Assisted Living Evaluation & Moving Kit

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Assisted Living Explained: What They Are, What to Expect, How to Pay For One & How to Find One

What They Are

Assisted living is a general term used to describe residential facilities that provide care for individuals who cannot live independently, but do not require twenty-four hour skilled nursing care. These facilities typically serve individuals age sixty and older, although younger persons with similar needs may be served as well. Some facilities also offer Alzheimer's and/or dementia care. Here is some more specific information about Alzheimer's care facilities.

There are two types of assisted living facilities:

**Large-scale facilities** may have both shared and private rooms, as well as private apartments.

Board and care homes are smaller-scale facilities, housed in a private residential home setting. They typically do not offer Alzheimer's or dementia care.

What to Expect

Assisted living facilities provide room and board, some housekeeping, social activities, supervision and assistance with basic activities like personal hygiene, dressing, eating and walking, also known as activities of daily living (ADLs). There are six basic categories of ADLs:

✤ Hygiene (bathing, grooming, shaving and oral care)
✤ Continence
✤ Dressing
✤ Eating (the ability to feed oneself)
✤ Toileting (the ability to use a restroom
✤ Transferring (actions such as going from a seated to standing position and getting in and out of bed)
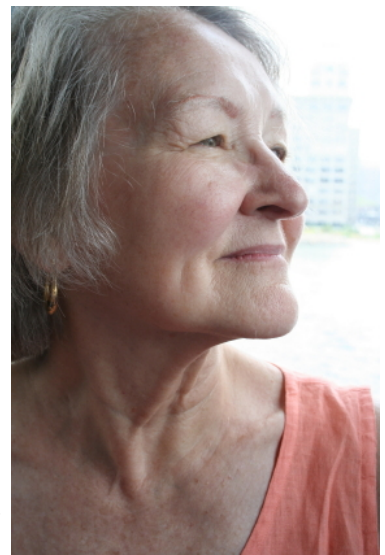
In addition, facility staff either provides or arranges transportation for residents. Most facilities offer three meals per day, as well as snacks in between meals.

In an assisted living facility, the amount of help one needs with ADLs determines the resident's needed level of care. Typically, the cost of care for each individual is based on the level of care he or she requires. To learn more about costs of care and how they are determined by assisted living

facilities, click here.

These facilities are considered nonmedical facilities and are not required to have nurses, certified nursing assistants or doctors on staff, although many facilities do have medical staff either onsite or on call. Medications can be stored and distributed for residents to self-administer.

Paying for Assisted Living Facilities

Medicare, Medigap and Managed Care do not cover care in assisted living facilities. In some states, Medicaid will pay for assisted living; however, very few facilities accept Medicaid as reimbursement. Long-term care insurance policies (LTCI) and Veterans Benefits sometimes can cover the cost of assisted living facilities. Most assisted living is private pay.

Read a detailed description of all types of reimbursements.

LTCI

What It Covers
Facility Only and Comprehensive policies pay benefits in an assisted living facility, but the amount of coverage depends on the individual policy. For information on how to determine what kind of LTCI policy suits your needs, visit our blog.

Veterans Benefits

What It Covers
Veterans Benefits refers to care in an assisted living facility as Community Residential Care. The program provides health care supervision to eligible veterans who are unable to live independently and do not have anyone to provide the required supervision and care. The veteran must be able to function with minimal assistance.

Conditions and Limitations
- ✤ Veteran must meet eligibility criteria for VA benefits, and
- ✤ Demonstrate need for this type of care

Finding and Assessing an Assisted Living Facility

Gilbert Guide provides national assisted living facility listings along with information on how to assess assisted living facilities so that you can find a facility that will best fit your needs both now and in the future.

How Assisted Living Facilities Determine Levels of Care

If you're shopping for assisted living, you'll need to familiarize yourself with the levels of care, as the monthly rate for assisted living will depend on the level of care that the resident requires.

Cost is a factor for most consumers. Be sure to ask whether the cost of care is included in the monthly rate. If it isn't, it's likely the costs of care are stratified into levels of care or the individual services are charged separately. Most assisted living facilities that stratify costs have three or four levels of care. A higher level of care will result in higher monthly payments. Sometimes services will be charged on an individual basis even when a pricing structure is in place for basic levels of care. These individually priced services are usually specialized; examples include incontinence care and medication management. Pricing structures that incorporate levels of care as well as à la carte services can be very complicated, so ask specific questions before signing an agreement.

Why are there levels of care? What's the point?

Levels of care help facilities to simplify their pricing structures; once a resident requires a certain amount or kind of care, then the costs rise. This avoids a constant reassessment of costs every time a resident's needs change. Levels of care are also convenient for the consumer: you know the pricing up front, and can avoid feeling "nickeled-and-dimed" every time a change occurs in care needs.

How are care levels assessed?

Although the components of each level of care vary from facility to facility, there are some basic guidelines. Many facilities use a point system to determine a resident's required level of care. No cost-of-care fee applies if the resident is considered independent and doesn't require any help. This can also apply to residents who only need verbal instructions to complete the activities of daily living (ADLs). Residents who do require care are assessed prior to moving into the facility. The components that typically determine the level of care a resident requires are listed below.

Bathing

There are two factors to consider regarding a resident's bathing needs: (1) whether the person requires help showering or bathing and (2) how often they require it. For example, a resident who needs help washing and setting her hair on a weekly basis would require a lower level of care than a resident who requires help with all bathing activities.

Clothing

An assisted living facility will want to know if a resident can dress without assistance. Dressing oneself requires a certain amount of dexterity (e.g., zipping things up, buttoning, and moving one's body). It also requires making good choices such as picking appropriate clothing for the weather or occasion.

Grooming

Grooming includes activities such as brushing one's hair and teeth, and shaving for men. This means not only being physically able to do it, but also remembering to do so daily or on an as-needed basis.

Mobility

Assisted living facilities need to determine how much help a new resident needs in getting around-this includes walking as well as moving from a seated to a standing position. At the highest level of care, a resident might need a Hoyer lift to be transferred. Lower levels of care could mean that a resident only requires minimal assistance with walking or help moving to his or her wheelchair. At move-in, most assisted living facilities require residents to be able to walk into the facility without assistance from another person (using a mobility aid such as a walker is okay).

Continence

Residents who are able to manage their incontinence without assistance (e.g., a resident who is able to change his or her own liner or diaper) shouldn't have incontinence factored into the costs of care. Residents who require help with their supplies will be charged. Higher levels of care include residents who exhibit behavioral issues around their incontinence; for example, a resident who refuses to let aides change his or her diapers.

It is relatively common for facilities to price incontinence care according to an individual resident's needs, rather than incorporating the cost into the levels of care.

For more information on incontinence and incontinence products, check out Gary Hirsch's Column.

Caregivers

A resident who requires care from multiple caregivers simultaneously is likely to be assessed at a higher level of care. Some situations that would require multiple caregivers include a resident

who needs a high level of pain management, and a resident who is combative when receiving assistance in bathing or having his or her diaper changed. Other examples include residents who have a tendency to wander or leave the facility, residents who are at a very high risk for falls, and residents who require assistance with physical therapy exercises.

Eating

Residents who require eating assistance can fall into all levels of care. The lowest level includes residents who can feed themselves, but need help cutting up food into bite-sized pieces. Higher levels of care might require a caregiver to be present during all mealtimes, either because the resident is physically unable to eat independently or because he or she is at risk for choking. Some residents may be placed at a higher level of care if they have issues with consuming or hoarding food items that present a dietary, safety or medical hazard.

Medication

Lower levels of care provide assistance in keeping prescriptions filled and supervising or administering medications taken orally or in an inhaled form. Higher levels of care are for residents who require help with injectable medications and for those who require nursing supervision. Some facilities also place residents who require advanced medication management on a higher level of care. For example, even if all of a resident's medications are taken orally and do not require an injection, he or she may be placed at a higher level of care. Usually this will occur when a facility has a specified number of medications, such as six or seven, that determines the threshold.

Laundry

Laundry service is sometimes included in the monthly rate, but sometimes it's charged separately. Every facility has a different policy, so make sure to ask.

Dementia

Residents with Alzheimer's or dementia usually require a higher level of care. Since dementia tends to be progressive, these residents will need to be reassessed regularly. Most facilities determine a resident's needs by considering the following criteria:

- ✤ Diagnosis: Has the resident been diagnosed with dementia? If so, how severe is it?
- ✤ Behavior: Does the resident exhibit combative or inappropriate behaviors?
- ✤ Monitoring: Does the resident need to be watched very often, or are a few daily checks sufficient-such as in the morning, evenings and a few times throughout the day? Some facilities have devices to track dementia residents, which can help reduce the workload on caregivers, and potentially the cost for consumers.

STEP 1: DON'T TOUR WITHOUT THIS Assisted Living

TOP 5 ESSENTIALS

1. Determine what you can afford now and in the FUTURE as needs change (they will!).
2. Schedule tour during morning hours and stay for lunch for dining experience (and hopefully some tasty food!)
3. Ask any and ALL questions. Try to imagine the worst-case scenario (health changes, mobility changes, change in management, etc.) and ask those questions. Sounds grim, but will definitely save you heartache or surprises in the future.
4. Ask about cost increases as need for more care escalates. Prepare for every possibility.
5. Make a second visit, this time without an appointment. Was your impression the same this time?

CHECKLIST

Location	Acceptable	Not Acceptable	Notes/Compromise
Facility's location is convenient to areas that are important to you (doctors, family, shopping)			
Parking availability for guests and residents			
Neighborhood safety and appearance			

Safety	Acceptable	Not Acceptable	Notes/Compromise
Facility has necessary door alarms, Wanderguards, security, front desk personnel			
Building is prepared for emergencies (smoke alarms, fire drills, evacuation plans)			
Proper and necessary lighting			
Building has installed working grab bars, handrails, elevators			

Rooms/Apartments	Acceptable	Not Acceptable	Notes/Compromise
Room choice assignment (size, location, furnishings)			
Necessary procedures to protect personal belongings			
Cleanliness of shared bathrooms			
Rooms equipped with working call system			
Necessary grab bar by bed and in bathroom			

Prepared by GilbertGuide.com

Staff and Management

	Acceptable	Not Acceptable	Notes/Compromise
Staff speaks language compatible with resident			
Staff meets assistance with daily care during nights, weekends, holidays			
Nurse is on staff or on-call			
Staff interaction with residents and other staff members is friendly and helpful			

Residents

	Acceptable	Not Acceptable	Notes/Compromise
Observe residents for compatibility of age ranges			
Observe residents for compatibility of ethnicities			
Check for compatibility of religious backgrounds			
Observe residents' agility level for compatibility			
Observe friendly interactions between residents			

Care

	Acceptable	Not Acceptable	Notes/Compromise
Management of resident who develops Alzheimer's or Dementia while living in facility			
Necessary care levels are provided for now and if more care is needed in future			
Processes for assessing and monitoring residents is clearly explained			
Necessary medication assistance is provided			
Facility will arrange for prescription delivery and needed supplies (e.g., incontinence supplies)			
Facility clearly discloses how they determine it is no longer appropriate to house the resident			
Facility will help arrange home health services if necessary			

Meals

	Acceptable	Not Acceptable	Notes/Compromise
Necessary diet accommodated			
Availability of snacks			
Dietitian or nutritionist on staff			

Activities	Acceptable	Not Acceptable	Notes/Compromise
Daily exercise offerings			
Quality of activities programming			
Transportation for appointments, shopping, activities, emergencies			
Spiritual services			

Facility Features & Aesthetics	Acceptable	Not Acceptable	Notes/Compromise
Odor of environment			
Temperature			
Amenities (beauty shop, activities room, fitness equipment, computer)			
Noise level			
Outdoor gardens/patio			
Pet policy			
Resident rooms/apartments			

Costs	Acceptable	Not Acceptable	Notes/Compromise
Waiting list			
Upfront costs (deposit, additional fees)			
Services included in monthly rate			
Additional costs for care and supplies			
Criteria for fee increase			
Refund policy			
Move-out policies			

IMPORTANT TO REMEMBER

1. Review the contract and policies carefully and consult with an Elder Law attorney if necessary
2. Make sure you question the facility if you found that complaints were filed against them
3. Check with the Better Business Bureau and Long-term Care Ombudsman for complaints against facility
4. Be sure to obtain copies of the facilities visit and family vacation policies

Assisted Living Costs Worksheet

Category	Cost(s)
Application/Entrance Fee	
Initial Assessment Fee	
Security Deposit	
Entrance Fee	
Cost of Room & Service Package	
Personal Care	
Incontinence Care	
Nursing Care	
Cable	
Telephone (long distance)/Internet	
Utilities (electricity, heat)	
Beauty Salon/Barbershop	
Field Trips	
Transportation	
Housekeeping/Laundry	
Guest Meals	
Pet	

TOTAL MOVE-IN COSTS: _____   **TOTAL MOVE-IN COSTS:** _____

*TIPS

1. Take into consideration any services that might be required by you in the future an ask about potential costs.
2. Ask for a written copy of what is included in the monthly fee.
3. Ask for a written copy of fees for additional, if available.
4. Make sure that you clearly understand the nature of all applicable fees and costs.

STEP 2: BEFORE THE MOVE Assisted Living Community

TOP 5 ESSENTIALS

1. Assess facility costs and probable cost increases
2. Don't be afraid to speak up--talk to the facility administrator about your concerns to get the answers you need
3. Schedule move for a weekday, NOT a holiday or weekend
4. Transition senior when they are in good health and prepared to move
5. Complete all admittance paperwork so as to avoid stress
6. Allot at least 6-7 hours for moving

CHECKLIST

Location

	Completed	Not Necessary	Notes
Arrange transportation for senior to facility (ambulance if necessary)			
Arrange for family and friends to meet at facility to ease transition			
Time drive to and from facility			
Obtain guest parking policy and availability			
Spend time in neighborhood to ensure safety and determine boundaries			

Home

	Completed	Not Necessary	Notes
Take pictures of how items are arranged on shelves to duplicate when unpacking			
Prepare a "Do Not Pack" area so there are items available the night before the move (see what to include on last page)			
Pack an "Open Me First" box with necessary toiletries and necessary clothing for the first night (see what to include on last page)			

Safety

	Completed	Not Necessary	Notes
Ensure safe admittance (wheelchair, contact person)			
Ensure elevator is working for admittance			
Test future resident's vision in facility lighting			

Rooms/Apartments

	Completed	Not Necessary	Notes
Walk through assigned room for necessities and develop floor plan			
Test call system in room			
Re-check grab bar by bed and in bathroom			

Staff and Management

	Completed	Not Necessary	Notes
Confirm staff language compatibility with resident			
Observe staff assistance during night or weekend			
Observe nurse on staff or on-call			
Observe staff/resident interaction on second visit as friendly and helpful			
Determine who will be your contact person at facility, as well as a backup person for emergencies and vacation			

Residents

	Completed	Not Necessary	Notes
Observe residents for compatibility of age ranges			
Observe residents for compatibility of ethnicities			
Check for compatibility of religious backgrounds			
Observe residents' agility level for compatibility			
Observe friendly interactions between residents			

Care

	Completed	Not Necessary	Notes
Submit all admitting paperwork			
Obtain written policies from management about progressive diseases			
Obtain written determination of level of care after assessment			
Obtain a copy of health emergency protocols			

Meals

	Completed	Not Necessary	Notes
Register dietary preferences			
Confirm taste of food being served (meals and snacks) - eat!			

Activities

Activities	Completed	Not Necessary	Notes
Obtain copy of daily exercise offerings			
Make sure activities scheduled are actually taking place			
Confirm appointment transportation and possible cost(s)			
Confirm spiritual services and obtain schedule			

Facility Features & Aesthetics

Facility Features & Aesthetics	Completed	Not Necessary	Notes
Observe odor of multiple environments			
Observe temperature maintenance per resident request			
Observe quality of amenities (beauty shop, outdoor gardens)			
Obtain copy of pet policy and possible costs			

Costs

Costs	Completed	Not Necessary	Notes
Pay costs, obtain outline and receipt			
Obtain detailed statement of services included			
Obtain written statement of criteria for fee increase			
Obtain written policy on monthly rate cap			
Obtain written refund policy			
Obtain written criteria that would require resident to have to move out			

DO NOT PACK LIST

- Clothing
- Towels
- Toiletries
- Keys, wallet, checkbook, cell phone/charger
- Prescription medications

OPEN ME FIRST BOX

- Towels
- Bedding
- Telephones, clock radios
- Toilet paper
- Snacks
- Paper plate
- Coffee/tea pot and filters

STEP 3: MOVING DAY Assisted Living

TOP 5 ESSENTIALS

1. Breathe!
2. Focus on one room at a time when unpacking
3. Try to remember to not exhaust or hurt yourself
4. Don't spend all night unpacking. Better to finish at a decent hour and start again in the morning.
5. Be sure to call every 12 hours for the first 72 hours of admittance

CHECKLIST

Location

	Completed	Not Necessary	Notes
Confirm transportation for senior to facility (ambulance if necessary)			
Confirm family and friends to meet at facility to ease transition			

Safety

	Completed	Not Necessary	Notes
Ensure safe admittance (wheelchair, contact person)			
Double check elevator is working			
Request balance and vision test directly after move-in			

Unpacking Rooms/Apartments

	Completed	Not Necessary	Notes
Post floor plan on front of door to room to assist movers			
Setup bedroom first (make bed, unpack toiletries, setup lamps)			
Unpack clothing			
Tackle unpacking kitchen and living room			
Test call system in room			
Re-check grab bar by bed and in bathroom			
Ensure resident knows how to use/operate all-things technical and non-technical (call system, telephone, television, thermostat, stove, microwave, sink, shower, door locks, elevator, radio)			

Staff and Residents

	Completed	Not Necessary	Notes
Ensure staff is introduced to new resident			
Ensure new residents' comfort and orientation			

Care

	Completed	Not Necessary	Notes
Reconfirm communication practices about care of senior (if changes occur)			
Confirm medical team/services			

Meals

	Completed	Not Necessary	Notes
Eat meal with new resident to help orient			

Activities

	Completed	Not Necessary	Notes
Confirm all appointments and transportation with staff			

Facility Features and Aesthetics

	Completed	Not Necessary	Notes
Ensure resident is scheduled for grooming/beauty shop services			
Ensure resident knows how to use anything technical (television, alarms, thermostat)			

Costs

	Completed	Not Necessary	Notes
Ensure incontinence supplies were purchased			
Ensure senior is at the assessed level of care for cost determination			
Determine process of payment for services (how to get the facility it's $$)			