

## What is a Memory Care home?

A memory care home or facility provides specialized residential care for people living with Alzheimer's disease and other forms of dementia.

To be eligible for memory care, older adults must have a diagnosis of dementia and a need for around-the-clock supervision.

Most memory care facilities offer dementia-specific care and activities, including gardening, exercise, and cognitive games and therapies.

The first cognitive symptoms of Alzheimer's and other forms of dementia are mild and may resemble normal signs of aging. At this point, searching for a memory care facility might seem unnecessary. But symptoms associated with the disease's progression, like wandering outside the home and changing sleep patterns, can make it difficult to care for someone living with dementia.

An older adult with problematic symptoms of dementia will require professional care. If you're unable to provide this in your home or in the home of someone you care for, it might be time to look for a memory care community where a person living with dementia can engage with others and receive personal care in a safe setting.

## What is memory care?

Memory care is specialized care designed for older adults living with Alzheimer's disease or another form of dementia, such as front temporal dementia <sup>①</sup> or Lewy body dementia <sup>①</sup>. Natali Edmonds, a board-certified geropsychologist and CEO of Dementia Careblazers, noted that memory care facilities are set up with attention to the behaviors and safety of people living with dementia. "For example, these facilities have locked doors to prevent the residents from wandering away. Ideally, they also have staff members with special training in dementia care," she said.

## What services are provided in memory care?

A residential memory care home or facility offers the same services and amenities as most assisted living facilities, including meal prep and planning, daily med set up, housekeeping, laundry, and personal care services, such as help with activities of daily living (ADLs)

In addition to these basic services, a memory care facility offers specialized care for people living with dementia.

## How is memory care different from other senior living options?

One of the main differences between memory care and other types of residential care, Edmonds noted, is memory care will have more security and personal monitoring. The use of bed alarms is common to alert the caregiving staff if a resident gets out of bed.

Memory care facilities may also incorporate special activities for people with memory impairment. These may include hands-on activities, like gardening, crafts, or cognitive games. Facilities may also offer therapeutic activities for residents. “Reminiscence therapy,” Edmonds said, “helps bring out long-term memories from the person’s childhood and can bring joy to people with dementia.”

## What are the benefits of memory care?

It can be hard on families to move someone they care for to memory care. Caregivers may experience a sense of guilt or feel they should be the ones to care for their friend or family member with dementia. But caring for someone with dementia can be a full-time job and isn’t an option for all families. For caregivers considering memory care, it may be helpful to understand what can be gained from this type of residential care.

### Benefits of memory care include:

- A secure setting, which keeps residents safe and provides peace of mind for caregivers
- Social engagement and physical exercise, both of which can help slow the progression of dementia <sup>[4]</sup>
  - Personalized care, including medication management and help with ADLs, such as bathing and dressing
- Access to health care professionals, including physical therapists and psychiatrists, who are often available for on-site visits
  - Care provided by staff with specialized dementia-specific training

- Improved diet, especially if the person with dementia was previously living alone and preparing their own meals

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Elimination of day-to-day caregiving that allows family members to return to their roles as son, daughter, or spouse

## Recognizing the need for memory care

Following a dementia diagnosis, older adults may continue to live at home or with family members. “Knowing when someone is ready for memory care will depend on their care needs and on your ability to care for them at home,” Edmonds said. As you evaluate the need for memory care, consult with a geriatrician or another trusted medical professional to help determine the best options.

## Signs it might be time for memory care

Before an older adult can be considered for memory care, they must have a diagnosis of Alzheimer’s or another form of dementia from a health care professional. When a person is ready for memory care, they often have symptoms making it unsafe for them to live on their own. Additionally, older adults with dementia whose needs progress beyond the care assisted living facilities can offer may need to move to a memory care community. These considerations may influence your decision to choose memory care:

Safety concerns

“If the person can’t be left alone for any length of time without fear of falling, wandering, or using the stove or another appliance incorrectly, these are signs memory care may be needed, or alternatively that more care needs to be brought into the home,” Edmonds said.

Physical needs

As dementia progresses, many people will need around-the-clock help with personal care, including toileting, showering, and transferring to and from bed or a

chair. <sup>[5]</sup> “Given their memory impairment,” Edmonds said, “people with dementia may not understand they need this high level of care. That’s where the specialized training of memory care staff is important.”

### Caregiver needs

Being the primary caregiver for someone living with dementia can be overwhelming. By relying on memory care professionals for caregiving, people close to the person living with dementia can focus on their own mental health while also returning to their roles as supportive family members or friends.

### Assessing the need for memory care

Not every person with dementia will move to memory care. But in some cases, a memory care facility is the best option for both the caregiver and the older adult with dementia.

To help determine whether someone you care for is ready for memory care, consider filling out a Cognitive Impairment Safety Assessment Checklist as a family. <sup>[6]</sup> If this kind of assessment is stressful for the person with dementia, ask a trusted health care professional, like a geriatrician or your family physician, to facilitate a conversation about memory care.

The earlier you start these conversations, the more time you will have to find quality memory care.

## How to choose a memory care facility

If you decide it’s time for memory care for someone you care for, the next step is to find and tour facilities. Here are a few things to consider before you begin your search for a memory care facility near you:

### Finances

You will need to understand the financial situation of the person in need of care. If they qualify for Medicaid, for example, it’s probably not worth your time to tour facilities that only accept private-pay residents.

## Geographical area

Determine how far you and others on your caregiving team are willing to travel in order to visit the memory care facility. For example, you may decide to research facilities within a 20- or 30-mile radius. Frequent visits are important for evaluating and providing feedback on the type of care being provided in the facility.

## Level of care

Determine the level of care needed. If a family member with dementia has other chronic health issues, such as diabetes or congestive heart failure, you may need to find a memory care unit within a skilled nursing facility.

## Tips for choosing a memory care facility

If someone you care for is living with dementia, you want them to receive the best possible care. When touring memory care communities, it's easy to get sidetracked by conversations with administrators and salespeople. To make sure you're thoroughly vetting each facility you visit, bring a pen and a notepad or checklist, and don't be afraid to ask lots of questions. You might also try making an unscheduled visit or scheduling a few visits at random times. According to Christopher Norman, a geriatric nurse practitioner in New York state, it can be a red flag if a facility only offers tours between certain times on certain days. By visiting the facility at random times, you can "get the real experience, not just the sales pitch," he said.

Depending on the progression of a person's dementia and the degree to which they accept the move to memory care, it may or may not be a good idea to bring them with you when touring facilities. Visiting the facility, especially talking to other residents and seeing fun features, like a movie theater or ice cream bar, might make an individual with dementia feel excited. But, as Edmonds shared, "If a person who needs memory care is not yet open to the idea of moving, it may not be a great idea to bring them and may cause more distress."

Here are four tips for choosing a memory care facility:

1. Consider the facility layout and physical environment

When visiting memory care facilities, take note of the physical surroundings and ask yourself if the person you care for would be comfortable there. For someone who enjoys being social, inviting common areas and socially engaged residents are great features in a memory care facility. For someone who enjoys nature, a memory care facility with ample outdoor areas is ideal.

For safety reasons, any memory care facility you choose should be clean, well-lit, and have secure exits. Remember, upscale facilities with fancy amenities, like restaurant-style dining rooms and spas, don't necessarily deliver superior care.

## 2. Evaluate the staff's training and expertise

Ideally, memory care facilities will require dementia-specific training for all members of their staff, which may include certified nursing assistants (CNAs), licensed practical nurses (LPNs), and registered nurses (RNs).

As mandated by Section 6121 of the Affordable Care Act (ACA), the Centers for Medicaid & Medicare Services (CMS) must ensure nursing staff are regularly trained on caring for residents with dementia and on preventing abuse. This is accomplished through the Hand in Hand training series, which is a requirement for staff of skilled nursing facilities. <sup>[2]</sup>

Memory care facilities regulated on the state level, such as those in assisted living facilities, have varying requirements for dementia-specific training. For example, in California, facility administrators are required to take eight hours of dementia-specific training every two years, and CNAs are required to take six hours of dementia-specific training. In Oklahoma, there are no dementia-specific training requirements for facility administrators, but CNAs must take 10 hours of dementia-specific training. <sup>[7]</sup> The nature of these state-level training programs will vary depending on where you live.

No matter where you live, it's a good idea to ask the facilities you tour about dementia-specific training for staff. Additionally, it's important to know the staffing levels at the facility and when the RNs are present.

## 3. Look for a community with activities and social engagement

"All people with dementia are not the same, and not every older adult with dementia enjoys bingo or card games," Edmonds said. "Generally speaking, the best activity for

someone with dementia is an activity that pertains to their personal interests and is safe for them to do.”

When you visit memory care communities, look for staff actively engaged with residents and residents engaged with activities. Ask to see the activities calendar, and request a meeting with the activities director, if possible. While the activities calendar may look regimented to you, remember routine is often helpful and soothing for people with cognitive impairment. “People starting to lose the ability to internally organize themselves often benefit from externalized structure, which is in part what memory care facilities strive for,” Norman said.

#### 4. Discuss the availability of continuing care

Ask the facility about the services they offer to residents. Specifically, inquire about the highest level of care offered at the facility. If a resident’s needs were to exceed that level of care, what are the next steps? All forms of dementia are progressive, and it’s best to be prepared for the changing needs of someone living with the disease.

## Understanding memory care costs

The cost of memory care will vary depending on where you live. The type of facility where the memory care unit is located, such as assisted living or a nursing home, will also influence the cost of care and the methods of payment accepted by the facility. In general, memory care is expensive, and it can be challenging for families to cover the cost.

How much does memory care cost?

Dementia Care Central reported the average monthly cost of memory care in an assisted living facility in the United States is \$6,160, or about \$73,920 each year. As dementia progresses, nursing care may be required. The national average for a shared room in a nursing home is about \$286 per day, or about \$8,580 per month. <sup>[8]</sup>

How to pay for memory care

You can pay for memory care using personal assets and savings, long-term care insurance, or a combination of both. In some cases, government programs, like Medicaid and veterans benefits, will help to cover the cost.

Edmonds recommended talking to an elder law attorney in your state to help structure assets in ways that will help you qualify for state or federal assistance with memory care fees. Or, you can find a social worker through your local area agency on aging to help walk through Medicaid requirements and applications.

#### Personal assets and savings

To pay for memory care, many people draw from personal savings. This can include pension payments, Social Security benefits, stocks, and 401(k) and IRA accounts. You can also use proceeds from the sale of your home or a personal life insurance policy to help pay for memory care. Before trading over any assets to pay for memory care, be sure you get the advice of a trusted financial advisor.

#### Long-term care insurance

Long-term care insurance will reimburse policyholders for the cost of memory care, but it's crucial you understand the details of the policy. Many long-term care insurance policies have a 90-day period before benefits kick in. So, if the person you care for starts using the benefit the day they move into memory care, they could be responsible for thousands of dollars in out-of-pocket expenses. If possible, start using the long-term care benefits on less-expensive services, such as in-home care, before moving to memory care.

#### Veterans benefits

Veterans and surviving spouses of veterans in need of memory care may qualify for Veterans Aid and Attendance benefits. Though these benefits will typically not cover the cost of room and board in a memory care facility, they will pay for many other services provided to veterans, such as medication management and help with ADLs. <sup>[11]</sup> In addition, veterans may qualify to receive skilled nursing, adult day care, or domiciliary care through State Veterans Homes. Eligibility for admission varies by state.



To get a better understanding of what federal programs and benefits you may be eligible for and how they could help you pay for memory care, use Benefits Check Up.

## Conclusion

If an older adult living with Alzheimer's disease or another form of dementia needs supervised, around-the-clock care, it might be time to consider a memory care facility. Often located within a nursing home or an assisted living facility, memory care units are locked to prevent residents from wandering. For residents who require such care, memory care facilities offer assistance with ADLs and medication management. Typically, memory care communities will provide a full calendar of activities that promote social engagement, which is beneficial to people living with dementia. The best memory care units provide their staff with dementia-specific training.

When it comes to selecting a memory care facility, you'll need to consider budget, location, and the level of care the person you care for requires. When touring individual facilities, ask questions about the kind of care offered, from staff training requirements to the quality of planned activities. In each facility, look for staff and residents who seem content and engaged.

Covering the cost of memory care is challenging for many families. First, learn as much as you can about the financial resources available to the person you care for, including whether or not they qualify for government assistance, like Medicaid or veterans benefits. Many families use a combination of personal savings and financial assistance to help cover the cost of memory care.

A diagnosis of Alzheimer's disease or another form of dementia is a requirement for memory care. But you don't need to wait until dementia progresses to begin your search. The earlier you start looking for memory care communities, the more options you will have when the time comes.