

Senior Care Settings for Families

It is often challenging navigating the senior care environments. Once you begin your search there are so many questions that leave you wondering where is the best place to start. You can use this resource as a tool to research local options in the most appropriate setting.



Nursing homes are used as either a short-term rehabilitation stay before transitioning to a lower level of care, or a long-term option when care exceeds other settings. Payment options for most nursing homes include Medicare (short-term), private pay, long-term care insurance, and Medicaid when resources are limited.

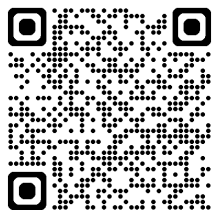
Assisted living is a more independent level of care where assistance with daily living activities are provided, but cannot exceed more than part-time assistance on a routine basis. This setting provides support for older adults who may not be safe living alone. Payment options are typically private pay, however, some may accept elderly waiver when resources are limited. In addition, some long-term care insurance policies may pay a portion of assisted living care.



Independent living is similar to a home setting, however, some services may be offered such as meals, cleaning and activities. Outside services such as home health may assist with activities of daily living. Payment for independent living settings is typically private funds. Admission to an independent living setting may allow for a faster admission to a higher-level of care when necessary.

Continuing Care Retirement Communities (CCRC) or Life Plan Communities generally include several options in the senior care continuum. CCRCs or LPCs are traditionally private pay and may require an endowment fee upon admission.

Adult day services are an option for at-home caregivers who need a daytime break. Adult day centers provide meals, assistance with some activities of daily living and health management, meals, and activities. Fees may be covered privately, or if you have limited resources, several Medicaid waivers may assist with payment.



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