



## Caregiver Companion

### *Glossary of Terms*

*Fall - 09*

**Activities of Daily Living (ADLs):** Everyday actions performed by individuals such as dressing, eating, bathing, toileting, continence and transferring. Most insurance policies covering long term care services base your qualification for benefits on your inability to perform a certain number of ADLs.

**Adult Day Care:** Group supervision for elderly persons, including social and recreational services and in some cases health services, in a community facility.

**Assisted Living Facility:** A residential facility providing ongoing care and related services for persons needing assistance in the activities of daily living.

**Copayment or Coinsurance:** The amount you must pay for each medical service, outpatient hospital service or hospital stay.

**Custodial Care (sometimes referred to as Personal Care):** Non-medical care that meets your personal needs. For example, custodial care includes help eating, bathing, toileting, taking medication or walking.

**Cognitive Impairment:** Deterioration in intellectual activity such as thinking, reasoning or remembering.

**Confined to Your Home:** Your physical or mental condition makes it impossible to leave your home without assistance or a great deal of stress. If you can get out and walk around the shopping mall, you are not confined to your home.

**Daily Benefit Amount:** The amount your insurance policy will cover for each day of services provided. Some policies pay a flat daily benefit amount, while others will pay reasonable and customary charges up to the daily benefit amount.

**Deductible:** The amount you must pay for health care before Medicare or private medical insurance begins to pay.

**Dementia:** Impairment of intellectual faculties due to a disorder of the brain.

**Home Care (personal care):** Assistance with personal hygiene, dressing or feeding, nutritional or support functions and health-related tasks.

**Home Health Care:** Health services received in your home, including skilled nursing care, speech, physical or occupational therapy or home health aide services.

**Hospice Care:** A program of care and treatment, either in a hospice facility or in the home, for persons who are terminally ill and have a life expectancy of six months or less.

**Medicaid:** A governmental program for low-income individuals and families.

**Medicare:** A federal program providing hospital and medical insurance to people aged 65 or older and to certain ill or disabled persons.

**Medicare Supplement Insurance:** Private insurance designed to fill in some of the major gaps in Medicare coverage.

**Period of Care:** A specified number of days of care either in a nursing home or while receiving home care services without a break in the services for a specified number of days.

**Preexisting Condition:** A medical condition for which medical advice was given or treatment was recommended by, or received from, a licensed health care provider within six months before the effective date of coverage.

**Respite Care:** Services to provide family members a rest or vacation from caregiving responsibilities.

[Skilled Nursing Care](#): A level of care that must be given or supervised by registered nurses.

[Your Community Guide \(YCG\)](#) is a locally owned company in Austin, Texas maintaining current information about community resources. The site is oriented towards families; particularly in their caregiving roles as custodians for children and/or senior family members and hosts a database of over 150 categories of community agencies, businesses, and services available to central Texas families. It is searchable by Zip Code, Category, or Key Word.