



MEDICARE NEWS

April 2021 Edition

**My goal with
this newsletter
is to:**

1

**KEEP YOU
INFORMED**

I will be sharing current articles about the changes in Medicare.

2

**ANSWER YOUR
QUESTIONS**

I'm available to answer issues specific to you.

3

**STAY
CONNECTED**

I want to make Medicare coverage as simple as possible.

(858) 935-9120

Assisted Living vs Nursing Home Care

The "assisted living vs. nursing home" topic is best understood when you know what each term means. It also helps to know the other terms that are frequently used for the same types of senior care options. To that end, here are basic definitions that begin to clarify the difference between nursing home and assisted living options.

An Assisted Living Facility (ALF) is a place where seniors or adults with disabilities live semi-independently and receive limited help with certain day-to-day activities. Assisted living communities tend to provide various hospitality and personal care services, 24-hour emergency response protocols, and regular opportunities for recreation and social interaction. The exact levels of care and types of services that are offered vary from facility to facility and often depend on state regulations. Other terms that are sometimes used when referring to assisted living include:

- Assisted care
- Residential care
- Supportive housing
- Supported living
- Adult foster care (in facilities with no more than four residents)

A Nursing Home is a place where residents who cannot live independently receive extensive and ongoing care due to old age, disabling medical issues, or other kinds of physical or mental conditions that require continuous monitoring or supervision. Nursing homes tend to provide more frequent and comprehensive personal care services than what you will find in assisted living facilities. They also provide easier access to skilled nurses. In some cases, people use the following terms when describing nursing home care:

- Long-term care
- Extended care
- Rest home or Care home

When it comes to weighing nursing home versus assisted living options, it's essential to understand who is best served by each type of facility. That way, you can feel more confident in your decision-making while potentially avoiding a costly or unnecessary move later on.

Everyone wants a comfortable living environment. That's why most assisted living facilities and nursing homes strive to create warm, homelike atmospheres where residents can socialize and accommodate visitors. However, beyond that shared goal, these two types of senior living options tend to have some very recognizable differences when it comes to the actual living spaces they offer.

April 2021 Edition

BIRTHDAYS

- Marty S
- Don S
- Steve B
- Larry Y
- Sally B
- Ben M
- Candice S
- Alan W
- Bernard K
- Daniel F
- John L
- Shelley M
- John B
- Viggo R
- Tom J
- Joseph G
- Maria P
- De S
- Nancy W
- David J
- Sharon W
- Amy H
- Karen L
- Laurie P
- Myrna W
- Jack P

Assisted Living vs Nursing Home continued...

Assisted living is usually suitable for people who:

- Are open to the idea of getting assistance
- Can benefit from a more socially engaging living environment
- Are able to walk or use mobility devices on their own
- Need a limited amount of supervision or personal care assistance
- Are lucid or have only mild cognitive problems
- Want or need to be free of the responsibilities of home ownership

Nursing home care is often necessary for people who:

- Need daily medical care and/or a lot of personal care assistance
- Aren't able to walk or get around in other ways without help
- Are too sick or frail for home care
- Need round-the-clock supervision or monitoring
- Have severe problems with incontinence
- Are likely to need frequent visits to the hospital
- Have moderate to severe cognitive problems
- Have complicated medical, emotional, or mental conditions
- Resist when being given assistance
- Display problematic behaviors

Assisted living facilities:

- Tend to feature private or shared apartment-style units or studios
- Often feature units with small kitchens
- Generally give residents a lot of freedom in decorating their spaces
- Provide communal dining rooms

Nursing homes:

- Mostly offer shared or private hospital-style rooms
- Sometimes provide a little less freedom when it comes to decorating
- Provide communal dining & living areas & tend to offer less rec space

Despite the general differences above, the line between assisted living and nursing home care continues to blur in many regions. That's because some assisted living facilities are licensed to provide certain types of nursing services. And some of today's most progressive nursing homes now aim to provide high levels of care in appealing living environments that more closely match what you can get with assisted living.



April 2021 Edition

REFERRALS

- Janean S referred
Debbie H
- Steve F referred
Jock A
- M Kennedy referred
Denise S
- Deann F referred
Andrea S
- Dan R referred Sue R
- Doug L referred
Allyson L

We try hard to recognize every referral but if we missed anyone, please let us know.

Just send us a quick email so that we can acknowledge you. We want all of you to know that it is our privilege to serve you.

The greatest compliment you pay us is the referral of your family and friends. Thank you!!!

Exercising at Home Just Got Easier**Fitness experts share 10-minute workouts you can do in your living room.**

If, like so many things, getting in your regular exercise routine feels especially hard right now – no gym, no park, no friend to walk beside – it's as important as ever that you try to find a way to stay active in the confines of your home or apartment.

Getting some exercise and moving as much as you can doesn't just boost your immunity against viruses, it's simply critical to preserving your physical and mental health.

Study after study links exercise to better cardiovascular health and an increased life span, along with lower rates of things like depression, dementia and cancer. Research in the past few years has also consistently shown that reaping such benefits doesn't require long, intense workouts; intervals of just a few minutes or more, like steps taken at a very moderate pace, count toward overall results.

With all this in mind, we approached a few of our favorite fitness experts – names like Denise Austin, Jorge Cruise, Lorraine Ladish, Bryant Johnson and Kathy Smith. We asked them to create, from the comfort of their own homes, short, start-to-finish workouts.

So clear some space, prop up your laptop or tablet nearby, and roll out that mat. We promise these beginner-friendly workouts will be worth the 10 minutes they take to complete, and hope they might even create a few exercising habits that remain long after this pandemic ends.

Read full article and see example videos: <https://www.aarp.org/health/healthy-living/info-2020/exercising-at-home.html>

April 2021 Edition

Personal Note

Happy belated Easter to all of you! Can you believe that it's April already? It's time to get out and enjoy the San Diego weather and some of our awesome communities. I have always been an outdoors kind of guy. In fact, you may not know this, but my major at SDSU was Recreation Administration with an emphasis in Outdoor Living! Honest. My brother, Scott, and I were consistently involved in sports and outdoor activities when we were growing up and that major sounded great to me. You may be asking, "So, why are you in the insurance business?" Long story short...after graduation I couldn't find an outdoor job that fit my mission in life. My father had become an agent with the New York Life and encouraged me to look into that world of insurance and 43 years later I am still helping many people in San Diego with their Medicare insurance planning.

Finally, just a quick reminder that I am a regular guest on *The Word on Wealth* radio program most Mondays at 2pm on AM 1170 KCBQ [or FM 96.1]. The host, Marty Schneider, CFP, and I will be discussing the basics of Medicare as well as some of the myths and mistakes of Medicare. We will focus on the three [3] phases of Medicare:

1. those that are turning 65;
2. those that are 65 and still working; and
3. those that are retired and 65 and older.

I encourage you to call in if you have questions or comments about your Medicare or any other concerns that you may have.

The radio station phone number is [\(888\) 344-1170](tel:8883441170). I hope to hear from you!

**JIM
ROBESON
CLU, CHFC**

MEDICARE MADE EASY

10755 Scripps Poway Pkwy #617
San Diego, CA 92131 | (858) 935-9120
jim@themedicareanswerguy.com
themedicareanswerguy.com