



## What to Ask When Choosing an Assisted Living Facility

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If it's time to consider an alternative living situation for an aging loved one, a nursing home is not the only option. Nearly a million Americans now reside in assisted living facilities, and that number has grown substantially in recent years, according to the Centers for Disease Control and Prevention.

Assisted living facilities are able to charge less than nursing homes because they need less medical staff, and many offer activities and social opportunities far beyond what residents can find in nursing homes. It's important to remember not all assisted living facilities are created equal.

*Wisebread senior writer Carrie Kirby shares 9 key questions to ask when choosing an assisted living facility.*

### **1) Can the facility provide the level of care needed?**

Depending on the number and qualifications of staff, assisted living facilities vary in the level of care offered. Make sure you ask exactly what help the residents get and what they don't. Find out what the staff to resident ratio is, including during the night shift. They may say they can help residents get up at night, but if one staffer is

responsible for 100 residents, it's probably not happening. Also, beware of facilities that are so anxious to fill rooms that they accept residents that technically don't "qualify."

## **2) Is the facility licensed and inspected?**

Assisted care facilities are regulated by state, so take a look at the facility's record. You may be able to look up a facility's license status, any citations or complaints, and view inspection records online. Also consider checking with the Better Business Bureau.

## **3) Can the resident afford it?**

The average assisted living facility charges \$3,750 a month, according to the Genworth Life and Annuity Insurance Company. And Medicare's not going to cover it. If you haven't previously been privy to your loved one's finances, now is the time to sit down and have a talk about assets and income, and determine where they can afford to stay and for how long.

## **4) What activities are offered?**

Many assisted living facilities offer such activities as wheelchair fitness classes, bingo games, church services, arts & crafts and cooking classes. If your loved one is active, you'll want to look for a place that offers field trips and maybe even cocktail hours. A more limited person may be content with offerings such as taking some sun on the patio.

## **5) What is included?**

Is the resident responsible for setting up their own phone line and cable TV, or does that come with the rent? Will they eat every meal in the dining room, or cook in their own apartment for some meals? What about laundry service, and supplies such as absorbent pads? Consider the logistics in addition to the costs: Will you be responsible for shopping for supplies and bringing them to the resident? Who will make sure the phone bill gets paid?

## **6) How does medical care work?**

Does the staff dispense medications? How will residents get to their doctor appointments? Is physical therapy available? How long will the room be held if the resident has to be hospitalized? Some assisted living facilities are part of continuing care communities, meaning that they

comprise independent living, assisted living, and rehab or nursing facilities, making movement back and forth easier on residents.

### **7) How long will they be able to stay?**

The resident may qualify for the level of care offered now, but what about if they have a stroke or a fall and can no longer self-transfer or feed themselves? Does the facility have a section that offers a higher level of care, or would you be allowed to hire a nurse to provide additional assistance? Would your loved one have to move to a nursing home? What if your loved one needs hospice care? It's important to find out in advance under what conditions the resident could be involuntarily discharged.

### **8) Will your loved one fit in?**

If your elderly relative is still mentally nimble but needs help with physical needs, it's important to make sure they'll have peers in their new home. You can ask management about this, but it's one of the things you'll probably notice on a tour. Engage any residents in common areas in conversation to see if they seem willing and able to socialize with your loved one.

### **9) When could they move in?**

The best facilities sometimes have waiting lists. Before either you or your loved one gets too set on a specific place, find out if there is a waiting list for the type of unit they want. If there is a long wait, consider where they will be living in the interim. If at home, is it safe to wait that long? If in a nursing home, consider that the longer someone stays in a situation that isn't right for them, the more their physical and emotional state can deteriorate.

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