EDWARDS
GROUP LLC
Estate Planning & Elder Law

Understanding the Levels of Care and Payor Source

Level of Care	Meal Prep	Medication Management	Some Assistance with ADL's	Protective Environment	Assistance with All ADL's
Independent Living	✓				
Assisted Living or Supportive Living	✓	✓	✓ Ability to walk to the dining room and/or Restroom. Get In and out of Bed		One person assist
Memory Care	✓	✓	✓	✓ Elopement risk	
Intermediate or Shelter Care	✓	✓	✓		
Skilled Nursing – Custodial Care	✓	✓	✓		✓

ADL's = Activities of Daily Living

Understanding the Levels of Care and Payor Source

Level of Care	Medicare	Private Pay	LTC - Medicaid Must be in a Medicaid Bed	Veterans Benefits
Independent Living		✓ Private Pay		✓ VA Aid & Attendance Must be staffed 24/7
Assisted Living or Supportive Living		✓ Private Pay Assisted Living	✓ Medicaid Supportive Living	✓ VA Aid & Attendance
Rehabilitation – Therapy	✓ Medicare Up to 100 Days with a 3 midnight stay at the hospital		✓ Medicaid Restorative Therapy	✓ VA Aid & Attendance
Memory Care		✓ Private Pay	✓ Medicaid	✓ VA Aid & Attendance
Intermediate / Shelter Care		✓ Private Pay		✓ VA Aid & Attendance
Skilled Nursing – Custodial Care		✓ Private Pay	✓ Medicaid	✓ VA Aid & Attendance