

# Defining senior care

# 22 terms you should know

There are many terms that describe older adults and how we care for them. However, stakeholders sometimes use imprecise, or even incorrect, words when discussing senior care. Lack of shared vocabulary limits productive conversations and contributes to missed opportunities to improve cost, quality, profitability, and value.

This glossary addresses these challenges by:

- **Clarifying commonly confused terms** to ensure that stakeholders across the health care industry use a shared language
- **Supporting broader education** efforts to use on an individual basis, within an organization, or with partners outside of an organization

## Terms used to describe Population

### OLDER ADULT

Refers to a person age 65 or older. As needed, this population is often segmented into three groups:<sup>1</sup>

- People ages 65–74
- People ages 75–84
- People age 85 and older

▶ Other terms you may have heard: **Geriatric, elderly, senior**

### CENTENARIAN

A person 100 years or older.<sup>2</sup>



### SILENT GENERATION

Used to describe the generation of Americans born between 1928 and 1945. Much of the silent generation was born just before or during the Great Depression—resulting in a comparatively smaller generational cohort.

### BABY BOOMER

Used to describe the generation of Americans born between 1946 and 1964. This generation makes up a substantial portion of the world's population, especially in developed nations. As of 2019, it represented 21.19% of the population of the United States of America.<sup>3</sup>

### GENERATION X

Used to describe the generation of Americans born between 1965 and 1980. It follows the baby boomer generation and precedes the millennial generation.

▶ Other term you may have heard: **Pre-retiree**

## Terms used to describe Living situation

### AGING IN PLACE

The ability to live in one's own **home** and **community** safely, independently, and comfortably, regardless of age, income, or ability level.<sup>4</sup> Having people remain in their homes and communities for as long as possible avoids the costly option of institutional care and is therefore favored by policymakers, health providers, and by many older people.

Aging in place is a complex process. It's not just about attachment to a particular **home**, but describes an older person continually interacting in the **community**. It is a dynamic landscape of social, political, cultural, and personal interactions.

### ACTIVITIES OF DAILY LIVING (ADL)

Activities related to personal care such as bathing, showering, dressing, getting in and out of bed or a chair, walking, using the toilet, and eating.<sup>5</sup>

### LONG-TERM CARE

Includes a variety of services that enable older adults to live independently and safely when they can no longer live on their own. It's dependent on seniors' personal and health needs, and can be provided in various places by various caregivers.<sup>6</sup> Three main types of **long-term care** are:

- **Home-based long-term care:** Includes home-health care, personal care, homemaker services, friendly visitor/companion services, emergency response systems.
- **Community-based care:** Includes adult day service programs, senior centers, transportation services, meals programs, respite care.
- **Facility-based long-term care:** Includes **board and care homes**, assisted living, nursing homes, memory care facilities, and continuing care retirement communities. These are good options when older adults can't take care of themselves at home anymore. Some facilities have only housing and housekeeping, but many also provide personal care and medical services. Many facilities offer special programs for people with Alzheimer's disease and other types of dementia.

**Long-term care** is often conflated with nursing homes. However, a residential facility is only one of three main ways to receive long-term care.

There's no clear, nationwide definition for **board and care homes** like there is for assisted living communities. The main difference between the two is size. Assisted living communities typically have more residents, while board and care homes for seniors have fewer.



## Terms used to describe Health care needs

### SKILLED NURSING FACILITY (SNF)

An inpatient rehabilitation and medical treatment center staffed with trained medical professionals. It provides the medically necessary services of licensed nurses, physical and occupational therapists, speech pathologists, and audiologists. SNFs give patients around-the-clock assistance with health care and ADLs. There are numerous federal regulations regarding what SNFs can and cannot do.<sup>9</sup>

### HOME-HEALTH (Traditional/Medicare-certified)

A wide range of health care services that can be provided in the home to treat an illness or injury. Examples of home health services include postsurgical wound care, nutrition therapy, injections, and monitoring for serious illness.<sup>10</sup>

### HOMEBOUND

A term used to describe an older adult who qualifies for the Medicare Home Health Benefit. A physician must determine that the patient cannot leave their home because of a medical contraindication and requires skilled services.



### PALLIATIVE CARE

Specialized medical care for people living with a serious illness, such as cancer or heart failure. It includes end-of-life care, but also entails much more. **Palliative care** is meant to enhance a person's current care by focusing on quality of life for them and their family. It can be delivered in hospitals, nursing homes, outpatient palliative care clinics, other specialized clinics, or a patient's home. Medicare, Medicaid, and insurance policies may cover palliative care.<sup>7</sup>

**Palliative care**, end-of-life care, and hospice are similar, but NOT the same thing.

### HOSPICE CARE

Focuses on the care, comfort, and quality of life of a person with a serious illness who is approaching the end of life. Hospice is designed for when it's no longer possible to cure a serious illness, or a patient may choose not to undergo certain treatments. The patient beginning hospice care understands that their illness is not responding to medical treatments.<sup>7</sup>

### END-OF-LIFE CARE

Used to describe the support and medical care during the time surrounding death. Older adults with one or more chronic illnesses may need significant care for days, weeks, or even months before death.<sup>8</sup>

## Terms related to Paying for care

### DUAL-ELIGIBLE

Individuals enrolled in both Medicare and Medicaid.

### MEDICARE

A U.S. federal government health insurance program that subsidizes health care services. The plan covers people age 65 and older, younger people who meet specific eligibility criteria, and individuals with certain diseases. Medicare is divided into four categories: Medicare Part A, Part B, Part C (also called Medicare Advantage), and Medicare Part D for prescription drugs.<sup>11</sup>

### MEDICAID

Provides health coverage to millions of Americans, including eligible low-income adults, children, pregnant women, elderly adults, and people with disabilities. It also covers long-term care for older adults. Medicaid is administered by states, according to federal requirements. The program is funded jointly by states and the federal government.<sup>12</sup>

### SPECIAL NEEDS PLANS (SNPs)

A type of Medicare Advantage coordinated care plan designed to provide targeted care to seniors with specialized care needs. There are three types of SNPs:

- **Chronic condition SNPs (C-SNPs)** serve people with certain severe chronic conditions (heart disease, diabetes, COPD, HIV-AIDS, etc.).
- **Institutional SNPs (I-SNPs)** serve people residing in nursing homes; there is also the IE-SNP, for those requiring an institutional-equivalent level of care outside of a facility.
- **Dual-eligible SNPs (D-SNPs)** serve people covered by both Medicare and Medicaid.



## Terms related to Workforce

### GERIATRICIAN

A primary care doctor who has additional training in treating older adults, especially those 65 and older. Geriatricians can practice in outpatient settings, nursing facilities, or hospitals.<sup>13</sup>

### GERONTOLOGY

The medical study of the aging process.<sup>14</sup>

### UNPAID CAREGIVER

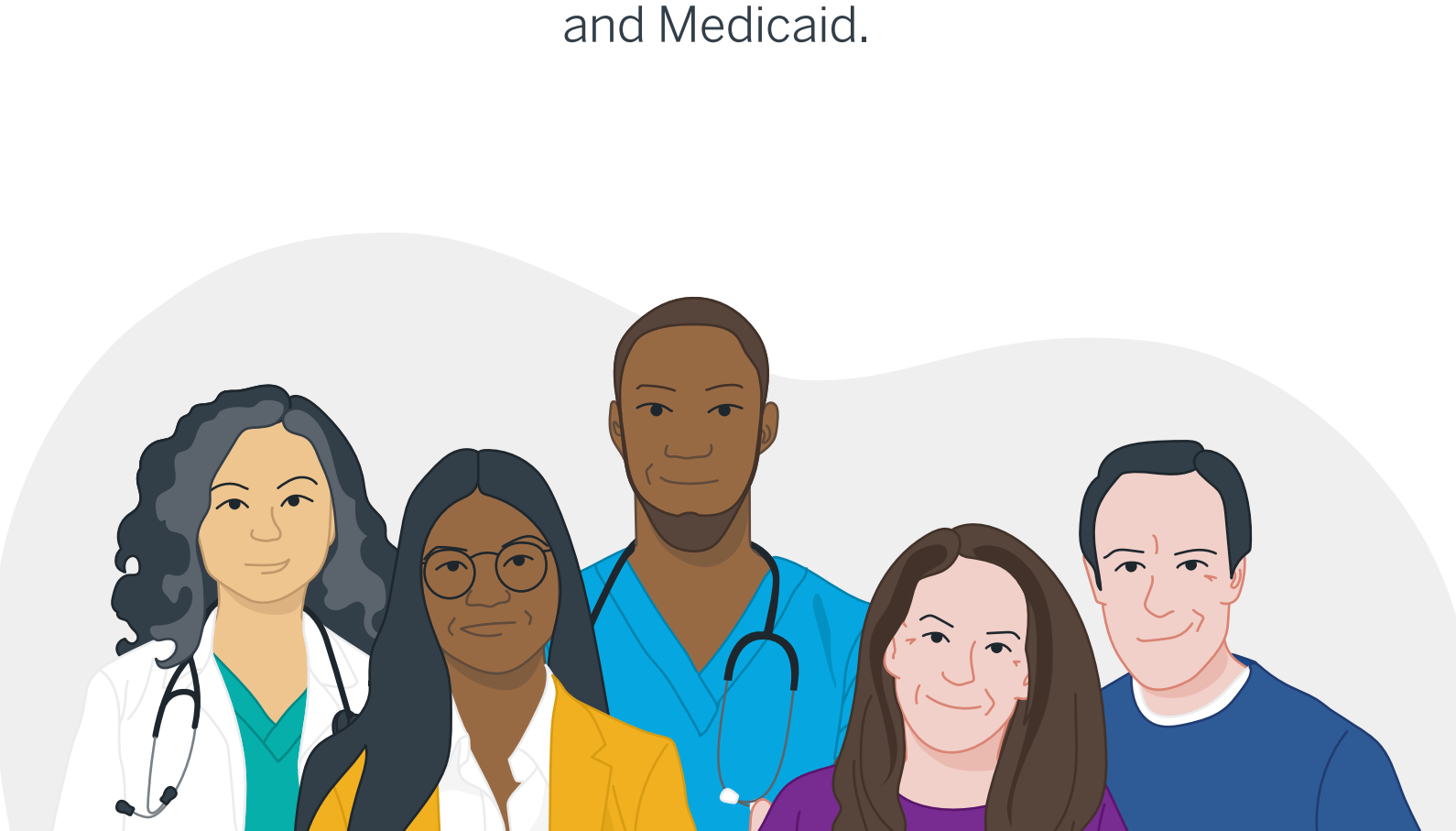
Care provided by family or friends rather than by paid caregivers. They provide care to people who need some degree of ongoing assistance with everyday tasks on a regular or daily basis.<sup>15</sup>

▶ Other terms you may have heard: **informal caregiver, custodial care, family caregiver**

### PAID CAREGIVER

Provides care primarily because of a financial relationship. They may be licensed or unlicensed home care workers (home health aides, nursing assistants, registered nurses).<sup>16</sup>

▶ Other terms you may have heard: **direct care worker, home care worker, formal caregiver**



*This glossary is not an exhaustive list of senior care terms. Instead it focuses on terms that stakeholders most often confuse or use differently, as well as those that are essential to understand current trends.*

▶ For more senior care resources—including our [cheat sheet](#) on inclusive language and our [infographic](#) on caring for an aging population—go to [advisory.com/seniors](#)

#### FOOTNOTES

1. National Library of Medicine. "Differences in youngest-old, middle-old, and oldest-old patients who visit the emergency department"  
2. Merriam-Webster.com  
3. Investopedia. "What is a baby boomer?"  
4. CDC. "Healthy places terminology"  
5. CMS. "Activities of Daily Living (ADLs): Activities of Daily Living are activities related to personal care"  
6. NIH National Institute on Aging. "Residential Facilities, Assisted Living, and Nursing Homes"  
7. NIH National Institute on Aging. "What Are Palliative Care and Hospice Care?"  
8. NIH National Institute on Aging. "Providing Care and Comfort at the End of Life"

9. Investopedia. "What is a Skilled Nursing Facility?"  
10. Medicare.gov. "What's home health care?"  
11. Investopedia. "What is Medicare?"  
12. Medicaid.gov. "Medicaid"  
13. Johns Hopkins. "Specialists in Aging: Do You Need a Geriatrician?"  
14. The Gerontological Society of America. "What is Gerontology?"  
15. Johns Hopkins. "Being a Caregiver"  
16. Journal of the American Geriatrics Society. "Words Matter: The Language of Family Caregiving"