

Choosing an Assisted Living Residence:

A Consumer's Guide

Assisted living communities serve individuals who need help with every day activities and some health care services but do not require 24-hour ongoing skilled nursing care services for extended periods of time. The philosophy of assisted living is built on the concept of delivering person-centered care and services to the individual resident. Person-centered care means that the care and services meet residents' individual needs and preferences.

The goal of assisted living is to maximize and maintain resident independence for as long as possible. Assisted living offers residents a unique mix of companionship, independence, privacy, and security in a home-like setting. Most assisted living residents are seniors, including those with Alzheimer's disease and other forms of dementia. Some communities serve individuals of any age with developmental disabilities while others communities serve individuals with particular medical conditions or needs.

Choosing the appropriate assisted living residence or residential care community can make all the difference in an individual's mental, physical, and social well-being. Whether you need care for a loved one or for yourself, this brochure will lead readers through a process for selecting a suitable residence that meets the needs and preferences of the individual. The brochure contains key questions to ask, checklists to follow, and a cost calculator to estimate costs.

ASSISTED LIVING TODAY

Assisted living is part of a long term care continuum that provides housing, some health care, and personal care services for individuals who need assistance with activities of daily living (ADLs). These activities include bathing, dressing, eating, toileting, and transferring. In addition, many assisted living communities help residents with their medications and may provide other types of specialty care, such as dementia care.

Assisted living communities can be in freestanding residences, near or integrated with skilled nursing care centers or hospitals, or as part of continuing care retirement communities, or independent housing complexes.

Assisted living care and services are designed to:

- Maximize residents' autonomy, choice, dignity, independence, privacy, and safety;
- Accommodate individual residents' changing needs and preferences;
- Minimize the need to relocate; and
- Encourage family and community involvement.

Most states regulate assisted living residences by requiring them to be registered, licensed, or certified by a specific state department or agency that has the responsibility for issuing initial licenses, renewing existing licenses, and conducting oversight.

However not all states use the term assisted living for those purposes. States may use other licensure terms such as residential care facility, adult foster care, assisted living service agency, home for the aged, personal care home, community residence, or organization with housing with services.

ACTIVITIES AND SERVICES

In general, the activities and services provided or arranged for in assisted living residences promote the resident's quality of life and independence. Activities and services generally include:

- 24-hour supervision and assistance;
- Provision of three meals a day in a group dining setting;
- Personal care services such as help with bathing, dressing, eating, toileting, and transferring.
- Medication management, or assistance with self-administration of medicine;
- Social services;
- Recreational and spiritual activities;
- Exercise, health, and wellness programs;
- Laundry and linen service;
- Housekeeping and maintenance; and
- Arrangements for transportation.

Increasingly, assisted living residences offer specially designed housing and care services for individuals with Alzheimer's disease and other forms of dementia, or for other medical conditions. Understanding what specialized services are provided and knowing who provides those services is critical to making an informed decision.

The hallmark of assisted living is that each resident receives person-centered care and services that help the individual function within the residence and in the community at large. Each resident's care and services are based on the individual's service plan. Upon or immediately prior to moving in, staff will evaluate a resident's physical and psychosocial needs. The result of the assessment guides staff in developing the service

plan and coordinating the delivery of services in a manner that also meets the resident's individual preferences and needs. The resident, family members or responsible party are encouraged to participate in the development of the service plan. Staff review and update the plan periodically and when a resident's condition significantly changes. A copy of the service plan should be given to the resident. Family members or responsible parties may also ask to receive a copy of the service plan if authorized by the resident.

A resident care or wellness coordinator is usually designated to oversee the process of developing, implementing, and evaluating the resident's progress on the service plan.

PERSONAL CARE AND HEALTH SERVICES

Assisted living residences provide supervision and assistance with ADLs; coordination of services by outside health care providers; and monitoring of resident activities to help to ensure the resident's health, safety, and well-being. Assistance may include the administration or supervision of medication depending upon a state's regulation. Other services may be provided by a trained staff person or an outside provider.

Residents can continue to use their physicians and dentists or they can choose new ones. In each instance, staff can assist in arranging appointments or finding appropriate medical and dental care services.

When residents are temporarily incapacitated due to illness, injury, or recuperation from surgery, they often are allowed to remain in the residence or to return from a rehabilitation center, skilled nursing care center, or hospital if appropriate services can be provided by the assisted living residence. It is important to remember that assisted living residences are a bridge between living at home and living in a nursing care center. Assisted living residences do not typically provide the level of continuous skilled nursing care found in nursing care centers and hospitals.

A residence is defined by the scope of services it provides, not by the number of residents it serves.

RESIDENCE ACCOMMODATIONS

While costs are a factor in selecting a residence, the most important factor is the individual's care needs and preferences. Be sure to match the community's scope and limits of services to the potential resident's needs first before considering the costs.

Accommodations and options vary from one assisted living residence to the next (e.g. private rooms, private baths, kitchenettes, etc.). Personal needs and preferences are important criteria for evaluating a residence and the amenities it offers.

The size of assisted living residence rooms or apartments will vary in size and design. Most residences are constructed and equipped to comply with a host of local, state, and federal regulations.

Assisted living residences are designed to be operated, staffed, and maintained in a manner appropriate to the needs and desires of the residents served. Caring for residents with Alzheimer's or other dementias and disabilities frequently requires a building design and care philosophy that ensures resident safety and autonomy. Such services should be provided in an appropriate and safe setting that adheres to local, state, and federal regulations.

During a tour of a residence, staff should be willing to answer consumers' questions about the residence's occupancy levels, staffing, and ownership. Obtaining this information is crucial in choosing the appropriate assisted living or residential care community.

RESIDENTS' RIGHTS

The philosophy of assisted living is to emphasize the individual's right to choose. When choosing an assisted living residence, a resident can also expect to:

- Be treated with dignity and respect;
- Be informed of services available and the limitations of those services;
- Manage personal funds;

- Retain and use personal possessions;
- Interact freely with others both inside the residence and in the community;
- Have religious freedom;
- Control health-related services;
- Maintain privacy;
- Be free to exercise rights and responsibilities as a resident and as a U.S. citizen; and,
- Have the right to voice or file grievances.

Most residences post a listing of residents' rights in a visible place and/or provide new residents with a copy.

In addition to observing the personal rights of those who live there, assisted living residences usually have guidelines for visitors. Most residences also establish house rules pertaining to, for instance, alcohol, pets, and the use of personal furnishings, tobacco, and firearms.

PERSONNEL

The number and type of staff employed at a residence varies greatly and depends on the number of residents and their needs. Staff may be employed directly by the residence or by an outside health care provider. A typical staff may include:

- Administrators or directors, who manage the residence;
- Nurses, who assist residents with health care services and planning according to state regulations;
- Medication assistants who help residents with their medications;
- Personal care staff, who assist residents with personal needs, such as bathing, eating, and dressing;

- Marketing/admissions personnel, who market the residence and assist with the move-in process;
- Dining staff, who prepare and serve nutritional meals to residents;
- Activities coordinators, who organize recreational activities and spiritual programs for residents;
- Maintenance personnel; and
- Housekeeping personnel.

In general, it is up to the assisted living residence's management to ensure that an appropriate number of employees are available to provide for the health, safety, and well-being of the residents and maintenance of the buildings and grounds.

PAYING FOR ASSISTED LIVING

Since the majority of assisted living costs are paid through personal finances of residents and/or their families, a residence director, administrator or marketing representative should willingly provide consumers with key information regarding base rates, specific fees for additional services, and financial assistance programs.

Costs for assisted living residences vary and depend on the size of rooms, amenities, services provided, and location. Prospective residents and families should ask the residence about available financial assistance programs which may include grant programs, internal assistance, or Medicaid.

While Medicare does not cover assisted living expenses, certain health care services may be available under specific, limited circumstances. Supplemental Security Income may cover some costs and residences may participate in grant programs, the state's Medicaid program or offer internal assistance programs.

Another payment option is long term care insurance or combination life/long term care policies that include assisted living/residential care coverage.

Under certain conditions veterans and/or their spouses may be eligible for benefits to help pay for some of their care in an assisted living residence. For more information

about the Veterans Administrations' "Aid and Attendance" program visit: www.VA.gov or contact your regional VA office.

Most importantly, ask the community to explain its policies when residents deplete their personal funds.

Calculating the approximate monthly costs is an important determining factor; the cost calculator included in this brochure should be used when speaking to a staff member about costs. The costs can be written down next to each service.

DECIDING ON AN ASSISTED LIVING RESIDENCE

Now that you know the basics of assisted living, you can begin the search for an assisted living residence by determining the kind of services needed. Next, make a list of assisted living residences in the local area. People can find residences listed in phone books, or on the Internet. To do a search on the Internet, enter the search terms "assisted living" and your town and state.

Ask your personal physician, clergy, social worker, financial planner, and friends that may be familiar with residences in your area.

You can also check with your state health or welfare departments, your state long term care ombudsman, and the Area Office on Aging.

The next step is to begin visiting the residences on the initial list. Take this brochure on your tours and use the checklists, calculator, and questions to obtain information about the residences.

During the tours narrow the list of choices to two or three residences that meet the specific services needed and preferred, provide the desired location, and fall within your price range.

Now that two or three residences have been selected, set up appointments to visit those communities. During these visits take the opportunity to talk with administrators, staff, and residents. Visit each of the residences more than once and at different times of the

day such as dinner or lunch time. These visits will provide a fuller picture of what life will be like in the residence.

Key Questions To Ask Assisted Living Staff

Please consider the following list of questions to help make the best selection of an assisted living residence.

Service Planning

- ☐ Are the family and the resident involved in the service planning process?
How often are residents' needs assessed? Who completes the assessment?
- ☐ Are there special programs for residents who have Alzheimer's disease, other forms of dementia or memory impairments? Are there accommodations for memory-impaired residents to be outside and exercise?
- ☐ Are there special programs for residents with disabilities?
- ☐ How are emergency medical situations managed? What is the protocol for such events?
- ☐ What happens if the health care needs of a resident change? Under what conditions are residents asked to move if there is a change in health status?

Services and Activities

- ☐ Does staff assist residents in administration of medication? If so, what kind of staff and what type of training did they receive?
- ☐ Does the residence generally use a particular pharmacy? If applicable, does that pharmacy participate in the individual's Medicare Part D

prescription drug plan? Does the pharmacy provide a yearly review and consultation services?

- ☐ Are there professional nursing services on site? If not, do staff members assist residents and families in making arrangements through a home health agency?
- ☐ Are the services of a physical, occupational or speech therapist available or arranged?
- ☐ Does the residence provide bed linens and towels?
- ☐ Does the facility provide laundry service?
- ☐ Are there beauty shop services available on site?
- ☐ What recreational and spiritual activities are available? (Obtain or review a copy of the activities calendar.)
- ☐ Is there a wellness program?
- ☐ Are the activity supplies available for resident use outside of scheduled programs?
- ☐ How are individual activity interests and preferences accommodated?
- ☐ Is transportation provided for medical appointments and recreational purposes? Is there a fee?
- ☐ Are there resident and family councils? How often do they meet?
- ☐ What are the suggestion, complaint, or grievance procedures?
- ☐ Can hospice care be offered? If so, does the residence coordinate that care with the physician and family?

Staff

- ☐ Ask about the residence's staffing levels and philosophy about staffing.

- ☐ What training and qualifications are required for staff? Are there on-going training programs provided for staff?
- ☐ Do staff members receive special training in care for residents with Alzheimer's or dementia?
- ☐ (Observe staff and resident interactions.) Are they positive? Courteous?
- ☐ Do staff members handle resident requests in a timely way?
- ☐ What is the residence occupancy level?
- ☐ Can private duty companions be hired? What is the procedure for that type of service?
- ☐ Does the residence have a volunteer program? If yes, what types of activities do the volunteers perform?
- ☐ Does the administrator/director practice an "open door" policy?
- ☐ Who owns the assisted living community?

Dining and Food Services

- ☐ Does the residence accommodate special diets?
- ☐ Does a dietician or nutritionist review the menus? (Request or review copies of the menus.)
- ☐ How often do the menus rotate? Are residents and families involved in the menu planning?
- ☐ Are residents allowed to have guests for meals? Is there a separate guest dining room?
- ☐ Are there separate fees for guests?
- ☐ What are the criteria for residents to eat meals in their rooms?
- ☐ Are there separate fees for having meals delivered?

Living Space and Accommodations

- ☐ Are there adequate residence areas for resident use?
- ☐ Are the residents' rooms furnished or unfurnished?
- ☐ What is the policy about personal belongings?
- ☐ What is the policy for overnight guests? Are there guestrooms available?
What are the guest fees?
- ☐ Is additional storage space available? Is there an extra fee?
- ☐ Does the residence meet the rules for people with disabilities?
- ☐ Can residents have automobiles? Is there assigned parking? Is there an extra fee?
- ☐ Are there patios and courtyards available for resident use? Is there an area for resident gardening?
- ☐ Does the residence provide security?
- ☐ Are pets allowed to reside in the residence? If so, are there additional fees and or deposits? If not, are pets allowed to visit?

Licensure and Certification

- ☐ Is the residence licensed? (Ask to review the last licensing or certification report.)
- ☐ If the state requires the administrator to be licensed or certified, is it current?
- ☐ Do staff members actively participate in a professional association, such as a state long term care association affiliated with National Center for Assisted Living?

Safety

- ☐ Does the residence have a fire sprinkler system throughout the facility?
- ☐ Where are smoke detectors located?
- ☐ How often does the facility have fire drills?
- ☐ Does the facility have an emergency preparedness plan?
- ☐ How are emergency and evacuation plans reviewed with residents after admission to reinforce their memory?
- ☐ What systems are used to keep residents with dementia or Alzheimer's secure from leaving the residence on their own?

Location

- ☐ Is the location of the residence convenient to shopping, medical services, and entertainment areas?
- ☐ Can family members and visitors easily locate the residence for visiting?

Moving In

- ☐ What does the move-in process entail? What are the paperwork requirements and the timeframes involved?
- ☐ How is the initial assessment managed? Who completes the assessment?
- ☐ Is the residence affiliated with a hospital or nursing home should acute or long term care be needed? If so, is there a priority admission process?
- ☐ If you need hospital or nursing home care, is your room held? What are the associated fees? Is there a discount for unused services (e.g. meals)?
- ☐ Does the residence subscribe to a set of resident rights and responsibilities? Are printed copies of resident rights and responsibilities available?

Costs and Fees

- ☐ What is included in the basic monthly cost? Ask for a written copy.
- ☐ Does the residence have a written schedule of fees for extra services? If so, request a copy.
- ☐ Under what circumstances might the fees change? How much notice is given if there is a fee increase?
- ☐ Is there a security deposit and/or an entrance fee? What is the refund policy?
- ☐ Can service agreements and or contracts be amended or modified?
- ☐ Does the assisted living residence participate in Medicaid?
- ☐ Can the residence provide a list of services and activities that cost extra?

COST CALCULATOR

The following cost calculator will be useful in evaluating assisted living residences. However, remember the most important consideration is that the residence fits the individual's needs, desires, and preferences. To make sure an individual's financial resources will cover costs; use the assisted living calculator to generate an estimate of the monthly costs. Although residences charge different fees and provide a variety of different services, this list is provided to prompt questions about costs for basic care and specific services that a potential resident may need. Also, be sure to ask about any additional deposits or entrance fees and whether they are refundable. Not all the below listed items may be applicable to your situation. Space is provided to add items not covered in this calculator.

Ask the residence to explain which pricing model it uses:

- ☐ All inclusive
- ☐ Tiered with bundled services
- ☐ Fee for Service or Al La Carte

\$_____ Entrance and/or Initial Assessment Fee

\$_____ Selected Unit and Basic Service Package

\$_____ Cost for Meals

\$_____ Cost for Housekeeping

\$_____ Cost for Personal Laundry Service

\$_____ Cost for Linen Service

\$_____ Cost for Medication Management or Assistance

\$_____ Cost for Personal Care Assistance (bathing, dressing, eating, etc.)

\$_____ Cost for Recreational Field Trips

\$_____ Cost for Transportation

\$_____ Cost for Telephone Service

\$_____ Cost for Cable Television

\$_____ Cost for Internet Service

\$_____ Beauty Shop Charges

\$_____ Other Charges

\$_____ Other Charges

\$_____ Other Charges

\$_____ Total Estimated Monthly Charges

Before Signing the Service Contract Review This Checklist

Once an assisted living residence has been chosen and before signing a service contract, use this final checklist as a reminder for issues that need to be addressed and fully understood.

Make sure you:

- ☐ Know what the basic service package includes
- ☐ Know all the costs associated with your service package
- ☐ Know about additional services and their associated fees (e.g., medication management)

- ☐ Know the circumstances under which fees might change and how much notice is given to families and residents
- ☐ Understand the services planning process
- ☐ Understand the service contract. If you don't understand the contract, have someone explain it to you.
- ☐ Understand how medical emergencies are handled
- ☐ Know about the criteria and policies associated with move-out
- ☐ Understand resident rights and responsibilities
- ☐ Know the residence's grievance policy and procedures
- ☐ Understand how many staff are available and their qualifications
- ☐ Have the name and telephone number of the staff contact person

A special note about moving into assisted living community.

Move-in day is often filled with mixed emotions. The family and resident may experience excitement with the decorating and settling in process but also may experience feelings of anxiety and loss. Moving is seldom easy and acceptance of the move as well as settling into a routine may occur over a period of weeks or longer for some people. Residences often provide a resident handbook explaining policies and procedures, staff contact lists, meal times, and general information about daily living, which may ease the anxiety and pressures associated with the move.

About NCAL

The National Center for Assisted Living's (NCAL) mission is to lead the assisted living profession through public policy advocacy, knowledge, education, and professional development. NCAL is dedicated to promoting high quality, principle-driven assisted living care and services with a steadfast commitment to excellence, innovation and the advancement of person centered care. NCAL is the assisted living voice of the American Health Care Association. Both organizations strive to improve lives by delivering solutions for quality care.