

SINCE YOU CARE

A Series of Guides from **MetLife** in Cooperation with the National Alliance for Caregiving

Choosing an Assisted Living Facility

About the Subject

Assisted living is a broad-reaching generic term that describes a variety of different housing options with services to assist aging individuals with daily living. Assisted living allows an individual or a couple to remain in an independent setting and yet have services provided and managed for personal care, homemaking, and other activities. Assisted living began in the United States in the mid 1980's.¹ In various parts of the country, an assisted living facility may be called a personal care home, residential care, shelter care, adult home, board and care or any other of approximately 29 different terms that are used interchangeably.² The number and variety of names came about because each state is responsible for instituting and regulating the licensure, certification and operation of facilities within its borders. There are currently no federal regulations governing assisted living facilities.



MetLife

Caregivers face many challenges as they search for information and make decisions about how best to provide care to their loved ones. To help meet their needs,

MetLife offers SinceYouCare® — a series of guides which provide practical suggestions and useful tools on a variety of specific care-related products.

Definition and Philosophy

According to the Assisted Living Federation of America, an Assisted Living residence is a “special combination of housing, personalized supportive services and health care designed to meet the needs, both scheduled and unscheduled, of those who need help with activities of daily living.”³ The autonomy, dignity, and independence of the older adult are the core philosophies of assisted living. An important part of this philosophy is the desire to accommodate the changing needs and preferences of individuals, helping them to remain as independent as possible in an environment that gives them the security of knowing that people are available should they need assistance at any time.

Resident Profile

Based on the most recent estimates, more than a million Americans live in 20,000 Assisted Living residences.⁴ The typical resident is a woman in her eighties who is either single or widowed.⁵ Many of the residents require assistance with some Activities of Daily Living (ADLs). These include eating, bathing, dressing, toileting, transferring (for example moving from bed to chair) and continence. Half of all residents have some sort of

cognitive impairment. Forty percent use a walker or wheelchair. One-third require toileting assistance. One-third are incontinent and the majority require assistance with bathing and taking medications.⁶

When to Consider An Assisted Living Facility

It is important to remember that assisted living may be a step between staying at home and going to a nursing home. It does not typically provide the level of care found in a nursing home or hospital, but it does provide an array of long-term care services appropriate for many older adults in a more “homelike” setting.

For some, an assisted living facility is a proactive choice and a decision that is made for safety, convenience and peace of mind. It may be a welcome alternative to maintaining a house and preparing meals as well as providing the opportunity for socialization with others of similar interests and needs. For others, it may be a decision that is reached as a result of the changes and circumstances that accompany the aging process. Often these changes develop slowly and are not evident until they significantly affect the lifestyle of an older adult.

You may start to notice that a loved one seems depressed or isolated and isn't eating or is losing weight. He or she may have difficulty performing the basic activities of daily living because of physical problems or may occasionally be confused. These may be indicators that your loved one should not be living alone and may need assistance.⁷

Things You Need to Know

Locating a Facility

When you and your loved one have decided that an assisted living facility is the next step in a continuum (range) of care, the question becomes “How do we find one that best suits his or her needs?”

If he or she has been hospitalized and is ready to be discharged, or is able to live more independently after a period of rehabilitation or nursing home care, speak with the social worker or discharge planner. They will know your family member's physical and cognitive abilities and they can often supply names of appropriate facilities for you to evaluate if assisted living is the option you are considering.



If your family member is still living at home, make an honest assessment of his or her physical and mental needs. For example does he or she need:

- assistance getting into and out of a shower safely?
- general homemaking assistance?
- everyday help with managing medications?
- help managing personal care appropriately and independently?
- supervision for personal safety?

Answering these questions will help you choose a facility and discuss your loved one's needs with the admissions personnel. Once you have developed your criteria, contact your local Area Agency on Aging or State Office on Aging. They can supply you with information regarding the rules and regulations governing assisted living residences in your area as well as a list of facilities. Ask for referrals and recommendations from doctors, friends and family.

Assisted living facilities vary in terms of size and services they provide. The residence is defined by the scope of services it provides, not by the number of residents it serves.

There are generally three categories of care within Assisted Living.

1. Personal Care, which is assistance with ADLs such as bathing, dressing, and eating.

2. Supportive Services, which is assistance with Instrumental Activities of Daily Living (IADLs) such as laundry, meal preparation and vacuuming.
3. Specialized care, which refers to services provided for Alzheimer's care and dementia. Most frequently a facility provides personal care and supportive services but not all facilities provide care to individuals with advanced dementia or Alzheimer's disease.

Choosing a Facility

When choosing a facility, consider the *Ten Principles of Assisted Living Care*, as presented by the Assisted Living Federation of America (ALFA). The facilities should:

1. Offer cost effective quality care that is personalized for the individual's needs.
2. Foster independence for each resident.
3. Treat each resident with dignity and respect.
4. Promote the individuality of each resident.
5. Allow each resident choice of care and lifestyle.
6. Protect each resident's right to privacy.

7. Nurture the spirit of each resident.
8. Involve family and friends in care planning and implementation.
9. Provide a safe, residential environment.
10. Make the assisted living residence a valuable community asset.⁸

See *Useful Tools and Resources to Get You Started* in this publication for checklists to utilize for choosing a facility. Following are a few highlights.

Location

Consider a facility that is local to your loved one because most older people prefer to stay in an area with friends, family and surroundings to which they are accustomed. A facility in the same vicinity will allow your family member to maintain familiar contacts. If a facility is much more than a 20-30 minute drive from family and friends, the frequency and ease of visitation is decreased. In these instances, it may be beneficial for your loved one, and more practical for family and friends, to move to a closer facility, even if it means relocation to an area less familiar to him or her.

Size

Assisted living residences may have as few as three or four rooms or as many as 200. Most have between 25-125 units.⁹ The residence itself must comply with local and state regulations and building codes. Bigger does not always mean better, nor does smaller confirm better and more "home spun" care. Look at the distance from a prospective unit to the main dining area, recreation rooms and neighboring units. If the facility is spread out, is the staff available to accommodate individuals who may not be able to walk a distance on their own or need help with wheelchairs and walkers? Are there walking paths, communal gardens, or social areas that help some people stay independent, but might be confusing and unsafe for others? What type of setting would your family member prefer in terms of size?

Services

Services usually included in the base price are:

- Two to three meals a day
- Assistance with ADLs
- Medication management
- Social activities
- Laundry
- Housekeeping
- 24-hour call system
- Security



Services that may be extra

- Increase in frequency and time for personal care
- Incontinence care
- Transportation
- Laundry service over and above basic service
- Meals delivered to the living quarters
- Specialized care for dementia.

Find out if there are different levels of care and services. How is it determined that a resident might need more services or need to move from one level of care to another? Is the family notified of the change? When and how is it determined that a resident is no longer appropriate for the facility?

Staffing

Does the facility have a nurse on staff for assessments and medication review in the event of emergency? If not, determine who is responsible for the process and implementation of a service or care plan for each resident, follow-up reassessments and the evolving needs of the residents. What training have the caregivers received? What is the turnover rate of staff and the resident/staff ratio per shift? When you visit the facility, note how the staff interact with the residents. Are they friendly? Are they respectful of the residents' wishes? Are they readily accessible if a resident calls for assistance?

Costs

The cost for an assisted living facility is about one-half the cost of a nursing home. Most medical insurance, including Medicare, does not provide any reimbursement for assisted living. Assisted Living is a covered service in many long-term care insurance policies, as it is becoming an increasingly popular long-term care service option.

The cost of assisted living can vary dramatically by location. The national average is about \$2,905 a month or \$34,860 a year.¹⁰ This cost may cover the

monthly fee, but there can be other charges based on the needs of the individual. Comprehensive long-term care insurance policies usually cover costs associated with room and board in assisted living. Individuals who have a policy should check with their insurance company and review their plan to determine how benefits are paid for assisted living services.

Although the majority of residents pay out-of-pocket, a number of states provide Medicaid waivers for assisted living for those who meet Medicaid income and asset guidelines. Waivers are designed to bypass certain regulations for care reimbursable by Medicaid in order to provide services for long-term care that would allow someone to remain in the community.

Make sure to ask about billing, bed reservations, refunds and payments. Take into account your loved one's resources and the amount of time he or she is projected to be in an assisted living facility. It is always a good idea to speak with a financial planner or elder law attorney when planning for long-term care.

Specialized Care

For individuals who have a cognitive impairment requiring supervision for personal safety, you will need to find a care setting that is dedicated to providing care for those with dementia.

What to Consider

- What is the physical layout of the facility?
- Is the room shared or private?
- Will your family member need a setting that is locked to protect him or her from wandering off?
- Does your loved one have particular behaviors that might necessitate special consideration?
- What is the facility's approach to those with dementia? Do they provide specialized training for staff? What is the staff-to-resident ratio?
- Until what stage and level of care is a resident able to reside at the facility and how much notice is provided to family if a resident needs to move?
- How are family members integrated into a care plan?

How to Evaluate the Quality of Care

Because there are no federal guidelines regulating assisted living standards at this time, comparisons are difficult. There are a few avenues you can pursue to help you evaluate a facility.

- Find out how long they have been open.
- Find out if the operators own more than one facility.
- Ask to see a copy of the annual report.

Contact your local Long-Term Care Ombudsman to see if there are any complaints on file against the facility. You may also check with the Better Business Bureau. Make more than one visit, including at least one unannounced visit.

Use your senses to help you evaluate facilities when you visit.

- Does the facility have a disagreeable odor?
- Is there a high level of noise?
- Do you have the opportunity to have a meal with the residents to taste the food?
- What is your overall impression of the condition of the residence?

Three organizations — Assisted Living Federation of America (ALFA), Joint Commission on Accreditation of Healthcare Organizations (JCAHO), and Commission on Accreditation of Rehabilitation Facilities (CARF) — provide accreditation for assisted living facilities. The accreditation is voluntary and the community or provider must meet specific requirements set by the accreditation entity to ensure certain standards of quality. While a facility



may hold one of the accreditations mentioned, remember that the organizations are not government or regulatory agencies.

As Senator Charles Grassley (R-IA) states, “You’re doing business. Ask the right questions. Find out about prices and what initiates a price increase. Ask about the extras and find out how much they cost. For instance, does it cost extra to have meals delivered to a room? Ask about plans of care. Find out how each resident’s needs are assessed and monitored. Inquire about the facility’s policies regarding refunds, transfers, and discharges. What will happen if the facility closes? What provisions are there to secure the rights of residents? Is there an appeals plan for dissatisfied residents?”¹¹

Resources to Get You Started

Books and Publications

Choosing an Assisted Living Facility: Considerations for Making the Right Decision

This booklet provides an overview of various areas related to assisted living, tips for getting started if you are considering assisted living and important questions to ask when evaluating facilities. It is produced by the Consumer Consortium on Assisted Living (CCAL) with support provided by the MetLife Mature Market Institute. Copies are available at a cost of \$12.95 each, including shipping and handling. It can be ordered by writing to CCAL, 2342 Oak Street, Falls Church, VA 22046. Checks should be made payable to CCAL. You may also download and print an order form from their Web site at www.ccal.org.

How To Care For Aging Parents

This book is a useful starting point for those finding themselves in a caregiver's role for parents or any other older relative. It provides information on health care issues, caregiver concerns, community and facility based services as well as an extensive listing of helpful agencies and organizations with con-

tact information to assist caregivers. Morris, Virginia, Workman Publishing Company; October, 2004, \$18.95
ISBN: 0761134263

When Someone You Love Needs Nursing Home, Assisted Living, or In-Home Care.

A comprehensive book, written by psychologists, that covers essential material in easy-to-understand language. Included is a comprehensive resource section, checklists and worksheets. Bornstein, R. and Languirand, M. (2002). New York, NY: Newmarket Press, \$16.95 ISBN: 1557045348

Internet Sites

AARP offers several resources regarding assisted living that can be downloaded and printed. They include:

- *Assisted Living Facility Evaluation Checklist*
- *Assisted Living: Weighing the Options*, a guide that can be used as a starting point to determine if assisted living will meet your long-term care needs or that of a loved one. It also provides a listing of other resources.
- *What is Assisted Living Housing?* This article provides an overview of assisted living and the services it provides.

All of these can be accessed at: http://www.aarp.org/families/housing_choices/assisted_living/

AARP also provides several free on-line seminars related to family caregiving. One of these seminars *Navigating Your Way to a Quality Assisted Living Facility* explains the different types of assisted living facilities and the services they offer. It also provides a guide to evaluating facilities. This seminar and the others on caregiving can be found at: http://www.aarp.org/learntech/family_care/.

The **Assisted Living Federation of America's (ALFA)** site contains a searchable assisted living facility provider directory, state rule and regulation changes, and new developments in the industry. It may be accessed at www.alfa.org.

National Academy of Elder Law Attorneys (NAELA)

This is the Web site for attorneys that deal with the many issues facing older adults and the disabled. NAELA attorneys can assist their clients with estate planning, long-term care issues, power-of-attorney, wills and trusts. Within the site is a search field to find an elder

law attorney in your area. There is also a very helpful question and answer section that will assist in the search for an elder law attorney. Access the main site at www.naela.org and the specific question and answer site at www.naela.com/public/index.htm. If you do not have access to a computer you may reach NAELA by phone at 520-881-4005 or via mail at: NAELA, 1604 N. Country Club Road, Tucson, AZ 85716-3102.

National Center For Assisted Living (NCAL). This organization's site provides information for consumers on assisted living, assisted living news, educational news and site links for assisted living as well as a consumer checklist that may be downloaded. Access the site at www.ncal.org.

Useful Tools

Here is a tool to help you evaluate assisted living facilities.

- Assisted Living Checklist

About the Authors of Since You CareSM

Since You Care guides are prepared by the MetLife Mature Market Institute in cooperation with the National Alliance for Caregiving and MetLife's Nurse Care Managers.

MetLife Mature Market Institute[®] is the company's information and policy resource center on issues related to aging, retirement, long-term care and the mature market.

MetLife Nurse Care Managers are available to MetLife's long-term care customers and their caregivers, on a daily basis, to help identify and resolve care-giving questions and concerns through counseling and referral.

National Alliance for Caregiving is a non-profit coalition of 38 national organizations that focuses on issues of family caregiving.

Mature Market Institute MetLife

57 Greens Farms Road
Westport, CT 06880
E-Mail
MatureMarketInstitute@metlife.com
www.maturemarketinstitute.com

National Alliance for Caregiving
4720 Montgomery Lane,
Fifth Floor, Bethesda, MD 20814
www.caregiving.org

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This information is general in nature. It is not a substitute for obtaining guidance from a health-care, financial or other professional.

- ¹ *Assisted Living - What is it?, Facts, and Definition*, Assisted Living Federation of America, <http://www.alfa.org/public/articles/details.cfm?id=126>, Accessed December 14, 2005.
- ² Assisted Living Federation of America, 2005. www.alfa.org.
- ³ Ibid.
- ⁴ *Senior Housing and Care Glossary of Terms*, Homestore.com, Copyright 1997-2002.
- ⁵ *1998 Facts and Trends: The Assisted Living Sourcebook*, National Center for Assisted Living, Washington, D.C., 1998.
- ⁶ Hawes, C. and Phillips, C., *High Service or High Privacy Assisted Living Facilities, Their Residents and Staff: Results from a National Survey*, U.S. Department of Health and Human Services, Office of the Assistant Secretary for Planning and Evaluation, November 2000.
- ⁷ Gordon, J., *Telltale Signs It's Time to Move Your Parents*, Denver Business Journal, March 16, 2001.
- ⁸ *What Is Assisted Living?*, Consumer Information Center, Assisted Living Federation of America, Fairfax, VA, 2002.
- ⁹ Ibid.
- ¹⁰ *The MetLife Market Survey of Assisted Living Costs*, MetLife Mature Market Institute, October 2005.
- ¹¹ *Senator Grassley's Tips for Assisted Living Consumers*, Accessed August 2002, www.aging.senate.gov/oas/hr31tips.htm.

Assisted Living Cost Calculator¹

Family and prospective residents may use this worksheet to estimate the monthly cost of needed services. Not all items may be applicable to your situation. Space is provided to add items not covered in this calculator.

\$ _____ Entrance and/or Initial Assessment Fee

\$ _____ Selected Unit and Basic Service Package

\$ _____ Cost for Meals

\$ _____ Cost for Housekeeping

\$ _____ Cost for Personal Laundry Service

\$ _____ Cost for Linen Service

\$ _____ Cost for Medication Management or Assistance

\$ _____ Cost for Personal Care Assistance (bathing, dressing, eating, etc)

\$ _____ Cost for Recreational Field Trips

\$ _____ Cost for Transportation

\$ _____ Cost for Telephone Service

\$ _____ Cost for Cable Television

\$ _____ Beauty Shop Charges

\$ _____ Other Charges

\$ _____ Other Charges

\$ _____ Other Charges

\$ _____ Total Estimated Monthly Charges

¹(Taken wholly and in part from National Center for Assisted Living).

Assisted Living Checklist

- **Moving In**

How is the initial assessment managed? _____

Who completes the assessment? _____

Does the residence subscribe to a set of resident rights and responsibilities? _____

Are they available? _____

- **Service Planning**

Are the family and the resident involved in the service planning process? _____

How often are residents' needs assessed? _____

Who completes the assessment? _____

Are there special programs for memory impaired residents and residents suffering with dementia? _____

Are there accommodations for memory-impaired residents to be outside and exercise? _____

Are there special programs for residents with disabilities? _____

How are emergency situations managed? What is the protocol for such events? _____

What happens if the health care needs of a resident change? _____

Under what conditions are residents asked to move if there is a change in health status? _____

- **Services and Activities**

Does staff assist residents in administration of medication? If so, what kind of staff? _____

Must the resident use the residence's pharmacy? _____

Does the pharmacy provide a yearly review and consultation services? _____

Are there professional nursing services on site? _____

If not, does the staff assist residents and families in making arrangements through a home health agency? _____

Are the services of a physical, occupational or speech therapist available or arranged?

Is transportation provided for medical appointments and recreational purposes?

Is there a resident council? How often does it meet?

What are the suggestion, complaint, or grievance procedures?

- **Staff**

Ask about the residence's staffing patterns and philosophy about staffing.

What training and qualifications are required for staff?

Are there on-going training programs provided for staff?

Observe staff and resident interactions. Are they positive? Courteous?

- **Cost and Fees**

What is included in the basic monthly cost?

Ask for a written copy.

Does the residence have a written schedule of fees for extra services? If so, request a copy.

Under what circumstances might the fees change?

How much notice is given if there is a fee increase?

Is there a security deposit? What is the refund policy?

Can service agreements and/or contracts be amended or modified?

- **Dining and Food Services**

Does the residence accommodate special diets? _____

Does a dietician or nutritionist review the menus? _____

Request or review copies of the menus.

What are the criteria for residents to eat meals in their rooms? _____

- **Living Space and Accommodations**

Are the resident rooms furnished or unfurnished? _____

What is the policy about personal belongings? _____

Are there patios and courtyards available for resident use? Is there an area for resident gardening? _____

Does the residence provide security? _____

Are pets allowed to reside in the residence? _____

If so, are there additional fees and or deposits? _____

If not, are pets allowed to visit? _____

- **Licensure and Certification**

Is the residence licensed? Ask to review the last licensing/certification report. _____

If the state requires the administrator to be licensed or certified, is it current? _____

Does the staff actively participate in trade or professional associations? _____