

# Spotlight on Assisted Living/Residential Care

When older individuals can no longer live independently but do not require 24-hour-a-day skilled health care, the solution is often **assisted living/residential care**. Such a facility will fulfill the need for daily assistance with activities of daily life. These include bathing, dressing, eating, transferring, and toileting. The services provided, plus the security of living with others in a supervised setting, offer a viable alternative to in-home care for thousands of older Americans.

An assisted living residence is designed to meet personal needs, housing needs, and health care needs, when necessary. Accommodations vary from single and double rooms to kitchen-equipped apartments. The residence may be part of a retirement community, nursing home, or elderly housing facility, or it may be an independent building on its own campus.

## Types of Services

Assisted living/residential care services typically include the following:

- Prepared meals
- Assistance with daily living activities
- Assistance with medications
- Housekeeping
- Laundry
- Transportation
- Shopping
- Social activities

## Choosing a Residence

Each assisted living facility/residential care facility offers its own unique services and atmosphere. If there are many choices in your area, visit several before making a choice. Ask the following questions:

What types of services are available? Do employees or independent contractors provide these services?

How much input do residents have in their daily schedules and care?

What range of accommodations is offered?

What's included in the cost? What extra services can be added?

Can residents bring furniture or other personal items from home?

What kinds of social and recreational activities are offered?

Does the facility provide other levels of care or would a move to another facility be required if additional care was later required?

The facility's licensing status, safety, and environment is also critically important. Consider the following steps:

Ask to see the most recent licensing inspection report from the state.

Examine the physical aspects of the facility including cleanliness, lighting, accessibility, and modifications, such as hand rails and grab bars.

Ask about features or systems used for residents to get help quickly or in an emergency situation.

Observe the staff. Are they respectful and friendly? Do they seem to enjoy their work and care about the residents? What are their qualifications?

Talk with current residents about daily life at the facility.

### **Cost Considerations**

The yearly costs of assisted living/residential care facilities in the U.S. average \$42,000 in 2014. However, cost can vary tremendously based on location, accommodations, and selected services. Some residents *self-pay*, using personal savings. Those who qualify for **Medicaid** may be eligible for financial assistance if the state has been approved for a home and community-based waiver.

With limited public assistance available, **long-term care insurance** has become a viable funding option. Many policies cover assisted living/residential care facilities, but it is important to review your policy to determine specific coverage. To learn more, visit the National Center for Assisted Living at [www.ncal.org](http://www.ncal.org).

LTCALF00-X