

2nd Edition

Choosing An Assisted Living Facility:

Considerations for Making
the Right Decision



Consumer Consortium on Assisted Living
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The Consumer Consortium on Assisted Living (CCAL) is a national, nonprofit organization dedicated to advocating for the needs, rights, and protections of consumers in assisted living facilities and educating consumers, professionals, and the general public about assisted living issues.

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To maintain the integrity of this document, copies must acknowledge CCAL as the author.

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Dear Assisted Living Consumer,

The adage *“if you have seen one assisted living facility, you have seen one assisted living facility”* sums up the wide variability in assisted living. There is no one type of model or design. It could be a high-rise building housing several hundred individuals, or it could be a small home with just a few individuals. Living accommodations can include a full size apartment or a single room. In some facilities, services are limited to meal preparation, housekeeping, medication reminders, and minimal assistance. In others, more intensive services, including help with medication, on-site nurses, and regular assistance with daily activities such as bathing and dressing, are available for frail or confused older adults.

Because facilities vary so significantly and the decision about where to move is so important, consumers should plan to spend significant time and effort in the process of choosing an appropriate residence. This Checklist can be used when visiting any assisted living facility in any state. It is directed to the person who will be moving into an assisted living facility. However, it is useful to any interested person looking for a facility. CCAL encourages its use by relatives, friends, and professionals.

The Checklist is not intended to anticipate every question you may need to consider. Rather, it provides enough information to get you thinking of questions tailored to your own particular needs, circumstances, and interests. Becoming an informed and educated consumer is one of the best ways to make a good decision to meet your needs.

Best of luck in your efforts,

Karen Love
Chair, Board of Directors

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Getting Started...

There are over 26 different designations to refer to what is commonly known as 'assisted living'. Your state may use a term that pre-dates modern assisted living such as extended care, adult care residences, residential care facilities, board and care, etc. This lack of a common designation is confusing to experts in the industry, and even more confusing for consumers. Be sure to ask what term is used in your state.

TOP TIPS TO GET STARTED

- 1. Make an accurate and honest assessment of your physical, financial, mental, and lifestyle needs.** If you need help with this assessment, consider consulting a private geriatric care manager, a professional trained in the field of human services, experienced in assessment and knowledgeable about assisted living alternatives in your area. The National Association of Professional Geriatric Care Managers (520/881-8008) can provide referrals.
- 2. Visit as many facilities as you can to get a sense of the choices in your area.** Consider the proximity to those who will visit you; the closer the facility, the more likely that visits will be more frequent. During the first visit, take the tour and listen to the formal presentation. Ask the questions that are most important to your particular needs.
- 3. Narrow down your selection to the top two or three choices, and return to those facilities and ask lots of questions.** Talk with residents. What do they like or dislike about the facility? Talk with staff. Are they friendly and knowledgeable? Eat a meal. Is the food good? Stop by at different times of the day and week. Compare your answers from the different facilities.

- 4. Ask to review a copy of the Resident Agreement (facility contract).** This vital document should provide information including fees, services provided, resident rights, facility and resident responsibilities, discharge criteria and conditions of termination, etc. CCAL encourages you to consult with an attorney, preferably an elderlaw attorney, to review the contract before you sign it.

- 5. Ask to review the licensing or certification inspection report.** Is the inspection report readily available to the general public? If the facility had problems, have they been corrected? The answers will shed light on how the organization is managed.

- 6. Call the Long Term Care Ombudsman program and ask if there are complaints about the facilities you are interested in.** Simply having complaints about a facility does not indicate wrongdoing, but ask questions about the frequency of complaints, and how they were resolved. Long term care ombudsmen are independent resident advocates. Call the Eldercare Locator to reach your local program at (800) 677-1116.

- 7. Make an unannounced visit to the facility.** It is helpful to pick a time near meal times or early evening to see how the facility is managed at busy and low staff times. Talk with the residents about the facility.

- 8. Choose the facility that comes closest to your needs.**

Contracts/Resident Agreements

The contract (or sometimes described as the Resident Agreement or Admission Agreement) is a legal document that states what services and arrangements you and the facility have agreed to, regardless of anything that was promoted and promised to you during tours, discussions, brochures, and other sales pitches.

Contracts may omit important information. You should ensure that key information about costs, rights, resident care and services be added to the contract if not already clearly spelled out. The more specific the contract, the greater your legal protections will be.

- What are the responsibilities of the resident and of the facility?
- What are the rights of a resident? Does the state have a specific Bill of Resident Rights?
- How are fees charged and under what circumstances could fees be increased?
- What conditions or circumstances may result in a need to relocate?
- What grievance procedures are provided for the resident?

Costs

Assisted living can be costly. The majority of individuals pay for assisted living out of their own financial resources. Monthly payments can range from \$1,500 to \$5,000+ depending on geographic location, unit size and services provided. Shared rooms, if available, generally cost less.

Medicare, the federal health insurance program for older individuals, does not cover assisted living. Many states are beginning to cover some assisted living under Medicaid, but this is not currently a common practice in the assisted living industry.

- What is the baseline fee?
- What services are included for that fee?
- What are the additional charges for services/products?
- What initial payments or deposits are required? Is any of it refundable?
- If I am away from the facility for an extended period of time, (in the hospital or temporarily in a nursing home) what fees continue to apply?
- When, how often, and why can the fees be changed?
- Are fees subject to annual cost-of-living increases?

Notes

- When fees are changed, who is informed? How much advanced notice is provided?
- What happens if funds run out? Is there financial assistance available?
- What is the policy for non-payment of fees?
- Is there a refund policy in case of transfer, discharge, changes in ownership or facility closing?
- If a resident has a long term care insurance policy, will the facility provide assistance filing paper work with the insurance company?
- Are there discounts/reductions in costs for services not used?

General

- What is the policy for non-payment of fees?
- Does housekeeping include only light dusting, emptying the trash and vacuuming?
- How frequent is the cleaning?
- Do housekeepers also clean the bathroom, floors, and windows?
- Will the assisted living facility provide me with transportation to my doctor, hairdresser, etc?
- Is there a separate fee charged for transportation?
- How often is transportation available during the week and weekend?
- Is transportation wheelchair accessible?
- Does the facility provide bed linens and towels?
- Does the facility do personal laundry? If yes, is there a separate fee? If no, what accommodations are made?
- Should a resident have renter's insurance?
- What happens if there is a spill or accident that destroys property - mine or others? Who is responsible for cleaning/repairing/replacing?
- Do all units have a telephone and how is billing handled?
- What is the residence's policy on pets?
- What is the residence's policy on theft or loss of personal property and valuables?

Environment

- Is the facility's décor attractive and homelike?
- Is the home free of unpleasant odors?
- Are there comfortable, private common areas for family and guests to visit?
- Can residents go outside easily and safely?
- What is the facility's smoking policy?
- Can residents bring their own furniture and furnishings?
- Do the residents' units appear to be 'personalized' or do they all look the same?
- Are residents using the common areas? If not, why?
- What is the noise level like in the facility?
- Is the facility lighting good throughout the residence?
- Are the furnishings selected for the comfort and utility of older individuals?
- Is the facility accommodating to wheelchairs and walkers?
- Are flooring materials non-skid and low pile?
- Are bathrooms private or shared? Are showers walk-in, and are grab bars accessible?
- Can the temperature in the living units be individually controlled?
- Are visitors always welcome?

Staffing

According to a 1999 report conducted by the U.S. General Accounting Office, frequently identified problems in assisted living facilities included having insufficient, unqualified, and untrained staff and providing inadequate or insufficient care. It is essential that you do your homework in this important area, and determine if staffing is appropriate for your needs.

- Is there a cheerful, respectful and friendly interaction between staff and residents?
- Does the administrator seem to know the residents and interact with them?
- What staff work in the facility? What are their responsibilities?
- Who is in charge of the management of the facility after hours and on the weekends?
- What are their responsibilities?
- What is the staff turnover rate?
- What is the training/certification of the people who care for residents?
- Who provides training for the staff that provide resident care? What are the trainer's qualifications?

Notes

- How many residents are assigned to each direct care staff person?
- What if I do not care for the staff person assigned to me?
What other options are available?
- What other duties do direct care staff have (such as laundry, housekeeping, serving meals, etc.)?
- Do all staff speak English (or my native language) clearly?
- Is there staff awake on the premises 24-hours per day?

Personal Care and Wellness

While assisted living facilities are not designed to provide medical care, the facility should be able to meet the health care needs of their residents. It is important to evaluate the facility's capacity to manage potential future health care needs to reduce the need to relocate.

- What criteria are used to determine whether a resident is appropriate for the facility?
- What kind of assessment is done prior to admitting a resident?
- What are the qualifications of the person conducting the assessment?
- How does the facility learn about the resident's needs, likes, etc?
- Is there a written care plan for each resident? What staff is involved in developing the care plan? Is the resident and family involved?
- How often is it revised? Is the resident and family involved?
- What if I do not agree with the facility's plan of care?
- Does the facility maintain a wellness record for the residents? If yes, what is the policy to review this information?
- Do the residents look clean and well groomed?
- What happens if my needs change—I need more help, become incontinent, become confused?

Notes

- Can a resident use his/her own personal aides?
- How does the facility tailor the schedule for bathing and dressing to accommodate the preferences of residents?
- Can changes be made?
- How does the facility help residents maintain their abilities to care for themselves, especially in regard to toileting, dressing, and eating?
- Is there a schedule for staff to check on a resident's whereabouts and well-being? Are resident checks made during the night?
- To what extent will the facility monitor my health?
- How is medical need assessed, by whom, and how often?
- Who makes decisions about a resident's health care?
- Under what circumstances and when does the facility call the family? The doctor?
- Is there a nurse on staff? If yes, is this individual a RN? What are the nurse's hours and responsibilities?
- Does the nurse see residents regularly?
- Who is responsible when the nurse is not on duty?

- If a nurse is not on staff, are there regularly scheduled visits by a nurse or other health provider?
- If I don't feel well, how quickly and to what extent will I receive medical attention?
- What health services are available or contracted, such as lab work, physical therapy, wound care, hospice, social work, podiatrist, etc.? What are the costs?
- What is the facility's/state's policy on the use of physical or chemical restraints?
- What is the facility's policy on end-of-life care?

Medications

- Can residents self-administer their own medications?
- If a resident needs assistance with medications, what safeguards are in place to ensure that the appropriate medications are provided on time and in the correct dosage?
- Who dispenses medications? If not a nurse, how are staff trained and supervised?
- Who reviews medication procedures and how frequently?
- What are their qualifications?
- Can residents use their own pharmacy? If not, what arrangements does the facility offer?
- How are prescriptions filled? Who is responsible for filling prescriptions?
- Is there a requirement on how medications must be dispensed (ex: single dose, bubble pack, or bottle)?

Safety

- Is the facility sprinklered in the event of a fire?
- Are the exits clearly marked?
- Which doors of the facility are locked and when? When doors are locked, how does one access the home? Are exit doors alarmed?
- Are there safety locks on the windows?
- If it is a multi-floor facility, what are the safety arrangements for escape in case of fire for people with disabilities?
- Are there call bells in each room and bathroom? How often are they checked to be sure they are working correctly?
- Are there grab bars installed in the bathroom by the toilet and in the shower/bathtub?
- Is there a fire emergency plan? How often are fire drills conducted? Are emergency plans publicly displayed?
- Are background checks performed on all staff? What does it include? What geographic area does it cover?
- How are a resident's personal property and valuables protected? What happens in the event of a theft or loss?

Choice and Autonomy

The assisted living industry emphasizes independence and choice as vital to its philosophy. It is important to match your ability with the extent of choices and opportunities offered by the facility, as well as the limitations it will impose upon you.

- Can a resident refuse care/meals/activities?
- Do resident living units have locks on doors?
- Can exceptions to policies such as signing in and out, smoking, or eating foods that are not on a prescribed diet be made?
- Does the facility have a Resident Council? If yes, how often does it meet?

Activities & Socializing

Look at the activities a facility offers, and think about your preferences. Some people enjoy scheduled activities, such as current events discussions, crafts, bingo, card games, etc. Others have never been “activities people” and would rather read a book or go for a walk. Some may want to spend time at cultural or community events such as museums, theaters and concerts. Consider what is important to you.

- Do residents appear to be engaged in meaningful activities, as opposed to staring at a TV or slumped over?
- What type of activities does the facility offer?
- Do the activities appeal to you?
- Does the facility post an activity calendar each month?
- Is there a specific staff person to coordinate and assist with activities? What are his/her qualifications?
- What activities are available after hours and on weekends?
- How are religious/spiritual needs met?
- Does the facility arrange for weekly worship programs?
- Do residents have input into activities offered? If yes, how?
- What events do the facility plan for families and guests?

Meals

For many, meals are one of the daily highlights. In a community setting, it is difficult to please everyone all of the time. How does the facility manage this? Sample a meal. How does the food taste? Ask to see a printed menu for the month. Does it look appealing and nutritious?

- Can meals be provided at a time a resident would prefer or are meals available only during set times?
- What if a resident is late, misses a meal, or refuses a meal?
- Can a resident skip a meal regularly?
- Can a resident request to have a tray delivered to their room? Is there an additional charge?
- Are there alternative food selections offered for each meal?
- Can the facility accommodate a special diet?
- Are snacks available at any time? What type of snacks are available?
- Does a nutritionist or dietitian review meals and special diets? If yes, how often?

Discharge

It is essential to understand under what circumstances a resident may need to move. Some assisted living facilities are not capable of caring for individuals who develop physical or mental conditions.

The November 2000 National Assisted Living Study funded by the U.S. Department of Health and Human Services found that 90% of assisted living residents believed they would be able to stay in the facility for as long as they wished. In fact, approximately one-quarter of the residents needed to move within the first twelve months. The most common need to relocate was the need for more care.

- **What is the facility's policy regarding discharge and termination of the Resident Agreement?**
- **How many days notice is given and to whom?**
- **Does the state have a specific regulation on discharge?**
- **Is there an internal appeal process? What is it?**
- **What specific assistance does the facility provide if there is a need for discharge?**

Emergencies

- Who decides what is an emergency and whether to call 911?
What system is in place after hours and on weekends?
- Does the facility have a clearly stated procedure in writing for responding to a medical emergency? Ask for a copy.
- What kind of emergencies are staff expected to handle and how are they trained for them?
- If a resident has to go by ambulance to the hospital, are they assisted by a staff member? How is the family notified?
What transportation accommodations are made for the resident's return to the facility?

Memory Impaired Units

This section is directed to family members or other interested persons, because it would be unusual for the person who needs a special care unit to be asking these questions. These questions should be asked in addition to previous questions.

- Are all types of dementia appropriate for this facility?
- Is there a separate area within the facility for people with memory impairment?
- Is there space to wander around on the unit? Is the area secure?
- How do services in the special care unit differ from services in the rest of the facility?
- Is there a difference in cost for the memory impairment unit?
- Is there special training for staff about dementia and Alzheimer's disease?
- How frequently is training provided?
- What are the qualifications of the trainers?
- What is the staff-to-resident ratio?

Notes

- Do residents go outside regularly? How often? Where do they go? Is the area secure?
- How do you ensure that the resident is getting proper nutrition and hydration? Are finger foods available? Are noncaffeinated drinks offered throughout the day?
- Look at a calendar of activities. Do the activities appear varied, interesting and geared towards the interests and functional capacity of the residents?
- Is the TV on throughout the day?
- What is the facility's policy on the use of restraints, both chemical and physical?
- How is resident health care monitored? Who monitors their health care status?
- Are care plans developed for each resident? If yes, how often are they reassessed and reviewed? How are the direct care staff oriented to the care plans?
- How are behavior challenges handled? After hours and during the weekends?
- Is the unit environment uncluttered and interesting to look at?

Resident/Family Responsibilities

- Many consumers are surprised to learn that they are responsible for providing all their personal supplies such as powder, soap, shampoo, deodorant, lotion, nail clippers, shaving supplies, etc. Be sure to ask the facility if there are any accommodations for easily purchasing these supplies.
- As resident's care needs change, they may need supportive equipment such as a shower chair, special mattress, walker, wheelchair, etc. This equipment is generally the responsibility of the consumer to obtain and maintain.
- Some facilities will make all the arrangements for doctor appointments, dental visits, podiatry, etc., and others will expect the consumer to manage this. Be sure to inquire about the policy of the facility you are interested in.
- It is a good idea to have powers of attorney and advance directives in place before moving into an assisted living facility.

Comparison Chart For Facilities I Am Interested In

	Facility 1	Facility 2	Facility 3
Contract			
Costs			
General			
Environment			
Staffing			

	Facility 1	Facility 2	Facility 3
Personal Care and Wellness			
Medication			
Safety			
Meals			
Activities and Socializing			
Discharge			

Important Contact Information

- State or local Area Agency on Aging (AAA) - the offices are generally listed in the blue pages of your telephone directory.
- State or local long term care ombudsman program - contact the Eldercare Locator for the program near you at (800) 677-1116.
- Consumer Consortium on Assisted Living - Visit our website at www.ccal.org or call us at (703) 533-8121.

MetLife Mature Market Institute

The **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. The Institute, staffed by gerontologists, provides research, training and education, consultation and information to support Metropolitan Life Insurance Company, its corporate customers and business partners. Metropolitan Life Insurance Company, a subsidiary of MetLife, Inc. (NYSE: MET), is a leading provider of insurance and other financial services to individual and group customers. The MetLife companies serve approximately nine million individuals households in the U.S. and companies and institutions with 33 million employees and members. MetLife also has international insurance operations in 14 countries.

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