

Aging in Place: Is it Right for Everyone?

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Nursing Home Care

Pros	Cons
Accepts Private pay/ Medicaid/Medicare/some Long Term Care insurance	Expensive if Private Pay
Federal & State Regulated	Lack of freedom, autonomy
Skilled nursing care	Loss of independence
Around the clock care care	Not one to one care
Sense of community	Primarily semi-private living
Recreational activities	

Residential Care

Also known as Independent Care, Assisted Care, Continuing Care

Pros	Cons
Less costly than a nursing home	Private pay only (no Medicaid)
Takes some long term care insurance	Not as regulated, the contract will indicate service
Sense of community	Not all care available
Homey environment	
Remain independent	Might not be appropriate if condition deteriorate
Can select from a menu of care	Additional costs will apply
Recreational activities	
Physical environment modified for handicapped	

In Home Care

Pros	Cons
Accepts Medicare/Medicaid/Private pay	Medicare/Medicaid determines services
Less expensive than residential/nursing home care	Needs caregiver oversight and involvement
Regulated under Medicare/Medicaid	Not regulated under private pay
Full range of services – skilled care and personal care	Costs can go up with time and types of care
One-on-one attention	More isolated
Familiar environment	Activities must be self -planned

Factors to Consider

Factors	Nursing Home	Residential Care	In Home Care
Payment types			
Medicaid	X		X
Medicare	X	X	X
Private Pay	X	X	X
Long Term care insurance	X	X	X
Interaction with others			
Recreational activities	X	X	
Meals	X	X	X
Sense of Community	X	X	

Comparison of Factors

Factors	Nursing Home	Residential Care	In Home Care
Government Regulated	Most regulated	Some regulations	Some regulations
Care giver involvement	Least needed	Some oversight	Extensive oversight
Range of care	Skilled & personal care	Personal care	Skilled & Personal care
Expense	Most expensive	Moderately expensive	Least expensive
Autonomy	Least independence	Moderately independent	Most independence
Environment	Institutional	Homey touches	Most homey