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Seniors E-Guide

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Questions to Ask Series

An Overview of Senior Resources and Services

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Introduction

This E-Guide is a general overview of some of the more important senior resources and services available for seniors. The content is divided into four sections:

Senior Housing | Health at Home | Health Services | National Resources

The fourth section is a brief review of a few **National Senior Service Providers** with links to their websites. These companies' websites provide a valuable overview of the senior resources and services they provide to the senior. Note that companies providing anything from senior housing to in-home care and companions may be a large Fortune 500 corporation with many locations across the United States or they may be an independently owned local company. Prior to needing some type of senior services it is good to research the companies providing services and be prepared for when change happens. A truth of life is that change happens. The change may be gradual due to the aging process or there may be a sudden development of a medical condition that affects daily life. What is important is to have researched senior resources and services so you know your desires and options.

How do you find these companies providing senior services?

The Internet can be a great tool in searching for senior services. For example if you are looking for Senior Housing in Denver, Colorado, you could go to a search engine and type in Senior Housing Colorado, and approximately 391,000 results* would be returned on that search. We would suggest that you scan the first 3 to 5 pages. Depending on what you see you could then refine your search with Denver Assisted Living or Denver Active Independent Living and try other variations. Then click around and explore the websites. Here are some additional suggestions for when you search for just about anything using a major search engine:

*391,000 results, Google.com, 7-27-2010

- We may be showing favoritism but our favorite search engine is www.Google.com. We find that they tend to display search results relevant to the phrase searched on. Some search engines tend to skew the search results with companies that have paid for ad placement in the search engines verses those that show up because their website has good content.
- Note that when searching for services using a search engine you do not need to use words such as "an" or "a" or "in" – it is perfectly acceptable to enter **Senior Housing Denver**.
- Another technique to use when searching for information with a search engines is to enclose the search phrase in quote marks like this – **Senior Housing "Denver"** – With this technique the search engine will return results for that exact phrase.

- Also capital letters do not make a difference in the search results but a misspelling will make a difference. Many companies optimize for misspelled versions of important search words.
- As much as you can search on specific topics such as **Senior Housing Denver** be sure to search on general topics such as **Birmingham Senior Resources, Denver Senior Resources**, etc. This is because the broader topic should give you access to senior resources and services of which you are not aware.
- Know the difference between the general search results and paid placement listings. For example in www.Google.com the paid placement listings tend to be at the top of the page and in the right hand column. There is nothing wrong with paid placement ads in a search engine as long as the company is placed under a search phrase that matches their services. Unfortunately there are companies that purchase placement under a keyword phrase that has nothing to do with their services. So what does that mean? It means be careful and evaluate a website before contacting them. Also look for phone numbers and if you are in need or have a question, pick up a phone and call them.

Note: If you do like to look at the paid placement advertisements in a search engine, be aware that these ads appear based on a combination of your location of your Internet access point and what geospecific area you are searching for. So for example if you are sitting in Denver looking for a retirement community in Chicago, you may find that some of the paid placement ads will be Denver companies.

The above basic search procedures can be applied to almost anything that you want to research on the Internet. Remember that the Internet and World Wide Web had its beginnings in scientific research and sharing of such research. Therefore it makes perfect sense to use the Internet to research and learn more about available senior resources and services.

A Quick Reference – SeniorsResourceGuide.com National Directory

The Seniors Resource Guide National Directory is continually being updated as a national resource for senior services. What makes this website special is that they are building a list of the major senior service providers under 6 categories that cover 76 topics and the listings include links to websites! Note that some websites hide the listees' links in the online listings and then make you go through a contact form on the website so they can capture your email. Be alert to this type of website design.

[Learn More](#)

Looking for Local Senior Resources and Services?

Check out the 28 local Internet directories on SeniorsResourceGuide.com. They have local directories from Portland, Oregon to Palm Beach, Florida. If you are not in one of their local directories use the search technique mentioned above to search on local topics in the area you need services.

[Learn More](#)

Guard your Information and only Deal with Trusted Websites

Definitely be careful when surfing the web doing research. There are unscrupulous websites out on the Internet just like there are in life. Never give out your private information such as your social security number or mother's maiden name to a website that you are just using for research.

Senior Housing General Tips

Deciding where to live as one ages, presents new challenges for many seniors. Anticipating and planning for this stage of life is difficult because how well we will age and how long we will live is unpredictable. Average life expectancy is lengthening, increasing the potential for chronic health conditions that may threaten independence. The most important factors for evaluating housing options is becoming familiar with the variety of senior housing choices and the health and mobility criteria for living in these various types of senior housing levels. Another important factor to consider is that many senior housing locations have waiting lists; starting your search early before the actual need arises is very helpful. You can often put your name or a loved one's name on a waiting list to plan ahead and hopefully avoid a crisis. And always remember to check references.

Below are general definitions of different types of senior housing. Note that some states may have slightly different names for a particular type of senior housing due to that state's licensing requirements.

General Tips when looking for Senior Housing:

1. **Start your Search for Senior Housing Early** - Start your search early before you want to change your housing lifestyle or needs arise due to changes in health or normal aging process.
2. **Review your Finances** - Review finances to project how long your assets will last so you are aware of what you can afford and how long can you afford it. If assets are limited you may need to start Medicaid planning.
3. **Consult an Attorney Experienced with Medicaid Planning** - If you are concerned about the ability of your assets to last for a retirement lifestyle or prolonged illness then consult an attorney that has Medicaid background.
4. **Look for Resources for Low to Moderate Income Older Adults** - If you are a low to moderate income senior be sure to thoroughly investigate the different types of housing and programs available. We have a Seniors E-Guide on this topic.
5. **Trust your Feelings** - It is important to trust your feelings and reactions when interviewing a company.
6. **Don't Make the Decision Alone** - Take the time to consider what your personal needs are and have a family member or friend available to help evaluate responses. There are also Senior Housing Specialists that can assist with evaluating housing needs.
7. **Take a Tour or Arrange for a Stay** - Be sure to tour a senior housing location you are considering. Many larger active independent communities are even offering short term contracts such as if you live in Philadelphia, you could stay at a retirement community in Colorado for 3 months during a winter. Note that these type of programs are based on space available.
8. **Wait Lists** - Keep mind that some senior housing locations may have wait lists so it is a good idea to do your senior housing research before the need arises.
9. **Senior Housing Events & Open Houses** - Also watch for events open to the public, general open houses and senior fairs at senior housing locations. These events can be a good way to experience a particular senior housing location.

To find local senior events and news – Search on your city or county and the words **Senior Events** or **Senior News** or a combination. Here are some examples:
Denver Senior News, Nashville Senior Events, Chicago Senior News Events

Common Senior Housing Definitions

Keep in mind that you can search on each of these terms in a search engine with with a particular city or county.

Continuum of Care

Continuum of care retirement communities offer several care levels at one location, from retirement housing through assisted living and skilled nursing. As your health needs change, you can move through the levels of care without relocating.

Retirement Communities

Retirement communities offer apartment living on a rental basis. Communal dining and a full range of activities are available. Housekeeping, laundry, and assisted living services are sometimes available.

Assisted Living

Assisted living facilities offer an independent environment with 24-hour personal assistance. Several options are available: freestanding large facilities, personal care boarding homes, or continuum of care facilities. Services usually include communal meals, housekeeping, social activities, and assistance based on personal needs.

Skilled Nursing

Skilled nursing facilities are licensed to provide 24-hour medical services by registered nurses and other professionals for the chronically ill not requiring hospitalization. This is the highest level of nursing care available outside of hospitalization. Also commonly known by "SNF" which stands for Skilled Nursing Facility.

When looking for a Skilled Nursing home be sure to check out Medicare's Nursing Home Compare. This government website provides valuable information on facility certification.

[Learn More](#)

Active Independent Living

Active independent living communities refers to retirement communities designed for active seniors. These communities usually feature low-maintenance apartments, condominiums, town homes, or ranch-style residences. Communities may be designed around recreational activities such as golf, swimming, boating, or fitness. Amenities vary between communities and may have age restriction covenants.

Alzheimer's Assisted Living

Alzheimer's assisted living provides 24-hour assistance with dressing, bathing, meals, medication monitoring, and transfer assistance. These large and small facilities have secure areas both inside and outside where residents are free to move about.

Alzheimer's Skilled Nursing

Alzheimer's skilled nursing provides long-term, 24-hour nursing care. This is the highest

level of nursing care available outside of hospitalization. Some facilities accept only "non-wandering" Alzheimer's patients.

Subsidized Housing

Subsidized housing is federally funded housing that provides low-income individuals and families the opportunity to rent safe, decent and affordable privately owned rental housing by supplementing what they could afford on their own. The rent is reduced based on a person's income. Examples include: housing authority offices where applications are processed, low-income senior apartments, section 8 housing, HUD housing, etc.

Common Health at Home Definitions

Health at Home includes products and services that are available to seniors in their homes. These services make living at home easier and are a practical alternative for seniors who have reached a health or mobility level requiring help. Many seniors do not want to leave their homes; this is where you will find information to help them remain in place.

Diabetic Supplies

Diabetic Supplies are products, equipment, or resources needed for the care of diabetes, including test strips, glucometer, lancets, etc.

Emergency Response Systems

Emergency response systems provide security to seniors by connecting them at any time to those who can assist them. Systems include personal medical alert products and home alarm systems activated by pushing a button.

Home Health Agencies

Home health agencies provide healthcare professionals for in-home support services from one to twenty-four hours a day. These professionals include nurses, home health aides, homemakers, therapists, and medical social workers. Reimbursement can be from Medicare, Medicaid, and private insurance.

In-Home Care and Companions

In-home care and companion care is support by a caregiver or sitter in a client's home or senior housing community in order to provide companionship or assistance with personal care or errands.

Medical Equipment

Medical equipment companies offer a wide variety of medical equipment and supplies. Products can include oxygen and respiratory equipment, wheelchairs, and diabetic supplies. Many companies can directly bill Medicare, Medicaid, and private insurance.

Mobility Equipment

Mobility Equipment are products that individuals use to maintain their mobility and independence. Products include traditional wheelchairs, power wheelchairs, walkers and electric scooters. Many companies may bill Medicare or other insurance for products needed by the consumer.

Personalized Visitations

Personalized Visitation services provide companionship to an older adult at home or in a senior housing community; these visits do not address any personal care needs.

Telephone Reassurance

Telephone Reassurance is regular, pre-scheduled calls to individuals who live alone as a routine safety check and to reduce loneliness.

Common Health Services Definitions

These topics are local health resources and services available to seniors. Health services range from adult day programs to respite care to rehabilitation to vision services. Another very important part of health services are the resources offered by the associations of specific illnesses.

Adult Day Care Programs

Adult day care programs are for seniors needing a place to stay during the day because they have dementia or physical limitations and cannot be left alone. These programs provide purpose and stimulation through planned activities.

Health and Wellness

Alternative health services provide health care based on traditional oriental medicine. Services can include acupuncture, acupressure, herbal medicine, nutritional consultation, and massage therapy.

Associations for Specific Illnesses

Associations for specific illnesses are those organizations that perform advocacy roles and inform the public about latest research developments and can provide assistance for specific illnesses.

Counseling

Counseling is a process of therapy and can be practiced in independent practice, community agencies, behavioral health care organizations, hospitals and in the home. Counselors are highly skilled professionals who provide assessment, diagnosis and treatment therapy.

Dental Resources and Services

Dental resources are private, government, and non-profit organizations providing dental

services. Organizations and businesses listed range from private pay to senior dental assistance programs. Some mobile services offer dental hygiene care in the home.

Hearing Resources and Services

Hearing resources are private, government, and non-profit organizations providing hearing services and resources to the hearing-impaired. Listings include contacts for hearing evaluations, hearing aids, referrals, and hearing societies.

HMOs and Health Insurance

Health Maintenance Organizations (HMOs) offer senior oriented health coverage, but are only available in certain metropolitan areas. These managed care health plans are designed to supplement and enhance Medicare coverage.

Hospices

Hospices provide individuals facing terminal illness with care at home or in a healthcare facility. The goal is to assist patients to live the last stage of their lives with dignity. Most hospices will accept Medicare, Medicaid, insurance, and private pay.

Hospitals

Hospitals are medical facilities for emergency, medical, and surgical care.

Mental Health Services

Mental health services includes services such as inpatient and outpatient counseling, as well as, information, resources and education on mental health.

Pharmacies

Pharmacies provide prescription services to individuals and their families; many will help review prescriptions and compare costs.

Prescription Programs and Assistance

Prescription assistance resources are private, government, and non-profit agencies that offer lower cost prescriptions or financial help to pay for certain medications.

Rehabilitation Services

Rehabilitation facilities specialize in helping individuals recover from accidents, brain injuries, strokes, and other debilitating occurrences on both an in-house and outpatient basis.

Respite Care

Respite care provides a period of relief for those giving constant care to an ill person.

Vision Resources and Services

Vision resources are private, government, and non-profit organizations providing help with vision disabilities. Resources can include vision evaluation, blind rehabilitation, talking book libraries, and advocacy groups.

National Senior Service Providers

Below is a list of a few national senior service providers. Note that the companies are listed in alphabetical order by type of senior service they provide.

Emergency Response Systems

AlturaCare Systems - In-home Medical Alert Systems



Tel: 866-674-9900

AlturaCare is comprised of eldercare specialists who understand the hardship of aging and the issues that seniors and their families face each and everyday. AlturaCare Systems utilize only Philips Lifeline Equipment and Monitoring Centers...the best in the business! We also require no long term contracts or commitments and our service is available in all 50 states.

Website: www.AlturaCareSystems.com

Faith Based Senior Housing

Covenant Retirement Communities

Discover assisted living and skilled nursing at Covenant Retirement Communities. Our thriving residential retirement community fosters an emphasis on living fully, where needed assistance is skilled yet comfortable and discreet. Where our Christian Heritage fosters an abiding respect for each individual.



Website: www.CovenantRetirement.com

In-Home Care & Companions

Homewatch Caregivers

We at Home Watch Caregivers think the best retirement home is your own. With affordable companion and personal home care options, we strive to help seniors progress through life by encouraging them to see the beauty in it. We have a strong passion and commitment to every one of our residents, giving family members some time for themselves without compromising quality care of their senior loved ones.



Website: www.HomewatchCaregivers.com

Continued on next page

In-Home Care & Companions - Continued

Senior Helpers®

At Senior Helpers®, our specialty is professional, warm and compassionate senior care that enables our clients to live independently in the comfort of their own home. Whether they need us for a few hours or around the clock, we'll always provide the kind of quality and responsive care that lets them truly enjoy living independently at home.

Website: www.SeniorHelpers.com



Medical Equipment - DME/HME supplies



Easy Home Medical Supplies

High Quality, Medical products at an Excellent Value

Easy Home Medical Supplies was founded in order to create a fast, efficient, and affordable on-line source for personal protection, incontinence, wound care, mobility, and other DME/HME supplies. Their mission is to offer only high quality, reliable medical products at an excellent value to our customers. They deal exclusively with Medline Industries Inc, a manufacturer and distributor of tens of thousands of medical products.

Website: www.EasyHomeMedicalSupplies.com

Referral & Caregiving Resources

Me and My Caregivers

Tel: 800-530-9129

Me and My Caregivers helps family caregivers and their loved ones with exclusive products and the Senior's Guide book series. We offer an affordable, easy-to-use, safe and secure subscription-based web service that uses the Internet to connect family, friends and healthcare providers to your loved one. Visit our website for more information on our online subscriptions, caregiver resources, caregiver organizer and Senior's Guide book series.

Website: www.MeAndMyCaregivers.com



List Continued on next page

Senior Housing

Brookdale Senior Living

Brookdale Senior Living offers quality and a resident-centered operating philosophy. This approach has positioned Brookdale Senior Living as a nationally recognized brand and leader in the senior living industry. They offer a broad range of services from independent living, assisted living, memory care services and skilled nursing care. Some of our retirement communities offer independent living only.

Website: www.BrookdaleLiving.com

**Other senior housing care levels provided*



Horizon Bay Senior Communities

Horizon Bay Senior Communities strive to build on years of experience in the elder healthcare field by continuing to set quality service standards throughout the state of Colorado. With an extensive array of hospitality and healthcare services, we show we are dedicated to meeting your family's important needs. With an excellent, qualified staff, peaceful atmosphere and wonderful service approach, we've built a retirement lifestyle that is way ahead of the rest!

Website: www.HorizonBay.com



Sunrise Independent Living

Sunrise Independent Living includes the privacy and freedom of home combined with the convenience and security of on-call assistance and a maintenance-free environment. Our communities offer active seniors choices about how they want to live.

Website: www.SunriseSeniorLiving.com



The Stratford at FlatIrons – Colorado

Tel: 303-466-2422

The Stratford at FlatIrons provides an extensive array of services and amenities for the luxury retirement lifestyle. You'll find a location full of rewarding choices from the beautifully designed surroundings to entertaining friends and family at your choice of dining venues at The Stratford or in the community. We offer a lifestyle free from the worries of home maintenance, an impressive collection of services and amenities, and a solid plan for the future.

Website: www.StratfordFlatIrons.com



Other Resources

Assisted Living Senior Housing – “It is all in the name.”

Learn more about the terminology used in State Licensing Requirements for Assisted Living Facilities (ALF). Licensing requirements for Assisted Living Facilities - ALF are controlled at the State level. Each State has the control to select the terminology of how to refer to various types of Assisted Living Facilities – ALF’s in their state. Many states have slightly different names and definitions for Assisted Living Facilities – ALF’s in their State compared to other States. However, all of the states are referring to a similar “assisted living lifestyle” for seniors.

[Learn more at SeniorsResourceGuide.com](http://SeniorsResourceGuide.com)

Area Agencies on Aging – AoA

Administration on Aging is the Federal focal point and advocate agency for older persons and their concerns. AoA awards Older Americans Act funds for supportive home and community-based services to the State Units on Aging, located in every state and U.S. territory.

www.aoa.gov

Centers for Medicare and Medicaid Services - CMS

CMS administers Medicare and Medicaid health insurance programs. They have a through website and they support a TTY user phone system for the deaf and hard of hearing public.

www.cms.hhs.gov

Find your Local Area Agency on Aging through Eldercare Locator

The Eldercare Locator a service of U.S. Administration on Aging helps can connect you to your local Area Agency on Aging. Call 1-800-677-1116, Monday through Friday, 9:00 a.m. to 8:00 p.m., Eastern Time.

www.eldercare.gov

HUD - Local Public Housing Agency – PHA

If you need public housing assistance or are looking for information about public housing programs such as housing choice vouchers you need to contact your local Public Housing Agency (PHA). HUD maintains a database for locating these agencies.

www.hud.gov/offices/pih/pha/contacts/index.cfm

Medicare.gov – Official U.S. Government Site for Medicare

Medicare wants to “help you help yourself” by using Medicare’s information resources to answer your questions.

www.medicare.gov

National Association of State Units on Aging – NASUA

Association through which state agencies on aging promote social policy in the public and private sectors to meet the current and future needs of older persons, adults with disabilities, and their families and caregivers.

www.NASUA.org

US Department of Housing and Urban Development – HUD

Learn more about renting and HUD rental assistance programs. The HUD website has information for consumers and Public Housing Authorities (PHA). Public Housing Authorities are the local groups a person needs to contact to find out what public housing is available in your area.

www.hud.gov/apps/section8/

Have Questions?

Visit www.SeniorsResourceGuide.com and our national and local Internet directories to find other resources and services for seniors. The website lists 76 topics in 6 categories.

In our National Directory we are building a list of all national senior resource providers. We are including website links in this resource.

[Learn More](#)

Contact SeniorsResourceGuide.com by email: SRGinfo@SeniorsResourceGuide.com or call us at 303-794-0799.

Websites: www.Seniors-E-Guide.com | www.SeniorsResourceGuide.com

More about Seniors E-Guide.com

This e-publication is available at www.SeniorsE-Guide.com

List of Seniors E-Guides:

- An Overview of Senior Resources & Services*
- Selecting Assisted Living & Higher Levels of Care*
- Selecting Active Independent Living & Retirement Communities*
- Selecting In-Home Care/Companions or Home Health Agency*
- Care Options for Developmentally Disabled Seniors*
- Resources for Low & Moderate Income Independent Seniors*

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NOTE: This E-Guide was created for general information purposes only. It is not an official resource. Although every effort has been made to ensure the accuracy, we do not guarantee that there are no errors or omissions. Also be sure to check references and corroborate information from multiple sources.

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File Name: seniors_e-guide_active_independent_living.pdf, March 2010, Rev July 2010