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## GLOSSARY OF MOST COMMONLY USED TERMS

*A glossary has been included to help you further understand not only specific words and terminology used in this guide's text, but also terms currently used, across the country, in the discussion of aging and related issues.*

**Accessory apartment:** A separate, self-contained living unit created within, or attached to, an existing single-family home.

**Activities of daily living (ADLs):** Tasks necessary for daily life, including bathing, dressing, grooming, eating, toileting, walking, taking medications, and other personal care activities.

**Acute illness:** A serious illness such as a heart attack or stroke that develops rapidly with pronounced symptoms. The illness can be of short duration such as influenza.

**Adult daycare:** A daycare center that offers health-related and rehabilitative services, social involvement, and activities to meet the needs of the physically and/or mentally impaired elderly on a daily, weekly, or part-time basis.

**Adult home:** *See personal care home.*

**Advance medical directive:** *See medical directive.*

**Aids for daily living:** Simple and generally inexpensive items designed to help maintain independence and to make daily living easier. *See page 11.*

**Area Agency on Aging (AAA or Triple A):** Also known as County Office on Aging, usually a nonprofit agency or unit of local government with the responsibility for planning and coordinating services for people over age 60 in a designated geographical area.

**Assisted living facility:** *See personal care home.*

**Board-and-care home:** *See personal care home.*

**Caregiver support group:** Group led by a professional and/or volunteer that allows family caregivers to meet in a supportive atmosphere to express their feelings, share coping skills, and learn about aging issues and resources for help.

**Care (case) management:** Assessing, arranging, and overseeing an individual's health care routine by a trained professional.

**Chore service:** Help with repairs and chores inside or outside a house or apartment, provided through the local Area Agency on Aging, volunteer programs, or youth groups to help older people live safely and comfortably in their own homes.

**Chronic illness:** A physical or mental disability that continues or

recurs frequently over a long period of time.

**Congregate housing:** Apartments or rooms in a multi-unit building or garden complex, planned and designed for the elderly.

**Continuing care retirement community (CCRC):** Also known as a CCC, continuing care community or life-care community. Residences that offer care to individuals and couples for the remainder of their lives. Most require an entrance fee plus a monthly maintenance charge. *See pages 16-17.*

**Custodial care:** Help and supervision with daily living activities – dressing, eating, personal hygiene, and similar functions.

**Dementia:** A clinical term used to describe a group of brain disorders that disrupt and impair cognitive functions (thinking, memory, judgment, personality, mood, and social functioning).

**Dependent care tax credit:** Federal income tax credits for certain home care services and adult daycare services for adults who are dependent upon you. Check with your local IRS office or a tax advisor for details.

**Diagnostic related groups (DRGs):** A method of grouping illnesses that is used to calculate Medicare Part A reimbursements to hospitals and nursing homes. DRGs are based on the patient's

diagnosis rather than on the actual length of the hospital stay.

**Discharge planner:** The professional staff member of a hospital or nursing home who develops a plan for the future care of a patient prior to discharge. *See social worker.*

**Domiciliary home care:** A living arrangement for ambulatory and independent adults who require minimum supervision. *See personal care home and foster home.*

**Durable power of attorney:** A power of attorney that remains valid and enforceable despite the incompetency or incapacity of the principal. *See page 27.*

**Durable medical power of attorney:** A legal document which names a person who will make health care decisions for the principal if that individual becomes incompetent or unable to express wishes for himself or herself. *See page 28.*

**Elder law attorney:** An attorney who specializes in the laws that deal with the rights and issues of the health, finances, and well-being of the elderly and the power of other individuals and the government to control them. *See page 25.*

**Estate:** The term used to represent all of an individual or couple's personal assets.

**Estate planning:** A plan for what will happen to an individual or couple's assets and liabilities after death. *See page 26.*

**Executor:** The person named in a will to carry out the distribution of an estate.

**Geriatric assessment:** An evaluation of an older person's physical,

psychological, and social condition by a professional team of specialists. This team makes recommendations to the older person, family, and primary care doctor. Geriatric assessments are offered in geriatric evaluation centers and are generally associated with hospitals.

**Geriatric Psychologist:** A psychologist who specializes in the mental and behavioral characteristics of aging.

**Geriatric social worker:** A licensed professional who assists the elderly and their families in understanding and coping with the social, emotional, and psychological aspects of aging. The social worker coordinates, directs, and instructs in the accessing of services.

**Geriatrician:** A medical doctor with special education and training in the diagnosis, treatment, and prevention of disabilities in older people.

**Gerontologist:** A professional with special expertise and training in the study of human aging. This term is used by a variety of professionals including those in social work, human services, mental health, and psychology.

**Guardian:** An individual appointed by a court of law to manage a person's financial and/or personal affairs because the court has found that the person is not competent to manage his or her own affairs. A conservator is similarly appointed, but only for financial affairs. *See page 27.*

**Health care power of attorney:** *See durable medical power of attorney.*

**Home-health agency:** A public or private organization with a staff of skilled nurses, home makers, home-

health aides, and therapists that provide nursing, rehabilitative, and homemaking services to homebound patients with chronic or temporarily debilitating conditions or to individuals recovering from major medical treatment.

**Home health care service:** Service performed in the home for an elderly person by someone who has special medical training.

**Homemaker service:** Service providing trained person for household cleaning, cooking, grocery shopping, laundry, transportation, and personal care for an elderly person. Does not include nursing care.

**Hospice:** Usually a combination of at-home and hospital care of the terminally ill that combines medical and social services. It is designed to help both the patient and the family. Hospice care emphasizes pain control, symptom management, and emotional support rather than life-sustaining equipment. *See page 32.*

**Incontinence:** The loss of voluntary control over bladder or bowel functions.

**Instrumental Activities of Daily Living (IADLs):** Tasks over and above ADLs necessary for everyday living, such as grocery shopping, bill paying, transportation to doctors' appointments, etc.

**Intermediate care facility (ICF):** A nursing facility that provides help with personal or social care and a minimum of medical supervision. Often a section of a nursing home or personal care home.

**Life-care community:** *See continuing care retirement community.*

**Living trust:** A trust created during the life of the grantor. An irrev-

ocable living trust is often used in estate and tax planning. All assets become the property of the trust and, generally, the trust is liable for income tax payable on amounts earned by those assets, but may result in removing assets from the estate and, therefore, reducing possible estate tax liability. It should be noted, however, that the transfer of assets to the trust may result in gift tax liabilities.

**Living will:** A legal expression of an individual's wishes about future medical treatment, at a time when they have become incompetent or cannot communicate due to illness. *See page 28.*

**Long-term care:** A general term that describes a range of medical, nursing, custodial, social, and community services designed to help people with chronic health impairments or forms of dementia.

**Long-term care insurance:** Insurance policies issued by private companies to defray the costs of long-term care in nursing facilities as well as home care services. *See page 22.*

**Matched housing:** A private arrangement in which an individual or couple remains in their own home and rents a room to a capable person in exchange for help. *See pages 16-17.*

**Meals-on-wheels:** Meals delivered on a regular schedule to housebound elderly or elderly people unable to cope with meal preparation, for little or no cost.

**Medicaid:** The health insurance program financed by the federal and state governments for eligible low-income people 65 and older. Needy older people can have their Medicare deductibles and co-payments paid

by Medicaid. Nursing home care may also be paid for by Medicaid if the individual's income and assets are within certain limits. *See pages 21-22.*

**Medical directive:** Also called a living will, advance medical directive, and health care proxy. This legal document enables an individual to give instructions about future medical care, in the event they have become incompetent or are unable to speak for themselves due to illness. *See pages 27-28.*

**Medicare:** The national health insurance program for eligible people 65 and older and some disabled individuals. Part A covers hospital costs. Part B covers doctor bills and other medical costs. Patients must pay deductibles and co-payments, and make up any expenses not covered by Medicare. *See pages 21-22.*

**Medigap insurance:** Private health insurance policies intended to cover medical costs not fully covered by Medicare. Also known as supplemental insurance. *See pages 21-22.*

**Nursing home:** A licensed nursing facility that provides a full range of care and medical services to those recovering from hospitalization or suffering from chronic illness, dementia, or other factors that make it impossible for them to live at home. *See intermediate care facility (ICF) and skilled nursing facility (SNF).*

**Occupational therapist (OT):** A licensed professional therapist who helps a person relearn activities of daily living (ADLs) through rehabilitation and modifications and devices for the home environment to help the person function more independently.

**Ombudsman services:** Programs

that advocate and protect the rights of residents in long-term care facilities by investigating complaints, mediating and resolving disputes, and initiating corrective actions.

**Patient bill of rights:** A list of policies and procedures to be followed to ensure that patients receiving health care services will be treated with dignity and will participate fully in decisions relevant to their health care.

**Personal care facilities:** Residential facilities for those who need help with activities of daily living (see ADLs) within an environment that helps the person remain as independent as possible. Usually does not include any level of nursing care. *See pages 18-19.*

**Personal emergency response system (PERS):** Equipment that monitors the safety of older people in their homes through signals electronically transmitted over the telephone and received at an emergency monitoring center. *See page 12.*

**Physical therapist (PT):** A licensed professional who treats impaired motion or disease through exercise, massage, hydrotherapy, or mechanical devices to improve physical mobility.

**Power of attorney:** A legal document in which an individual gives another person the authority to act on his or her behalf. *See durable power of attorney.*

**Primary caregiver:** The individual who has the main responsibility for helping an older person. The individual usually is the one who makes decisions and organizes care and services.

**Primary care physician:** The doctor who is consulted first when a

health problem occurs and on whom the patient relies for advice, referrals, and ongoing care.

**Qualified medicare beneficiary (QMB) program:** Program for eligible individuals who cannot afford a Medigap (supplemental) insurance policy. Contact the local Medicaid office for more information.

**Respite care:** A service that provides temporary care for an older person. The purpose of the care is to allow the family caregiver some short-term relief from their day-to-day responsibilities. Respite care may be provided in or out of the home. *See page 34.*

**Senility:** A term used to refer to the mental and physical deterioration of old age. Not a medical term. *See dementia.*

**Senior centers:** Neighborhood or community centers that offer a range of services and social, health, nutritional, educational, and recreational activities. Senior centers are for the healthy elderly. *See page 34.*

**Shared housing:** A program available in some communities that matches individuals for the purpose of living together in one house. One of the individuals may be the owner of the house. *See pages 16-17.*

**Skilled nursing facility (SNF):** A licensed facility that provides 24-hour medical services by registered nurses, licensed practical nurses, and nurses aides for seriously ill or severely disturbed people who do not require hospitalization. *See pages 18-19.*

**Supplemental insurance:** *See Medigap insurance.*

**Telephone reassurance program:** A program, available in some com-

munities, in which frail, ill, or housebound people are called on a regular basis to check on their safety and to provide personal contact.

**Visiting nurse:** A trained professional nurse who visits patients in their homes to monitor vital signs and physical condition and carry out a physician's treatment orders.

**Will:** A legal document that sets forth a person's wishes for disposing of assets after death. *See page 26.*