

Types of Long-Term Care Facilities

Independent Living Communities (Private Pay) – also known as retirement communities, offer seniors (sometimes beginning age 55+) a maintenance free lifestyle of apartment or cottage living while still providing housekeeping, transportation as well as organized trips, activities and entertainment. Costs & amenities vary widely, but usually start at \$1500/month. Usually must be paid privately, although in some cases veteran’s aid can help.

Intermediate care provides in-patient care for residents who need nursing supervision and supportive services, but who do not require continuous nursing care. Individuals with relatively stabilized long-term illnesses or disabilities, including mental illnesses, are appropriate for this level of care. Medicaid pays for qualified recipients in an Intermediate Care Facility.

Sheltered care provides a supervised setting for individuals who need a protective environment. Residents do not require nursing care, but need assistance with meals, dressing, walking and personal care. Periodic medical exams and other medical services are provided when needed. Medicare and Medicaid will not pay for this level of care.

Supportive Living Facility(SLF) Offers older adults (age 65+) and persons with disabilities (age 22-64) a “housing with services” option for Medicaid-eligible individuals. It is an alternative to traditional nursing facility care that integrates subsidized housing and support services. Medicaid reimburses for an array of services, including: meals, personal care, homemaking, laundry, medication supervision, social activities, recreation & 24-hour on-site staff to meet residents’ scheduled & unscheduled needs. Provides a level of care that is comparable to other existing senior housing options like Independent or Assisted Living, as this program is funded through the State of Illinois. Facilities are Licensed/Regulated by the IL. Dept. of Healthcare & Family Services. When private pay funds are exhausted, residents can apply for Medicaid.

Assisted Living Facility (ALF) Provides 24-hour licensed professionals (nurses and certified nurses aides). Services are catered to the individual’s needs in order to encourage and support the highest level of independence. Individuals do not require on-going skilled nursing care. Individuals may need help in managing certain basic daily living activities such as: bathing, dressing, bathroom assist, personal hygiene, medication supervision, special diet, housekeeping, and transportation. Like independent living, residents typically live in apartments ranging in size and design. Facilities are Licensed/Regulated by the IL. Dept. of Public Health and are private pay only and when private pay funds are exhausted, senior must move out.

Memory Care Specialized care for people with Alzheimer’s, dementia or a related memory disorder. (A common reason for placement in a memory care facility is the individual with ADRD requiring more supervision and support, as well as concern for the safety of the individual.) Memory Care offers a secure environment for safety as well as specially trained staff and appropriately stimulating environment and activities. Memory Care can be provided in a separate Memory Care Unit within an Assisted Living Facility or Skilled Nursing Facility or on the campus of a Continuing Care Retirement Community (see below) or it may be provided in a separate facility. (Many individual memory care facilities are being developed in Illinois.)

Continuing Care Retirement Communities (CCRCs) provide a place to live with graduated support for as long as you live, including independent living, supportive services and nursing care if that help becomes necessary. A “life care community” usually requires a substantial entrance fee, which may or may not be partially or fully refundable, and monthly maintenance fees.

Skilled Nursing Care provides 24-hour patient care including medical, nursing, dietary, pharmaceutical and rehabilitative services. This level of care comes closest to hospital care. SNFs offer long-term and short-term options for persons with temporary or permanent health problems too complex or serious for home care or assisted living settings. These facilities offer the highest level of care outside of a hospital (i.e. 24/7 care). In addition to medical care by licensed health care providers, patients can receive rehabilitation therapy. These facilities are Licensed/Regulated by the IL. Dept. of Public Health.