

# Senior Solutions offers next-step answers to long term care

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Life can change in an instant.

A fall, an accident, a serious health issue often can mean time in a hospital and then rehabilitation. But what comes after that? Few understand the next steps, even with the help of a doctor or social worker.

Mark Levy of Flossmoor, the founder of Senior Solutions/Senior Living and Care Finders, has been helping clients and their families navigate care options for the past 11 years. His services are free.

Levy finds most people assume they're good with Medicare and a supplemental insurance, but those benefits only cover hospital, time in a rehabilitation center and some home health care. He walks his clients through all the options open to them so they can make sound decisions for their future. He says sharing his knowledge is helping others avoid "reinventing the wheel."

"People are telling me what their needs are both physically and cognitively and their financial situation,"

Levy said, "and then I help them brainstorm and think through what options might be applicable to them and the reasons why.

"Once I have a conversation with the family, and typically the adult children, usually the senior is not looking to make any drastic changes in their life, so what I do initially, I'm trying to get a feel for what's your situation.

"What's changed in your life that all of the sudden you need help, and I also want to know what their goals are. Is your goal to stay in your home and you need to supplement by way of making that happen to bring care in? Or is your goal to go to a community setting. Everyone's different."

If the decision is to leave their home, Levy helps the client with information on various senior communities—including what services are offered, what's covered in the fees and what's extra.

"Across the board, the (senior communities) really appeal to people of all different income levels," he said. "There are people who typically are retired and when they're looking at mak-



Mark Levy

ing a move out of their home and into a community-based setting 90% are private pay.

"Even in the private pay sector, there's a lot of structural differences between one property and another. Some may have inclusive care, some have ala carte care, some have different levels ... You have to look beyond the initial cost to get into a community; think past that and think what the future could become. So, we go through all that and it's important to understand it because many times (clients) don't and you could be looking at a substantial increase in costs in a short period of time."

When a client receives care at home, Levy said often the majority of the assets are in the home, and at some point

the client may have to "tap into those assets in the home in order to continue care and so the goal that started out as a home situation" ends with a move to a community setting after selling their home, so the funds help fund their care.

Levy has great empathy for his clients. He personally knows the trauma of a life-changing event having recovered from a serious stroke at age 47.

"I think the best advice I can give people is to get educated and understand if certain things were to happen, they need to give some thought to how they would handle the situation – what would their desires be, what would their pathway of getting to meeting those desires be," he said.

Levy's recommendation is "to be educated on the front end. I think people learn a little more as they get older, as they run across other people going through this situation. And I've run across a lot of adult children who it's an eye opener to them, and say maybe I should be looking at some long-term care policy for myself."

Levy can be reached at senior solutions1.com or at 708-328-3600.

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