



Discover New Ways to Continue Aging in Place

Confident Living
A LIFE ENRICHING
COMMUNITIES PROGRAM
*The Choice in Wellness Lifestyle*SM



You are a healthy and active older adult and surely you want to enjoy your home and independence as long as possible.

However, you are also a savvy senior, and odds are you have thought about the challenges that tomorrow could bring. What happens if your spouse becomes ill or if your home becomes an obstacle?

Fortunately, Confident Living is a program that can help you age in place at your home. That is because Confident Living is a Continuing Care at Home Program (CCAH), sometimes referred to as a Continuing Care Retirement Community without Walls. Confident Living provides services, support, and care to you in the comfort of your own home so you can age well on your terms.

What is Continuing Care at Home?

Continuing Care at Home is a membership program that is designed to provide components of comprehensive assistance. This helps you balance your independence and health by receiving support and services in your home. People typically join the program while they are healthy and want to start planning for their future. This way they can get to know you while you are feeling good.

What is Aging In Place?

One alternative to a Continuing Care Retirement Community (CCRC) is a Continuing Care at Home Program (CCAH), which allows you to age in place. Aging in place means living at home and having the support you need to age well and stress-free.

Aging in Place Data

By 2035 there will be more people over the age of 65 in the United States than under 18. This means there is a bigger incentive today to find solutions to many age-related challenges. Here are some important numbers regarding those who are at retirement age:

- 80% of seniors want to age in their homes.
- 70% of seniors over 65 will experience an event requiring long-term care.
- According to the American Association of Retired Persons (AARP) there are approximately 45 million Americans aged 65 or older.
- A healthy 65-year-old couple retiring in 2019 will need close to \$390,000 to cover health-care expenses, including Medicare Parts B and D, according to HealthView Services.
- Approximately 80% of older adults have at least one chronic disease, and 77% have at least two.



Taking these numbers into consideration highlights the importance of starting to plan today.

Aging in Place:

The Components of Continuing Care at Home Services

There are several primary components that make up the CCAH services. These components are vital to successful aging.

Care Coordination

When you become a member of the Confident Living Program, you gain access to a care coordination team. These are dedicated professionals that aid you 24/7. Their job is to help you in arranging and monitoring services, like appointments and transportation, so you can maintain an independent lifestyle in your own home.

The Care Coordinator lets you rest easy, knowing that your support system is already in place before you even need it. By an initial, personalized, assessment your care coordinator will familiarize themselves with your individual health and lifestyle preferences. It is this knowledge that enables them to support you should the need arise. This helps alleviate the concerns and emotional burdens from your friends and family.

Whether you need support and guidance regarding a change in your health, help to navigate complicated health care options, or assistance finding a qualified professional for a home maintenance project, your care coordinator is just a phone call away.



Aging in Place: The Components of Continuing Care at Home Services

Wellness Resources

With wellness resources, you can reach your goal to stay healthy and remain active. This includes making sure your home is aging-friendly. These resources help you with planning your ongoing support.

It's important to know that wellness isn't just about physical fitness, it's a way of life. With the Living Well Program you can discover the 6 areas of wellness:

- | | |
|-----------------|---------------|
| 1. Emotional | 4. Social |
| 2. Intellectual | 5. Spiritual |
| 3. Physical | 6. Vocational |

With everything from workshops to in-home accessibility evaluations, these areas of wellness are designed to help you live your best life.

Financial Planning

Confident Living is dedicated to your plan for retiring in your own home. This program works by providing additional safeguards to your personal savings no matter what surprises may come your way. This part of the plan is optional.

This service works by paying an annual fee. This fee is determined during the customization of your plan and will depend on what you choose to include. Your costs will depend on several factors:

- Age
- Health
- Plan Selection

Once approved, you will review options such as:

- Daily benefit for care services
- Length of term for care coverage
- Cost of living adjustment
- Discounts for household memberships

In this way, you begin paying upfront for your future care, so when the need arises you will know your care is covered.



Membership to Pay for Aging in Place

There are a variety of options when it comes to membership fees to a CCAH. Some memberships resemble a CCRC with an upfront entrance fee, some don't. Here are some of the most common options:

- Entrance fee
- Monthly fee
- Annual fee
- Application Process
 - Age requirement
 - Submit application
 - Health and wellness assessment
 - Get approved
 - Customize your plan

Specifics You Should Know: There are age requirements to CCAHs that may have different payment structures. Some have large up front fees while others, such as our own Confident Living assess an annual fee only, based on your customized plan options.



Preplanning for At Home Care

The best way to prepare for at-home care is to have a plan in place.

When to start

There is no better time to start planning than yesterday. The next best time is today! It's just like working with a financial planner, when time is on your side, more options are available. It's hard to make decisions when you're not feeling good, take advantage of time and make your own decisions. Don't leave it up to chance or for someone else to determine.

Create a membership plan (create it before you need it)

Our Plan Representatives will walk alongside you in making one of the most important, in-depth decisions in your life, in your own home. We have multiple tools that we use to help make your decisions easy. Work with our experts on aging to create the optimal plan for your future.

Preplanning for At Home Care

Elective surgery (planning with your Care Coordinator)

Your doctor will help you, but will they take you through each step? Your Care Coordinator is there to make sure your doctor plans all happen, or they are ready with a Plan B should anything change. They can talk you through the surgery, plan for rehab in your home, or in a facility that you choose. They make sure your desires are known. They have a backup to medical equipment that may be needed. They know you and you've told them how to act for you. They follow through. Your Care Coordinator works alongside your doctors to help with success. They're a good resource, individualized coach, personal advocate, and medical professionals who can talk with other medical professionals.

CCAH Might be Right for You if:

How to know when you are ready:

- Have thoughts about your house becoming too much
- Hate calling your kids to come to do simple chores that aren't so simple any longer
- Are aging solo
- Live far away from family members
- Want a proactive plan for your future
- Think about whether you can safely age in the home you live
- Wondering how you will manage the complex healthcare system as you age
- Are concerned about protecting your savings should you need Long Term Care



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Confident Living is a continuing care at home program offered by Life Enriching Communities (LEC) designed to help people navigate their options so they can live independently in their own homes.

- 513-719-3522

Life Enriching Communities also owns and operates three senior living communities (CCRCs)...

CINCINNATI AREA

- Twin Towers, College Hill: 513-853-2000
- Twin Lakes, Montgomery: 513-247-1300

CLEVELAND AREA

- Concord Reserve, Westlake: 440-871-0090

For additional resources you can visit us online at: www.lec.org



Life Enriching Communities is affiliated with the West Ohio Conference of the United Methodist Church and welcomes people of all faiths. We do not discriminate and we provide free assistance in your native language, if needed. Find our complete non-discrimination policy at www.LEC.org