



Housing Options 101

Senior housing terminology can vary by region or state and be quite confusing. Below is an overview of the types of senior housing in California which include general services, amenities, admission requirements, and payment options. These may vary by facility (also referred to as “community”).

Independent Living (IL)

IL communities cater to older adults (in most cases, age 60 and older) and provide housekeeping, dining, transportation, recreational activities and other social engagement opportunities. Residents of these communities are generally physically and cognitively healthy and independent, and need no or minimal assistance with activities of daily living (ADLs) and instrumental activities of daily living (IADLs).

IL communities are typically privately paid, with a monthly fee being the most common. Medicare and Medi-Cal (California’s Medicaid program) generally do not pay for IL, and long-term care insurance coverage varies.

Assisted Living (AL)

AL communities cater to older adults (in most cases, age 60 and older) who have physical and/or cognitive health issues and need regular assistance with ADLs and/or IADLs. In addition to housekeeping, dining, transportation, activities, and other social engagement opportunities, AL communities provide additional personalized care services such as medication management, bathing or dressing, and generally will have limited nursing staff.

AL communities are typically privately paid, with a monthly fee being the most common. Medicare and Medi-Cal generally do not pay for AL. Long-term care insurance may cover a portion of the cost, if certain requirements are met.

Board & Care (B&C)

B&C homes cater to older adults (in most cases, age 60 and older) who have physical and/or cognitive health issues and need regular assistance with ADLs and/or IADLs. B&C differ from assisted living (AL) in that they are typically individual family homes, with no more than six residents, with a few exceptions of larger communities in California. Residents may have a private or shared room and most often share bathrooms; a staff person generally lives on site. B&C also provide additional personalized care services such as medication management, bathing, or dressing.



B&C homes are typically privately paid as a monthly fee. Medicare and Medi-Cal generally do not pay for B&C facilities. Long-term care insurance may cover a portion of the cost, if certain requirements are met.

Memory Care (MC)

MC communities cater to individuals with moderate to severe forms of dementia and Alzheimer's disease, who need regular, specialized assistance and monitoring. MC may also be provided within some AL and B&C homes/communities. Services include housekeeping, dining, transportation, activities, and other social engagement opportunities that are specifically tailored for people with dementia, in a secured environment. They also provide additional personalized care services such as medication management, bathing, or dressing.

Specialized memory care can be provided at both Residential Care Facilities for the Elderly (RCFEs) and skilled nursing facilities. Memory care at an RCFE may be appropriate if the person needs a higher level of care than assisted living or a board and care facility can safely provide. Memory care at a SNF is generally appropriate for people with the most severe cases of dementia and/or who require 24-hour nursing care for additional health issues.

Memory care may be paid privately, or covered by long-term care insurance or Medi-Cal. However, payment and coverage options vary by facility.

Skilled Nursing Facilities (SNF)

SNF cater to individuals with serious health conditions and/or symptoms who require 24-hour nursing care. SNFs provide housekeeping, dining, transportation, activities, and other social engagement opportunities that are tailored to the resident's needs. They also provide nursing care, therapy, dietary, social services, medication management, and assistance with toileting and hygiene. SNF residents may be of any age and may stay as short-term or long-term (custodial) residents.

SNF care may be paid privately or by Medicare, Medi-Cal, or private insurance. Medicare covers only short-term care, while Medi-Cal will cover custodial care.

There are other types of housing such as 55+ apartments, Continuing Care Retirement Communities, and subsidized housing. For more information, visit [keiro.org/housing101](https://www.keiro.org/housing101).