

## Glossary

### **Accessory Apartment**

Created when a single-family home is modified to include a complete, private apartment for use by an older person, or when an elderly person converts part of his or her own home into an Accessory Apartment for use by another person.

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### **Accessory Units**

Private housing arrangements in, or adjacent to, existing single-family homes. See Also: [Accessory Apartment](#), [Elder Cottage](#).

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### **Activities Of Daily Living (ADL)**

Basic activities such as bathing, dressing, using the toilet, eating, and moving from one place to another.

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### **Acute Care**

Medical treatment for individuals with short-term illnesses or health problems.

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### **Acute Care Facilities**

Hospitals that mainly serve persons with short-term health problems.

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### **Advance Medical Directives**

Legal documents that specify a person's desires for medical treatment. Advance Medical Directives are drawn up before a person becomes too ill to make competent decisions. See Also: [Living Will](#), [Durable Power of Attorney for Health Care](#).

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### **Adult Family Homes**

Residential homes licensed to care for multiple residents. They provide room, board, laundry, supervision, assistance with [Activities Of Daily Living](#), [Personal Care](#), and social services. Some provide [Nursing Care](#). Also called Adult Foster Care.

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### **Adult Residential Care Facilities**

Licensed boarding homes. They provide room and board and help with medications and [Personal Care](#). Residents may have limited supervision.

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### **Advocate**

A person who speaks up and fights for another person's rights.

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### **Assessment**

A professional review of a person's needs that is performed by a [Case Manager](#) or [Private](#)

**Care Manager.** Together, the **Case Manager** and family decide what kind of treatment and supports, if any, are needed.

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### **Assisted Living Facility**

A licensed boarding home that offers private apartments. This service emphasizes privacy, independence, and personal choice. Services include meals, **Personal Care**, medication assistance, limited supervision, organized activities, and limited **Nursing Care**.

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### **Biological Therapy**

Treatment to stimulate or restore the ability of the immune system to fight infection and disease. Also called Immunotherapy.

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### **Cancelable**

An insurance contract that may be terminated by the insurance company or the insured person at any time. Most insurance is cancelable. See Also: **Guaranteed Renewable**

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### **Caregiver**

A person who provides needed help to an aging or infirmed loved one. *Caregivers* may supply emotional support, physical assistance, financial assistance, and many other types of care.

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**Care Plan** A comprehensive treatment plan developed by a **Caregiver** and/or a **Private Care Manager**. The plan establishes goals and details appropriate treatment and services to meet an elderly, ill, or disabled person's special needs.

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### **Case Coordination And Assistance**

A social service that helps **Caregivers** and their loved ones obtain public benefit information.

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### **Case Manager**

A professional who help **Caregivers** identify their loved ones' needs. *Case Manager* also organize and coordinate care services, and help **Caregivers** access appropriate services, benefits, and entitlements. Also called Care Coordinator, Advocate, and Facilitator.

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### **Case Management Or Care Coordination**

A system in which a single professional is responsible for ensuring that a recipient obtains the full range of required services.

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### **Catastrophic Health Insurance**

**Health Insurance** that provides protection against the high cost of treating severe or lengthy illnesses or disability.

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**Chemotherapy**

The use of drugs to treat a chronic illness, especially cancer.

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**Chronic Care**

Care and treatment provided to individuals with long-term, continuing health problems. Rehabilitation facilities, [Nursing Homes](#), and mental hospitals may be considered *Chronic Care* facilities.

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**Chronic Disease**

A disease that (a) is permanent; (b) leaves residual disability; (c) requires special patient rehabilitation; or (d) requires a long period of supervision, observation, or care.

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**Community-Based Care**

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

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**Companion**

A [Home Care Worker](#) who provides [Personal Care](#), light housework, exercise, companionship, and medication reminders. These aides usually work for a lower salaries in exchange for room and board. Also called a Live-In.

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**Comprehensive Health Insurance**

A broad form of [Health Insurance](#) that provides coverage for almost all types of medical expense with few internal limits, usually subject to a [Deductible](#). Also called Comprehensive Major Medical.

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**Continuing Care Facility**

Offers a variety of independent living arrangements for residents, together with medical and [Nursing Care](#), full dining accommodations, and educational, recreational, and social activities. Residents usually pay a sizable entrance fee as well as a substantial monthly charge in return for the use of facilities and services.

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**Continuum Of Care**

A term that implies the full range of treatments and services that an elderly, ill, or disabled person needs as his or her situation changes.

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**Co-Payment/Co-Pay**

A type of cost sharing where insured persons pay a specified amount per unit of service or unit of time—such as \$10 per doctor visit or \$5 per prescription—and an insurer pays the rest of the cost. The co-payment is due at the time the service is used. The amount paid does not vary with the cost of the service.

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### **Crisis Residential Treatment Services**

Short-term, round-the-clock help provided in a non-hospital setting during a crisis. The purpose of this care is to avoid inpatient hospitalization, to help stabilize the situation, and to determine the next appropriate step.

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### **Dedicated Alzheimer/Dementia Unit**

A distinct section or unit within a licensed [Long-Term Care Facility](#) specifically for residents with probable diagnoses of Alzheimer's disease and related dementias. Patient care and daily activities are specifically tailored to address the special needs of these residents.

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### **Deductible**

The amount an insured person must pay before payment for covered services begin. For example, an insurance plan might require the insured to pay \$250 of covered expenses before the insurance company will begin payment.

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### **Disability Income Insurance**

A form of [Health Insurance](#) that provides periodic payments to replace income lost when the insured person is unable to work as a result of sickness or injury.

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### **Discharge Planner**

A hospital staff member who helps plan for a patient's return to the home—or who helps coordinate a move to a new living facility—after a person has been in the hospital. *Discharge Planners* can answer questions about insurance and other financial issues, and can arrange for a variety of support or rehabilitation services.

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### **Durable Medical Equipment And Supplies**

In general, any medical equipment that is (a) prescribed or ordered by a doctor; (b) medically necessary; (c) appropriate for use in the home; and (d) able to be used over and over again. Some supplies that aren't reusable, such as needles and syringes, may also be considered *Durable Medical Equipment*.

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### **Durable Power Of Attorney**

A legal document giving one or more people the authority to handle finances, property, or other personal matters for another person. The *Durable Power Of Attorney* is considered a better tool for [Caregivers](#) than a basic power of attorney because it remains in effect even if the person granting the power becomes incompetent.

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### **Durable Power Of Attorney For Health Care**

A [Durable Power Of Attorney](#) that allows one person to make medical decisions for another. Also called a Health Care Proxy or Health Care Power of Attorney.

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### **Elder Cottage**

A small detached home used by an older person, which is temporarily sited on private

property that contains the primary residence of a younger family member. *Elder Cottages* provide security and privacy for the older person and facilitate the caregiving efforts of the younger family members.

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### **Emergency And Crisis Services**

A group of services available 24 hours a day, 7 days a week, to help during an emergency. Examples include telephone crisis hotlines, crisis counseling, [\*Crisis Residential Treatment Services\*](#), crisis outreach teams, and crisis *Respite Care*.

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### **Enhanced Adult Residential Care**

[\*Adult Residential Care\*](#) that also offers limited [\*Nursing Care\*](#).

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### **Face Amount**

In a [\*Life Insurance\*](#) policy, the death benefit stated on the first page of the policy.

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### **Fee-For-Service**

A method of billing for health services where a physician charges separately for each patient visit or service rendered; it is the method of billing used by the majority of physicians.

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### **Friendly Visiting**

A service that provides person-to-person social contact that prevents isolation for older people who live alone.

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### **Grace Period**

A period of time (commonly 30-31 days) after a premium due-date during which an insurance policy remains in force even though the premium has not been paid.

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### **Guaranteed Renewable**

An insurance policy that remains in effect as long as the premiums are paid. The insurance company can raise the cost, but cannot cancel coverage. See Also: [\*Cancelable\*](#).

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### **Health Insurance**

Insurance against loss by sickness or bodily injury.

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### **Health Maintenance Organization (HMO)**

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

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### **Home Care Worker**

A contracted worker who provides certain caregiving services in a person's home. See Also: [Companion](#), [Home Health Aide](#), [Home Health Nurse](#), [Housekeeper](#), [Personal Care Worker](#).

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### **Home Delivered Meals**

A service that provides at least one home-delivered meal per day to homebound elderly persons or disabled dependents of any age. Other services include nutrition education, nutrition counseling, and shopping assistance.

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### **Home Health Aide**

A [Home Care Worker](#) who provides [Personal Care](#), help with *Transfers*, walking, exercise; household services that are essential to health care; and assistance with medications. Also called a Certified Nurse Assistant or Nurses' Aide.

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### **Home Health Nurse**

A [Home Care Worker](#) who provides in-home medical care that has been authorized by a physician. Home health care may include help with medications, exercises, wound care, or monitoring medical conditions. Also called a *Therapist or Certified Aide*.

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### **Home Ownership Options**

Strategies that allow older persons to remain living in their own homes. They can include physical modifications to an existing home, conversion of a home's equity into a source of additional income through a [Reverse Mortgage](#), and use of a variety of in-home supportive assistance and health care.

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### **Hospice**

A program that provides [Palliative](#) and supportive care for terminally ill patients and their families. The whole family is considered the unit of care, and care extends through their period of mourning.

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### **Hospital Benefits**

[Health Insurance](#) benefits payable when an insured person is hospitalized.

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### **Housekeeper**

A [Home Care Worker](#) who performs basic household tasks and light cleaning. Also called a Chore Worker.

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### **Indemnity Insurance**

Coverage where the insured is reimbursed by the insurance carrier for medical expenses. Typically, the choice of physician and hospital is completely up to the patient. *Indemnity Insurance* usually includes [Deductibles](#) and limits to the dollar amount of coverage.

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**In-Home Services**

Care services provided in a person's home.

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**Intermediate Care**

Health-related care and services provided to residents who do not require hospital or skilled [Nursing Care](#), but who do require a plan of care supervised by licensed and qualified personnel.

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**Intermediate Care Facility**

A licensed institution that provides health-related care and services to individuals who do not require the degree of care or treatment which a hospital or [Skilled Nursing Facility](#) is designed to provide.

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**Joint Life Policy**

A [Life Insurance](#) policy that pays the [Face Value](#) when the first of two or more covered persons dies.

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**Legal Assistance**

A service that provides legal counseling, representation, or referral without fee for low-income older people.

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**Life Insurance**

Insurance on human lives including endowment benefits, additional benefits in event of death or dismemberment by accident or accidental means, additional benefits for disability, and annuities.

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**Living Benefits**

The proceeds of [Life Insurance](#) policies that are paid by insurers to policyholders while the policyholders are still alive. Also called Advanced or Accelerated Benefits.

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**Living Will**

A legal document that states how health care should proceed once a person is no longer capable of making decisions for him or herself. *Living Wills* specify in advance whether or not someone wants to have his or her life prolonged through artificial or extreme methods. Many states allow *Living Wills* to be written only in cases of terminal illness.

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**Long-Term Care**

A set of health care, [Personal Care](#), and social services required by persons who have lost, or never acquired, some degree of functional capacity. Such services are needed for a long period of time, and may be provided in an institution or at home.

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**Long-Term Care Facility**

An institution that provides long-term care, such as a [Nursing Home](#) or [Assisted Living Facility](#).

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**Long Term Care Ombudsman Program**

Federal program that protects the health, welfare, safety, and rights of residents of [Long-Term Care Facilities](#). Ombudsman staff members visit [Long-Term Care Facilities](#); receive and investigate complaints; become *Advocates* for residents; and mediate disputes.

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**Long-Term Disability**

Generally defined as any disability that lasts for longer than 90 days. May also refer to a type of insurance that pays benefits in the event of such a disability.

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**Major Hospitalization Policy Or Insurance**

A type of [Health Insurance](#) that pays for most hospital bills up to a high limit. Usually subject to a large [Deductible](#).

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**Major Medical Insurance**

A type of [Health Insurance](#) that provides benefits for most types of medical expenses up to a high limit. Usually subject to a large [Deductible](#).

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**Managed Care**

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

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**Medicaid**

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.

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**Medicare**

A federally funded health insurance program for people aged 65 and over, for persons eligible for social security disability payments, and for certain people who need kidney transplantation or dialysis. Medicare consists of two separate but coordinated programs: hospital insurance (Part A) and supplementary medical insurance (Part B).

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**Medigap Policy**

A private health insurance policy offered to [Medicare](#) beneficiaries to cover expenses not paid

by [Medicare](#). Medigap policies are strictly regulated by federal rules. Also known as [Medicare](#) supplemental insurance.

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### **Nursing 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 occupational therapists.

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### **Nursing Homes**

[Long-Term Care Facilities](#) that provide 24- hour supervised [Nursing Care](#), [Personal Care](#), therapy, nutrition management, organized activities, social services, room, board, and laundry.

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### **Nutrition Services**

Generally refers to services that provide nutritious meals at regular times. *Nutrition Services* also can include nutrition education.

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### **Palliative Care, Palliation**

Treatment that relieves symptoms but does not cure an illness. *Palliative* care can help people with [Chronic Diseases](#) live more comfortably.

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### **Personal Care**

Assistance with toileting, mobility, [Transfer](#), eating, dressing, bathing, grooming, personal hygiene, medication, cooking, and other everyday personal tasks.

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### **Personal Care Worker**

A [Home Care Worker](#) who provides [Personal Care](#), meal planning, household management, and medication reminders. Also called a Homemaker.

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### **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 an [HMO](#)) at a discount, or from a non-network provider for substantially higher costs.

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### **Pre-Existing Condition**

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

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### **Preferred Provider Organization (PPO)**

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

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**Pre-Paid Hospital Service Plan**

The common name for some [Health Maintenance Organization](#) plans. It provides comprehensive health care for members who pay a flat fee for services, whether outpatient or hospital treatment is needed.

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**Primary Care**

The first care a patient receives. Often provided by a family physician, although patients also may receive *Primary Care* from nurses, paramedics, or other health-care providers.

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**Private Care Manager**

A professional who assesses a care-recipient's needs, and coordinates and monitors the necessary care, services, and treatments.

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**Radiation Therapy**

The use of high-energy x-rays to treat diseases such as cancer. External radiation therapy uses a machine to aim high-energy x-rays at the cancer. Internal radiation therapy places radioactive material inside the body as close as possible to the cancer.

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**Registered Dietitian**

A health care professional with extensive scientific background in food, nutrition, biochemistry, and physiology. This knowledge is applied to promoting health, preventing disease, and providing counseling and education.

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**Remission**

The partial or complete disappearance of signs and symptoms of a [Chronic Disease](#).

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**Respite Care**

A service that provides [Caregivers](#) with temporary relief from the stresses and responsibilities of providing care. Skilled or semi-skilled workers take over caregiving responsibilities for a brief period of time, and care can be provided either at home or in another location.

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**Reverse Mortgage**

A type of home loan that allows a person to convert some of the equity in his or her home into cash while still retaining home ownership.

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**Senior Housing Developments**

Multi-unit apartment buildings, condominiums, cooperatives, single-family home complexes, and mobile home parks that are restricted to persons over a specified age. *Senior Housing* may be subsidized or non-subsidized.

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**Side Effect**

An unintended symptom that results from disease treatment.

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**Skilled Nursing Facility**

Provides [Nursing Care](#) and related medical and health services to resident individuals. Residents generally don't require hospitalization, but do need long-term, inpatient care because of age, illness, injury, convalescence, or physical or mental infirmity.

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**Socialization**

Includes social, intellectual, cultural, educational, and physical activities that encourage an individual to interact with others.

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**Supplemental Nutrition Assistance Program**

Provides home-delivered meals and other nutrition-related services to qualifying adults.

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**Supplemental Security Income**

A federal assistance program for low-income aged, blind, and disabled individuals. States may use *Supplemental Security Income* limits to establish [Medicaid](#) eligibility.

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**Telephone Reassurance**

A service for older people who live alone and need regular telephone contacts to check on their well-being and safety.

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**Transfer**

The process of helping an elderly or disabled person move from one position to another. Examples including moving from a bed to a wheelchair, or moving from a wheelchair into a car.

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**Viatical Settlement**

The sale of a Life Insurance policy to a *Viatical* settlement company, which offers a terminally ill person a percentage of the policy's [Face Value](#). The *Viatical* settlement company then becomes the beneficiary to the policy, pays the premiums, and collects the [Face Value](#) of the policy after the original policyholder dies.