

SMART WAYS TO PAY FOR ASSISTED LIVING CARE

If you find yourself needing a little extra help, you're not alone. You have more options than you realize for covering your care expenses. At Heritage Community of Kalamazoo, our mission is to provide quality care and the peace of mind that comes with it.

Here are a few quick financial options to explore:

PACE (Program of All-Inclusive Care for the Elderly)



Who It's For: Age 55+ meeting nursing-level care requirements

Coverage: Medical care, rehab and support at home or in assisted living

Why It Helps: Lowers out-of-pocket costs for ongoing care

Milestone Senior Services MI Choice Waiver



Who It's For: Medicaid-eligible seniors needing long-term care

Coverage: Medical care and support at home or in a contracted care setting

Why It Helps: Provides in home or community-based services for eligible participants

Long-Term Care Insurance



Helps: With daily activities like dressing, bathing and medications

May Include: Memory care or rehab

Flexible: You choose where you receive care

Medicare



Covers: Rehab, doctor visits, preventive care and medical supplies

Does Not Cover: Room and board and long-term personal care

ADDITIONAL SUPPORT OPTIONS



Veterans Benefits

Aid and attendance pension



Bridge Loans

Short-term financing while selling a home or waiting for benefits



Life Insurance Conversion

Policies converted to monthly care funds



Financial Guidance

Guidance from our team for every step

WE'LL HELP YOU NAVIGATE YOUR OPTIONS

Heritage Community of Kalamazoo makes high-quality assisted living both accessible and affordable. **Give us a call, and let's explore what works best for you. 269-238-0455.**



Independent Living | Assisted Living | Memory Care | Skilled Nursing & Rehabilitation | Home Care
2300 Portage Street | Kalamazoo, MI 49001 | HeritageCommunity.com
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THE TRUE COST OF CARE: AT HOME VS. ASSISTED LIVING OR MEMORY CARE

Need a little extra help or have a family member with Alzheimer's or other forms of dementia? Compare your options side by side and uncover the hidden value of Heritage Community of Kalamazoo.

The Hidden Costs of Home Care



Average Monthly Cost: \$6,500–\$10,000

Includes: Home health aide, transportation, home maintenance

Missing: 24-hour staff, safety systems, social engagement

The Assisted Living Advantage



Monthly costs in our Hawthorn Landing building: \$4,296 – \$6,358/month

Includes:

- 24-hour licensed staff
- Chef-prepared meals
- Personal care assistance
- Medication management
- Life-enrichment activities
- Fitness and therapy programs

Additional Specialized Support for Memory Loss



Monthly costs in our Hawthorn Landing building: \$6,388 – \$6,794/month

Includes:

- Specialized dementia-trained caregivers
- Secure neighborhood environment
- Cognitive and creative programming
- Family support and education

COMPARE FOR YOURSELF

Service	In-Home	Assisted Living	Memory Care
24/7 Staff	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Medication Management	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Meals Included	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Therapy & Wellness	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Social Life	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Safety & Security	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

