

# Finding an Assisted Living Facility

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## Summary

When an elderly person or couple either can no longer live alone or does not want to, assisted living can be a great option. A wide variety of facilities and options are available, as well as prices to suit different budgets. Assisted living can be tailored to get you just what you need and want, without your paying for a lot of extras you don't need or want.

If you have already made the decision that assisted living is right for you, or for someone you love, this paper gives you some guidance about how to go about finding the right facility, and points you to places where you can get more detailed information or more personal help.

If you are not sure yet whether assisted living is the right option, you might want to consult our other paper, "When You or a Loved One Can No Longer Live Alone."

## How to approach this decision

We are assuming here that you are making this decision yourself or with others close to you. If the person who needs help is a parent or other person far away, you might want to find someone to help you in that locality. Even in your own area, you might want to get the advice of someone who has done this many times before. The National Association of Professional Geriatric Care Managers website can be used to help find someone suitable (<http://www.caremanager.org>), or you might ask doctors or physicians you know if they would recommend someone in particular. Bear in mind that professional care managers generally receive \$150-200/hr., though sometimes they will help find a facility for free, because the facilities pay the fees. Other resources for caring for elders at a distance can be found at <http://www.cfad.org>.

If you have a social worker or care manager you trust, consult with that person, too. The Federal Administration on Aging (<http://www.aoa.gov>) will help you locate the nearest **local Area Agency on Aging**. These offices have been set up specifically to help people in your situation. This should be one of your principal resources.

The U.S. Dept. of Health and Human Services also sponsors the Eldercare Locator Service. By answering a few simple questions at <http://www.eldercare.gov>, you can find out which state and local agencies help with elderly services in your area (or call 800-677-1116).

And of course, check with others you know who may have personal experience with the facilities in your area. Most of all, consult with your family members. This is an important decision for everyone, and everyone might have something to contribute, even if only a personal impression or concern.

**IMPORTANT: Don't wait until the last minute.** Start considering your options at least six months before you expect to make a change, if you can. This is an important decision and you are likely to have quite a few alternatives available to you. However, desirable facilities often have waiting lists. And of course, any kind of relocation is best done with careful thought and planning. If you have to make an emergency decision, you

will have fewer choices, and you may not be in a good position to select well even among those.

### **Benefits of assisted living**

- All kinds of facilities are available: apartments, condominiums, single-family homes, units in duplexes or multi-family homes or in low-rise or high-rise buildings. You can have a rural, suburban, or urban setting. You can get luxurious or plain accommodations. You should expect on-duty staff 24 hours a day, supervision of staff services (i.e., you don't have to find and oversee your own service providers), health services and medication management, recreational and social services, meals, and housekeeping, laundry, and transportation services. You may also be able to find almost anything else you can think of. Do you want to be allowed to smoke or drink? Want to keep a pet? Need a kosher kitchen? Want to take college courses? There are places for you!
- Assisted living facilities generally emphasize independence, privacy, and personal dignity. Help is there for you, but only what you want, when you want it. Family and community involvement are usually encouraged as well, so you can more easily have as well-rounded a life as you desire and are capable of.
- You will probably have more opportunities for social interaction, even though you may be leaving your old neighborhood. Chances are, most of the other residents will be about your age, and some of them will be about your speed, whatever speed that happens to be. Most facilities offer many opportunities to mingle, whether for group activities or for meals or lounging.
- Although you pay quite a bit every month, you generally do not have to pay property taxes, nor do you pay for maintenance, repairs, or general upkeep (raking leaves, shoveling snow, etc.). You do generally have to pay for renter's insurance for your personal belongings, though, if you want it.
- Assisted living is usually much cheaper than nursing home care. It can also be cheaper than staying home and paying for services to be brought to you, if you need a fairly high level of help. This is because a centralized facility can provide services more economically.
- Some assisted living and continuing care facilities have special wings for patients suffering from Alzheimer's or other forms of dementia, and can provide the special supervision required.
- If you are moving to this kind of facility mainly for medical purposes, most of your costs may be tax deductible as a medical expense. If a child or other relative is paying for more than half the cost, your costs may be deductible on his or her taxes. Consult your tax advisor.

### **What to watch out for**

- If you need skilled medical care on a daily basis, you should probably be looking for a nursing home rather than an assisted living facility (although some places of-

fer both). Assisted living assists you, but is not intended to provide intensive care or round-the-clock supervision. (Exception: as mentioned above, people with Alzheimer's or similar disorders who otherwise are reasonably healthy may be suitable for assisted living, but only in facilities that are specially staffed for them.)

- Costs are moderately high, and vary a lot. The latest survey (by Genworth Financial, in 2014) shows a national average basic cost of \$42,000/year for a private room in an assisted living facility. Costs in urban areas are usually quite a bit higher than in rural areas. So you might want to consider living in the country especially if you have children or other important people in your life who live in separate populated areas, and you can find a place comfortably between them.
- Retirement communities and facilities vary enormously in what they offer, and in levels of comfort and style. Shop around, and look for a place that offers mainly what you need and want, so you are not paying for amenities or luxuries that you can easily do without. Even when it comes to services, make a distinction between what you really need and what you would merely like, so you don't pay too much for things that are not that important to you, or that you or others can easily provide for yourself.
- Unlike continuing care retirement communities, assisted living facilities generally do not require big up-front payments, but financial arrangements are highly variable, so make sure you understand the payment structure and what you are getting. There are three common arrangements: (1) a flat rate each month; (2) a multi-tier arrangement where increasing levels of service (particularly higher levels of medical care, if and when you need them) kick you into a higher payment bracket; or (3) base-plus arrangements where you pay a base fee plus add-on fees for the specific services you use. When you are asking about costs for services, you might want to bring along the service cost checklist provided by the National Center for Assisted Living, along with their other useful materials, available at: (<http://www.ahcancal.org/ncal/resources/Pages/ConsumerResources.aspx>).
- Medicaid typically will not cover this kind of facility, if you are currently needy or if you run out of money later. Although many states do offer Medicaid waivers to fund assisted living, availability is limited, and you need to check with your state office to see whether you can actually receive such a waiver. If you start out paying your own way and then run out of money, you will probably have to leave. If you are eligible for Supplemental Social Security, that may cover some costs.
- If you have a private or employer-sponsored long-term care insurance policy, it may or may not cover this kind of arrangement (watch out especially for nursing home-only policies, home health care-only policies, or any policies issued before 1997).
- This is where you will live, so you need to be comfortable that you like the location, the style, the staff, and even the other residents. Before you make a final decision, spend some time there, talk with people, and ask some of the current residents how they like it. Try showing up unannounced on a weekend, when sales

staff is probably not around, and look around on your own. You may be surprised what you find out!

- Make a checklist of questions you want answered. Some of the answers can be supplied by the facility administrators. Others you can obtain by making your own observations, or by talking with current residents. Think of any amenities, services, or living conditions that are important to you. Then add them to the checklist offered in the "Choosing an Assisted Living Residence: A Consumer's Guide" available from the National Center for Assisted Living at: <http://www.ahcancal.org/ncal/resources/Pages/ConsumerResources.aspx>; or the Assisted Living Federation of America's checklists on choosing a facility at [http://www.alfa.org/alfa/Checklist\\_for\\_Evaluating\\_Communities.asp](http://www.alfa.org/alfa/Checklist_for_Evaluating_Communities.asp), or the various free checklists that are available from the Caregivers Library at <http://www.caregiverslibrary.org/Default.aspx?tabid=70>.
- If nursing care is provided as you age, you need to take into account the quality of that component. See the following section, relating to nursing homes, for guidance in evaluating providers of that level of care.
- Assisted living facilities are subject to very little federal regulation. Different states take different attitudes toward regulation and enforcement, so you may have to be your own watchdog!
- The facility contract (or Resident Agreement, as it is sometimes called) is very important. It is a legal contract. Have your lawyer look at it, and don't sign it unless you are comfortable with all of the provisions. There should also be a written Service Plan – whether your state mandates this or not. This agreement spells out what services you need or want, and in what manner they are going to be provided – ideally drawing in other family, medical providers, and perhaps outside services as well. Compare these agreements with the information you were told when you brought your checklist along – if anything doesn't match up, challenge it.

## **Making the decision**

Families sometimes are too eager to make decisions on behalf of their elderly members. As much as children do care about the welfare of a parent, for instance, they can be too quick to "solve" the parent's problem at a time and in a fashion that the parent is not really comfortable with. In the end, the decision properly belongs to the person whose life is changing. Although this can be frustrating for others who might want to "get things settled" faster or differently, those feelings should not be given too much rein.

There are exceptions, of course:

- If the elder is mentally incompetent, then of course someone else has to be in charge. Even so, there should be due recognition of the personality and known preferences of the person in question.
- Who pays the piper, calls the tune. If a child or several children, for example, are paying the lion's share of a parent's costs, then this gives them additional latitude. Again, though, this latitude should be limited. It should especially be limited if

the financial assistance was not asked for, but voluntary. Even if asked for, the person receiving help should be given as much dignity and control as possible. And it is worth adding here that the interests of heirs are not a legitimate consideration. An elder always has first claim on his or her own assets. The hopes and expectations of children or other heirs should rarely be an important consideration, and a child is not "paying for" a parent's care just because the parent is "spending the child's inheritance."

Even with these caveats, though, it is important to remember that this is often a difficult time for the person who can no longer live alone. At the very least, there will be big changes in his or her life. At the very least, he or she is probably experiencing a loss of physical or mental competence and a sense of reduced control — and probably an increased sense of the closeness of death. The whole experience is likely to be disturbing, even depressing. It is important that family members not make it worse.

### **For More Information**

Go to the RetirementWORKS® Retirement Readiness page on [Caregiving](#), particularly the section on Assisted Living. This page provides links to helpful resources in addition to those mentioned elsewhere in the present document.