

## Senior Matters

By Steven Moore, MBA, RHP, LNFA  
Holly Hall Retirement Community  
Houston, Texas

### Senior Services Terms

Not only are Baby Boomers involved in helping their parents make decisions about retirement, we are soon to be senior citizens ourselves. As we wade into the world of retirement, we are faced with a dizzying array of unfamiliar vernacular. As a young Boomer myself, and a retirement housing professional, I hope to provide insight and assistance via this space. Allow me to begin with some terms you may encounter.

- Residents – Because people who reside in retirement communities or nursing facilities are usually not temporary occupants, they are called residents instead of patients, clients or even customers.
- Activities of Daily Living – Things residents do each day, for which they may need assistance, such as take medications, eat, dress, toilet or perform personal hygiene.
- Independent Living – Some type of housing, usually a house, apartment or cottage, for residents who do not require regular assistance with healthcare or activities of daily living.
- Assisted Living – Housing for residents who require some assistance with activities of daily living but not much, if any, long-term care from nurses or therapist, such as physical therapist. Assistance is often provided by non-licensed care givers.
- Acute Care – Acute care is provided to patients by physicians, nurses and/or therapists for a limited time for a specific purpose, usually in a hospital.
- Nursing Facility – Also called nursing homes, convalescent centers or health care centers (but, thankfully, no longer “rest homes”), these facilities provide housing and nursing care for the elderly, for short and long time periods. Care is provided by licensed nurses and certified nurses aides.
- Skilled Nursing – These facilities also provide housing and nursing care for the elderly, but some type of specialized care from healthcare professionals, such as registered nurses or licensed therapist is provided for a limited time.
- Home Health Care – A wide array of care provided to seniors in their own homes, including nursing care, assistance with activities of daily living, companion services and homemaking services.
- Medicare – A federally-funded program for seniors to provide assistance with the cost of medical care, including that provided in Skilled Nursing Facilities.
- Medicaid – A state and federally-funded program to provide financial assistance to seniors unable to pay for their long-term nursing care.
- Long Term Care Insurance – A variety of insurance products designed to assist seniors with the cost of care, usually nursing care.

These definitions are concise and rather simple, without much elaboration. If you would like more information, please contact me at Holly Hall or ask other experts in the retirement and healthcare fields.