the community for life)
- Full meal plans
- Housekeeping
- Transportation options
- Social, physical, intellectual, spiritual programs

Here you will find a strong emphasis on continuing education and wellness. On-site amenities may include such active offerings as a large fitness center, swimming pool and ballroom. However, it's rare for care or medical services to be provided in-house.

HOME HEALTH

Home health agencies serve aging seniors within a private home or within an Independent, Assisted Living or Memory Care community by offering personal care above and beyond what the community's own staff provide.

- For seniors needing some assistance with ADLs
- Non-medical home support: shopping, meal preparation, driving errands and light housekeeping

Medicare will cover either part-time or intermittent Home Health Care, such as Physical, Occupational or Speech Therapy.

MorningStar does not provide this service, though we work alongside various agencies who do.

ASSISTED LIVING

In the late 1980s, our culture realized that the “nursing home on the hill” was often a dour choice. Institutional. Depressing. No real home at all. We also realized many seniors didn’t require a nurse, just a little help with daily living. Our nation’s seniors deserved not just to survive, but thrive amid fine dining, libraries, fitness centers and creative programs.

Built on a European social model, Assisted Living is a relatively new concept in wellness and engagement. Governed by state regulatory agencies, it gives seniors an option to live in a high-quality, residential environment while being given protective oversight and having access to personal assistance with the Activities of Daily Living.

Residents can live independently, knowing help is available if needed in the future. Senior Communities can offer assisted living exclusively or offer a combination of lifestyle options, including short-term respite stays and adult day programs.

- High priority on independence, dignity and choice
- Protective oversight
- Assist with bathing, dressing, medication management
- Meals, housekeeping, laundry, transportation and activities
- Supportive services, based on individual needs, given by 24/7 care staff
- Some of these communities offer Respite (short-term stays) & Day Programs

Basic Activities of Daily Living

- Personal hygiene and grooming
- Dressing and undressing
- Assistance with dining
- Transferring (bed, wheelchair, toilet, etc.)
- Continence management
- Ambulation
- Medication management

Instrumental Activities of Daily Living

- Housecleaning and upkeep
- Managing money
- Shopping for groceries or clothing
- Use of telephone or other form of communication
- Using technology
- Managing one’s transportation needs

MEMORY CARE

A specialized type of Assisted Living is Memory Care for seniors needing specialized care for Alzheimer’s and other dementias. Today 5.4 million people suffer from Alzheimer’s disease, up 47% from 2000; that’s one in eight seniors. Every 68 seconds in the US someone is diagnosed. 60% of those residents with dementia will wander (statistics from the Alzheimer’s Association).

In response, many Assisted Living communities offer secure environments to safeguard those with memory impairment.

- Design-built secure residential environment
- Purposeful and meaningful activities
- Smaller environment with higher staffing ratios compared to Assisted Living
- Sensory (auditory and visual) cues to calm and awaken memories
- Therapeutic approaches to care

When is Assisted Living the best option? If your loved one:

- Needs more personal care services than they can get at home (or if that home health is getting to be too expensive)
- Needs more care than is available in an independent living community
- Doesn’t need round-the-clock medical care and supervision

When is it time for Assisted Living?

- Safety: Have there been falls? Any driving mishaps? Bruises or cuts they don’t want you to notice?
- Health: Struggling with failing eyesight? Poor balance? Forgetfulness? Confusion?



- Hygiene: Wearing the same clothes over and over again? (Personal bathing or laundry might be becoming too difficult.)
- Housekeeping: Dishes getting washed? Home looking less tidy than in the past?
- Meals: Losing weight, not getting to the grocery or spoiled food in the refrigerator? (Signs that meal prep is becoming harder and that mental disturbance is interrupting good diet.)
- Social Life: Circle of friends diminishing? (Being alone too much is a recipe for depression and other health-related problems.)

SKILLED NURSING FACILITIES.....

There was a time when this was the only offering on the senior living continuum. Services here are within a skilled nursing facility, also called a "SNF" or "nursing home." Care is often delivered in a more clinical model and a more hospital-like environment. Focus is on medical care with 24-hour nursing provided. Could be short-term (recuperative or rehabilitative after a hospital stay) or traditional long-term nursing care.

Skilled Nursing facilities are federally regulated and commonly government subsidized:

- Provide long-term stay or short-term rehabilitation (Medicare-funded)
- Federally regulated
- Sub-acute care (recovery after surgery)

For seniors needing 24/7 care given or supervised by a Registered Nurse (R.N.)

- Provide long-term stay or short-term rehabilitation (Medicare-funded)
- Federally regulated
- Sub-acute care (recovery after surgery)

MorningStar does not provide this service.



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