Senior Living Options in Michigan

This month we are dedicating the newsletter to information about senior living options in Michigan. Did you know that the Great Lakes State is home for more than 5,000 care options for seniors?

Decisions about long-term care are complicated and emotional. Everyone has expectations about what life will be like as they age, and nobody wants to think about needing care from others.

To help you prepare, we offer this primer on some of the options available to you in Michigan.

First, it is helpful to be aware of some universal facts about all Michigan senior residences (“senior housing”). Senior housing typically refers to communities that cater to residents ages 65 and older. Residence choices for this group generally fall in to one of the following categories, though specific options may vary and many places may include a range of options:

- Independent Living Communities (ILCs);
- Assisted Living Communities (ALCs);
- Continuing Care Retirement Communities (CCRCs); and
- Nursing Homes.

Visit potential residences and become knowledgeable about their services and fees to make sure you understand the terms of any agreements so that when the time comes, you can make an informed decision.

Finding an appropriate senior residence will depend on the level of care and assistance you or your loved one will need. Care levels can range from nothing to round-the-clock skilled nursing.

Get a functional assessment to determine day-to-day needs. Basic living skills are often assessed as Activities of Daily Life (ADLs) skills, and they
include self-care tasks like feeding, toileting, dressing, grooming, bathing, walking, and transferring (such as from bed to a wheelchair).

There are more complex Instrumental Activities of Daily Life (IADLs) that are often assessed to determine fitness for independent living. IADLs include such things as managing finances, handling transportation (whether driving or navigating public transportation), shopping, preparing meals, managing medications, and housework. Sometimes, ADLs are described as the skills learned in early childhood, and IADLs are the skills learned during the teenage years.

INDEPENDENT LIVING COMMUNITIES

Michigan does not require licenses for Independent Living Communities (ILCs). They are age-restricted, multifamily rental properties with optional central dining and services that might include housekeeping, linen service, transportation, and social and recreational activities. Specific units may be an apartment, condominium, or free-standing home.

ILCs are designed for independent seniors; however, some will allow for some assistance with ADLs while a resident remains in independent living.

In 2015, there were more than 200 ILCs in Michigan. The 2016 average monthly cost was $2,190; the minimum was $637; and the maximum was $3,844. The Senior Homes webpage offers more cost comparisons.

Common Misunderstanding About What Medicare Covers

Medicare does not pay the largest part of long-term care services or personal care — such as help with bathing, or for supervision often called custodial care. Medicare may help pay for a short stay in a skilled nursing facility, for hospice care, or for home health care if you meet specific conditions, but it should not be counted on to cover most senior residence expenses.

If you have limited income and resources, there may be state programs that help cover some of your costs in some long-term care choices. Use the ElderCare Locator for more information.

You can also visit the U.S. Department of Health and Human Services long-term care webpage for information and resources to help you and your family plan for future long-term care needs.
ASSISTED LIVING COMMUNITIES

Assisted Living Communities (ALCs) provide care to residents who are not able to live independently. They offer assistance with ADLs, and generally most living expenses such as utilities, maintenance, and meals are included. Personal services and assistance costs will vary depending on the level of care required.

Some ALCs in Michigan are licensed and others are not. The Michigan Department of Licensing and Regulatory Affairs licenses and inspects the following two types of Michigan assisted living facilities:

1. Adult Foster Care Homes (AFC)-up to 20 people; and
2. Homes for the Aged (HFA)-more than 20 people age 60 and over.

Be aware that if a resident’s mental and physical faculties deteriorate beyond the residence’s ability to manage, then a resident could be asked to leave or be required to have additional care services.

Michigan ranks in the group of U.S. states with the least expensive median monthly assisted living costs, coming in at $2,850 in 2015.

CONTINUING CARE RETIREMENT COMMUNITIES

Continuing Care Retirement Communities (CCRCs) offer a place for seniors to age in one place because different types of senior housing options coexist on one campus. This option is increasingly popular because if a resident’s care needs change, the resident can move within the community, from independent living to assisted living to skilled nursing care.

CCRC price tags vary enormously and will depend on amenity level (modest to luxurious) and contract type. Unlike assisted living or independent living communities, CCRCs offer fundamentally different products. Other factors that will affect CCRC costs include:

• The type of contract you sign (i.e., fee-for-service or all-inclusive);
• Entrance and buy-in fees;
• Whether you will rent or own your unit;
• The size and location of your living space;
• How much care is needed at the outset;
• The services and amenities not covered by your contract; and
• A prospective resident’s current health status.
NURSING HOMES; SKILLED NURSING HOMES

First, beware the many terms that get used, sometimes interchangeably and sometimes incorrectly.

In Michigan, “Nursing Home” means a nursing care facility, including a county medical care facility, that provides organized nursing care and medical treatment to seven or more unrelated individuals suffering or recovering from illness, injury, or infirmity. Nursing homes may be an option for either short-term or long-term care.

However, not all Nursing Homes provide “skilled nursing care,” which must be certified by Medicare or Medicaid. Skilled nursing care can include intravenous injection and physical, occupational, and speech therapy.

Care that can be provided by non-professional staff, like long-term custodial care and assistance with daily activities is not considered “skilled care,” though it may be provided in a residence called a “nursing home.” That care may be covered by Medicaid but not by Medicare, which does not cover long-term care.

As a general rule, you will have more options and control when you are choosing independent or assisted living residences, because with nursing homes, depending on the type of care you or your loved one needs and whether insurance is footing the bill, there are rules and regulations that may further limit your choices.

Michigan’s senior residences vary in the level of service and support they provide and have different prices, policies, programs, and practices. Thus, they structure their fees and services differently. Use the checklists below to compare differences:

- Independent Living Checklist: www.caring.com
- Assisted Living and CCRC Checklist - American Bar Association

For more information or to schedule a free presentation on In-Home and Senior Care Residences, visit the Michigan Attorney General’s website.

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