

Senior Living vs. Assisted Living: What's the difference?

Senior Living

Senior living refers to a range of housing options for older adults who may need some level of assistance with daily activities. Often, it includes services like transportation to shopping and medical appointments, light housekeeping, entertainment, and dining options. The cost is based on the room size as well as the additional services provided. Some locations allow you to purchase the services individually, such as meals, housekeeping, or transportation. Others include it as a package. Senior living is paid for privately, and not by long-term care insurance or Medicaid/Arizona Long Term Care benefits.

Senior living apartments typically have a full kitchen and may have an in-apartment washer and dryer. The senior living staff is onsite during normal workdays to provide some services and entertainment, and there may be some 24/7 staffing, but if there is a medical emergency, the resident presses their emergency pendant to call 911. In general, senior living communities offer more support and services than traditional living arrangements, such as living alone in a private home, but less than those provided in assisted living or long-term care.

If a resident needs more care to remain safe and healthy in their apartment, private caregivers can be hired or a family member needs to provide these services. This is the point when it might be time to start thinking about whether assisted living or long-term care is the next step.

Assisted Living

Assisted living is a specific type of senior living that provides residents with assistance with activities of daily living (ADLs) such as bathing, dressing, and medication management. All meals are included and the apartments tend to be smaller and have a kitchenette with a mini fridge/freezer, sink & microwave. The community is staffed with an on-site registered nurse (RN) and full-time caregivers who help with each resident's activities of daily living, whether it's stand-by assistance in the shower, helping a resident with macular degeneration find the clothes they want to wear, or giving medication at the appropriate times and amounts each day.

Residents also wear a call button pendant, but instead of calling 911 as it would in senior living, the button pages all the caregivers so that they can respond and help with the situation. Sometimes it's for a simple thing like a resident feels sick and needs some help in their room. Other times, it may be set off by a fall, and the caregiver would respond and help determine if 911 needs to be called or if it's something that can be resolved with the help of the onsite RN.



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Assisted living is more expensive than senior living, but also includes many more services such as meals, laundry, housekeeping, transportation to medical appointments, and daily activities and entertainment. A resident's primary care physician has to write an Order for Assisted Living and then the future resident has to meet with the assisted living RN for an assessment to determine what level of care the assisted living will need to provide to the resident, as well as determining if their care needs can be met at that particular location. Most assisted living communities will charge based on either a point system or a level of care, so prices will range depending on the services provided. A few facilities will package it all in at one price.

What Are Levels of Care?

Not all assisted livings offer the same level of care. There is a wide range of care levels and pricing between the various assisted living communities in the Prescott/Prescott Valley area, which means it is important to visit them, if this is a service you are going to need for yourself or a loved one, to see if they are able to provide the care you might need.

Some assisted living communities can provide what is called a one-person assist, which means you are able to get up and around with the help of one caregiver, whether it's needing some assistance to get out of bed or get into a wheelchair or scooter. These locations typically care for residents who are able to still get themselves around the building and get down to meals, maybe with a little help and encouragement, but they aren't being rolled down to meals by a caregiver.

A two-person assist facility is for residents who may need much more hands-on help to go about their activities of daily living. They may also use what is called a Hoyer lift, which is a device that can help assist caregivers to safely lift a resident out of bed or a bath or in and out of wheelchairs. These residents tend to have more mobility issues and need more help to get to meals and activities.

Memory Care

Memory care is a specialized type of assisted living that focuses on residents who have dementia or brain injuries. The memory care facility and its apartments are configured to help the resident feel and remain safe and comfortable. Activities are customized to engage residents based on their abilities and to stimulate positive feelings and memories, whenever possible. The environment is usually much smaller with a lower number of residents to staff because the care needs are higher. The community is typically locked with limited access to areas where a resident could get lost or escape. Memory care costs much more than standard assisted living.



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Adult Care Homes (ACH)

Adult care homes are private homes that have been licensed and staffed to provide assisted living care to the residents that live there. Typically they have between 4-10 residents living in the home, with round-the-clock caregivers in the home. Sometimes the home's owners are also part of the staff and live onsite with the residents. Most of these care homes are private pay, but some do accept ALTCS as payment. Some specialize in memory care or difficult behaviors. While they have less activities and resources than an assisted living facility, they do have the feeling of living in a private home.

Long-term Care (Skilled Nursing)

Long-term care refers to a wide range of health and personal care services that are provided to people who have chronic health conditions or disabilities. Long-term care can be provided in a variety of settings, including skilled nursing facilities, or what we used to call nursing homes. Long-term care services are designed to help people with chronic health conditions or disabilities live as independently as possible while having access 24/7 to help with their ADLs, nursing care, and physical and occupational therapy. Rooms may be private or shared, all meals are provided in a dining area, and activities and spiritual care are offered either in the room or in a community room each day.

What does this cost? And who pays for it?

This is a question that is hard to answer, because it depends not only on the community you choose and the amenities they have, but also where you choose to live. Our prices in the quad-cities area may be higher than prices in communities in Cottonwood or Phoenix. Pricing in other states may be higher or lower than what you'd find here. I have had people call from the Midwest and be shocked by our pricing here, while folks from California might find Prescott's pricing to be reasonable.

Senior living communities are typically what we call "private pay" meaning long-term care insurance and veteran "aid and attendant" benefits don't cover the cost of the rent.

Assisted living may be private pay or be a mix of private pay, long-term care insurance, or veteran benefits. Some assisted living will accept Arizona Long Term Care (ALTCS) as a payment option.



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What is ALTCS and where can I use it?

ALTCS is a benefit that people must qualify for both financially and medically in order to receive it. It covers the living expenses of someone in assisted living or long-term care. For example, in 2023, the gross monthly income limit for an individual is \$2,742. There are lots of parts to this process and Arizona has a website with phone numbers and forms you can use to apply.

What comes as a surprise to some people is that it's not just based on financial need. Someone may need assisted living, and qualify financially but not be granted ALTCS because their medical need isn't high enough to qualify. This is really tough because when people need help, they may not be able to afford to get it until their medical needs are at a certain level, even though they could benefit from assisted living. We have had to have difficult conversations with families when their loved one could no longer pay for assisted living yet didn't get accepted into the ALTCS program.

Does everyone accept ALTCS for assisted living?

The short answer is no. Only a few assisted livings will take ALTCS upfront, and it's based on room availability that they have set aside for ALTCS residents. Others will take it only after a certain amount of private pay from the resident. Often, ALTCS residents will have a shared room instead of a private room.

I need help figuring out what's the next step. Where can I start?

It's a big deal to find the right place to live when your health or care needs are changing. We are blessed to have great resources in this community, including the Senior Connections staff that has a list of resources to make finding what you need easier. I am also always happy share what I know.



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Good Samaritan Senior Living options in Prescott & Prescott Valley

Windsong Villas Senior Apartments - 3386 N. Windsong Drive, Prescott Valley



- 28 apartments on 2 floors, with elevator.
- In-unit washer/dryer (stacked)
- Individual thermostat (keep it as hot or cold as you like!)
- Small dog or cat allowed.
- 20 lunches included in rent.
- All utilities, wi-fi, DirecTV, weekly housekeeping.
- Limited transportation to doctor's appointments.
- Safety pendant & daily check-ins.
- 1 bedroom (700 sq.ft.) - \$2,451/month**
- 2 bedrooms/1 ba (864 sq.ft.)- \$2,747/month**
- 2 bedrooms/1.5 bath (991 sq.ft.)- \$2,832/month**
- \$1200 refundable security deposit, \$300 administrative fee, \$300 pet fee, month-to-month, 30 day notice to move out.**

Prescott Village Senior Apartments – 1030 Scott Drive, Prescott

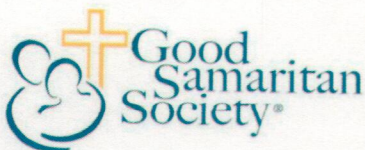


- 28 apartments on 2 floors, with elevator.
- Laundry room on each floor, not in room.
- Individual thermostat (keep it as hot or cold as you like!)
- Small dog or cat allowed.
- Meals available and served in dining room for small fee.
- All utilities, wi-fi, DirecTV, twice a month light housekeeping.
- Limited transportation to doctor's appointments.
- Safety pendant and daily check-ins.
- 1 bedroom (480 sq.ft.) - \$1898/month**
- 2 bedrooms (750 sq.ft.)- \$2,097/month**
- \$700 refundable security deposit, \$300 administrative fee, \$500 pet fee, month-to-month, 30 day notice to move out.**

Prescott Village Casitas – 1030 Scott Drive, Prescott



- 36 semi-attached town homes – all one story, with vaulted ceilings
- In-unit washer/dryer (full sized)
- Small dog or cat allowed.
- Water, garbage, DirecTV included
- Light housekeeping twice/month
- Clubhouse with exercise room, pool table, library.
- Safety pendant & daily check-ins.
- 1 bedroom/2 ba (904 sq.ft.) - \$2,453/month**
- 2 bedrooms/2 ba (904 to 1424 sq.ft.) \$2,453-\$2995/month based on floor plan. (Each casita is unique.)**
- \$1200 refundable security deposit, \$300 administrative fee, \$500 pet fee, month-to-month, 30 day notice to move out.**



Call Kelly Paradis at 928-713-2292 or email: kparadi1@good-sam.com to set up a tour of any of these 3 Senior Living locations. For more information, our website is www.good-sam.com and choose "Locations" and "Arizona" to see more detail about our senior living!

Low Income Housing

Prescott Valley

Lynx Creek Apartments 3241 N. Majesty Dr., Prescott Valley, AZ (928) 775-4149

Prescott Valley Plaza Apartments, 3250 Majesty Dr., Prescott Valley, AZ (928) 772-4441

Sungate Villa Senior Community, 3850 N. Civic Dr. NE, Prescott Valley, AZ (928) 759-7077

Valley View 3737 N. Windsong Dr., Prescott Valley, AZ (928) 759-5555

Yavapai Apartments 8800 E. Yavapai Rd., Prescott Valley, AZ (928) 772-8213

Yavapai Village Apartments 3200 N. Navajo Dr., Prescott Valley, AZ (928) 772-0355

Prescott 55+ Low Income Housing

Bradshaw Senior Community 133 Bradshaw Dr., Prescott, AZ (928) 541-1900

Canyon Run Village 701 White Spar, Prescott, AZ (928) 445-8963

Casa De Pinos 117 Cory Ave., Prescott, AZ (928) 445-1470

Country Club Circle Apartments 355 Country Club Circle Dr., Prescott, AZ (928) 778-1210

Samaritan Tower 1075 Ruth St., Prescott, AZ (928) 778-3302

Prescott

Lakeside Apartment & RV Village 3080 N. HWY 89, Prescott, AZ (928) 541-1265

The Pines at Prescott 1053 Sandretto Dr., Prescott, AZ (928) 445-8699

The Woodlands of Prescott 824 W. Gurley, Prescott, AZ (928) 445-5090

Willow Ridge, 1205 Sandretto Dr. #C115, Prescott, AZ (928) 445-6646

Yavapai Apartments (Pierce Property) 218 S. McCormick St., Prescott, AZ (928) 778-4778

Chino Valley

Antelope Valley 1555 S. State Rt. 89, Chino Valley, AZ (928) 636-5979

Granite Creek 160 N. State Rt. 89, Chino Valley, AZ (928) 636-1331

ALTCS FINANCIAL REQUIREMENTS

Gross Monthly Income Limit for an Individual.....	\$2,742
Resource Limit for an Individual.....	\$2,000
Maximum Community Spouse Resource Allowance.....	\$148,620
Minimum Community Spouse Resource Allowance.....	\$29,724
Maximum Monthly Maintenance Needs Allowance.....	\$3,715.50
Minimum Monthly Maintenance Needs Allowance.....	\$2,289
Personal Needs Allowance.....	\$137.10



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