



By Glenn Taylor
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Remember the odd days when folks stayed in the hospital for extended periods of time? If the very sick weren't in a hospital they were usually in a large nursing home facility that was "hospital like." While these institutions still exist today, times have changed. Today's assisted living facilities offer many options that were not available to families in times past.

Many folks think that if someone moves to an assisted living, they must be able to do everything for themselves. That is not always true. There are three levels of assisted living licensing for the state of Maryland:

Level 1 - The resident is still getting around but may need some help with their medications, etc. The resident may have impaired judgment. The resident requires minimal assistance.

Level 2 - The resident needs help with most all activities of daily living. The resident is sometimes incontinent. The resident often has impaired judgement.

Level 3 - The resident needs help with all activities of daily living. The resident almost always has impaired judgement. The resident is usually immobile and incontinent.

Most assisted living facilities offer care for residents with Alzheimer's and dementia, and some go even further by offering end of life care. While it is not a requirement, some assisted living facilities even have their own visiting doctor.

What Is The Difference Between Nursing Homes and Assisted Living Facilities?

Today's assisted living facilities that are licensed to care level

What Is Assisted Living?

three can do almost everything that a large nursing home can do. The exception to this would be something that requires trained medical staff at all times such as a feeding tube. A large nursing home facility has registered nurses present at all times, while an assisted living facility typically has one registered nurse that comes and goes. This is what the State of Maryland refers to as a Delegating Nurse. The Delegating Nurse (always an RN) is

on call, does a physical head-to-toe assessment every 45 days on each resident, oversees the caregivers (similar to C.N.A.'s), oversees medication administration, and is involved in staff training.

What About Cost?

Even the finest assisted living facilities usually run \$1,000-\$2,000 less per month than a conventional nursing home. Any long-term care can become very

expensive, so a long-term care insurance policy is a very good idea. Remember, Medicare does not pay for long-term care anywhere, and Medicaid only comes into play when you are virtually penniless. A long-term care insurance policy can help protect your assets from eroding away just because you become ill later in life. Although we may not want to think about these things, it is prudent to plan now rather than wait.

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