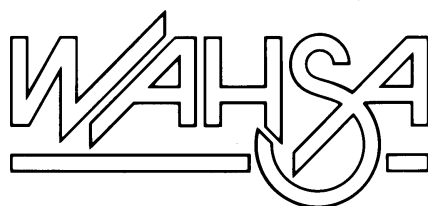


***Understanding the “Senior Living” Alphabet!  
What do all of those abbreviations mean?***

A Report Provided by



Wisconsin Association of Homes and Services for the Aging  
204 South Hamilton Street  
Madison WI 53703  
(608) 255-7060  
[info@wahsa.org](mailto:info@wahsa.org)  
[www.wahsa.org](http://www.wahsa.org)

and

Grace Lutheran Foundation

## *Understanding the “Senior Living” Alphabet! What do all of those abbreviations mean?*

One of the more confusing aspects of senior living includes understanding the different options and the abbreviations that come along with different facilities and communities. This report is a simple guide to understanding what it all means and how to tell the difference between independent living, RCAC, CBRF, SNF, and much more! These definitions and explanations are for facilities and care settings in the state of Wisconsin, and are defined by the Department of Health and Family Services in the state of Wisconsin.

### **Independent Living**

**Continuing Care Retirement Communities (CCRCs)** offer multiple levels of care that allow an individual to "age in place." This type of retirement community gives active seniors the ability to enjoy an independent lifestyle with the knowledge that all of their needs will be met should their health care situation change. CCRCs usually provide independent living, assisted living, and nursing and rehabilitative care for their residents on one campus.

Independent Living Communities allow you to focus on your lifestyle. Home maintenance is a thing of the past. Instead of shoveling snow, cutting the grass, and cleaning the house, you can focus on enjoying your retirement. You are free to travel, knowing that your home is safe and secure in your absence. Depending on the community, you may fix all of your own meals at home or eat some or all of your meals in your community's restaurant-style dining room!

## **Assisted Living**

The first three types of living defined here are considered **assisted living** opportunities.

There are three types of assisted living in Wisconsin: community-based residential facilities (CBRF), adult family homes (AFH), and residential care apartment complexes (RCAC). Assisted living facilities are designed to provide residential environments that enhance independence to the extent possible and are the least restrictive of each resident's freedom. Regulatory oversight is provided by the Office of Quality Assurance within the Department of Health and Family Services.

### **Community Based Residential Facility (CBRF)**

A CBRF provides care, treatment, and other services to five or more unrelated adults who need supportive or protective services or supervision because they cannot or do not wish to live independently yet do not need the services of a nursing home or a hospital. CBRFs are limited to those who do not require care above intermediate nursing care or more than three hours of nursing care per week unless there is a waiver approved by the department.

CBRFs are categorized by size, the resident's ability to evacuate, and disability/condition or status (e.g. advanced age, irreversible dementia, mental illness, developmental disability, alcoholism, physical disability, AIDS).

CBRFs provide a living environment that is as homelike as possible, is the least restrictive of each person's freedom, and is compatible with the person's need for care and services. Residents are encouraged to move toward functional independence in daily living or to continue functioning independently to the extent possible.

## **Residential Apartment Complex (RCAC)**

A RCAC provides each tenant with an independent apartment in a setting that is homelike and residential in character; makes available personal, supportive, and nursing services that are appropriate to the needs, abilities, and preferences of individual tenants; and operates in a manner that protects tenants' rights, respects tenant privacy, enhances tenant self-reliance and supports tenant autonomy in decision-making, including the right to accept risk.

RCACs consist of five or more independent apartments, each of which has an individual, lockable entrance and exit; a kitchen, including a stove; individual bathroom, sleeping, and living areas; and provide residents up to 28 hours per week of personal, supportive, and nursing services.

## **Adult Family Homes (AFH)**

An AFH is a place where three or four adults, not related to the licensee, receive care, treatment, or services above the level of room-and-board. No more than seven hours per week of nursing care may be provided. Residents are defined as adults unrelated to the licensee who live and sleep in the home and receive care, treatment, or services in addition to room and board.

## **Nursing Homes**

Nursing homes in Wisconsin are licensed to accept patients with specific categories of health care needs. Skilled nursing facilities (SNFs) and intermediate care facilities (ICFs) provide primarily medical care to restore individuals to their rehabilitative potential.

A **skilled nursing facility (SNF)** is a federal Medicare and Medicaid certification term and state licensing term for long-term care facilities that provide care to residents who no longer need the type of care and treatment provided in a hospital but do require some medical attention and continuous skilled nursing observation.

An **intermediate care facility (ICF)** is a federal term for Medicaid reimbursement purposes for a lower level of nursing care than that provided in a skilled nursing facility (SNF). There are fewer than five ICF facilities in the State of Wisconsin

For reimbursement purposes, residents of nursing homes historically have been classified according to the following levels of care and types of services the resident requires.

(Note: The Medicare and Medicaid programs recently have adopted a more complex resident case-mix classification and reimbursement system.)

**Intense skilled nursing (ISN)** care is provided to residents who need complex interventions and monitoring by professional nurses with specialized nursing assessment skills.

**Skilled nursing (SN)** care is provided by, or under the supervision of, registered nurses and requires skill in assessing, observing, and supervising the physical, emotional, social, and restorative care needs of a patient. Intense skilled and skilled nursing care is provided on a continuous basis under the general direction of a physician.

**Intermediate care (ICF-1)** is professional, general nursing care needed to maintain the stability of patients with long-term illnesses or disabilities.

**Limited care (ICF-2)** includes simple nursing procedures required to maintain the stability of patients with long-term illnesses or disabilities.

For more information about the differences between assisted living facilities and nursing homes, contact the marketing or admissions representative at a facility near you.