

Guide to **OLDER ADULT CARE** & **SERVICES**



NEW GLARUS HOME
A RETIREMENT COMMUNITY

INNOVATIVE. PROACTIVE. EFFECTIVE.

New Glarus Home is a stunning 30-acre Continuing Care Retirement Community (CCRC), located in New Glarus, WI, just 30-minutes south of Madison. We offer several levels of care in New Glarus and Monroe, Wisconsin ranging from independent living to comprehensive skilled nursing care, as well as, outpatient therapy services.

Our Mission

We are a faith-based community seeking to share God's love through the care and services we provide to our trusted care providers.

Our History and Experience

Over fifty years ago, a group of local community members envisioned a facility where older adults of their beloved New Glarus community, could seek care and flourish throughout their later years. With the assistance of the United Church of Christ, blessed by our Lord and through the generosity of their community, this dream became a reality. Fifty years later, New Glarus Home is still providing excellence in the living options, care, and services we provide.

Our Continuum of Care

From your greatest ability to your greatest need for care and services, New Glarus Home is home. We provide Independent Living, Assisted Living, Skilled Nursing, and Wellness care and service options.

Our Wellness Center

At New Glarus Home, we believe whole-person wellness is critical to living a fulfilling life for older adults. Our Wellness Center at The Chalet at Glarner Village provides the community with classes, assessments, and programs to promote independence and life to the fullest.

Our Serene and Peaceful Setting

Our beautiful, park-like community with beautiful views from every care area and residence offers the New Glarus Home patients and residents an optimal environment for healing and wellness.

Our Life Enrichment Programming

New Glarus Home staff and volunteers provide life enrichment activities in each program area that engage residents physically, socially, mentally & spiritually.

- Independent, Retirement Living
- Assisted Living
- Short-term Rehabilitation
- Long-term Skilled Nursing
- Wellness Center
- Outpatient Rehabilitation

UNDERSTANDING **MEDICARE**

What is Medicare?

Medicare is health insurance for the following groups:

- People 65 or older
- People younger than 65 with certain disabilities
- People of any age with End-Stage Renal Disease (ESRD)

Parts of Medicare

Medicare Part A (hospital insurance)

Helps cover cost of inpatient care for hospital, skilled nursing facility, hospice, or home health care.

Medicare Part B (medical insurance)

Helps cover the cost of doctor services, hospital outpatient care and home health care; as well as some preventive services to help maintain health and to keep certain illnesses from getting worse.

Medicare Part C (Medicare Advantage)

Plan allows a person to choose to receive all health care services through a provider organization. Must have both Parts A and B to enroll in Part C.

Medicare Part D (Medicare prescription drug coverage)

Helps cover the cost of prescription drugs and may help lower prescription drug costs and protect against future increases.

MEDICARE		HEALTH INSURANCE	
1-800-MEDICARE (1-800-633-4227)			
NAME OF BENEFICIARY		SEX	
JOHN DOE		MALE	
MEDICARE CLAIM NUMBER		EFFECTIVE DATE	
000-00-0000-A		01-01-2007	
IS ENTITLED TO		EFFECTIVE DATE	
HOSPITAL (PART A)		01-01-2007	
MEDICAL (PART B)		01-01-2007	
SIGN HERE →			

DEFINITION OF **COMMON TERMS**

Activities of Daily Living (ADLs)

Tasks people perform every day that include bathing, toileting, dressing, grooming, and eating. Adults in senior care communities often need help with some or all of the ADLs. Assisted Living and Skilled Nursing living options provide assistance with all ADLs, as well as medication management, housework, laundry and meal preparation. Often, insurance coverage is determined based upon needs of assistance with one or more ADLs.

Acute Care

Short-term medical care or treatment for a brief but severe episode of illness or injury. Acute Care is usually provided in a hospital setting by specialized personnel using complex and sophisticated technical equipment and materials.

Adult Day Care (or Adult Day Programming)

Daytime care and socialization for seniors who would otherwise stay at home alone. Family members who provide in-home care for loved ones often utilize Adult Day Services while they are at work or caring for children. Adult Day Care facilities provide programs, activities, rehabilitation, and services for those unable to care for themselves.

Advance Beneficiary Notice (ABN)

A notice given to Medicare beneficiaries to inform them that Medicare is not likely to pay for certain services. The notice must be given to the patient before services are performed. If a patient is given and signs an ABN, he or she will be billed for the item or service if Medicare denies payment.

Advance Directive

A written document stating how one wants medical decisions to be made in the event that one is no longer able to make those decisions for oneself. It may include a Living Will and a Durable Power of Attorney for Health Care.

DEFINITION OF **COMMON TERMS**

Aging in Place

Growing older without having to move from one's present residence in order to secure necessary support services in response to changing needs. Residents who live in senior care communities with different levels of care and assistance are able to stay in their preferred environment for as long as possible.

Assessment

A professional review of a person's needs that is performed by a case manager. Together, the case manager and family decide what kind of treatment and supports, if any, are necessary.

Assisted Living Facility (ALF)

Private apartments that provide a variety of services to older residents who do not yet need comprehensive or ongoing medical care. ALFs are state-regulated and emphasize privacy, independence and personal choice. Services include meals, personal care, medication assistance, limited supervision, organized activities, and limited nursing care. The two types of assisted living settings are Community Based Residential Facility (CBRF) and Residential Care Apartment Complex (RCAC).

Caregiver

A person who meets the increasing needs of loved ones in a non-professional environment, usually the home. In-home caregiving accounts for the majority of senior care today.

Chronic Disease

A disease that is permanent, leaves residual disability, requires special patient rehabilitation, or requires a long period of supervision, observation, or care.

DEFINITION OF **COMMON TERMS**

Cognitive Impairment

The umbrella term for everything from significant memory loss to dementia and Alzheimer's disease among adults ages 70 and older. Cognitive impairment takes place when problems with thought processes occur. It can include loss of higher reasoning, forgetfulness, concentration difficulties, and other reductions in mental functions.

Community Based Residential Facility (CBRF)

Community Based Residential Facilities (CBRF's) are state-licensed supportive living facilities. CBRF's provide assisted living and health care services above normal room and board such as assistance with bathing, dressing, toileting, mobility, nutrition, medications, health monitoring, safety and security, socialization and companionship in an environment that promotes and enhances independence. CBRFs are commonly know as assisted living.

Community-Based Services

The blend of health and social services available to individuals or families in their local community.

Co-Insurance

A form of medical cost-sharing in a health insurance plan that requires an insured person to pay a stated percentage of medical expenses after the deductible amount is paid.

Continuing Care Retirement Community (CCRC)

A variety of living arrangements for residents together with medical care, full dining accommodations and educational, recreational and social activities. CCRCs (also known as Life Plan Communities) provide a range of services and living options, which enable seniors to move without relocating to a different organization. New Glarus Home is a Life Plan Community.

DEFINITION OF **COMMON TERMS**

Co-Payment

A form of medical cost-sharing in a health insurance plan that requires an insured person to pay a fixed dollar amount when a medical service is received.

Custodial Care (Personal Care)

Assistance with toileting, mobility, transfer, eating, dressing, bathing, grooming, personal hygiene, administering medication, cooking, and other everyday personal tasks. This foundational aspect of senior care is most often conducted by certified nursing assistants (CNAs).

Deductible

The amount an insured person must pay before payment for covered services begin.

Dementia

A term that describes a wide range of symptoms associated with a decline in memory or other thinking skills severe enough to reduce a person's ability to perform everyday activities. Alzheimer's disease is the most common type of dementia.

Elder Care (Senior Care)

Denotes any outside care provided to an aging individual. Senior care communities, including nursing homes, provide elder care.

Exclusive Provider Organization (EPO)

A health insurance plan in which all covered services are rendered by health care providers that have signed up with the insurer to cover such services. It is similar to Preferred Provider Organization (PPO) insurance plan, under which customers can obtain medical care at a very low cost from providers that are part of the PPOs network. Unlike a PPO, most EPO plans have no provision for coverage of health care outside the EPO network.

DEFINITION OF **COMMON TERMS**

Gerontology

The study of aging. Gerontologists are health care professionals who specialize in working with elderly patients. They provide their services to people in nursing homes, senior centers and other similar facilities.

Health Maintenance Organization (HMO)

An organization that provides health care to voluntarily enrolled individuals and families in a particular geographic region, which accepts responsibility to provide an agreed-upon set of health services. HMOs are reimbursed through pre-determined, fixed, periodic prepayments without regard to the amount of actual services provided.

Health Insurance Portability & Accountability Act (HIPAA)

A federal law created to protect the privacy of personal information stored by health care professionals. The law requires insurance companies and medical providers to provide security, control the distribution and prevent fraud of patient information.

Home Care

In-home assistance, based on frequency and level of needs, which includes daily activities such as bathing, dressing, housekeeping, meal preparation and medication administration.

Hospice Care

A program that provides support for terminally ill patients and their families. Hospice care is intended to provide spiritual, emotional, and practical support for terminally ill patients with a life expectancy of six months or less. Hospice is designed to improve a patient's quality of life during the final stages of their life. It is covered by Medicare and Medicaid.

DEFINITION OF COMMON TERMS

Indemnity Insurance

Coverage where the insured is reimbursed by the insurance carrier for medical expenses. Typically, the choice of the physician and hospital is at the patient's discretion. Insurance usually includes deductibles and limits to the dollar amount of coverage.

Independent Living

A unique and versatile senior living option, combining the ease and comfort of community living with the independence of a private apartment. These communities are ideal for seniors who seek a simpler, relaxing retirement lifestyle but do not require around-the-clock assistance. Independent Living communities feature an all-inclusive lifestyle. Meals, transportation, and an abundance of social and recreational activities are part of the experience. Weekly housekeeping and linen service are also available, along with 24-hour security surveillance for peace of mind.

Living Will

A legal document that states how health care should proceed when a person is no longer capable of making decisions for him or herself. Also known as an Advance Directive. Living Wills specify whether someone wants to have his or her life prolonged through artificial means (life-support) or extreme methods.

Long-Term Care

Any kind of senior care provided to aging individuals, regardless of the environment in which it takes place. Senior care communities, in-home services and adult day services may all be part of a long-term care plan.

DEFINITION OF **COMMON TERMS**

Long-Term Care Insurance

A type of coverage available for people who potentially may require long-term care. There are many types of long-term care insurance available but as a standard it covers things that traditional health insurance and Medicare do not.

Managed Care Plan

A way to supervise the delivery of health care services. A managed care plan may specify the physicians or other health professionals an insured person can see. It may also limit the number of visits and types of services that are covered.

Medicaid (Title XIX)

A federally aided, state-operated program that provides medical benefits for low-income persons who meet specified eligibility criteria. Individual states determine the benefits covered, program eligibility, rates of payment for providers and methods of administering the program.

Medically Necessary

Services or supplies that are needed for the diagnosis or treatment of a medical condition and meet accepted standards of medical practice.

Medicare Supplement Insurance (Medigap)

A private health insurance policy offered to Medicare beneficiaries to cover expenses not paid by Medicare. Medigap policies are strictly regulated by federal rules.

Memory Care Facility

Facilities that offer special services for the cognitively-impaired. People with dementia and Alzheimer's disease often need specialized services that are provided in either whole memory care facilities or special memory care units inside senior care environments.

DEFINITION OF **COMMON TERMS**

Nursing Home (See Skilled Nursing Facilities)

Palliative Care

A program offering specialized medical care for people with serious illnesses. It is focused on providing patients with relief from symptoms, pain and stress of a serious illness, whatever the diagnosis. The goal is to improve quality of life for both the patient and the family.

Point-of-Service Plan (POS)

A medical plan that combines the characteristics of indemnity insurance and HMOs. Generally, the insured person can elect to receive medical services from a network provider (like a HMO) at a discount, or from a non-network provider, for substantially higher costs.

Power of Attorney

Written authorization to represent or act on another's behalf in private affairs, business, or some other legal matter.

Pre-Existing Condition

A health or physical condition that existed before an insurance policy was issued.

Preferred Provider Organization (PPO)

A medical health plan that provides health care services to members at discounted rates. Consumers have the choice of using a PPO or non-PPO medical provider; however, financial incentives are built into the plan to encourage utilization of PPO providers.

Premium

Agreed upon fees paid for coverage of medical benefits for a defined benefit period. Premiums can be paid by employers, unions, employees, or shared by both the insured individual and the plan sponsor.

DEFINITION OF **COMMON TERMS**

Rehabilitation Center

Specialized facilities that offer intensive rehabilitation services to people recovering from incapacitating events. If a loved one suffers a stroke or has a bad fall, he may need to temporarily relocate to a rehab center in order to relearn some physical skills such as walking or speaking.

Respite Care

A service that provides caregivers with temporary relief from the stresses and responsibilities of providing care. Those who care for an aging loved one should form a relationship with a respite care agency in case of an emergency or for periodic breaks.

Residential Care Apartment Complex (RCAC)

Independent apartments where residents receive many of the same services as an Assisted Living Facility for an additional fee. RCACs are state-certified and stipulate that residents can receive up to 28 hours a week of different services, which include: housekeeping, transportation to access community services and recreational activities; assistance with ADLs; nursing services; and access to emergency assistance 24 hours a day.

Secondary Payer

The insurance policy, plan, or program that pays second on a claim for medical care. This could be Medicare, Medicaid, or other insurance depending on the situation.

Skilled Care

Health services that are ordered by a physician and require the skills or supervision of professional personnel, such as registered nurses, licensed practical nurses, physical therapists, and/or occupational therapists.

DEFINITION OF **COMMON TERMS**

Skilled Nursing Facilities

Senior care communities that provide comprehensive assistance with activities of daily living, as well as 24-hour medical support. Skilled Nursing Facilities come in all sizes, from just a few beds to several hundred. They provide a variety of social activities, as well as meals, medicine administration, health visits, and physical and occupational therapy.

Usual, Customary, and Reasonable Charges

Conventional indemnity plans operate based on usual, customary, and reasonable (UCR) charges. UCR charges mean that the charge is the provider's usual fee for a service that does not exceed the customary fee in that geographic area, and is reasonable based on the circumstances. Instead of UCR charges, PPO plans often operate based on a negotiated (fixed) schedule of fees that recognize charges for covered services up to a negotiated fixed dollar amount.



COMMON ACRONYMS IN SENIOR CARE

CBRF	Community-Based Residential Facility
UCR	Usual, Customary, Reasonable
RCAC	Residential Care Apartment Complex
HMO	Health Maintenance Organization
TITLE-18	Medicare
POS	Point-of-Service (insurance plan)
TITLE-19	Medicaid
ADL	Activities of Daily Living
SNF	Skilled Nursing Facility
CCRC	Continuing Care Retirement Facility
DHS	Department of Health Services
LTC	Long Term Care
ADA	American with Disabilities Act



RESOURCES FOR OLDER ADULTS

Green County Elder Abuse Reporting

Phone: 608-328-9499

After Hours Phone: 608-328-9393

Centers for Medicare and Medicaid Services

7500 Security Blvd. • Baltimore, MD 21244-1850

(800)MEDICARE or TTY (877)486-2048

www.medicare.gov

Wisconsin Department of Health Services

1 West Wilson St. • Madison, WI 53703

(608)266-1865 or TTY (888)701-1251

www.dhs.wisconsin.gov

Wisconsin Family Caregiver Support Programs

(866)843-9810 • www.wisconsin caregiver.org

Aging and Disability Resource Center (ADRC)

Green County - (608)328-9499

www.adrcgreencounty.org

Dane County - (608)548-7848

www.daneadrc.org

Social Security Administration

(800)772-1213 or TTY (800)325-0778 • www.ssa.gov

Department of Veterans Affairs

201 W. Washington Ave. • Madison, WI 53703

1(800)WIS-VETS (947-8387) • dva.state.wi.us