

Residential Living Options

There is a variety of residential programs in New York designed to care for seniors and disabled people of all ages who for many different reasons are no longer able to live safely in private residences in the community. All of these programs offer varying degrees of assistance with activities of daily living, meals and sometimes health-related services.

Senior Housing

Apartments or homes, either as "stand alone" separate facilities or as part of a retirement community. Minimum age requirement. May be equipped with 24-hour emergency call systems or architecturally designed to address some physical limitations (e.g. bathrooms equipped with handrails). May offer or arrange for a variety of supportive services such as meals, transportation, social activities, counseling, recreational programs, daily visits or telephone reassurances. Tenant may arrange for home care or other services.

Monthly rents vary depending on the size of the housing unit, the services offered and the income group the building is designed to serve.

Payment

Subsidized housing - senior housing that requires applicants to meet certain income qualifications to be considered for an apartment. Overseen by the U.S. Department of Housing and Urban Development and the New York State Division of Housing and Community Renewal.

"Market-rate" housing - not subsidized. Open to individuals whose incomes enable them to pay the monthly rents that are typical for that geographic region and type of facility.

Home care services

Home care consists of medical or personal care services provided in an individual's home, which may be senior housing, an adult care or an assisted living facility. Home care agencies are certified by the state as Long Term Home Health Care Programs, Certified Home Health Agencies or Licensed Home Care Services Agencies. Services provided may be fairly simple (ranging from monitoring blood pressure to coordinating medications) to the highly complex (such as intravenous therapy). Home care is an important part of every model.

Payment

Payment is rendered through Medicare, Medicaid and Private Insurances

Adult Care and Assisted Living

Assisted living offers a variety of services for those who cannot or do not want to remain at home, and need help with activities of daily living. Different categories of assisted living can meet specialized needs and some skilled nursing needs, but unlike nursing homes, assisted living facilities do not provide 24-hour medical care. In addition to providing long-term residential services, many assisted living facilities may provide respite.

Adult Care Facilities

Adult Care Facilities (ACFs) serve residents who are medically stable and do not need continuous nursing care. There are two types of ACFs that typically serve seniors: adult homes and enriched housing programs.

Adult homes provide personal care, medication supervision, activities, housekeeping and transportation. These facilities are required to provide 24-hour on-site supervision and three congregate meals per day to each resident. Resident rooms cannot have kitchens, and there may be two residents to a room.

Enriched housing programs often provide a more independent setting than an adult home. The housing units are more apartment-like and include a kitchen. While the enriched housing program provides residents with a level of independence that makes it a popular alternative to more institutional settings, the minimum requirement of only 12 hours of supervision per day may not be appropriate for everyone.

Assisted Living

There are two categories of licensure for assisted living in New York – Assisted Living Residences and the Assisted Living Program. Adult care facilities offer some, but not all, of the services that these two types of assisted living facilities provide.

Assisted Living Residences

Assisted Living Reform Act, passed in 2004, defined “assisted living,” and required these facilities to become licensed by DOH as Assisted Living Residences (ALRs). To be an ALR, an operator must also be licensed as an adult care facility.

Basic Services:

- Three meals a day, served in a congregate dining area
- Hospitality services including housekeeping, laundry and sometimes transportation
- Staffing 24 hours a day
- Case management
- Activities and recreational opportunities
- Personal care services, including help with grooming, dressing and bathing
- Medication assistance and supervision
- An Individualized Service Plan tailored to the specific resident.

ALRs may be licensed to provide these basic services, or can be certified to provide special needs and/or enhanced services.

- ✓ Special Needs ALR - Approved by DOH to provide specialized services for people with Alzheimer's disease or other cognitive impairments. Offer specialized programming, services, staffing and environmental modifications for people with these special needs. Must also provide the basic services of an ALR.
- ✓ Enhanced ALR – Approved by DOH to provide or arrange for nursing care and other additional services as a resident's needs increase. Promotes "aging in place". Must meet specific safety and staffing requirements to become licensed, and must also provide the basic services of an ALR.

Assisted Living Program

Developed in 1991. Designed mainly for people who are Medicaid-eligible. May accept individuals who can pay out of their own funds. Combines the services of an adult care facility (ACF) and a home care agency. Allows a person living in an ACF to remain in that setting even if the person becomes more frail and needs extra medical or personal care services. Regulations are separate from the ALR, however the package of services is similar to the Enhanced Assisted Living Residence.

Payment

Medicare does not cover assisted living or adult care facility services. In New York, only the Assisted Living Program – a relatively small program – is covered by Medicaid. Some long term care insurance policies will cover assisted living. Some facilities accept Supplemental Security Income (SSI), but these facilities are dwindling in number since the SSI payment is well below what it actually costs a facility to care for residents. Most often, residents and their families pay for assisted living out of their own funds. Some facilities have a dual-rate system – a basic charge for a uniform package of services and a separate charge for specialized services.

For regulations, ALR admission and discharge criteria and other Department of Health information, go to : http://www.health.state.ny.us/facilities/assisted_living/

Continuing Care Retirement Communities

Available in New York in 1989. CCRCs are unique because they offer a full range of living arrangements for their residents – independent housing, assisted living/adult care facility and nursing home – within one community. This allows a person to enter the independent housing facility and, as their care needs increase, the services provided by the CCRC are increased without the person having to move out of the community.

CCRCs provide security in knowing that the resident's future health care and other needs will be met by the same organization, and that the monthly fee remains fairly stable if the level of services needed changes. This allows a resident to budget for the cost over time.

In 2004, the New York State Legislature approved the development of up to eight fee-for-service CCRCs that offer the same services as other CCRCs, although residents pay a daily rate for each level of care that can increase or decrease based on changes in the resident's service needs.

Payment

Residents pay an entrance fee and monthly charges out of their own funds and/or from long term care insurance benefits. In exchange, they have guaranteed access to the entire range of services provided in the community. By guaranteeing access to services for a person's remaining lifetime in exchange for payment, a type of CCRC called a "life care community" also provides an insurance product that makes them subject to the laws and regulations of the New York State Department of Insurance, in addition to the Department of Health.



Jennifer Nowicki Blackchief
Vice President
jblackchief@bristolhomes.org
cellular: 716-984-5094

Bristol House
1500 Main Street
Buffalo, New York 14203
tel: 716-844-4377
fax: 716-884-0810

Bristol Village
855 Clarence Center Road
Clarence Center, NY 14032
tel: 716-319-9900
fax: 716-319-9501

*For more information
On today's presentation,
Or to join WNYAHSA,
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Resources

WNYAHSA - Western New York Association of Homes and Services for the Aging. Regional association of non-profit senior care providers and vendors, employing over 7,500 health professionals and support staff. Focus on education and advocacy.

NYAHSA Consumer Guide - *A user-friendly guide to New York's not-for-profit and public long term care and housing options.*

http://resources.nyahsa.org/nyahsa_org/consumer_info/documents/nyahsa_consumer_guide_intro.pdf

WNYSeniorCare.org - web-based assessment tool designed to provide families with a list of the best available care options to suit the needs of their loved one.