

Understanding the Five Types of Senior Care

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When someone you love is no longer able to care for themselves because of a health crisis, you may find yourself in a very difficult position. When this happens, you're forced to make important senior care decisions on a short timeline. You will likely see and hear terms that you've never heard. Or, if you've heard them before, you surely didn't pay attention because it wasn't relevant at the time. Now you're in a position where you need to gain as much knowledge as possible. Your mom or dad is depending on you to find them the best senior care possible. But where do you even start? Listed below are the five types of senior care that you are likely to encounter in Wisconsin:

1. Assisted Living
2. Memory Care
3. Nursing Home
4. RCAC
5. CBRF

All of these senior care options and acronyms might seem difficult to understand at first. Don't worry, though: we have several years of experience breaking down these difficult concepts for the average person.

Senior Care Planning Begins with Education

Understanding what each of these terms means is essential. More importantly, understanding what type of care is offered at each is an integral part of finding the best senior care solution for your loved one.

You have reached that point when it is time to begin researching long-term senior care for a loved one. Maybe you've planned ahead and realized that a loved one's chronic health condition may necessitate assistance in the future. Or maybe you've been thrust into the situation suddenly because of a loved one's medical emergency. (This is most of us.)

You begin investigating options and are suddenly sucked into a swirl of industry jargon, differing opinions, and options you don't understand. Skilled nursing, assisted living, CBRF, RCAC....How can anyone make sense of this alphabet soup?

We're here to break it into bite-sized pieces to help you understand as you make critical decisions for your loved one. At first, understanding senior care options can be confusing. To make things easier to digest, we'll start by using a movie as an example. By the time you've finished reading, you'll have a better understanding of the five types of senior care!

Long-Term Care Industry Overview

In the 2007 movie, *The Savages*, Wendy (played by Laura Linney), a middle-aged playwright wannabe, and her brother, Jon (played by Philip Seymour Hoffman), are tasked with finding long-term care for their aging father, Lenny. The siblings debate where they should place Lenny, who has been diagnosed with Parkinson's disease and is suffering from dementia.

Jon decides that they need to move their penniless father into a nursing home. He believes his finances allow him few other options. Wendy emotionally resists the idea of their father "wasting away" in a nursing home. She argues that assisted living would be a better place for him. Who prevails? In the fictional lives of the Savages, Jon does. Lenny lives out the rest of his short life in a nursing home in an East Coast state. If the Savages lived in Wisconsin, however, Wendy might've had a shot in placing Lenny in an assisted living community.

Why does it matter which state Lenny resides in? [Wisconsin has a program within its Medicaid budget called Family Care](#). Family Care can pay for assisted living after someone has exhausted their assets.

It is also important to understand that assisted living is regulated at the state level. What is true in Oklahoma may not be true in Washington.

In Wisconsin, the assisted living licensures are those of maximums, not minimums. Yes, minimally, they are required to provide housing and services that allow someone to remain as independent as possible. However, depending on the license, types of residences are based on the maximum number of hours of care provided. What happens between the minimum and maximum depends in large part on how each individual business is run. However, this is something we will discuss later in more detail.

Skilled Nursing vs. Assisted Living

In a nutshell, the following differentiate skilled nursing from assisted living communities.

Skilled Nursing	Assisted Living
▶Hospital-like setting	▶Home-like setting
▶Manages major medical needs	▶Assists with Activities of Daily Living
▶Residents often share a hospital-like room	▶Residents live in a private apartment
▶More expensive	▶Less expensive

We will spend most of our time talking about what assisted living *is*, but first let's talk about what it *isn't*.

How Do Assisted Living Options Differ?

Assisted living differs from skilled nursing or nursing home senior care. While Jon and Wendy Savage seemed to have an innate understanding of the differences between the two, the rest of us need a primer. Many remember a grandparent, aunt, or uncle living in the catch-all nursing home of the 1970s and 80s. Fortunately, things have changed over the past 30 years and many more options exist.

More options are a good thing. However, having more options has caused our healthcare system to become fragmented. Hospitals, skilled nursing facilities, and assisted living communities are each regulated and governed by different entities. So, what can happen in a hospital versus a skilled nursing facility versus an assisted living community may greatly differ. This leaves families confused as to what should be happening and what to expect next. Doctors and nurses in each of these facilities are not experts on what happens outside of their area of expertise, and this can leave families floundering as they try to understand what is best for their loved ones.

Importantly, very few people actually NEED the care provided in Wisconsin's skilled nursing facilities. Skilled nursing is designed, particularly today, to manage medical needs and individuals with very high care needs. A nursing home is more commonly utilized when

someone needs rehabilitation after a fall or an illness. Additionally, these services are required when someone has medical needs that require the skill of a nurse or doctor.

So What Is Assisted Living?

Many older adults really only need personal care, not skilled care. What's the difference? Well, personal care is assistance with Activities of Daily Living (ADLs). Such activities don't require the "skill" of a nurse. These activities can be performed safely and effectively by trained caregivers.

ADLs include:

- cooking
- housekeeping
- bathing
- dressing
- grooming
- toileting

An interesting way to look at assisted living is to look at it as sort of a co-op, or caregiver share. Caregiving is available 24 hours per day. Whether someone needs help in the bathroom at 3 in the afternoon or 3 in the morning, help is available. The cost savings for the care that is provided results from the fact that the individual is sharing his or her caregiver with the other residents in the community.

Assisted Living Provides Specialized Elder Care

Assisted living communities most often staff their caregivers based on the needs of the residents. Having more caregivers available translates to more specialized care for those who need it most. In assisted living communities, groups who require more than average assistance will receive care at a more frequent rate. Likewise, if at any point the group requires less assistance, there may be fewer caregivers on that shift.

Assisted Living Offers Homelike Environments

Another difference is that while skilled nursing facilities resemble hospital settings, assisted living communities offer home-like environments. Residents typically have their own studio, one or two-bedroom apartments. This way, they are able to maintain their privacy. Assisted living communities also include dining rooms where residents eat their meals and socialize. Some may include amenities such as kitchenettes.

What Can I Expect from an Assisted Living Solution?

In an assisted living community, utilities, lodging, taxes, and all the usual homeowner expenses are included in a monthly rate. This eliminates the cost of maintaining a home while paying for care.

With the growth of assisted living communities in Wisconsin comes variety. This means variety in the type of care provided, variety in the quality of care provided, and variety in what will happen after someone outlives his or her assets.

Next, we will zero in on these various types of assisted living communities – and decipher the jargon that comes along with them.

One Model of Assisted Living: Residential Care Apartment Complex (RCAC)

[RCAC is one type of assisted living license in Wisconsin.](#) This essentially says what it means. A person lives in an apartment, and caregivers are available to come in and provide supportive care. Additionally, caregivers can provide personal care and health monitoring services when necessary. In theory, it is the “lighter” level of elder care in Wisconsin. In an RCAC, as many as 28 hours of care can be provided per week.

RCAC apartments are required to have some homelike amenities such as a kitchenette. Furthermore, some are equipped with a little service sink, small refrigerator, or microwave. Residents may choose to keep their doors closed for privacy with the assumption from staff that they are safe. This is not necessarily the case in community-based residential facilities (CBRFs), as you will see.

Some RCACs offer full kitchens, but these are few and far between. Many choose to eat two meals in the dining room and a light breakfast or light supper in their apartment. In addition to providing a social outlet, mealtime in the dining room gives staff the opportunity to monitor how the residents are doing.

One thing to keep in mind is that the RCAC license states that, at a minimum, supportive and personal care must be provided along with room and board. As we mentioned above, these services can take no more than 28 hours per week. However, the licenses don't state what or how much has to be done. The individual assisted living operators determine work completed between the minimum and maximum ranges.

A Second Model of Assisted Living: Community Based Residential Facility (CBRF)

[CBRF is another type of assisted living license in Wisconsin.](#) CBRFs come in all shapes and sizes. Some CBRFs house as few as five individuals to care for. On the other hand, some CBRFs provide care for as many as 100 people. In contrast to an RCAC, which can provide a maximum of 28 hours of care per week, the hours of personal care provided in a CBRF are not limited. Additionally, individuals living in a CBRF can receive up to 3 hours of nursing care per week.

CBRF Offers a Homelike Experience

The CBRF still provides a very home-like environment, but people living here typically have studio-style suites. CBRFs don't allow for someone to be on IV medications and most don't provide care for people on feeding tubes. However, a lot of senior care is provided in most CBRFs. The people who live in CBRFs today are typically the people who would have lived in a nursing home 20 years ago. It's not uncommon to walk through a CBRF and see the studio apartment doors open as the individuals need to be checked on more frequently and require supervision for safety.

The CBRF license really leaves a lot up to the individual operator's discretion. The CBRF license would appear to be a license that would provide for a higher level of care than the RCAC license because it does not restrict the number of hours that can be spent on personal care, but this is a generalization and not always true. At the end of the day, if you have seen one assisted living community, you have seen one assisted living community. It would be great to be able to differentiate by categories. Unfortunately, one RCAC may actually provide more care than another CBRF because of the way the operator chooses to run his or her own business.

What's the Difference Between RCAC & CBRF Assisted Living Solutions?

To recap, while each assisted living community individualizes its model, the following comparisons provide a good rule of thumb.

RCAC	CBRF
<ul style="list-style-type: none"> ▶ Provide a maximum of 28 hours of personal care per week 	<ul style="list-style-type: none"> ▶ Provide unlimited personal care each week
<ul style="list-style-type: none"> ▶ Does not provide nursing care 	<ul style="list-style-type: none"> ▶ Provide up to 3 hours of nursing care per week
<ul style="list-style-type: none"> ▶ Residents live in 1 or 2-bedroom apartments 	<ul style="list-style-type: none"> ▶ Residents live in studio-style suites
<ul style="list-style-type: none"> ▶ Offer amenities such as kitchenettes 	<ul style="list-style-type: none"> ▶ Amenities differ by community
<ul style="list-style-type: none"> ▶ Residents assumed safe behind closed doors 	<ul style="list-style-type: none"> ▶ Residents not expected to make needs known

Memory Care: A Specialized Approach to Assisted Living

In Wisconsin, [is not a specific or distinct license from the typical RCAC or CBRF assisted living licenses](#). (These licenses most often fall under the CBRF category). A memory care facility should provide services and activities for people with Alzheimer's, vascular dementia, or other forms of dementia. These facilities also need to be secured for safety purposes. Additionally, these facilities require staff who are trained to interact, approach, and care for someone with dementia.

Most memory care specific communities tend to focus on providing care for people at later stages of the disease. At the beginning of the disease's progression, many families want to care for their loved ones using options like adult daycare or in-home care for some assistance or caregiver respite. Occasionally, assisted living with a lighter level of care may be utilized.

For a family dealing with an early stage of dementia, interacting with people in a later stage can be unsettling. Individuals with dementia may need "cueing" and reminders of what they need to do and how to do it. But, they may also remain social and interactive. We want to preserve that for as long as possible, so finding a community or an environment where there are others at a like stage, is important.

Assisted Living as One Piece in a Continuum of Care

You may have heard the term continuum of care thrown about as you investigate long-term care options in Wisconsin. In the industry, a continuum of care refers to a spectrum of living options available to residents with various needs.

On one end of the spectrum, we have independent living models. These models provide separate apartments within a community of older adults who do not need assistance with ADLs. On the opposite end of the spectrum, we have skilled nursing or hospice for those residents who need specialized medical treatment. Alternatively, skilled nursing provides around-the-clock care as they near the end of their lives. (While skilled nursing provides one of the highest levels of care on the spectrum, it is also important to point out that most older adults do not use or need it as they did a few decades ago.) Various forms of care, including assisted living, exist for those individuals in between the opposite ends. At the end of the day, the needs of the individual will determine the best assisted living solution.

Some (but not all) assisted living communities exist within such a continuum of care. For example, a single community may have one building or center designed for independent living, one for assisted living, and another for skilled nursing. On the other hand, some communities only provide services and accommodations for stand-alone assisted living communities.

A Few, Final Thoughts

If you are considering assisted living for an aging parent, other relative, spouse or yourself, you are in good company. According to the U.S. Census Bureau, by 2030, [for the first time ever, the number of adults, aged 65 and older will surpass the number of children](#) aged 18 and younger. This means all [Baby Boomers](#) and one-fifth of the total U.S. population will be over the age of 65.

If you are a resident of Wisconsin, you are also in a good place. Unlike Wendy and Jon Savage, you have a variety of options. [Wisconsin ranks fourth](#) in the nation for the number of assisted living beds per 1,000 individuals aged 65 and older. This is a rate nearly twice the national average.

What If I Still Have Questions about the Different Kinds of Assisted Living Communities?

Hopefully, you have a better understanding of what assisted living is and how to compare apples (RCACs) and oranges (CBRFs). However, you may still need some assistance understanding the difference between McIntosh and Red Delicious or Navel and Clementine. In other words, each local care community is a little bit different than the next. This is where local elder care advocates, like Vesta Senior Network, can help.

We know how important it is to find a competent attorney to handle legal matters or a knowledgeable real estate agent to help find a good home. Why should long-term care be any different? When you are ready to take that next step and discuss which local assisted living community best serves your loved one's needs, Vesta elder care advocates are ready to help. [Contact Vesta Senior Network today](#) to learn more about [the best assisted living solutions for your loved one](#) ! You can always call us at 414-435-2655 or reach out by [email](#).

[Let us Help You on This Journey](#)

The goal of assisted living is to provide a homelike setting in the least restrictive environment possible. Assisted living arrangements seek to preserve independence and health for your loved one for as long as possible. These first steps may feel overwhelming or daunting. But, in the end, assisted living often brings comfort and hope for both older adults and their loved ones.

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