

## Frequently Asked Questions for Assisted Living

### **How do I know when my loved one needs or is ready for assisted living?**

Small changes in your loved ones' daily routine can be a sign that they may benefit from assisted living. Pay close attention to details such as the amount of food in the fridge and whether or not it has expired. Keep an eye on whether or not they're keeping their home as tidy as before. These can be signs of a diminishing capability to tend to daily household tasks. If they don't see their friends or family as often as they used to, or are making excuses for why they don't leave the house anymore, these can be signs of isolation. These are subtle signs but are good indicators that your loved one could benefit from an environment that provides structure, socialization and round-the-clock staffing, such as that provided through assisted living.

### **Aren't assisted living communities and nursing homes the same thing?**

No. Assisted living was developed to provide older adults with an alternative from a traditional nursing home. Nursing homes are typically all-inclusive and provide cares for all aspects of well-being. Assisted living communities were designed to let the residents decide where they need help. Assisted living provides an environment between independent living and a total-care nursing home.

### **Why is assisted living so expensive?**

Assisted living doesn't just provide room and board. Residents most often benefit from round-the-clock nursing staff, transportation, home maintenance, utilities, meals, activities and social programming.

### **What is the difference between an RCAC and a CBRF assisted living?**

A Residential Care Apartment Complex (RCAC) was created to allow older adults the ability to truly direct their own health care decisions. To be admitted to an RCAC, the resident must be competent and capable of directing his/her own health care decisions. RCACs can provide no more than 28 hours per week of personal, supportive and nursing services to each resident.

On the other hand, a Community Based Residential Facility (CBRF) provides a home-like environment and keeps each resident as dignified and independent as possible, while maintaining a feeling of safety and security. CBRFs provide assistance with activities of daily living, medication management, health monitoring and mobility. CBRFs can provide no more than three hours of skilled nursing care per week per resident.

### **Are my loved ones able to come and go as they please?**

Yes! Visiting hours or when and how long a resident may be gone are not typically restricted for assisted living residents. Residents will likely be asked to sign out and back in when they leave the facility, so the staff is aware of their location in the event of an emergency. In assisted living, residents have the freedom to set their own schedule.

### **Is someone available at night to watch over my loved one?**

Assisted living is staffed 24 hours per day, seven days a week.

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**Will my loved ones be able to stay in assisted living until they pass?**

Since we all age so differently and at different paces, end-of-life care is different for each person. Unless a resident requires acute 24-hour nursing care, or a recommendation for skilled nursing care is made, they may be able to reside in assisted living until they pass, with the addition of home health or hospice nurses to attend to end-of-life care.

**Is assisted living covered under my loved one's long-term care policy?**

This depends on the resident's policy. Most policies will cover the cost of assisted living up to a previously specified dollar amount. We recommend checking with their long-term care insurance provider for details regarding their plan.

**Does Medicare or Medicaid cover the cost?**

Medicare does not cover assisted living. Medicaid covers a limited amount of the cost and varies from state to state. In addition, please note that Medicaid participation is voluntary, so it's best to check with each individual community to find out if they accept Medicaid.

**Will my loved one need to move again if they need more care?**

Whether or not residents are able to live the rest of their lives at an assisted living community depends on the care they need. Assisted living communities do allow for residents to "age in place" more easily because they can add on services as they need them. In addition, the regulations are more flexible regarding what services may be provided in an assisted living, rather than an independent, retirement community.

**Are prescriptions included in the monthly fee?**

No. Each resident's medications will continue to be paid through their insurance carrier.

**Can I hire home health and hospice to care for my loved one while in assisted living?**

Yes, most assisted living communities allow you to hire outside agencies to provide more care for your loved one than the assisted living staff are licensed or staffed to do.

**Do assisted living communities offer transportation for residents?**

Most communities will offer some form of transportation for residents. Transportation is often scheduled, which means the community provides transportation to predetermined locations and at specific times. Facilities may offer shuttle or on-call services as well. It's recommended to ask each individual community what they offer for transportation.

**How do I find assisted living communities?**

Many resources are available in your area. Senior centers, doctors, hospital discharge planners, churches and state agencies, such as Aging Services and the Department of Health, are all good places to start. Online searches are useful if you have access to the internet, and you may be able to make an initial "visit" to many communities through their websites.