



Senior Living Terms & Definitions

Activities director – Staff member who oversees events and activities in various assisted living and skilled nursing care settings.

Acute – Sudden and severe condition.

Administration on Aging (AOA) – An agency of the U.S. Department of Health and Human Services that advocates for older persons and addresses their concerns at the federal level. AOA works closely with its nationwide network of State and Area Agencies on Aging (AAA).

Advance Directive – Written statement of an individual's preferences and directions regarding health care. Advance Directives protect a person's rights even if he or she becomes mentally or physically unable to choose or communicate preferences regarding medical treatments.

Age-Associated Memory Impairment – Mild memory loss that increases with age. Mild memory loss is normal and should not be confused with forms of dementia, which are progressive and affect everyday living.

Alzheimer's Disease – The most common form of dementia, Alzheimer's affects memory, thinking and other mental abilities. Alzheimer's develops slowly and gradually worsens over time. While there is no cure for the condition, there are treatments to help manage the symptoms.

Aphasia – The loss of ability to express oneself and/or understand language.

Apraxia – Inability to carry out a complex or skilled movement due to deficiencies in cognition.

Area Agencies on Aging (AAA) – Local government agencies that provide or contract for services for older persons within their area.

Assessment – Determination of a resident's care needs, based on a formal, structured evaluation of the resident's physical and psychological condition and ability to perform activities of daily living.

Assisted Living – Care option that offers varying degrees of personal and medical care within a home-like setting. Assisted living facilities range from a private room or an apartment to a multiunit facility specializing in Alzheimer's care. The goal of assisted living care is to offer necessary help while maintaining maximum independence.

Caregiver – An individual who cares for another person in need.

Caregiver Stress – Emotional or physical strain caused by the challenges of caregiving. Caregiver stress may cause feelings of anger, anxiety, exhaustion, frustration, illness, or sadness.

Care Plan Meeting – In-person review of care treatments. Meetings typically include care provider(s), loved one(s), and the care recipient, as applicable.

Center for Medicare and Medicaid (CMS) – Element of the U.S. Department of Health and Human Services that finances and administers Medicare and Medicaid. Among other responsibilities, CMS establishes standards for the operation of nursing care facilities that receive funds under the Medicare or Medicaid programs.

Certified Nursing Assistant (CNA) – Trained, licensed nursing professional who assists with personal care needs, such as bathing, dressing or eating.

Chronic – Lasting, lingering or prolonged illness or symptom.

Cognition – The process of knowing, being aware of thoughts; the ability to reason and understand.

Cognitive Impairment – A diminished mental capacity, such as difficulty with short-term memory.

Companion Care – Nonmedical services that are provided in a patient's home. Examples include, but are not limited to, helping with everyday activities, making meals, grooming, ensuring safety, etc.

Conservator – A court-appointed person appointed to act as the legal representative of a person who is mentally or physically incapable of managing his or her affairs.

Continuing Care Retirement Communities (CCRCs) – Housing communities that provide different levels of care based on resident needs, from independent living apartments to skilled nursing care. Residents move from one setting to another as needed, but continue to remain a part of their CCRC.

Deductible Period – Length of time before long-term insurance benefits take effect. Also called "elimination period" or "waiting period."

Dementia – General term used to describe a set of symptoms that affects intellectual and social abilities such as memory, problem solving and communication.

Dementia Care – Specialized care that helps those diagnosed with dementia.

Dietician – Health care professional who focuses on healthy eating and proper nutrition. Dieticians prepare meal plans, offer nutritional guidance and oversee meal service or diet programs.

Discharge Planner – Social worker or nurse who assists patients and their families with health care arrangements following a hospital stay.

Dual Eligibles – People who qualify for both Medicaid and Medicare.

Durable Power of Attorney (DPA) – Written authorization that names another person, such as a loved one or family member, as a health care agent or proxy.

Emergency Response Systems – Electronic monitors that provide automatic response to medical or other emergencies.

Employee Assistance Program Administrator – Administrative professional who manages company employee assistance programs (EAP) or work/life benefits.

Fiscal Intermediary (FI) – Private health insurance company under contract with the Health Care Financing Administration (HCFA) to handle claims processing for Medicare Part A.

Geriatrics – The branch of medicine that focuses on providing health care for the elderly and the treatment of diseases associated with the aging process.

Geriatric Care Manager (GCM) – An aging and elder care specialist who assists caregivers, older adults and persons with disabilities or chronic needs.

Health Care Provider – Any person, organization, or institution that offers health care services to consumers.

Hospice Care – Care philosophy focused on reducing suffering rather than curing a condition. Hospice addresses physical, spiritual, social and emotional needs of terminally ill individuals and loved ones. Hospice care can include pain medication, therapy or counseling.

Hospital Patient Advocate – Hospital employee who helps resolve patients' and loved ones' concerns.

Inflation Protection – One of several mechanisms that can be built into insurance policies to provide for some increase over time of the daily benefit to account for inflation. Addition of this feature to a policy can be important depending on your situation, but it also raises the price of the policy.

In-home Care – Care that takes place at home. It may be unpaid or paid care provided by loved ones, friends or professional caregivers. In-home care typically includes assistance with day-to-day tasks, such as bathing, walking, or cooking.

Letter of Instruction – Written document that offers care guidance. A letter of instruction might name persons to look after children or pets, direct persons to important documents or accounts, or include a list of important contacts such as an employer, attorney or financial advisor.

Licensed practical nurse (LPN) – Certified professional who provides basic bedside care under the direction of a registered nurse (RN) or physician.

Living Will – Legal document that specifies medical or life-sustaining treatments in the event the patient is unable to make decisions or communicate.

Long Term Care – Broad spectrum of medical and support services provided to persons who have lost some or all capacity to function on their own, and who are expected to need such services over a prolonged period of time.

Long Term Insurance – Private insurance to cover long term care needs.

Medicaid – Joint federal and state health insurance program available to those with limited income and resources. Eligible individuals include pregnant women, children age 19 or younger, persons age 65 or older, and those who are blind, disabled or in need of nursing home care. Medicaid will pay for nursing facility care, provided the nursing facility is certified.

Medical Care – Diagnosis, treatment and prevention of disease, illness, injury and other physical and mental conditions.

Medical Director – Physician who oversees medications, examinations and treatments.

Medicare – Health insurance program administered by the federal government. Medicare is available to people who are age 65 or older, permanently disabled, or affected by kidney failure or long term kidney disease. Medicare does not provide a comprehensive long term care component.

Medicare Part A – Hospital insurance that helps pay for inpatient hospital care, limited skilled nursing care, hospice care, and some home health care. Most people get Medicare Part A automatically when they turn 65.

Medicare Part B – Medical insurance that helps pay for doctors' services, outpatient hospital care, and some other medical services that Part A does not cover (like some in-home health care). Part B helps pay for these covered services and supplies when they are medically necessary. A monthly premium must be paid to receive Part B.

Medicare-Certified Bed – A nursing care facility bed that has been determined to meet federal standards for Medicare patients.

Medicare Supplemental Insurance – Private insurance that pays Medicare deductibles and co-insurances, and may cover services not covered by Medicare. Most plans will help pay for skilled nursing care, but only when that care is covered by Medicare. Also called "Medigap."

Medigap Insurance – A term commonly used to describe Medicare supplemental insurance policies available from various companies. Medigap is private insurance that may be purchased by Medicare-eligible individuals to help pay Medicare deductibles and co-payments. Medigap policies generally do not pay for services not covered by Medicare.

Nursing Care – Health care services that include medical and personal attention.

Occupational Therapy – Occupational therapists evaluate, treat and consult with individuals whose abilities to cope with the tasks of everyday living are threatened or impaired by physical illness or injury, psychosocial disability or developmental deficits. Occupational therapists work in hospitals, rehabilitation agencies, long term care facilities, and other health care settings.

Ombudsman – Advocate for patient/resident rights and improvements in the long term care system.

Personal Care – Assistance with "activities of daily living," such as getting out of bed, bathing, using the toilet, dressing, walking or eating.

Personal Resources – Private payment sources such as savings, investments and assets.

Physical Therapy (PT) – Therapy to help those recovering from illness or injury. Physical therapy works to relieve pain, restore maximum function and prevent future injury or disability.

Registered Nurse (RN) – Nurse who has graduated from a formal nursing education program and passed a state-administered exam. RNs have completed more formal training than licensed practical nurses (LPNs) and have a wide scope of responsibility including all aspects of nursing care.

Rehabilitative Care – Care services that assist those recovering from illness, injury or disease. Rehabilitative care treatments help patients regain abilities lost as a result of life-changing events.

Resident – Person living in a long term care facility. Also referred to as "Patients" as nursing facilities are licensed health care facilities.

Resident Care – Care services that include maintenance of a safe environment, religious programming, housekeeping and social activities.

Resident Care Plan – Written plan of care for nursing care facility residents. Resident care plans are developed by an interdisciplinary care team and specify measurable objectives and service timetables to meet a resident's medical, nursing, mental and psychosocial needs.

Resident Councils – Self-governing bodies of residents that voice care concerns to staff and to one another.

Residents' Rights – Rights of those living in an assisted living care facility or skilled nursing care facility.

Respiratory Therapy – Therapy that assists patients who have breathing difficulties. Respiratory therapy aims to reduce fatigue and increase tolerance in performing daily activities.

Respite Care – Short term relief program offered in a variety of care facilities. Respite care gives both caregivers and loved ones a break. In respite care, a skilled care professional assumes caregiver responsibilities for a predetermined amount of time.

Skilled Nursing Care – 24/7 comprehensive care provided in a home-like setting. Skilled Nursing Care centers promote autonomy and choice. They offer a variety of services, social activities and recreational opportunities. Also called "nursing homes."

Social Worker – Care professional committed to advancing social rights.

Speech Therapy – Therapy that treats a variety of conditions that affect language, communication, eating, or swallowing. It is often used following an injury, illness, stroke, or accident. Speech therapy helps improve language comprehension, speaking ability, and confidence.

State Health Insurance Assistance Program (SHIP) – National program that offers one-on-one counseling and assistance to Medicare recipients and their families.

Therapist – Health care professional who provides treatment to improve or prevent health conditions.

Therapy – Treatment of various health conditions, with the goal of restoring or improving abilities and reducing further deterioration or injury.

Veterans Care – Support and care services for elderly or ill veterans and their caregivers.