



PLANNING FOR FUTURE NEEDS

*Your guide to planning and
navigating your aging options
including a new lifestyle, senior
housing options, moving, and more.*

Senior Living Coordination | Advocacy | Education



Welcome to Elderwerks

Your Trusted Partner in Aging

Elderwerks Educational Services is a nonprofit 501(c)(3) organization dedicated to helping older adults, seniors, caregivers, and families navigate the aging journey with confidence. Our experienced advisors provide **complimentary, personalized guidance** to help individuals understand their options and make informed decisions about housing, care, services, and available benefits.

Whether you are planning for the future, recovering from a hospitalization, caring for a loved one, or exploring senior living options, Elderwerks is here to help every step of the way.

Our services are unbiased and person-centered. We take the time to understand each individual's unique circumstances, preferences, health needs, financial considerations, and personal goals before recommending resources. Our objective is to empower you with the information and support needed to make decisions that best meet your needs.

Our Complimentary Services Include:

- Personalized senior housing guidance
- Home care and home health referrals
- Discharge planning support
- Caregiver education and resources
- Referrals to elder law attorneys, financial professionals, Senior Real Estate Specialists (SRES®), Senior Move Managers™, Medicaid counselors, and other trusted professionals
- Information about veterans' benefits, community resources, and long-term care planning
- Advocacy and ongoing support throughout your decision-making process

Every referral is based on your individual needs—not financial



incentives. We are committed to providing objective guidance while treating every individual and family with dignity, compassion, and respect.

Begin Planning Today

Planning for aging is one of the most important gifts you can give yourself and your loved ones. Preparing in advance can reduce stress, preserve independence, and ensure your wishes are understood should your health or circumstances change.

This guide has been developed to help you:

- Understand the aging continuum and available care options.
- Prepare important legal, financial, and healthcare documents.
- Navigate hospitalization and rehabilitation.
- Evaluate senior living communities and home care services.
- Plan for a future move with confidence.
- Access trusted resources that support successful aging.

No matter where you are on your journey, you do not have to navigate it alone. Elderwerks is committed to providing compassionate guidance, education, and advocacy so you and your family can make informed decisions with confidence.

For complimentary assistance, contact

Elderwerks

251 E. Northwest Highway
Palatine, IL 60067

Phone: **855-462-0100**

Email: help@elderwerks.org



Planning for Your Future

Planning for retirement often focuses on financial goals, travel, and lifestyle. Equally important is preparing for the years that follow by making decisions about your healthcare, legal affairs, and long-term support. Thoughtful planning can help ensure your wishes are respected, reduce stress for your family, and provide peace of mind should your needs change.

Legal Planning

Establishing legal documents before they are needed allows trusted individuals to act on your behalf if you are unable to make decisions for yourself. Consider discussing the following documents with an elder law attorney or qualified legal professional:

- **Power of Attorney for Healthcare** - Appoints someone to make healthcare decisions if you are unable to do so.
- **Power of Attorney for Property (Financial Power of Attorney)** – Authorizes a trusted individual to manage financial and legal matters on your behalf.
- **Advance Directives (Living Will)** – Documents your preferences regarding medical treatment and end-of-life care.
- **Trusts** – Revocable, irrevocable, and land trusts may help manage assets, protect property, and simplify estate administration.
- **Last Will and Testament** – Specifies how you would like your assets distributed after your death and names an executor to administer your estate. Depending on state law and your estate plan, a will alone may not avoid probate. Consult a qualified attorney to determine the most appropriate estate planning strategy for your circumstances.



Review your legal documents periodically, especially after major life events such as marriage, divorce, relocation, the death of a loved one, or changes in your health.

Planning for Future Care

Consider how you would like to receive care if illness, injury, or changes in your health affect your independence. While many individuals hope to remain in their own homes, it is important to understand the support that may be required to do so safely.

- Remaining at home may involve services such as:
- Personal care assistance
- Home health services
- Home modifications for accessibility and safety
- Meal delivery programs
- Transportation services
- Housekeeping and laundry assistance
- Home maintenance and repairs
- Medication management
- Companion care

Although aging in place is a common goal, the cost and availability of these services should be carefully considered. For some individuals, a senior living community may provide greater safety, social engagement, and access to supportive services while reducing the responsibilities of maintaining a home.

Discuss your preferences with your family or designated decision-maker. Important topics include:

- Preferred geographic location
- Desired lifestyle and activities



- Housing preferences
- Healthcare needs
- Daily assistance requirements
- Financial considerations
- Long-term care goals

Having these conversations early allows your family to better understand and honor your wishes if they are called upon to make decisions in the future.

Hospitalization and Discharge Planning

Preparing for a hospital stay before an emergency occurs can make the transition home or to a rehabilitation setting safer and less stressful. Every patient admitted to the hospital is assigned to a multidisciplinary care team that may include physicians, nurses, case managers, social workers, therapists, and discharge planners. Together, they develop a discharge plan based on the patient's medical condition, functional abilities, and ongoing care needs.

Depending on your recovery, discharge recommendations may include:

- Returning home independently
- Home care or companion services
- Home health services, including nursing and rehabilitation therapies
- Inpatient rehabilitation
- A skilled nursing facility
- Another appropriate level of post-acute care

Understanding your options and asking questions throughout your hospitalization can help ensure a smoother recovery.



Preparing for a Successful Discharge

Understand Your Hospital Status

When you are admitted to the hospital, ask whether you are admitted as an **inpatient** or placed under **observation status**. Your status may affect Medicare coverage for post-hospital rehabilitation services. Speak with your care team or insurance provider if you have questions about your benefits.

Designate an Advocate

Whenever possible, have a trusted family member or friend accompany you or participate by phone. An advocate can:

- Take notes during medical discussions.
- Track medications and treatment changes.
- Ask questions.
- Help communicate your wishes.
- Assist with discharge planning.

Maintain an Accurate Medication List

Bring a current list of all medications, including:

- Prescription medications
- Over-the-counter medications
- Vitamins
- Herbal supplements
- Dosages and schedules
- Known allergies

Keeping this information updated can help prevent medication errors.

Participate in Care Planning

Be an active member of your healthcare team.

- Ask questions if the instructions are unclear.
- Understand your diagnosis and treatment plan.
- Learn about all available care options before making decisions.



- Request explanations until you feel comfortable with the plan of care.

Research Post-Acute Care Options Early

Whenever possible, begin researching rehabilitation centers, home care agencies, and home health providers before they are needed. Selecting providers in advance allows you and your family to make informed decisions rather than feeling rushed during discharge.

An Elderwerks Advisor can help identify qualified providers based on your medical needs, preferences, location, and financial considerations.

Evaluate Home Care and Rehabilitation Providers

Before selecting a provider:

- Interview home care agencies.
- Tour rehabilitation or skilled nursing facilities.
- Compare services, staffing, therapy programs, and quality measures.
- Use the Elderwerks Community Evaluation Checklist to guide your decision.

Prepare Your Home Before Returning

If you are returning home, arrange for needed equipment and safety modifications before discharge whenever possible. Examples include:

- Walkers or canes
- Wheelchairs
- Hospital beds
- Bathroom safety equipment
- Grab bars
- Shower chairs
- Raised toilet seats

Remember that you have the right to choose your preferred durable medical equipment supplier (DME).



Organize Your Follow-Up Care

Before leaving the hospital:

- Schedule follow-up appointments.
- Record provider names and contact information.
- Maintain an updated calendar of appointments.
- Keep emergency contact information readily available.

Learn Your Home Care Instructions

Before discharge, ask your healthcare team to demonstrate any care you will need to perform at home, including:

- Wound care
- Dressing changes
- Medication administration
- Equipment uses
- Activity restrictions

Request written instructions to reference during your recovery.

Understand Your Medications

Before leaving the hospital, ask your healthcare provider:

- Why is each medication prescribed.
- How and when to take it.
- Potential side effects.
- Possible drug interactions.
- Symptoms that require immediate medical attention.

Allow Time for Recovery

Recovery is a gradual process. You may experience temporary changes in strength, endurance, mobility, or independence.

Work closely with your healthcare providers and therapists, follow your rehabilitation plan, and ask for additional support if needed. Home care services, rehabilitation therapies, caregiver assistance, and community resources can help you recover safely while maintaining the highest possible level of independence. Elderwerks can offer you referrals for any support you may need.



Personal Care Agreement for Family Caregivers

When a family member is providing paid caregiving services to a loved one, it is important to establish a written Personal Care Agreement (also called a Family Caregiver Agreement or Caregiver Contract). This document outlines the caregiving responsibilities, compensation, and expectations of both parties, helping to protect everyone involved.

A well-written agreement promotes clear communication, reduces misunderstandings among family members, and provides documentation that may be required for certain public benefit programs.

Why a Personal Care Agreement Is Important

A written agreement can:

- Clearly define the caregiver's responsibilities and expected duties.
- Establish the caregiver's schedule, hours, and compensation.
- Help prevent misunderstandings or disagreements among family members.
- Document payments for caregiving services, demonstrating that compensation is for legitimate services provided rather than gifts.
- Support eligibility requirements for certain veterans' benefits, Medicaid programs, or other public assistance programs that require documentation of paid caregiving services.
- Provide valuable records should long-term care or Medicaid planning become necessary in the future.

What to Include in a Personal Care Agreement

A comprehensive agreement should include the following information:

Effective Date



Specify the date the caregiving services will begin and, if applicable, the anticipated duration of the agreement.

Scope of Services

Describe the services the caregiver will provide in as much detail as possible. Examples may include:

- Personal care assistance
- Meal preparation
- Medication reminders
- Transportation to appointments
- Grocery shopping
- Housekeeping and laundry
- Companionship
- Care coordination
- Other agreed-upon responsibilities

To allow flexibility as care needs change, consider including language such as:

"The caregiver may also perform other mutually agreed-upon services as the care recipient's needs evolve."

Schedule of Care

Document:

- Days of the week care will be provided
- Hours of service
- Estimated number of hours per week or month
- Any on-call or emergency responsibilities

Compensation

Clearly identify:

- Hourly rate or salary
- Payment schedule (weekly, biweekly, or monthly)
- Reimbursement for approved expenses, if applicable



Whenever possible, payments should be made by check or another traceable payment method to create an accurate financial record.

Duration of the Agreement

Indicate whether the agreement:

- Is effective for a specific period of time, or
- Remains in effect until modified or terminated in writing by either party.

Changes to the Agreement

Include a statement that any modifications must be made in writing and signed by both parties. Written amendments help ensure there is a clear record of any changes to caregiving responsibilities or compensation.

Preparing the Agreement

Many families choose to prepare a Personal Care Agreement using a reputable legal template or online form. Others prefer to work with an attorney to ensure the agreement reflects their family's unique circumstances and comply with applicable state laws.

If an attorney is retained, discussing the caregiving responsibilities and compensation in advance can make the process more efficient and may reduce legal expenses.

Once the agreement has been finalized, all parties should sign and date the document. Each party should retain a signed copy for their records.

Updating the Agreement

Care needs often change over time. Review the agreement periodically and revise it whenever there are significant changes in:

- Care responsibilities
- Work schedule
- Compensation
- Health status



- Living arrangements

All revisions should be documented in writing and signed by both parties. If substantial changes are made, it may be appropriate to prepare a new agreement that supersedes all previous versions.

Capacity and Legal Considerations

If there are concerns about the care recipient's decision-making capacity due to dementia, memory loss, or another cognitive impairment, consult an elder law attorney before entering into or modifying a Personal Care Agreement. Legal guidance can help ensure the agreement is properly executed and protects the interests of both the caregiver and the care recipient.

Important: A Personal Care Agreement is a legal document. Because laws governing caregiver contracts, Medicaid eligibility, estate planning, and compensation vary by state, Elderwerks recommends consulting a qualified elder law attorney or legal professional before finalizing an agreement.



The Value of Living in a Community

Description	Cost/Month	Included in Community
24 Hr. Emergency Response System	\$	Yes
Association Fees	\$	Yes
Cable	\$	Yes
Cultural Events	\$	Yes
Dining Out	\$	Yes
Garbage Removal	\$	Yes
Groceries/Month	\$	Yes
Home Maintenance & Repairs	\$	Yes
Homeowner's / Renters' Insurance	\$	*Purchasing renters' insurance recommended
Housekeeping	\$	Yes
Lawn & Garden Care	\$	Yes
Lifelong Learning Classes	\$	Yes
Mortgage/Rent	\$	Yes
Property Taxes	\$	Yes
Scheduled Transportation	\$	Yes
Security System	\$	Yes
Service Contracts	\$	Yes
Snow Removal	\$	Yes
Social Events	\$	Yes
Utilities	\$	Yes
Wellness & Fitness Classes	\$	Yes



Community Tour Evaluation Guide

Selecting a senior living community is an important decision that affects your loved one's safety, health, comfort, and quality of life. While attractive furnishings and décor may create a positive first impression, the most important factors are the quality of care, resident satisfaction, staff engagement, and the services provided.

As you tour each community, observe carefully, ask questions, and take notes. Comparing communities using the same criteria can help you make a confident, informed decision.

Rate each community using the following scale:

1 = Poor | 2 = Fair | 3 = Good | 4 = Very Good | 5 = Excellent

Community Cleanliness

Observe the overall cleanliness of the community beyond the lobby and model apartments.

Consider the following:

- Are common areas, resident rooms, bathrooms, and dining areas clean and well maintained?
- Are windows, baseboards, and corners clean?
- How often are housekeeping services provided?
- What maintenance services are available, and what is the typical response time for repairs?

Community #1: _____ **Rating:** _____

Community #2: _____ **Rating:** _____

Community #3: _____ **Rating:** _____

Community #4: _____ **Rating:** _____



Odor and Environmental Quality

A clean environment should have minimal or no persistent odors. Ask yourself:

- Are there noticeable odors throughout the community?
- If odors are present, are they isolated to one area or widespread?
- Has management explained the cause and how it is being addressed?

Occasional odors may result from temporary situations; persistent odors throughout the building may warrant additional questions.

Community #1: _____ **Rating:** _____

Community #2: _____ **Rating:** _____

Community #3: _____ **Rating:** _____

Community #4: _____ **Rating:** _____

Memory Care Services (If Applicable)

If your loved one has memory impairment or may require memory care in the future, ask:

- Are specialized memory care programs available?
- Are activities designed for different stages of cognitive impairment?
- How are care plans adjusted as needs change?
- How do care levels and monthly costs change over time?

Community #1: _____ **Rating:** _____

Community #2: _____ **Rating:** _____

Community #3: _____ **Rating:** _____

Community #4: _____ **Rating:** _____



Resident Engagement and Activities

An active community often reflects a positive quality of life. Observe whether:

- Residents appear engaged and socially active.
- Activities are well attended.
- Staff participate enthusiastically.
- A monthly activity calendar offers a variety of programs.
- Activities reflect residents' interests and abilities.
- Religious services, outings, educational programs, fitness classes, and social events are available.

Community #1:	_____	Rating:	_____
Community #2:	_____	Rating:	_____
Community #3:	_____	Rating:	_____
Community #4:	_____	Rating:	_____

Memory Care Services (If Applicable)

If your loved one has memory impairment or may require memory care in the future, ask:

- Are specialized memory care programs available?
- Are activities designed for different stages of cognitive impairment?
- How are care plans adjusted as needs change?
- How do care levels and monthly costs change over time?

Community #1:	_____	Rating:	_____
Community #2:	_____	Rating:	_____
Community #3:	_____	Rating:	_____
Community #4:	_____	Rating:	_____



Health and Illness Policies

Ask about the community's policies for illness prevention and infection control. Questions to ask include:

- Are there health screening procedures for new residents?
- Are temporary isolation or shelter-in-place procedures used when necessary?
- How are infectious illnesses managed?
- How are families notified during outbreaks?

Community #1: _____ **Rating:** _____

Community #2: _____ **Rating:** _____

Community #3: _____ **Rating:** _____

Community #4: _____ **Rating:** _____

Staff Professionalism and Resident Relationships

Observe staff interactions throughout your visit. Consider whether staff members:

- Greet residents warmly.
- Make eye contact and listen attentively.
- Treat residents with dignity and respect.
- Respond promptly to requests.
- Appear knowledgeable and compassionate.
- Ask to meet the Executive Director or Administrator and discuss leadership, staffing, and resident care philosophy.

Community #1: _____ **Rating:** _____

Community #2: _____ **Rating:** _____

Community #3: _____ **Rating:** _____

Community #4: _____ **Rating:** _____



Outdoor Spaces

Access to safe outdoor environments contributes to physical and emotional well-being. Evaluate:

- Walking paths and seating areas
- Security and accessibility
- Gardens and green spaces
- Outdoor activities and events
- Opportunities for residents to enjoy fresh air safely

Community #1: _____ **Rating:** _____

Community #2: _____ **Rating:** _____

Community #3: _____ **Rating:** _____

Community #4: _____ **Rating:** _____

Dining Services

Meals are an important part of daily life. Ask about:

- Meal schedules and dining hours
- Menu variety and food quality
- Special diets and therapeutic nutrition
- Alternative meal choices
- Room service or meal delivery when residents are ill
- Additional meal costs, if applicable
- Whenever possible, arrange to enjoy a meal during your visit.

Community #1: _____ **Rating:** _____

Community #2: _____ **Rating:** _____

Community #3: _____ **Rating:** _____

Community #4: _____ **Rating:** _____



Laundry and Housekeeping

Determine which services are included. Questions include:

- Is laundry service provided?
- How frequently is housekeeping performed?
- Are additional services available?
- Are there additional fees?

Community #1: _____ **Rating:** _____

Community #2: _____ **Rating:** _____

Community #3: _____ **Rating:** _____

Community #4: _____ **Rating:** _____

Safety and Clinical Support

Resident safety should be a priority throughout the community.

Evaluate:

- Emergency response systems
- Bathroom accessibility and grab bars
- Fall prevention features
- Secure entrances and exits
- Medication management procedures
- Availability of licensed nurses
- Staff-to-resident ratios
- Overnight staffing levels
- Emergency preparedness plans

Community #1: _____ **Rating:** _____

Community #2: _____ **Rating:** _____

Community #3: _____ **Rating:** _____

Community #4: _____ **Rating:** _____



Personal Care, Dignity, and Respect

Observe current residents and staff interactions. Consider:

- Are residents clean, appropriately dressed, and well groomed?
- Do staff respect residents' privacy and preferences?
- How are bathing, grooming, and personal care choices accommodated?
- Does the community promote independence whenever possible?

Community #1: _____ **Rating:** _____

Community #2: _____ **Rating:** _____

Community #3: _____ **Rating:** _____

Community #4: _____ **Rating:** _____

Move-In Process

Understanding the move-in process can reduce stress for residents and families. Ask:

- How is the move-in date determined?
- Is move-in assistance available?
- Are Senior Move Managers recommended?
- What support is provided during the transition?
- What medical documentation is required before moving in?

Community #1: _____ **Rating:** _____

Community #2: _____ **Rating:** _____

Community #3: _____ **Rating:** _____

Community #4: _____ **Rating:** _____



Move-Out Policies

Discuss the community's discharge and move-out policies. Questions include:

- Under what circumstances could a resident be asked to relocate?
- How much notice is required by either party?
- Are deposits refundable?
- How long does the refund process take?

Community #1: _____ **Rating:** _____

Community #2: _____ **Rating:** _____

Community #3: _____ **Rating:** _____

Community #4: _____ **Rating:** _____

Respite Care Opportunities

If your loved one is uncertain about making a permanent move, ask whether respite care is available. Questions include:

- Can residents stay temporarily before making a permanent decision?
- What is the minimum and maximum length of stay?
- Is a furnished apartment available?
- Which services are included during a stay?

Community #1: _____ **Rating:** _____

Community #2: _____ **Rating:** _____

Community #3: _____ **Rating:** _____

Community #4: _____ **Rating:** _____



Family Communication and Care Reassessments

Ongoing communication is essential to quality care. Ask:

- How often are residents reassessed?
- How are care plans updated?
- How are families informed about changes in health or care needs?
- Are care conferences scheduled regularly?
- Who serves as the family's primary point of contact?

Community #1:	_____	Rating:	_____
Community #2:	_____	Rating:	_____
Community #3:	_____	Rating:	_____
Community #4:	_____	Rating:	_____

Overall Impression

After completing your tour, consider your overall experience. Ask yourself:

- Can you envision your loved one feeling comfortable and safe in this community?
- Did residents appear happy and engaged?
- Did staff demonstrate compassion, professionalism, and respect?
- Would you feel confident recommending this community to another family?

Remember that the most beautiful community is not always the best choice. The quality of care, resident well-being, staff commitment, and overall atmosphere are the most important indicators of a successful senior living experience.



Community #1:	_____	Rating:	_____
Community #2:	_____	Rating:	_____
Community #3:	_____	Rating:	_____
Community #4:	_____	Rating:	_____

If you have questions or would like assistance evaluating senior living options, an Elderwerks Advisor is available to provide complimentary guidance and help you compare communities based on your loved one's individual needs and preferences. Please contact Elderwerks at 855-462-0100 or help@elderwerks.org.



Moving Checklist

Moving to a new home or senior living community involves careful planning and coordination. Whether you are downsizing, relocating to be closer to family, or transitioning to a community that offers additional support, completing the following checklist can help ensure a smooth and organized move.

Use this **checklist** to track your progress and identify tasks that may require assistance from family members or trusted professionals.

Legal Planning

- Designate a Power of Attorney for Healthcare.
- Designate a Power of Attorney for Property (Financial Power of Attorney).
- Complete or review your Advance Directive (Living Will).
- Review your Last Will and Testament.
- Review any existing Trust(s) to ensure they reflect your current wishes.
- Notify your Trustee and your Financial Power of Attorney of your planned move.

Financial Planning

- Evaluate your current financial resources and develop a realistic long-term care budget.
- Consider whether you may need Medicaid or other public benefits in the future. If so, consult a qualified elder law attorney or Medicaid planning professional before transferring assets or making large financial gifts.
- Gather financial records that may be needed for future benefit applications.
- Determine whether you qualify for Veterans benefits or other assistance programs.



- Review your long-term care funding plan, including income, savings, investments, insurance, and other available resources.
- Review prepaid funeral or burial arrangements, if applicable.
- Meet with your financial advisor, accountant, or estate planning professional to discuss the financial impact of your move.

Downsizing and Move Preparation

- Decide which belongings are essential for your new home.
- Identify sentimental items you would like to keep.
- Obtain a floor plan of your new residence to determine what furniture will fit comfortably.
- Schedule charitable organizations to collect donated items.
- Arrange for disposal of unwanted or unusable items.
- Consider hiring an estate sale company if appropriate. If you live in a homeowner's association (HOA), review community rules before scheduling an estate sale.
- Invite family members to identify keepsakes or heirlooms they wish to receive.
- Consider working with a Senior Move Manager® to assist with organizing, downsizing, packing, coordinating the move, and setting up your new home.

Real Estate Planning

- Schedule a professional home inspection to identify any repairs before listing your home.
- Complete the recommended repairs and routine maintenance.
- Interview a Senior Real Estate Specialist (SRES®) or other experienced real estate professional.



- Confirm the Realtor has experience assisting older adults and families through later-life transitions.
- Select a real estate professional who is knowledgeable about your local housing market.

Preparing for Your New Home

- Contact your insurance provider to obtain renters or homeowners insurance for your new residence.
- Submit a change-of-address request with the U.S. Postal Service.
- Schedule utility disconnections and new service activation dates.
- Update your address with:
 - Banks and financial institutions
 - Credit card companies
 - Insurance providers
 - Healthcare providers
 - Social Security and other government agencies, if applicable
 - Family and friends
 - Subscription services and other memberships
- Safely dispose of hazardous materials, flammable products, expired medications, and other items that cannot be moved.
- Schedule professional movers well in advance of your move date.
- Arrange for a Senior Move Manager, if desired, to coordinate packing, unpacking, and home setup.
- Cancel or transfer household services, including:
 - Landscaping
 - Snow removal
 - Housekeeping
 - Waste collection
 - Telephone and internet service
 - Security monitoring



- Newspaper delivery
- Other recurring services
- Schedule any painting, cleaning, accessibility modifications, or home repairs needed before moving into your new residence.

Final Moving Checklist

- Confirm your move-in date with your new residence.
 - Verify all required medical records and admission paperwork have been completed.
 - Pack medications, legal documents, identification, valuables, and essential personal items separately for easy access.
 - Prepare an overnight bag with clothing, toiletries, medical equipment, chargers, and important contact information.
 - Confirm transportation arrangements for moving day.
 - Notify family members and caregivers of your moving schedule.
 - Perform a final walkthrough of your previous residence before leaving.
-

Elderwerks Can Help

Planning a move can feel overwhelming, but you do not have to do it alone. Elderwerks Advisors provide complimentary guidance to help older adults and their families navigate every stage of the transition. We can connect you with trusted Senior Move Managers, Senior Real Estate Specialists (SRES®), elder law attorneys, home service providers, and senior living communities to make your move as smooth and successful as possible.

For personalized assistance, contact Elderwerks Educational Services at 855-462-0100 or help@elderwerks.org.



Senior Housing and Care Options

Understanding the different levels of senior housing and care can help individuals and families make informed decisions as care needs change. The following definitions provide an overview of the most common housing, healthcare, and supportive service options available to older adults. Because services, licensing requirements, and regulations vary by state and provider, it is important to ask questions and compare communities before making a decision.

Adult Day Services

Adult Day Services provide structured daytime programs for older adults who need supervision, assistance, or social engagement while continuing to live at home. Programs may include health monitoring, personal care assistance, meals, therapeutic activities, recreation, socialization, and caregiver support. These services are offered during daytime hours and do not include overnight accommodations.

Assisted Living Communities (AL)

Assisted Living Communities provide private apartments or suites for older adults who would benefit from assistance with activities of daily living while maintaining as much independence as possible. Services typically include personal care, medication management, laundry, housekeeping, scheduled transportation, wellness programs, social activities, and dining services. Many communities also have licensed nursing staff available to oversee residents' health and coordinate care.

Continuing Care Retirement Community (CCRC) | Life Plan Communities

Continuing Care Retirement Communities (CCRCs), also known as Life Plan Communities, offer multiple levels of care within a single campus. Residents may transition from independent living to assisted living, memory care, or skilled nursing as their healthcare needs change.



Many CCRCs require an entrance fee in addition to monthly service fees, while others offer rental or fee-for-service models. Admission requirements, contracts, and financial structures vary significantly, making it important to carefully review each community's policies before making a commitment.

Group Homes

Group homes provide residential care in a smaller, home-like environment, typically serving a limited number of residents. Care is provided by trained caregivers who assist with personal care, meals, medication management, housekeeping, laundry, and daily activities. Services and staffing vary by home, so families should carefully evaluate each residence to ensure it meets their loved one's individual needs.

Hospice Care

Hospice provides specialized, interdisciplinary care for individuals with a life-limiting illness who have chosen to focus on comfort rather than curative treatment. The hospice team may include physicians, nurses, social workers, chaplains, therapists, home health aides, trained volunteers, and bereavement counselors.

Hospice services focus on symptom management, pain control, emotional support, spiritual care, and improving quality of life for both the individual and their family. Hospice care may be provided in the home, a senior living community, a nursing facility, or a dedicated hospice setting. Coverage is available through Medicare and many private insurance plans for individuals who meet eligibility requirements.

Palliative Care

Palliative care is specialized medical care designed to improve the quality of life for individuals living with serious or chronic illnesses. It focuses on relieving pain, managing symptoms, and addressing the emotional, psychological, and spiritual effects of illness.



Unlike hospice care, palliative care can be provided alongside curative or life-prolonging treatments and is appropriate at any stage of a serious illness.

Independent Living Communities (IL)

Independent Living Communities are designed for active older adults who require little or no assistance with daily activities. Residents live independently in apartments, condominiums, or cottages while enjoying maintenance-free living, social opportunities, wellness programs, dining options, housekeeping services, and scheduled transportation. Healthcare and personal care services are generally available only through outside providers unless otherwise offered by the community.

Memory Care Communities

Memory Care Communities provide specialized residential care for individuals living with Alzheimer's disease, dementia, or other cognitive disorders. These secure environments are designed to promote safety, reduce confusion, and support daily routines through structured programming, specialized staff training, and individualized care plans.

Memory care communities typically offer 24-hour supervision, medication management, therapeutic activities, meals, personal care assistance, and behavioral support tailored to each resident's cognitive abilities.

Respite Care

Respite care provides short-term residential stays or temporary caregiving services for older adults. It offers family caregivers an opportunity to rest, travel, or attend to personal responsibilities while ensuring their loved one continues to receive quality care.

Many assisted living, memory care, and skilled nursing facilities offer respite stays, which may also allow prospective residents to experience community life before making a long-term decision.



Active Adult or Retirement Communities

Active Adult Communities, sometimes called 55+ or Retirement Communities, are designed for independent adults who want a maintenance-free lifestyle and opportunities for social engagement. These communities typically feature private homes, condominiums, or apartments along with amenities such as clubhouses, fitness centers, walking trails, educational programs, recreational activities, and organized social events.

Personal care and healthcare services are generally not included but may be arranged through outside providers if needed.

Senior Living Apartments

Senior Living Apartments are age-restricted residential communities for independent older adults who can manage their own daily activities. These apartments provide private living accommodations but generally do not include personal care, meals, transportation, or healthcare services. Residents may choose to arrange supportive services independently if their needs change.

Sheltered Care

Sheltered Care communities provide housing and supportive services for individuals who require assistance with personal care and medication management but do not need the level of medical care provided in a skilled nursing facility. Services commonly include private accommodation, meals, housekeeping, laundry, personal assistance, and supervision. Availability and licensing requirements vary by state.

Skilled Nursing Facilities (SNFs)

Skilled Nursing Facilities offer 24-hour licensed nursing care and rehabilitation services for people with complex medical needs, physical limitations, or ongoing health issues. Services provided may include 24-hour nursing, physician oversight, medication



management, specialized wound care, physical, occupational, and speech therapy, and assistance with activities of daily living.

Short-term rehabilitation following hospitalization may be covered by Medicare or private insurance for eligible patients. Long-term residency is generally funded through private pay, long-term care insurance, or Medicaid for low-income individuals.

Supportive Living Facilities (SLFs)

Supportive Living Facilities provide housing and personal care services for older adults who require assistance with daily activities but do not need the level of care provided in a skilled nursing facility. Depending on state regulations, these communities participate in Medicaid programs for eligible residents.

Services commonly include assistance with personal care, medication reminders or supervision, housekeeping, laundry, meals, recreational activities, and 24-hour staff availability.

If a resident's medical or cognitive needs exceed the services the community is licensed to provide, a higher level of care may be recommended. Families should discuss future care planning with community staff to better understand available services and transition options.

Need Help Choosing the Right Level of Care?

Choosing the appropriate housing or care option can feel overwhelming, especially when healthcare needs unexpectedly change. Elderwerks Advisors provide complimentary, personalized guidance to help older adults and their families understand available options, compare communities and services, and make informed decisions based on individual care needs, preferences, and financial considerations.

For assistance, contact Elderwerks Educational Services at 855-462-0100 or help@elderwerks.org.



Our Promise to You

At Elderwerks Educational Services, we are committed to helping older adults, individuals with disabilities, caregivers, and families navigate the many decisions associated with aging. Whether you are exploring senior housing, planning for future care, recovering from hospitalization, or seeking community resources, our experienced Advisors provide compassionate, personalized guidance every step of the way.

As a nonprofit 501(c)(3) organization, Elderwerks offers complimentary senior living coordination, advocacy, education, and referrals. Our recommendations are based on senior's unique needs, preferences, health status, financial considerations, and personal goals, not on financial incentives.

We believe every older adult deserves access to trusted information, quality care, and the opportunity to make informed decisions with confidence.

Our Commitment

When you contact Elderwerks, you can expect:

- Personalized, person-centered guidance
- Objective recommendations based on your individual needs
- Compassionate advocacy throughout your decision-making process
- Access to trusted community resources and professional service providers
- Ongoing support from your initial inquiry through your transition and beyond

We are committed to building relationships based on trust, respect, professionalism, and dignity while serving every individual without discrimination.

Our Complimentary Services



Personalized Consultation

Your journey begins with a confidential consultation, typically lasting approximately 30 minutes. During this conversation, an Elderwerks Advisor will learn about your unique circumstances, including:

- Current health concerns
- Functional abilities
- Safety considerations
- Housing preferences
- Geographic location
- Lifestyle goals
- Budget and financial considerations
- Family support system
- Urgency of need

Using this information, we develop personalized recommendations designed to meet your current and future care needs.

Senior Housing Referrals

Based on your assessment, Elderwerks identifies senior living communities that best match your individual needs and preferences.

Recommendations may include:

- Independent Living
- Assisted Living
- Memory Care
- Skilled Nursing
- Supportive Living
- Continuing Care Retirement Communities
- Other specialized housing options

Our recommended communities have demonstrated a commitment to quality care and resident-centered services. Community representatives will contact you directly to answer questions, schedule tours, and discuss available accommodation.

Community Tours



Touring prospective communities is an important part of the decision-making process.

An Elderwerks Advisor can:

- Help you compare communities.
- Explain differences in services and pricing.
- Identify questions to ask during your visits.
- Review your tour experiences to help you make an informed decision.

Our goal is to help you find the community that best fits your healthcare needs, lifestyle, and personal preferences.

Home Care and Home Health Referrals

Many individuals wish to remain safe in their own homes for as long as possible. When appropriate, Elderwerks can refer you to licensed providers offering services such as:

- Personal care
- Companion care
- Skilled nursing
- Physical, occupational, and speech therapy
- Homemaker services
- Medication assistance

These services can provide valuable support during recovery or help individuals safely age in place.

Professional Referrals

When additional expertise is needed, Elderwerks maintains a network of experienced professionals who specialize in services for older adults. Referrals may include:

- Elder law attorneys
- Senior Real Estate Specialists (SRES®)
- Senior Move Managers
- Care managers
- Medicaid planning professionals
- Veterans' benefits specialists
- Financial professionals



- Home modification specialists
- Other aging service experts

Ongoing Support

Our relationship does not end after providing referrals. Throughout your search and transition, your Elderwerks Advisor remains available to:

- Answering questions
- Provide additional referrals
- Assist with changing care needs
- Review community options
- Offering education and advocacy

We remain committed to helping you make informed decisions throughout your aging journey.

Our Services Are Always Complimentary

Elderwerks does not charge individuals or families for our services. Our nonprofit organization is supported through grants, charitable contributions, fundraising efforts, and partnerships with qualified senior living communities and service providers.

Because our mission is to serve older adults and their families, we are committed to providing objective guidance that places your needs first.

Preparing for Your Move

Each senior living community establishes its own admission requirements and health screening procedures. Before moving into a community, you may be asked to provide:

- A recent health assessment or physical examination
- Medication and medical history
- Immunization records or other required health documentation
- Tuberculosis (TB) screening, if required
- Financial documentation
- Physician orders or additional medical records



Admission requirements and infection prevention protocols vary by community and may change over time. Your Elderwerks Advisor can help you understand what documentation will be needed before your move.

Staying Connected

Maintaining regular communication with family and friends plays an important role in emotional well-being. If in-person visitation is temporarily limited due to illness outbreaks or other circumstances, many communities offer alternative ways to stay connected, including:

- Video calls
- Telephone visits
- Outdoor visits, when appropriate
- Window visits
- Other community-approved communication options

Ask each community about its visitation policies and communication procedures so you know what to expect if temporary restrictions become necessary.



We're Here to Help

Whether you are planning for future needs or are facing an immediate healthcare decision, Elderwerks is here to help you navigate your options with confidence.

Our experienced Advisors provide compassionate guidance, trusted resources, and personalized support so you and your family can make informed decisions at every stage of the aging journey.

Whether you're located in Illinois or another state, we're here to help.

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Senior Living Coordination | Advocacy | Education