



LUTHER MANOR

A Life Plan Community

# AGING CARE & SERVICES



- UNDERSTANDING MEDICARE
- DEFINITIONS OF COMMON TERMS
- COMMON ACRONYMS IN SENIOR CARE
- RESOURCES FOR SENIORS

# SHARING **GOD'S LOVE** & ENRICHING **LIVES**



The Luther Manor community is centered on sharing God's love by enriching the lives of older adults.

We are a non-profit Life Plan Community based in Wauwatosa, WI. Our welcoming campus offers residents a loving, Christian atmosphere where they can enjoy carefree retirement living. We provide an array of amenities and services, including a variety of senior living options and exceptional health care services, conveniently located under one roof.

About 600 people call Luther Manor "home," living at either our 29-acre campus in Wauwatosa. We have three residences - The Terrace (Independent Living), The Courtyards (Assisted Living) and the Health Care Center (Skilled Nursing). In 2000, Luther Manor at River Oaks (Assisted Living) in Mequon opened.

Luther Manor also offers adult day programming at our Wauwatosa campus (The Academy @ Luther Manor).

Our community has approximately 600 full and part-time employees along with 400 volunteers.

# 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)  
(permanent kidney failure requiring dialysis or a kidney transplant)

## **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.

# 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. Luther Manor offers Adult Day Care in Wauwatosa (The Academy @ Luther Manor).

## **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.

## **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). Luther Manor offers assisted living services in both CBRF and RCAC settings in Wauwatosa and Mequon.

## **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.

## **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. Luther Manor is a Life Plan Community.

## **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.

## **Personal Care (Custodial 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 offer 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.

## **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. Luther Manor provides hospice care to individuals throughout the community.

## **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, such as the Terrace at Luther Manor, 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.

## **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. Examples of managed care plans include: Health Maintenance Organizations (HMOs), Preferred Provider Organizations (PPOs), Exclusive Provider Organizations (EPO) and Point-Of-Service plans (POS).

## **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.

## **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.

## **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. The Transitional Care Rehabilitation Center at Luther Manor offers these services as well as nursing and therapy.

## **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. Luther Manor offers Respite Care in Wauwatosa and Mequon.

## **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. Luther Manor offers RCAC supportive living services in our Terrace apartments.

## **Usual, Customary, and Reasonable (UCR) 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.

## **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.

## **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. The Health Care Center at Luther Manor is a skilled nursing facility and part of our continuum of care.

# COMMON ACRONYMS IN SENIOR CARE

<b>CBRF</b>	Community Based Residential Facility
<b>UCR</b>	Usual, Customary, Reasonable (charges for care)
<b>RCAC</b>	Residential Care Apartment Complex
<b>HMO</b>	Health Maintenance Organization (insurance plan)
<b>TITLE-18</b>	Medicare
<b>POS</b>	Point of Service (insurance plan)
<b>TITLE-19</b>	Medicaid
<b>ADL</b>	Activities of Daily Living
<b>SNF</b>	Skilled Nursing Facility
<b>RUGS</b>	Resource Utilization Groups (Medicare/Medicaid)
<b>CCRC</b>	Continuing Care Retirement Community
<b>DHS</b>	Department of Health Services (Wisconsin)
<b>LTC</b>	Long Term Care
<b>ADA</b>	Americans with Disabilities Act

# RESOURCES FOR SENIORS

## **Milwaukee County Elder Abuse Reporting**

(414)289-6874 or toll free (866)229-9695

## **Centers for Medicare and Medicaid Services**

7500 Security Blvd. • Baltimore, MD 21244-1850

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

[www.medicare.gov](http://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](http://www.dhs.wisconsin.gov)

## **Wisconsin Family Caregiver Support Programs**

(866)843-9810 • [www.wisconsin caregiver.org](http://www.wisconsin caregiver.org)

## **Aging and Disability Resource Center (ADRC)**

Milwaukee County - (414)289-6874

Ozaukee County - (262)284-8120

Waukesha County - (262)548-7848

Washington County - (262)335-4497

Racine County - (262)638-6800

Kenosha County - (262)605-6646

## **Social Security Administration**

(800)772-1213 or TTY (800)325-0778 • [www.ssa.gov](http://www.ssa.gov)

## **Department of Veterans Affairs**

201 W. Washington Ave. • Madison, WI 53703

1(800)WIS-VETS (947-8387) • [dva.state.wi.us](http://dva.state.wi.us)



# LUTHER MANOR

A Life Plan Community

2024



Independent Living



Rehabilitation



Supportive Living



Adult Day Programs



Assisted Living



Memory Care



Skilled Nursing



Hospice Care



## WAUWATOSA

Life Plan Community  
4545 N. 92nd St.  
Wauwatosa, WI 53225

## MEQUON

Luther Manor at River Oaks  
11340 N. Cedarburg Rd.  
Mequon, WI 53092