

GLOSSARY OF TERMS



Accessory apartment/Accessory dwelling unit (ADU)

Independent apartment either attached or separate from the main structure, with own entrance, sleeping area, bathroom and kitchen; see also Granny Annex or In-Law suite.

55+/Independent living community/ Age-restricted community

Community limited to residents of a particular age (often 55 and older) and emphasizing an active lifestyle, often with golf courses and other recreational facilities included; rarely provides services to residents.

Activities of daily living (ADL)

Activities of daily living refer to basic activities that are necessary for independent living, including bathing, dressing, transferring, toileting, eating and medication management. Health professionals routinely refer to the ability or inability to perform ADLs as a measurement of the functional status of a person. The ability to perform ADLs is a determining factor in choosing what type of care an individual may need, eligibility for different social services, and for identifying the level of coverage an individual seeks when applying for long-term care insurance or seeking alternative housing.

Adaptation (of residence)

Permanent fixtures or alterations to a home to help someone get about or manage better (distinguished from “aids” or “equipment,” which are more portable). Also referred to as home modifications, adaptations may include lowering a door threshold, widening a door to accommodate a wheelchair, adding a first-floor powder room, replacing a bath tub with a walk-in shower.

Adapted housing

Home or apartment in which alterations have been made to accommodate older adults in wheelchairs, walkers, or with other supportive needs.

Adult care home/Residential facility

A residence that offers housing and personal care services to a number of older adults. Services (such as meals, supervision and transportation) are usually provided by the owner or manager. Usually 24-hour professional health care is not provided on-site.

Adult day care/services

Adult day programs typically provide socialization, reminiscing, recreational exercise, counseling, support groups, information, nutritious meals and snacks, health monitoring, and art/music therapy. Some day centers also offer nursing, occupational therapy, physical therapy, and personal care. The average cost of an adult day care center in 2011 was \$70/day, and a medical day center was \$79/day.

Age-targeted community

Community appeals to older adults, but does not exclude younger residents who want to live there.

Aging in community

General term for efforts to support older people aging in their current neighborhood.

Aging in place

Aging in place refers to an older adult's ability to remain living at whatever place they call home for as long as possible, with the help of Universal Design principles (see entry in glossary), home care, support services, adaptations and assistive technologies.

Assisted living facility/Assisted care living facility

Assisted living facilities, also referred to as catered living, personal care homes or boarding homes, provide residents help with the tasks of daily living (sometimes called ADLs or "activities of daily living"), and they also monitor activities to ensure health, safety and well-being. Daily living tasks include bathing, grooming, taking pills on time, housekeeping, meals, managing bills and using transportation. Older adults do well in assisted living if they are still performing some daily living tasks on their own and do not require 24-hour monitoring and care. Some assisted living facilities offer specialized round-the-clock supervision and therapeutic activities for older adults who suffer from dementia.

Assistive device

Any device or equipment (assistive technology) that enables an individual who requires assistance to perform the daily activities essential to maintain health and autonomy and to live as full a life as possible. Such devices or equipment may include monitoring devices, adapted utensils, enlarged telephones and clocks, motorized scooters, walkers, walking sticks, grab rails or tilt-and-lift chairs.

Assistive technology

An umbrella term for any device or system that allows individuals to perform tasks they would otherwise be unable to do, or that increases the ease and safety with which tasks can be performed.

Baby boomers

The generation of persons born between the years 1946 and 1964.

Beneficiary

A person or entity named in a will, trust, insurance policy, retirement plan or other financial contract who is entitled to receive the benefits or proceeds. Persons who are covered by Medicare are also called beneficiaries.

Benefit period

The length of time, in years, during which a benefit will be paid by an insurance policy. Buyers usually have a choice when deciding on a benefit period from many long-term care insurance policies.

Benefit trigger

An event or events that must occur before an insured person can receive benefits under a long-term care insurance policy.

Buy-In/Entrance Fee

The one-time cost that you pay up front when you become a resident at a housing community, such as a CCRC or Retirement Community. It is typically the cost of buying the unit and in some CCRCs it also includes a portion of the health care services. These fees vary by community and depend on the size of the unit, the location of the community, and any services included. Full or partial refunds of these fees are available in some communities when the resident moves out.

Care coordination

The goal of care coordination is to ensure that patients' needs and preferences are achieved and that care is efficient and of high quality. Care coordination involves information-sharing across providers, patients, types and levels of service, sites and time frames. Care coordination is most needed by persons who have multiple needs that cannot be met by a single clinician or by a single clinical organization, and which are ongoing, with their mix and intensity subject to change over time.

Care-dependent

Persons with chronic illnesses and/or impairments that lead to long-lasting disabilities in functioning and reliance on care (personal care, domestic life, mobility, self-direction).

Care need

Some state of deficiency that is decreasing quality of life and triggering a demand for certain goods and services. For the older population, lowered functional and mental abilities are decisive factors that lead to the need for external help.

Catered living

A senior housing community that offers full independent living and assisted living. It also can provide memory care. It sometimes is also called assisted living.

Chronic condition/disease/illness

A disease that has one or more of the following characteristics: is permanent; leaves residual disability; is caused by non-reversible pathological alteration; requires special training of the patient for rehabilitation; or may be expected to require a long period of supervision, observation or care.

Cluster housing

A subdivision technique in which detached dwelling units are grouped relatively close together, leaving open spaces as common areas.

Co-housing/Cooperative housing

A form of planned community in which older adults live together, each with his or her own dwelling or living space, but there are also some common areas, and joint activities may be arranged.

Communal care

Assistance provided free of charge or at reduced rates to members of a group or society. Other members of the group or society generally provide care on a voluntary basis.

Community-based care/community-based services

The blend of health and social services provided to an individual or family in his/her place of residence for the purpose of promoting, maintaining or restoring health or minimizing the effects of illness and disability. These services are usually designed to help older adults remain independent and in their own homes. They can include senior centers, transportation, delivered meals or shared (congregate) meal sites, visiting nurses or home health aides, adult day care and homemaker services.

Co-morbid condition

Conditions that exist at the same time as the primary condition in the same patient (e.g., hypertension is a co-morbidity of many conditions, such as diabetes, ischemic heart disease, end-stage renal disease, etc.). Two or more conditions may interact in such a way as to prolong a stay in hospital or hinder successful rehabilitation.

Congregate housing

Individual apartments in which residents may receive some services, such as a daily meal with other tenants. Buildings usually have some communal areas, such as a dining room and lounge, as well as additional safety measures such as an emergency call system.

Continuing care

The provision of one or more elements of care (nursing, medical, health-related services, protection or supervision, or assistance with personal daily living activities) to an older adult for the rest of his or her life.

Continuing care retirement communities (CCRCs)

A CCRC is a housing community that provides a range of services, such as independent living, personal care, adult day services, assisted living, skilled nursing care, and rehabilitation. CCRCs, sometimes also called life care communities, typically require a significant down payment in addition to monthly service fees. There is great variation in the cost of a CCRC depending on type of contract offered by the community, type of residence chosen, level of care needed and region of the country.

Continuum of care

Full spectrum of care available at Continuing Care Retirement Communities (CCRCs), which may include Independent Living, Assisted Living, Nursing Care, Home Health, Home Care, and Home and Community Based Services. Also see Continuing Care Retirement Community.

Cost of illness

The personal cost of acute or chronic disease. The cost to the patient may be an economic, social or psychological cost or loss to himself, his family or community. The cost of illness may be reflected in absenteeism, productivity, response to treatment, peace of mind, or quality of life. It differs from health care costs in that this concept is restricted to the cost of providing services related to the delivery of health care, rather than the impact on the personal life of the patient.

Culture change

Global initiative focused on transforming care as we know it for older adults and individuals living with frailty and disability. It advocates for a shift from institutional care models to person-directed values and practices that put the person first.

Daily benefit

The daily dollar amount an individual chooses as the base benefit for his or her long-term care insurance. The daily benefit is computed based upon eligibility and is derived from one of the following methods: Expense-Incurred Method, Indemnity Method, or Disability Method.

Domiciliary care

Care provided in an individual's own home.

Dual eligible

A person who qualifies for multiple insurance coverage, such as both Medicaid and Medicare.

Durable medical equipment

Refers to any medical equipment used in the home to aid in a better quality of living. It is a benefit included in most insurances and may include a hospital bed, wheelchair, monitors, and oxygen tanks.

Echo boomers

Also called Millennials or Generation Y, there are approximately 80 million Echo Boomers between the birth dates 1982 to 1995.

Elimination period

A type of deductible; the length of time the individual must pay for covered services before the insurance company will begin to make payments.

Enriched housing

An adult care facility licensed to provide long-term residential care to five or more adults, for the most part 65 years or older, in community-type settings similar to independent housing units.

Entrance assessment (Health and Financial)

Many senior housing communities use an entrance assessment to establish financial viability and to determine level of care and services needs of the older adult.

Extended care facility (ECF)

A facility that offers sub-acute care, providing treatment services for people requiring inpatient care but whom do not currently require continuous acute care services, and admitting people who require convalescent or restorative services or rehabilitative services or people with terminal disease requiring maximal nursing care.

Extra care sheltered housing

Housing where there is additional support (such as the provision of meals and extra communal facilities) on top of that usually found in sheltered housing.

Foster care homes

Private residences licensed to provide care to five or fewer residents. They offer room and board and personal care from a caregiver in the home 24 hours a day. Planned activities and medication management are available, and some provide transportation services, private rooms, or nursing services. The type of care provided in an adult foster home varies greatly depending on the consumer's needs and the skills, abilities, and training of the provider. They are licensed, monitored and inspected by the state or local area agencies on aging. Foster care homes can range from \$1,500 to \$3,000 per month depending on location and services. Medicaid may cover the cost for some older adults.

Functional status

The extent to which an individual is able to perform activities associated with the routines of daily living.

Geriatric care manager

A health and human services specialist who acts as a guide and advocate for families who are caring for older or disabled adults. Geriatric care managers also assist clients in attaining their maximum functional potential and are able to address a broad range of issues related to the well-being of their client, including safety and security concerns. They also have extensive knowledge about the costs, quality, and availability of resources in their communities.

Granny flat/annex

See Accessory apartment/Accessory dwelling unit (ADU); in-law suite.

Guaranteed renewable

When a policy cannot be cancelled and must be renewed when it expires unless the benefits have been exhausted. The company cannot change the coverage or refuse to renew the coverage for anything other than non-payment of premiums.

Home care agency

A home care agency, also known as non-medical senior care or in-home care, provides services that do not require a licensed professional or a physician's prescription. A home care worker can provide companionship to an older adult who is aging in place, as well as help with activities such as medication reminding; preparing meals; transferring from chair, toilet or bed; bathing; getting dressed; light housekeeping or transportation to and from doctors' appointments. Homemaker services averaged \$19/hour in 2011.

Home health care agency

A home health care agency provides services that require a licensed professional — such as a registered nurse or physical, respiratory, speech or occupational therapist — and a physician's prescription. These medical services are provided in the person's home and can involve care for chronic health conditions or temporary care, as in the case of someone recovering from surgery or an injury.

Home health aide

A person who, under the supervision of a home health or social service agency, assists an older, ill or disabled person with household chores, bathing, personal care and other daily living needs. A home health aide averaged \$21/hour in 2011.

Home help

A person or a service providing practical help in the home, such as household chores, to support an older adult with disabilities to remain living in his/her own home.

Home improvement agency

An organization offering advice and practical assistance to older adults who need to repair, improve or adapt their homes.

Home medical equipment

Equipment, such as hospital beds, wheelchairs and prosthetics, provided by an agency and used at home. Also known as durable medical equipment.

Home visits

Professional visits in the home.

Homebound/housebound

Refers to a person who is unable to leave the house due to a chronic illness or acute illness. A person can be homebound for a short or long time.

Homemaker service

A home help service for meal preparation, shopping, light housekeeping, money management, personal hygiene and grooming, and laundry.

Hospice care

A cluster of comprehensive services that address the needs of dying persons and their families, including medical, spiritual, legal, financial and family support services.

Housing association

Non-profit organization providing rented housing.

Inflation protection

A policy option that provides for increases in benefit levels to help pay for expected increases in the costs of long-term care services.

In-home services

Services provided in a person's home. Those services may include help with personal or health care needs and housekeeping such as meal preparation, shopping and transportation, home health services, assistance with medication, housekeeping and laundry, medication management, money management, assistance with medical equipment, and dressing and personal hygiene. It may be provided by personal care attendants or home health aides hired privately and informally, or through staff agencies or registries.

Independence

The ability to perform an activity with no or little help from others, including having control over any assistance required rather than the physical capacity to do everything oneself.

Independent living/facility (ILF)

A facility for older adults who have the physical and mental capacity to live independently either in their own home or in a residential facility that offers specific services and amenities for older adults and which promotes active, healthy lifestyles. Independent living involves a degree of self-determination or control over one's activities and is not an option for someone who cannot care for him or herself. In 2012 the average cost of an independent living facility was \$2,750/month, representing a range of \$1,822-\$4,157/month.

Informal assistance/caregiving

Help or supervision (usually unpaid) that is provided to persons with one or more disabilities by family, friends or neighbors (who may or may not be living with them in a household).

In-law Suite

See Accessory apartment/Accessory dwelling unit (ADU); Granny flat/Annex.

Instrumental activities of daily living (IADL)

Activities with aspects of cognitive and social functioning, including shopping, cooking, doing housework, managing money and using the telephone.

Level of Care

The level of care in senior housing refers to independent, assisted living or skilled nursing and is based upon the amount of care provided for activities of daily living and for medical care.

Life care community

A Continuing Care Retirement Community (CCRC) that offers an insurance-type contract and provides all levels of care; often includes payment for acute care and physician visits. Little or no change is made in monthly fees, regardless of the level of medical care required by the resident. The only fees that might change are the actual cost of living expenses. There is great variation in the cost of a CCRC depending on type of contract offered by the community, type of residence chosen, level of care needed and region of the country.

Lifetime home

Housing built to be adaptable to people's changing needs, thus avoiding the need for expensive and disruptive adaptations.

Live/Work flex house

A house or apartment that includes both living and working spaces for the residents.

Long-term care (LTC)/long-term aged care

A range of health care, personal care and social services provided to individuals who, due to frailty or level of physical or intellectual disability, are no longer able to live independently. Services may be for varying periods of time and may be provided in a person's home, in the community or in residential facilities (e.g., nursing homes or assisted living facilities). Individuals have relatively stable medical conditions and are unlikely to greatly improve their level of functioning through medical intervention.

Long-term care insurance

Insurance coverage that provides at least 24 months of coverage on an expense incurred, indemnity, prepaid or other basis; for one or more functionally necessary or medically necessary services, including but not limited to nursing, diagnostic, preventive, therapeutic, rehabilitative, maintenance or personal care services, provided in a setting other than an acute care unit of a hospital.

Medicaid

The federally supported, state-operated public assistance program that pays for health care services to people with a low income and minimal assets. Medicaid pays for nursing home care, limited home health services, and may pay for some assisted living services, depending on the state.

Medicare

A federally administered system of health insurance available to persons aged 65 and over. It pays for some rehabilitation services, but otherwise does not pay for long-term care. The four parts (A, B, C and D) are described below:

Medicare Part A: Hospital insurance that helps pay for inpatient care in a hospital or nursing home (limited-time rehabilitation care following a hospital stay only), some home health care and hospice care.

Medicare Part B: This helps pay for doctors' services and many other medical services, outpatient rehabilitative services and home care, as well as some supplies that are not covered by hospital insurance. It does not pay for long-term care.

Medicare Part C: People with Medicare Parts A and B can choose to receive all of their health care services through one of these provider organizations under Part C plans.

Medicare Part D: Prescription drug coverage that helps pay for medications doctors prescribe for treatment.

Naturally occurring retirement communities (NORC)

Geographic areas or multi-unit buildings that are not restricted to persons over a specified age, but which have evolved over time to include a significant number (typically, over 50%) of adults who are aged 60 and over.

Nursing homes/skilled nursing

Provides 24-hour nursing care and supervision to residents with serious medical conditions and/or advanced dementia. Residents typically require a protective environment, in addition to medical and health care services. Nursing homes offer skilled nursing care, rehab, medical services and protective supervision, as well as assistance with the activities of daily living.

Nursing facility

Licensed facility that provides skilled nursing care and rehabilitation services to functionally disabled, injured or sick individuals.

Occupational therapist

The role of an occupational therapist is to work with a client to help them achieve a fulfilled and satisfied state of life through the use of purposeful activity or interventions designed to achieve functional outcomes which promote health, prevent injury or disability and which develop, improve, sustain or restore the highest possible level of independence.

Plan of care

The plan of care outlines the strategies designed to guide health care professionals and other individuals involved with patient or resident care. Such plans are patient-specific and are meant to address the total status of the patient. It sets out what support the person should receive, why, when and the details of who should provide it.

Resident

The recipient of care in a residential care facility.

Resident contribution

A contribution paid by residents toward the cost of their accommodation and care in a facility.

Residential care

Provides accommodation and other care, such as domestic services (laundry, cleaning), help with performing daily tasks (moving around, dressing, personal hygiene, eating) and medical care (various levels of nursing care and therapy services). Residential care is for older adults with physical, medical, psychological or social care needs which cannot be met in the community.

Residential care services

Accommodation and support for people who can no longer live at home.

Retirement community

Retirement communities offer the privacy and freedom of home combined with the convenience and security of on-call assistance and a maintenance-free environment. Residents live on their own and care for themselves in a community where household services and recreational and social outings are available to them. Housing options include private homes, townhouses, villas and apartments.

Reverse mortgage

A reverse mortgage is designed for homeowners 62 years of age and older. It provides access to a home's equity, freeing up money that may be used to meet other expenses.

Revocable living trust

A revocable living trust allows transfer of property to a separate entity called a trust. The trust is managed according to the rules established in the trust document for the benefit of the beneficiaries named in the trust.

Senior apartment

Age-restricted multi-unit housing with self-contained living units for older adults who are able to care for themselves. Usually no additional services, such as meals or transportation, are provided. The age of eligibility varies and is often waived for the spouse of a resident.

Senior move managers

Specialize in helping older adults and their families with the task of downsizing and moving to a new residence.

Shared housing/Subsidized housing

Government supported accommodation for people with low to moderate incomes.

Skilled care

"Higher level" of care (such as injections, catheterization and dressing changes) provided by trained health professionals, including nurses, doctors and therapists.

Skilled nursing care

Daily nursing and rehabilitative care that can only be performed by, or under the supervision of, skilled nursing personnel.

Skilled nursing facility (SNF)

Nursing homes that are certified to provide a fairly intensive level of care, including skilled nursing care.

Spend down

A requirement that an individual use up most of his or her income and assets to meet Medicaid eligibility requirements.

Supported housing

Accommodation where there is a degree of daily living support for its residents to enable them to live independently.

The Eden Alternative

A movement to change the culture in institutional facilities (nursing homes) from a medical model to a person-centered approach and involves creating a "Human Habitat" where life revolves around close and continuing contact with plants, animals, and children.

The Green House Model

Part of the movement for de-institutionalization, or moving people from institutional (nursing homes) facilities to community-based living arrangements. It is an effort designed to restore individuals to a home in the community by combining small homes with the full range of personal care and clinical services expected in high-quality nursing homes.

Transitional care

A type of short-term care provided by some long-term care facilities and hospitals, which may include rehabilitation services, specialized care for certain conditions (such as stroke and diabetes), and/or post-surgical care and other services associated with the transition between hospital and home.

Universal Design

Design philosophy emphasizing products and buildings that are usable by people of all abilities without additional accessories or adaptations.

Village concept

Not-for-profit organizations that coordinate the delivery of services to members, who live within the village's service area; services and membership fees vary. The "village" refers to a designated geographic area in a targeted neighborhood.

All investments involve risk, including loss of principal.

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