

KENDALL GAZETTE

Ask Helen



What If You Just Can't Afford Being Elderly In This Day And Age?

BY HELEN SHAHAM

Q. *My Mom can't be alone much longer. She's having trouble dressing, and she's becoming forgetful. We really don't want her living with us. We considered having someone come in to help her, but that was very expensive. We probably need to put her in a home, but she has little money and we can't afford to help much. What are our options?*

A. First of all, don't feel guilty about not wanting your mother to live with you. That option almost always sounds better than it really is, and it often turns out badly for both elderly parent and the family.

Second, let's talk about the "can't afford" part of your letter. "Expensive" means different things to different people.

There are basically three levels of care for the elderly who want or need help. "Independent Living" is for folks who basically are healthy but just don't want to bother any more with the chores of daily living, like driving and cooking. "Assisted Living" (ALF) is for people who need some help with the "activities of daily living" like dressing and bathing. "Skilled Nursing Facility" (SNF) is the traditional nursing home, a step-down hospital for those in need of nursing care or rehabilitation. As you probably guessed, the more care a person needs, the more it will cost. It sounds like your Mom needs an ALF.

ALFs come in all shapes and sizes. Some are so beautiful you'll think you died and went to Heaven. Others are so depressing you'll think you went in the other direction. The basic rule is the same as with everything else in life: you get what you pay for. In an ALF, that means the more you pay, the more square feet you

will have to live in, the more services you'll receive, and the better the amenities will be.

If you are reading this and are still young, think about your old age. As medical care gets better and we live healthier lifestyles, more of us are going to get to the point where we will live in an ALF. So save, save, save, and --if you can -- take out a long-term care policy with an inflation clause that will let you choose a high quality retirement community when the time comes. Once you get older and get sick, you can't get these policies anymore.

Enough sermon. All ALFs today, regardless of how nice they are, have certain things in common. All are state-licensed and they provide the basics of living -- a place to live (either a private apartment or a less expensive shared living arrangement), and three meals a day, housekeeping, laundry, assistance with medications, and around-the-clock assistance whenever a resident needs help. The amenities, of course, vary widely.

A private apartment in a luxury ALF will cost about \$3,600 per month (actually, you can pay much more if you try). You would pay about half of that -- about \$1,900 -- for a shared apartment that still included all of the other amenities and services. Considering what you get for that money, considering that having an aide in your home costs about \$125 per day, \$1,900 a month is not expensive. Unless, of course, you can't afford it.

Since I am not an expert in "can't afford it," I turned to someone who deals with the question every day. Jeanie Bledsoe, LCSW, is manager of the Department of Social Work at Baptist Hospital.

"First of all," Jeanie says, "you can find perfectly nice ALFs in our area for \$900 to \$1,000 per month for a shared room." You can choose either a large hotel-like facility with a couple of hundred residents, or a small group-home atmosphere, a house in a residential setting. "There could be one on your block and you wouldn't even know it," she said.

If that's too expensive for the long run but your Mom can afford to pay the monthly fee for only a couple of years, many ALFs will agree to accept her Social Security check as payment after her money runs out. If your Mom is now living in a house or condo, selling it may provide money to pay the monthly fee for a few years. There is also the Medicaid Waiver Program

for Assisted Living that is available in ALFs that qualify and are approved by the state of Florida as Medicaid providers. This program may pay up to \$28 per day for people who need assisted living and who qualify for Medicaid. For details, call the Alliance for Aging for Dade & Monroe Counties at 305-670-6500.

Finally, there are ALFs that accept a Social Security check as full payment from day one. The problem is that the need for these beds is far greater than the supply.

Another option often overlooked, says Jeanie, is for your Mom to move in with a relative other than her children, or even with a friend.

She may even be able to continue living at home -- "aging in place," Jeanie calls it. There are community agencies that will send an aide to the home if the person qualifies for Medicaid, however the waiting time for these services can be up to a year.

Finally, Jeanie says there are three resources you can look at. There are listings of services and facilities offered by the Florida Department of Children and Families and the State Agency on Health Care Administration. Also, there's an excellent website that lists South Florida facilities, where you also can get a directory mailed to you. The address is www.newlifestyles.com. If you don't have Internet access, you can call 1-800-869-9549.

Helen Shaham and her husband Jacob have been operating retirement communities for nearly 30 years. The Palace Suites in Kendall is a luxury Independent Living Community for active seniors. In addition, The Palace at Kendall campus is home to two Assisted Living Residences and a Nursing & Rehab Center. They also operate The Palace Gardens Assisted Living Community in Homestead, Homestead Manor Nursing Home and The Palace @ Home, a Medicare Certified Home Health Agency. Their two newest projects are The Palace at Weston -- luxury living for those 55 and over, and The Palace Tel-Aviv, a continuing care retirement community in Israel. They have two communities under development -- The Palace at Weston Senior Living and The Palace at Coral Gables. More information can be found on the company website, www.thepalace.org or by calling 305-270-7000.