



CARE OPTIONS

UNDERSTANDING THE DIFFERENT LEVELS OF SENIOR CARE

A plain-language guide to support at home, residential care, memory care, rehabilitation, and nursing care

“The right setting is the one that safely meets the person's current needs.”

A PRACTICAL GUIDE FOR

Families | Caregivers | Older adults | Senior-care teams



SECTION 1

Start with needs, not labels

A CLEARER WAY FORWARD

Care settings may use similar names while providing very different services. Begin with the person's daily needs, safety, preferences, and goals, then verify exactly what each provider can deliver.

Daily support

- Bathing, dressing, toileting, eating, walking, transfers, and medication help
- Meals, housekeeping, transportation, shopping, and supervision
- How much cueing, setup, or hands-on help is needed?

Health and safety

- Skilled nursing, wound care, therapy, injections, or medical monitoring
- Falls, wandering, unsafe cooking, missed medications, or repeated emergencies
- Can the person safely be alone, and for how long?

A label is only a starting point

Ask for a written list of services, staffing, admission and discharge criteria, fees, and what happens when needs increase. Availability, licensing, and terminology vary by state and provider.

A beautiful building does not answer whether the care plan fits the person.



SECTION 2

Support while living at home

A CLEARER WAY FORWARD

Long-term care does not always mean moving. Services can be added in layers when the home remains safe and the plan is sustainable for everyone involved.

Non-medical home care

Paid caregivers may help with personal care, meals, housekeeping, errands, companionship, and supervision. This is sometimes called personal care, companion care, or private-duty care.

Confirm training, background checks, minimum visit length, and backup staffing.

Home health care

Home health provides skilled, ordered services such as nursing, physical therapy, occupational therapy, speech therapy, and limited aide services for eligible patients. It is not the same as ongoing round-the-clock custodial care.

Adult day services

Day programs may provide supervision, meals, social activities, health monitoring, and caregiver relief while the person continues living at home.

Respite care

Respite is short-term relief for the primary caregiver. It may occur in the home, through an adult day program, or during a temporary stay in a residential community. Availability must be confirmed directly.



SECTION 3

Residential care options

A CLEARER WAY FORWARD

Residential settings differ in how much personal care, supervision, and nursing they provide. A person may move between levels as needs change.

Independent living

Usually offers housing, meals, housekeeping, transportation, activities, and community amenities. It generally does not include routine hands-on personal care or continuous nursing.

Assisted living

May help with personal care, medications, meals, ambulation, and daily routines. Nursing availability and the amount of care allowed vary by state, license, and facility.

Memory care

Provides dementia-focused supervision, routines, environmental supports, activities, and staff training. It may be a dedicated area within assisted living or nursing care rather than a separate license type.

Long-term nursing facility care

Provides 24-hour nursing and extensive assistance for people whose medical, functional, or safety needs cannot be safely managed in a less intensive setting.

Ask before assuming

- Is staff awake and available overnight?
- Can two-person assistance, lifts, injections, or complex behaviors be managed?
- What changes would require transfer or discharge?



SECTION 4

Nursing, rehabilitation, and continuing care

A CLEARER WAY FORWARD

The words skilled nursing, rehabilitation, nursing home, and long-term care are often used together, but payment and purpose may be different.

Short-term skilled nursing or rehabilitation

Often follows a hospitalization and focuses on recovery, nursing, and therapy. Medicare coverage is limited and depends on eligibility and continued need for skilled services. It does not automatically pay for permanent custodial care.

Long-term nursing facility care

Provides 24-hour nursing and extensive assistance for people whose medical, functional, or safety needs cannot be met in a less intensive setting. Payment may involve private funds, long-term care insurance, Medicaid eligibility, or other benefits.

Continuum of care communities

Some campuses combine independent living, assisted living, memory care, adult day services, and nursing care. Contracts, entrance fees, service guarantees, and transfer rules vary. In Oklahoma, a licensed continuum of care facility combines a nursing facility with assisted living or adult day care.

Verify which levels are actually on site and whether admission to one level guarantees access to another.



SECTION 5

Compare the fit

A CLEARER WAY FORWARD

Use the same questions for every option so attractive marketing does not replace careful comparison.

Care and staffing

- Which needs can staff manage today?
- Who is present overnight and on weekends?
- How are urgent changes handled?
- What dementia training is required?

Cost and coverage

- What is included in the base rate?
- Which services add fees?
- How often can rates change?
- What insurance or public benefits may apply?

Daily life

- Can routines, sleep times, meals, faith, pets, and relationships continue?
- Are activities adapted to the person's interests and abilities?
- How are choices and refusals respected?

Change and discharge

- What needs would the provider no longer manage?
- How much notice is given?
- Is there a safe transition plan?
- Can the person return after hospitalization?



SECTION 6

Trusted tools and next steps

A CLEARER WAY FORWARD

Gather information from more than one source. A provider's website can explain its services, while public records and in-person visits help verify the picture.

National Institute on Aging: What Is Long-Term Care?

<https://www.nia.nih.gov/health/long-term-care/what-long-term-care>

National Institute on Aging: Long-Term Care Facilities

<https://www.nia.nih.gov/health/assisted-living-and-nursing-homes/long-term-care-facilities-assisted-living-nursing-homes>

Medicare Care Compare

<https://www.medicare.gov/care-compare/>

Administration for Community Living: Eldercare Locator

<https://eldercare.acl.gov/>

Oklahoma State Department of Health: Long-Term Care Programs

<https://oklahoma.gov/health/services/licensing-inspections/long-term-care-service/long-term-care-programs-in-oklahoma.html>

Medicare: Skilled Nursing Facilities

<https://www.medicare.gov/providers-services/original-medicare/skilled-nursing>

Important

Educational information only. This guide does not determine eligibility, coverage, licensing, or the appropriate level of care for an individual. Verify current services, costs, and rules directly with providers, insurers, and the appropriate state agency.



A note from Leah

Senior care can feel complicated, especially when decisions have to be made quickly. I created Navigating Senior Care with Leah to give families and caregivers clear information, practical questions, and a steadier next step.

Use this guide as a starting point, keep the person's voice at the center, and reach out when you need help organizing the options.



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