



*In 2007, Mennonite Home began redesigning the Skilled Nursing areas in its Swarr Run and Trout Run communities in an effort to provide residents with home-like environments. The concept, called “person-centered care,” provides residents with shared living, dining and kitchen areas, private bedrooms and semi-private baths. Sixteen to 22 residents live in each of the nine households that are accessible via a “front” door. Amenities include large windows, warm colors, natural woods, comfortable furnishings and European-inspired baths. Larry Lefever Photography.*

# Common Myths about Retirement Living

**Through my experiences** as a marketing representative of retirement communities, as well as my involvement in geriatric-care management, I have found that there are some underlying myths that deter people from selecting a desirable retirement lifestyle.

What follows are five of the most common misconceptions people have regarding retirement communities.

## 1. I Don't Want to Give Up My Independence

If anything, individuals become more independent after selecting retirement-community living. Spending less time taking care of your home's interior and exterior maintenance, doing housekeeping chores and preparing meals, etc. allows individuals more time to participate in activities, travel and socialize with friends.

Oftentimes, individuals fear that in moving to Personal Care or long-term Skilled Nursing, they will be confined to their rooms. This is simply untrue. Residents may come and go as they please, as they would in their own homes. The only thing that may be required is signing out for safety and precautionary measures.

## 2. I Don't Want to Move to a “Nursing Home”

Have you visited Mennonite Home, Garden Spot Village, Landis Homes or some of the other local communities recently? Personal Care accommodations are feeling more like Independent Living, with apartment-style rooms available, possibly featuring small kitchenettes, bedrooms and living rooms with much daylight. Skilled Nursing accommodations, which used to feel quite institutional, are feeling more like Personal Care.

Many communities are converting Skilled Nursing to “household models” or “person-centered care.” This concept provides a household-like setting rather than a hospital or institutionalized setting. It creates a less clinical atmosphere by blending nurse's stations and other essential components into a homey atmosphere. Most important is the fact that this new model provides residents with more choices, such as flexible dining hours. Layouts are modeled after houses and include kitchens, dining rooms and living rooms.

## 3. I Can't Afford Care

There are community options out there for everyone, no matter one's budget. Lancaster County is saturated with retirement-living options that can accommodate anyone's budget.

The range of choices include 55+ communities, Continuing Care Retirement Communities, Personal Care Homes, Personal Care Boarding Homes, Skilled Nursing Facilities and low-income, senior apartment complexes. While some of these communities require that potential residents meet financial qualifications prior to acceptance, others do not have financial stipulations. (Financial qualifications are guidelines that a community will set to assure that an individual has the resources to pay for care for a certain period of time before applying for government benefits.)

Continuing Care Retirement Communities (generally nonprofit) typically have financial qualifications, whereas Personal Care Homes (typically for-profit) often ask that an individual privately pay for care. Some accept government funding such as Supplemental Security Income (SSI) and Medicaid (also known as Medical Assistance in Pennsylvania), while others do not. When touring communities, it is important to ask what would happen in the event that an individual outlives his or her funds.

Rarely will an individual be expected to hand over all of his or her money. Entrance fees may be incurred, most commonly in Independent Living or Personal Care, although some communities are offering rental-fee options as an alternative to paying a large entrance fee. For example, rather than paying an entrance fee of \$100,000 (amortized over a four-year period) with a \$1,500 monthly maintenance fee, an individual can pay a \$2,500 monthly rental fee instead.

In some instances, moving to a retirement setting can be more affordable than remaining at home; however, this must be assessed on an individual basis.

#### 4. Medicare or Medicaid Will Cover My Care

Medicare Part A will cover up to 100 days of inpatient care per benefit period in a Medicare-participating Skilled-Nursing Facility (SNF). Upon discharge from a minimum three-day hospital stay, and if a physician certifies that the patient needs care in an SNF, the patient may receive skilled-nursing or rehabilitation care daily for a medical issue that relates to his or her inpatient admission. The first 20 days are covered at 100 percent by Medicare. With the assumption that Skilled Nursing or rehabilitation is medically necessary after 20 days, Medicare will cover all but

a daily coinsurance amount of \$141.50 (in 2011) for up to an additional 80 days. Medicare does not provide coverage for custodial care.

While many of the local Skilled Nursing facilities are Medicaid-certified, there is a countywide shortage of Medicaid beds available. Locally, many communities are suggesting that individuals privately pay for a period of time before applying for Medical Assistance. (Medical Assistance provides Skilled Nursing-care benefits in a traditional Skilled Nursing setting.) Planning and applying for Medicaid can be a complicated process, especially when there is a spouse remaining in the community who needs to preserve resources. Therefore, it is vital for families facing the possible need for Skilled Nursing to consult with an attorney who has expertise in Medicaid.

#### 5. I'm Not Ready Yet

Individuals limit many of their options due to a lack of pre-planning. Rather than planning ahead, many individuals wait for a crisis to occur – a medication error, perhaps, or other sudden health or mental decline – which results in unnecessary stress for them, as well as their caregivers. The thought of moving out of your home may be uncomfortable, but planning ahead is crucial to obtaining quality of life at home or in a retirement-community setting.

Too many people limit their options unnecessarily. Lancaster County is rich with retirement options, including retirement communities and services available at home. Educating yourself is an empowering step you can take in planning ahead for your retirement years. ❖



Jessica A. Pavelko, CSA, a lifelong Lancaster resident and senior consulting specialist, launched Pavelko Senior Consulting Services, LLC (PSCS) in 2006. The business takes a unique personal and professional interest in seniors and their

families by assisting them in making certain all of the resources are being utilized that best meet an individual's needs. PSCS acts as an advocate and navigator for seniors, and helps them and their family members make wise decisions regarding the care that they desire and deserve. For more information, contact PSCS at 717-517-8871, e-mail at [info@pavelko.org](mailto:info@pavelko.org) or visit [www.pavelko.org](http://www.pavelko.org).