

Beyond the home: Housing options, continued

*By Ellen Waldman
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You might remember Doris from a few columns back. She moved into assisted living in Ashland after her husband passed away.

She had mild dementia at that point, and needed more help and interactions with others than she could get at home. She was unusual in that she actually saw this as a new adventure in her life. I have to say that she had the best time of almost any person I know who made this transition.

She did have an excellent support team that met her widely ranging needs, but mostly she had a perspective that life was full of surprises. It's what she brought to her new circumstances that made it work so well. That's one option we all have!

When people become less able to live independently, it's time to consider what's next. Here's the next range of housing options:

- **Assisted living facilities:** If you need help with daily activities such as medication management and meal preparation, or have a physical or cognitive impairment, then assisted living could be your answer. In Ashland, we have two facilities: Emeritus at Mountain View (emeritus.com/oregon/ashland-retirement-community/emeritus-mountain-view; 541-482-3292) and Skylark Assisted Living (skylarkplace.com; 541-552-1713).

Basic fees for assisted living range from \$2,200-\$3,300, per month, depending on the size of the apartment. However, most people need some additional level of care support and that will add \$600-\$2000 more per month. There are also fees for a second person. Meals are provided in a lovely dining room, as are basic housekeeping and laundry services. A van takes residents on fun outings and to some appointments. As your needs change and increase, assisted living is designed to continue to provide appropriate services. For most people, they can enjoy their lives in this environment for many years.

- **Adult foster care homes:** Sometimes people have to move from assisted living to an adult care home to meet more intensive personal care needs. Some people also do better in smaller settings. Adult care homes are a wonderful choice for them.

I am a firm supporter and a big fan of this setting for people with these needs. This home-like atmosphere can have up to five residents. For people with dementia, this makes them feel a lot more secure and comfortable. The homes are strictly inspected and licensed by the state. The people who own and manage them are highly trained and do a superb job in often challenging situations.

You can locate an adult care home in Jackson and Josephine County at HomeCareChoices.org. It's important to do a lot of research, reference and referral checking before choosing one. In Ashland, some excellent examples are Oxford Gardens (oxfordgardens.org; 541-941-9504) Ashwood Senior Home (541-482-9989) and Prospect House (ashlandhouse.info; 541-488-9966). The fees for service are around \$4,000-\$6,000, per month for round-the-clock-care.

As one client once said after placing her dad in a great care home, “Foster care is not just for children. We should leave the 'foster' out of the title to avoid confusing anyone.” I’ve taken her advice.

For people who have limited financial resources, some assisted living communities and adult care homes do accept Medicaid. There is also the possibility of Veterans Administration payments for veterans and their spouses. Applying for Medicaid (rvcog.org; 541-776-6222) and VA benefits (Veteran Services Office: 541-774-8214) is a long process. Looking into your eligibility and qualifications ahead of time is a great idea.

The last options are memory care and skilled nursing facilities, which we will discuss later. Knowing what’s out there helps families understand their choices and make decisions. Adult children, living here or far away, are also the beneficiaries of this wise consideration ahead of time. Knowledge and planning empowers everyone.