



Independence

As July 4th draws near, it's normal to think about independence. As we grow older, independence, and preserving independence, takes on meanings never envisioned by our Founding Fathers. We all want to remain in our own homes as long as possible, but sometimes that is just not possible. Today I'm going to do an overview of different levels of care, so you will have a better understanding of the types of care out there.

Home

Of course, there's no place like home. If there are medical or safety concerns, then it's possible to get home health or private duty caregivers (see December 2008 or January 2010 newsletters). It's important to remember, though, that most of this care will have to be paid for privately. Technology, however, can provide for peace of mind for a fraction of the cost, in some situations. For more information, you can find a link to the recent *Journal of Geriatric Care Management* issue on technology at our website.

Independent Living

Some people choose to downsize once the kids are gone, and there are a number of apartments for active older adults. These differ from any other apartment complex in that they only allow older adults, and often have activities organized for their residents. Some of the complexes have subsidies, so people with lower incomes will only have to pay a percentage of their total income.

Retirement Living is similar, but the cost usually includes additional amenities, such as limited transportation, some meals, and some housekeeping and laundry services. Because there are more services included, costs will be higher, often in the \$1500-\$2500 range.

Just like at home, you can receive home health or private duty services in these levels of care.

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Did You Know?

In Tarrant County:

- Over 11,609 people live in long term care facilities; 64% are in nursing homes.
- Of 241 long term care facilities, there are 60 nursing homes, 82 licensed assisted living facilities, and 99 personal care homes.
- 71% of nursing home residents are female, and 60% have no regular visitors.

Tarrant County Om-



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**Assisted Living**

When a person needs more assistance, assisted living might be an option. There are several types of assisted living that are licensed in Texas, but most are either Type A or Type B. Type A facilities are for those people who are more independent and who can evacuate by themselves. Type B facilities are for those people who need more help, and who will need help to evacuate. Larger residential care homes will also be licensed.

Some assisted living communities just charge a flat rate, regardless of the amount of care that is needed. This rate will sometimes be higher than others, but it makes budgeting easier, because you will always know what the monthly rate will be.

Other assisted living communities will charge a base rate with some services included, and then you will pay for higher levels of care. These levels generally run around \$300, often not exceeding \$1200 total. You will also sometimes see additional fees for incontinence management and medication management. Again, overall costs will vary greatly, from \$2500-\$5000 or more a month.

Most "Memory Care" communities are assisted living communities, rather than skilled nursing communities.

I am seeing more and more residential care homes. These are homes in regular neighborhoods that provide care for older adults. They are all different, and at this point in time they are not all licensed by the state.

**K & B Happenings**

Our office will be closed on **July 5** in observance of Independence Day.



**July 8, 2010**  
**10:00 am**  
Kim will be doing

a presentation on hoarding at the Golden K Kiwanis Club meeting at the Ol' South Pancake House

**June 13, 2010 at 10:30 am**

Monica will be doing another **VA Benefits** seminar for the Edward Jones office of Charlie Blauvelt  
1004 N. Bowen Road  
Arlington, TX 76012  
817-276-8508



**July 29, 2010**  
**8:30-10:00 am**

Steve will be talking about **Elder Law 101**

Presented by Bethesda Gardens Assisted Living & Memory Care, Texas Cardiac Care and Universal Health Services, at Bethesda Gardens, 5349 Altamesa Blvd., Fort Worth, TX 76123. Nursing and Social Work CEUs will be available. For more information contact Arlene Hunsworth-Fox at 817-829-7829.



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They can often be less expensive, usually in the \$2500-\$4000 range. I have seen really good ones that aren't licensed, and not so good ones that are. Like any other facility, keep your eyes open and know what you are getting into when you make a choice.

### Skilled Nursing

When a person gets to the point that they require 24-hour nursing care, then skilled nursing is appropriate. Medicare has only very limited benefits, mainly for people who have been in the hospital and need additional time to heal before they can return home.

The State of Texas says the average cost of skilled care is \$130.88 per day; in the Fort Worth area I have seen nursing homes charge as little as \$104 per day, all the way up to \$165 per day. If you are not able to pay privately, then you might have to apply for Medicaid, and we can help you with that!

### Do Your Homework

When looking for care, be sure to do your homework. Visit more than one community, ask your friends for references, talk to the Long Term Care Ombudsman, and look at online resources.

Long Term Care Ombudsman:  
817-335-5405 in Tarrant County  
214-823-5700 in Dallas County  
1-800-272-3921 for Denton and North Texas counties surrounding Tarrant and Dallas.

Medicare compares and rates nursing homes at [www.medicare.gov](http://www.medicare.gov).

The Texas Department of Aging and Disability Services (DADS) also rates nursing homes at [www.dads.state.tx.us](http://www.dads.state.tx.us). Follow the "Links" button to DADS Quality Rating

System. While these resources are valuable, keep in mind that the information on these websites is not always the most current.

### Congratulations

Everyone at Katten & Benson sends best wishes to the Tarrant Area Gerontological Society, [www.tagstarrant.org](http://www.tagstarrant.org) (TAGS), celebrating 20 years of making Tarrant County a better place to grow old at their 18th annual Summer Forum on July 13.





Molly's Musings

Hi, Everyone!

It sure feels like the dog days of summer are here, so I want to give you some tips for keeping cool. The most important tip: Air Conditioning. Even if you don't have AC at home, going somewhere that has AC for a few hours will help.

Taking a cool bath will also help, and don't forget to drink plenty of fluids, even if you don't feel thirsty.

Older adults are at high risk for heat related complications, because the body doesn't cool itself as well as it gets older. Health problems and medications can also make the body work harder to stay cool. Something I just learned is that folks who live on top floors of buildings are at higher risk, because you know, heat rises. I never thought of that before, because I'm so close to the ground anyway, besides living in a one story house.

If you see someone with red, hot, dry skin (no perspiration), or is confused or having hallucinations, get them medical help immediately, because these are symptoms of heat stroke.



Some older people live in older homes without central air conditioning, and

if their window unit doesn't work, they might not be able to afford a new one. If they are getting Meals on Wheels, that agency can help them replace their window unit. (Did you know that Meals on Wheels can help people with pet food? They can here in Fort Worth, of course I think

that's great!  
[www.mealsonwheels.org](http://www.mealsonwheels.org))

If you know someone who has trouble paying their electric bill, TXU energy has an Energy Assistance Program. To find out if you qualify, call 2-1-1.

And don't forget about all my dog friends. We love to ride in the car, but did you know that if it's 92 degrees outside, even with the window cracked the car will heat up to 109 degrees in a very short time. So if your dog can't go in with you, it's best to leave them at home.

Molly

