

## What are the different types of senior living options in this community?

### Senior Living

Senior living refers to a range of housing options for older adults who may need limited 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 apartment size and the additional services provided. Some locations allow you to purchase services individually, such as meals, housekeeping, or transportation. Others include it as a package. Senior living is paid for privately and is not covered by long-term care insurance or Medicaid/Arizona Long Term Care (ALTCS) benefits.

Senior living apartments typically have a full kitchen and may have an in-apartment washer and dryer. The senior living staff is on-site during normal workdays to provide services and entertainment, and there may be 24/7 staffing. If there is a medical emergency, the resident needs to call 911 or may have a Life Alert-type pendant that will call 911 when the button is pressed. Senior living communities offer more support and services than traditional living arrangements, such as living alone in a private home, but less support than assisted living or long-term care.

If a resident needs more care to remain safe and healthy in their apartment, hiring non-medical caregivers can be an option, or services from non-profits like Meals on Wheels or People Who Care may also be helpful. Sometimes family lives close enough to offer additional support, like grocery shopping or setting up medications and reminders. This is when a resident may want to consider whether it makes sense to take the next step to assisted living. Cost can be a huge factor. Often, residents stay longer in senior living than they should because, financially, they aren't able to take the next step.

### Assisted Living

Assisted living is a broad category that also includes memory care, adult care homes, and long-term care. Still, in this example, I'm talking about assisted living apartments where residents can also get help with activities of daily living (ADLs). The apartments tend to be smaller, with a kitchenette, a mini-fridge/freezer, a sink, and a microwave. Services include weekly laundry, transportation to medical appointments, planned shopping trips, and outings. Meals are served in a community dining room, and there are scheduled daily activities focused on residents' interests. The community is typically staffed with an on-site nurse and full-time caregivers who assist residents with ADLs, as outlined in their care plans. This can be standby help in the shower, with laundry and changing the sheets, with dressing, or with giving medication at the appropriate times and amounts each day. Residents are still free to come and go as they please, and some may still drive and have their cars on-site. Some folks in assisted living need minimal care beyond supportive services and the safety of having 24/7 on-site caregivers. They can age in place, staying in the same apartment and adjusting the level of care as their needs increase.

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Assisted living residents typically wear a call-button pendant, but instead of calling 911, the button pages the care staff so they can respond and provide whatever help is needed. Sometimes it's for a simple thing, like a resident feeling sick and needing some help in their room. Other times, it may be triggered by a fall, and the caregiver would respond and help determine whether 911 needs to be called or if it can be resolved with the help of the onsite care team.

Assisted living is more expensive than senior living but includes many more services, such as meals, laundry, housekeeping, transportation to medical appointments, and daily activities and entertainment. A resident's primary care physician must write an Order for Assisted Living that outlines the medical needs to be met by their move to assisted living. The future resident must meet with the assisted living nurse for an assessment to determine the level of care they will need if they choose to move into the building. The nurse determines if their care needs can be met at that particular location before accepting them as a resident. 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. Assisted living can be paid for with long-term care insurance, VA benefits, or Medicaid/Arizona Long-Term Care (ALTCS), depending on eligibility and the specific assisted living facility. Willow Wind is one of the few local assisted living facilities that will accept ALTCS upfront, and residents have their own apartments.

### **\*What Are Levels of Care?**

Not all assisted living facilities 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 can provide the care you might need.

Some assisted living communities can provide what is called a one-person assist, which means you can 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 can still get around the building and get down to meals, maybe with a little help and encouragement, but aren't being rolled down by a caregiver.

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

Some assisted living facilities are locked and may be a safer choice for residents who have some dementia that may lead to wandering. There are also specialized assisted living facilities that focus only on dementia care.

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## 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 designed to help residents feel safe and remain 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 fewer residents per staff member, because 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. Many of our local senior and assisted living facilities also offer memory care in a special section of their building. There are also stand-alone memory care facilities, such as the Margaret T. Morris Center in Prescott, or care homes, such as Circle of Life, that specialize in dementia care.

## Adult Day Services

Sometimes called adult day care, this service is available at two facilities in the Quad Cities: the non-profit Susan J. Rheem (SJR) Center in Prescott Valley and iCare in Prescott. Both offer programs that provide activities, meals, and care for adults with memory issues or physical limitations. This can be a great option for family caregivers who are still working or need to have a few days off each week to take care of themselves. Participants can attend from 1-5 days per week, for a full or half day. They offer transportation to and from the day center, along with veterans' benefits and scholarships to help with costs. This may also be a good option for couples in Senior Living where one spouse has mild to moderate dementia, and the other spouse is still able to care for them at home and is not quite ready to consider assisted living.

## Adult Care Homes (ACH)

Adult care homes are private homes that are licensed and staffed to provide assisted living care to their residents. Typically, they have between 4 and 10 residents living in the home, with round-the-clock caregivers present. Sometimes the home's owners are also part of the staff and live on-site with the residents. Some specialize in memory care or difficult behaviors. While they have fewer activities and resources than an assisted living facility, they offer the feeling of living in a private home. Because of the small number of residents, the staff gets to know each resident well and can customize their care. Sometimes, families caring for a loved one on hospice services may choose to place them in a care home for the last few weeks or months of the person's life so they can get round-the-clock care from the care home staff with the support of the hospice team as well.

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## Long-term Care (Skilled Nursing)

Almost all of our rehabilitation facilities in the Quad Cities also offer long-term care options for folks who can no longer safely live at home. Long-term care refers to a wide range of health and personal care services provided to people who have chronic health conditions, terminal illnesses, or disabilities that require round-the-clock nursing. Sometimes, residents in assisted living reach the top of the care levels provided at that facility and choose to move to long-term care. Long-term care services are designed to help people with chronic health conditions or disabilities live as comfortably as possible, with 24/7 support for activities of daily living, including nursing care, physical therapy, and occupational therapy. Rooms may be private or shared; all meals are served in a dining area; and activities and spiritual care are offered either in the room or in a community room each day. Both Prescott Valley Nursing & Rehab and Prescott Village Nursing & Rehab offer long-term care. Long-term care can be paid for with long-term care insurance, VA benefits, or Medicaid/Arizona Long Term Care (ALTCS), depending on eligibility.

## Respite Care

Hospice is specialized care for someone where two physicians agree that if their disease runs its normal course, they likely have 6 months or less to live. Hospice teams come into your home and provide nursing care, chaplains, volunteers, and nursing assistants to help with the patient in hospice, but they aren't there 24/7. However, they are available by phone whenever you need to call and will make nursing visits at any time to help with a patient issue. Medicare does not pay for where you live, just for the care you receive, and will cover a 5-day respite care every 30 days, if a hospice patient is being cared for at home by a family member or friend.

A new Medicare program called GUIDE (Guiding an Improved Dementia Experience) is being piloted in our community. It offers a respite benefit to support family caregivers who have a loved one diagnosed with dementia. The Cunningham Center for Compassionate Aging at YRMC in Prescott is part of this program. It offers options for in-home support and respite care, but the patient must be on Medicare and not a Medicare Advantage plan.

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## What does all of this cost? And who pays for it?

This is a hard question to answer because it depends not only on the community you choose and its amenities, but also on 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 from the Midwest call and be shocked by our pricing here, while folks from California might find Prescott's pricing 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 rent because residents there are independent. The facilities do not have medical staffing. Assisted living, adult care homes, memory care, and long-term care may be paid for privately or through a mix of private pay, long-term care insurance, and veteran benefits.

Some assisted living and care homes will accept Arizona Long Term Care (ALTCS) as a payment option, but space is limited, and rooms are typically shared. (Currently, Willow Wind assisted living is the only assisted living in the area where residents get their own apartment and don't have to share.)

## What is ALTCS, and where can I use it?

ALTCS (Arizona Long Term Care System) is a benefit that people must qualify for both financially and medically to receive. It covers the living expenses of someone in assisted living or long-term care. For example, in 2026, the gross monthly income limit for an individual is \$2,982. There are lots of parts to this process, and Arizona has a website with phone numbers and forms you can use to apply: [www.azahcccs.gov](http://www.azahcccs.gov)

What surprises 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. 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. It's a difficult conversation to have with families when their loved one can 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 living facilities will take ALTCS upfront, and it depends on the room availability 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 have a shared room rather than a private one.

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## **Does everyone accept ALTCS for long-term care (nursing home)?**

Yes, all long-term care facilities in the Quad Cities are contracted with ALTCS and will accept patients if they are approved for ALTCS. Most will also take them ALTCS-pending, with some basic financial proof provided by the family. Most ALTCS beds are shared rooms.

## **I need help figuring out what the next step is. Where can I start?**

It's a big deal to find the right place to live or get care when your needs are changing. Sometimes it happens suddenly, but sometimes we have a little time to plan what happens next. We are lucky to have great resources in this community, including the Senior Connections staff, who maintain a list to make finding what you need easier.

Some other great community resources to start with:

### **NACOG Area Agency on Aging: [nacog.org/aaa](http://nacog.org/aaa) or 1-877-521-3500**

Northern Arizona Council of Governments (NACOG) has many resources, support groups, financial stipends, and social services.

### **People Who Care: [peoplewhocareaz.org](http://peoplewhocareaz.org) or 928-445-2480**

Non-profit providing transportation and non-medical services to adults who are unable to drive to help keep them independent as long as possible.

### **Prescott Meals on Wheels: [prescottmealsonwheels.org](http://prescottmealsonwheels.org) or 928-445-7630**

Home-delivered meals and safety check, plus a community dining room serving lunch 5 days/week. Home-delivered meal services are available on a sliding scale. Pet food is also available to support those in need who have pets.

### **CASA PV Active Adult Center/Meals On Wheels: [casapv.net](http://casapv.net) or 928-772-3337**

Community center in Prescott Valley that also offers daily lunches, activities, and home-delivered meals.

### **House of Hope 3:16 - [h10ministries.com](http://h10ministries.com) 602-318-7866**

Housing for eligible homeless seniors in Prescott Valley who are still independent, not at an assisted living level.

### **Jackson-White Law Firm - [jacksonwhitelaw.com](http://jacksonwhitelaw.com) 480-680-8864**

Melissa Henak is the Northern Arizona contact and can help with an initial consultation about ALTCS to see if you meet the qualifications and what you may be able to consider doing if you don't qualify yet.

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