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# Assisted Living: **Weighing the Options**

**A**s people become less able to live independently, sometimes alternate living arrangements need to be considered. Assisted living is aimed at helping residents be as independent as possible while providing assistance when necessary. The facilities usually provide a combination of housing, meals, personal care and support services, social activities, 24-hour supervision, and in some facilities, health-related services all in a home-like setting.

There is no standard model for assisted living facilities; they can be very different in size, appearance, and the types of services they offer. Some facilities provide only meals, basic housekeeping, and help with activities of daily living (ADLs) such as bathing, dressing, and grooming. Others go beyond these services and help by arranging for transportation and certain health services. Costs vary greatly, and the monthly fee can change depending on the services provided.

An assisted living facility could be a small home with just a few people or a high-rise apartment-style building with as many as 200 or more residents. Living areas could be a single room or a full apartment with a small kitchen, with prepared meals also served in a common dining area.

These facilities are a good choice for people who can't live on their own, but

do not need a nursing home. Older people have many different needs, and because those needs often change over time, assisted living can offer different levels of care at different costs. Residents who live in an assisted living facility that is associated with a nursing home may have easier access to additional services should they need them.

If an assisted living facility sounds like the right choice, visiting the facility is an important step in making the final decision.

## **Comparing Facilities**

Visiting several facilities in the area is helpful. It provides the best opportunity to see what different places are like, to compare them, and to ask questions of the staff and residents.

Start by making a list of facilities to visit. The following resources can help:

- The state or local Area Agency on Aging (AAA)
- The local yellow pages
- The long-term care ombudsman's office
- The state licensing agency
- Friends and neighbors

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- Retirement guides
- The Assisted Living Federation of America (ALFA) provides lists of its member facilities by each state (these are mostly for-profit facilities; the lists do not include all facilities in each state).
- The American Association of Homes and Services for the Aging (AAHSA) provides lists of member facilities by state (these are not-for-profit facilities).
- The Eldercare Locator can assist you in finding the closest Area Agency on Aging (AAA) office and/or the state long-term care ombudsman's office.

Assisted living facilities are not defined or regulated by the federal government, and how they are licensed is an individual state decision. Be sure to find out from the AAA or state health department how your state oversees assisted living facilities and how these facilities are licensed. Make sure all the facilities on the list are appropriately licensed — if one of them isn't, cross it off the list and move on.

It is also a good idea to check with the state licensing agency and ombudsman's office to see if there have been any complaints filed against any of the facilities on the list. Don't assume that a state license assures quality care.

## **The Call**

Once you have a list of facilities to visit, make a telephone call to each one. Think about what is important in a new home for you, things such as location, size, and types of services. Remember that the person you speak with will most likely be

a marketing or sales representative whose job is to promote the facility.

If you are still interested when you are through with all of your questions, ask the staff person to send information about the facility. Ask for brochures; a price list; a map or floor plan; a copy of the residents' rights and rules; and copies of all the documents that will need to be signed before being admitted to the facility, including, most importantly, the contract. Some facilities may refer to their contract as residency, occupancy, or admission agreements. Once you receive the materials, review them carefully and write down all the questions that come to mind so you won't forget them later.

## **The Visit**

Take the questions you noted when reviewing the facilities materials so you can ask the staff about them during your visit. As you meet with staff and tour a residence, pay close attention to how you feel and what is going on around you. Spend time with the staff and residents; ask them what they like and dislike about the facility. It is a good idea to make more than one visit; an unscheduled visit on a weekend or in the evening might be very helpful in your decision making.

## **The Contract**

Of all the materials you have collected and all the questions you have asked, the contract still remains the most important part. The contract is the legal document that states what arrangements you and the facility have agreed to, regardless of anything that was promised in conversations, brochures, and other sales pitches. The more specific the contract, the greater

your legal protection will be regarding promised services. Compare information in the sales brochure with what is in the contract, paying close attention to the fees, level of care, health care services, and discharge policies. Services that a facility promotes in a brochure should also be described in the contract. Make sure you understand what the contract is saying. Ask that any information about care, rights, costs, and services that is not there be added to the contract. Remember that a facility can promise anything in a brochure, but is only bound legally by what is in the signed contract. A good facility would want a possible resident to review the contract in advance. Never sign a contract the day you visit. Before making a decision about a facility, take the contract home and review it with family members, and consider reviewing it with a financial advisor and/or lawyer.

### **Weighing the Cost**

Assisted living can be costly, and most people (about 80 percent) pay for it out of their own pockets. Medicare does not cover assisted living, and while more states are beginning to cover some services under Medicaid or other government programs, public payment is not common in the assisted living industry. State Medicaid agencies can provide information about eligibility and covered services. Before seriously considering assisted living as an option, decide whether the monthly cost is affordable over an extended period of time. Keep in mind that the monthly cost will most likely increase over time due to cost-of-living increases. There could also be monthly increases for extra services should a resident's needs change.

Promotional materials for the facilities might only discuss fees in a general way, so it is important that a contract spell out in detail all of the costs and expected payment methods.

See the AARP Tip Sheet titled "Assisted Living: Asking the Right Questions" for help with questions to ask and what to look for when visiting the facilities and reviewing the contracts.

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