



# A guide to Assisted Living



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## First of all, what is it?

Assisted living provides seniors a safe and comfortable place to live that also delivers just the right level of assistance with activities of daily living (tasks such as bathing, grooming, dressing, managing medications, etc.).

The goal of assisted living is to help seniors maximize their independence by taking care of the elements of their day-to-day that have become a challenge. In doing so, assisted living empowers older adults to more easily put their time and energy into the things that bring them joy and fulfillment.

Additionally, assisted living residents gain the benefit of being part of a nurturing and engaging community environment. Having a reliable network of people to support and look after you or your loved one on a daily basis makes sense today more than ever. In a setting like this, you can count on finding not only a sense of meaningful social connection, but also plenty of chances to stay sharp with regularly scheduled wellness programming.

In many cases, finding the right assisted living community can be a welcome relief for the entire family – letting family members step out of the caregiver-patient relationship and back into relationships that have always connected you to one another.

### **How does assisted living differ from a nursing home?**

Some assisted living communities do have skilled nursing capabilities on-site. However, a stand-alone assisted living community – or an assisted living neighborhood within a full-service retirement community – isn't at all the same as a traditional nursing home. Assisted living is a beneficial option for seniors who still lead mostly independent lives, while nursing homes or skilled nursing facilities are focused on helping individuals with one or more significant and ongoing health care needs.

Before choosing an assisted living community for a senior who is still independent in many ways, it's also smart to find out what higher levels of care are available in case health needs change over time. Ask if any nursing services are available on campus or can be arranged for through other local partnerships.





## How do I know when assisted living is needed?

Start with an honest appraisal of the person's competence with basic and ordinary activities, including bathing, dressing, toileting, getting in and out of bed, managing medications and feeding themselves. Consider making note of the daily tasks that the person can still do independently, the things they require help doing, and those they can no longer do on their own. Taking the time to gather observations through this lens can give you proper baseline of where an assisted living candidate stands.

From there, think about the facets of their lifestyle that may be impacted by the inability to accomplish different elements of their daily routine. Have health conditions worsened? Are they keeping up with bill paying, housecleaning, cooking, transportation and socializing? If you're seeing marked decline in these areas, it may be time to explore assisted living options.

## What are the costs?

The cost of assisted living is generally proportional to the cost of living in your area. Specific costs will of course vary from community to community, but you can typically expect to pay an upfront community fee, monthly rent, and fees associated with the services provided.

That initial fee in most cases ranges from \$1,000 to \$5,000 and may be prorated based on the specific move-in date. The rent portion can be dictated by the size, style and location of the residence you select. Fees for services may be bundled into an overall package that covers the full range of available services, or it may more directly reflect the specific needs of the resident.

According to Genworth, the 2019 median monthly cost for assisted living was \$4,051. We recommend using their cost of care interactive map to see the average assisted living costs in your area. You can use this helpful tool to break down costs on an hourly, daily, monthly and annual basis, forecast what costs will look like in future years, and see how assisted living compares to home care services and nursing home facilities.

While this can give you a better idea of what to expect, you'll want to find out how each of the assisted living providers you're considering calculate their fees and structure their contracts.



## How does one pay for assisted living?

There is a common misconception that Medicare, Medicaid or Social Security will cover the costs of assisted living. This is for the most part untrue. Existing health insurance coverage will of course continue to help with health care and prescription drug costs, but in most cases doesn't contribute anything toward assisted living fees. A senior's Social Security payments may help off set a small portion of the monthly expenses, and in some cases certain long-term care insurance policies may also provide financial assistance.

More often than not, assisted living is an out-of-pocket expense paid for privately by seniors and their families. This makes cost an important factor to discuss with all involved parties. In your conversations with different providers, lean on their experience and expertise to get a clearer picture of how to calculate and plan for the costs of assisted living.

## Important things to consider in your search for an assisted living community

### LOCATION

- Is it convenient for friend and family visits?
- How close is the nearest hospital or medical plaza?
- Is the neighborhood safe?
- What's the visiting schedule?
- Will you have privacy during your visits?
- Can family and friends take assisted living residents off campus?
- What's covered in the basic fee, and what's extra?
- Can you talk to residents' family members to get their perspective on the available assistance and community life?





## PHYSICAL ENVIRONMENT

- Is it specifically designed for assisted living?
- Is the setting clean, well maintained and odor-free?
- Are the doors and rooms clearly labeled with words and/or pictures?
- Are there private areas provided for family interaction?
- Are outdoor areas provided for residents?
- Are grab bars provided in bathrooms?
- Is a 24/7 emergency response system available?

## ASSISTANCE

- Is the community licensed for assisted living?
- How is the staff trained?
- Are there staff background checks?
- Are there individualized, personal assessment plans, and are they updated regularly?
- Are enrichment activities scheduled daily to keep residents alert, stimulated and entertained?  
Does staff assist with and participate in activities?
- Is there an on-site health clinic?
- Does the community offer additional levels of living if medical needs develop?
- Do doctors visit regularly?
- Can residents visit their own doctors and dentists?

We hope this guide can serve as a helpful resource for you and your family. If questions arise during your search for the right assisted living option, please don't hesitate to give us a call at 706-868-3529.