

THE ESSENTIALS

ASSISTED LIVING COMMUNITIES



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www.caregiving.org

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The Essentials: Assisted Living Communities

Whether you are caring for your aging parents or making decisions about next steps for yourself, you may have questions about assisted living options. “Assisted Living Community” is a term to describe a housing option for older adults that provides support services such as dining, wellness, social activities, personal care, medication management, and more in a setting that may provide either independent or shared living accommodations.

These living arrangements allow older adults to enjoy a lifestyle with as much independence as possible, while having access to extra help they may need to live comfortably and safely. Generally, assisted living care includes 24-hour support, housekeeping, meal preparation, and assistance with the activities of daily life. A prime goal is to meet the social, emotional, cultural, intellectual, and spiritual well-being of their residents while maintaining autonomy, dignity, and independence to the fullest extent possible. An important aspect of assisted living care 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 help is available should they need it at any time.

Assisted living communities might be categorized under different names depending upon the state in which they are located and at times their size or the level of service they provide. They may be referred to as residential care communities, adult congregate living communities, board and care homes, personal care homes, retirement homes for adults, or community residences. Names vary widely because each state provides oversight and regulation of its assisted living communities. There are no standard federal regulations that apply to Assisted Living.

MetLife is pleased to offer this document as a useful tool in determining the types of options available as well as how to plan and budget for associated costs, and how to research other, more complex questions you might have.

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General Information

Q. When Should I Consider an Assisted Living Community?

A. Assisted living is an appealing option for those who do not yet need the level of skilled medical attention provided in a nursing home, but are having difficulty managing independently at home and would benefit from being around others in a community setting which provides the availability of assistance should they need it at any time. For others, it may be a decision reached as a result of a change in health or after a fall or injury that causes anxiety or depression. When living alone is no longer a safe option, it may be time to consider assisted living. If you or your loved one requires help with the following, it may be time to consider other living options:

- Getting in and out of the shower safely
- Maintaining a home and managing housekeeping
- Managing medications
- Managing personal care
- Protecting personal safety because of cognitive deficits

Of course, the best time to begin looking for alternatives is when you can see a potential need on the horizon, and you are not in a crisis situation.

Q. How Do I Start Looking for an Option That Best Suits Our Needs?

A. If at all possible, start assessing options before the need is urgent. You will find you are better able to make a more informed decision when you have time to explore the populations served, settings

offered, and available service options. You will have to determine whether the location of the setting is important to you. For many, it is important to be near friends, family, and health care providers, and no more than a 30-minute drive away. Your needs and preferences or those of your family who may be considering a move will also serve as guideposts for decisions and discussions with admissions personnel. Ask your doctors, friends, and community agencies for recommendations. Check with the Area Agency on Aging or the State Office on Aging for information on rules, regulations, and the availability of assisted living communities in your area. See “Resources for You” at the end of this document for more starting points.

Q. What Should I Expect As Far As Care Philosophy?

A. The National Center for Assisted Living and the American Health Care Association say there are basic care philosophies that should be embraced by assisted living facilities. Residents should expect to be:

- Treated with dignity and respect
- Informed of the services available as well as limitations
- Helped with managing personal funds
- Allowed to retain and use personal possessions
- Allowed to interact freely with others inside the residence and in the community
- Afforded freedom of religion
- Assisted with control of health-related services
- Able to maintain privacy
- Free to exercise rights and responsibilities as a resident
- Able to voice or file grievances

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Q. How Are Services and Costs Determined?

A. Assisted living communities typically charge a base rate that covers a certain set of services. Other services are offered at additional cost. Some communities also have an admissions fee. The fees can vary considerably from community to community, as do the services offered in the base rate. As residents age, they may see a decline in their abilities and require additional support services that were not needed when they first entered the community. Check with the community to determine which services are included in the base rate and which ones may be offered a la carte:

- › Care management and monitoring
- › Help with activities of daily living
- › Housekeeping and basic laundry
- › Medication management
- › Recreational activities and fitness
- › Security
- › Transportation
- › Two meals or more per day
- › Increase in frequency and time for personal care
- › Incontinence care
- › Laundry service beyond basic
- › Meals delivered to living quarters
- › Specialized care for dementia

You should determine whether the community offers different levels of care. If someone needs more services, how are costs determined? Can the resident be moved to a higher level of care within the same community? Are family members notified? How or when would it be determined that a resident is no longer appropriate for the community?

Q. Are Costs Similar Throughout the Country?

A. Costs can vary dramatically depending upon where you live. The national average private pay base rate for assisted living communities in 2011 was \$3,477 per month, or \$41,724 annually, with average monthly base costs in the areas surveyed throughout the country, ranging from a low average of \$2,195 monthly in parts of Arkansas to a high average of \$5,757 in the Washington DC. To obtain average care costs in your areas visit the MetLife Mature Market Institute Web site at www.maturemarketinstitute.com.

Q. Are Assisted Living Costs Covered by Insurance?

A. Most medical insurance, including Medicare, does not provide any reimbursement for assisted living. Long-term care insurance policies often cover assisted living costs, as it is becoming an increasingly popular long-term care service option. Many comprehensive long-term care insurance policies cover the costs of room and board, but there can be other charges based on the needs of the individual. Individuals who have a long-term care insurance policy should check with the insurance company and review their plan to determine how and what benefits are paid for and what requirements the community

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must meet to be covered. If you are in the process of selecting a community you should check with your long-term care insurance carrier to see if that community would be covered under your plan's criteria.

Although the majority of residents pay out-of-pocket, a number of states provide subsidies or Medicaid waivers that cover assisted living for individuals who meet their state's Medicaid eligibility guidelines. Medicaid is the joint federal and state funded program that covers medical and some long-term care expenses for individuals with limited income and assets. Each state sets its own guidelines. To find out how it works in your state and if you or your loved one might qualify, you can call the Centers for Medicare and Medicaid Services at 1-800-633-4227 to obtain state-specific contact information.

Q. What Should I Ask When Evaluating Costs?

A. It is always good practice to speak to a financial professional and an elder law attorney when planning for long-term care. In general, you should ask the assisted living facility about how the billing works and under what circumstances you may receive a refund.

You will need to understand the cost structure of any community you are considering and what total monthly costs you or your family member may incur. Assisted living communities may charge in

one of a variety of ways. Some may have higher base costs, but include more services in those costs and be more cost-effective in the long run than a community with a lower base rate. The second community may have a la carte fees for services that are included in the base rate of the first community. These fees may result in a higher total monthly cost. Make sure you are aware of any a la carte fees you may incur. They can significantly increase your monthly costs.

Some communities may charge by levels of care rather than use of particular services. Others may have a different base rate for certain conditions, e.g., Alzheimer's disease. If there are care levels, it would also be advisable to ask about the costs at the various levels, as needs can change over time. Make certain you understand how the levels are determined and what level of care you or your loved one may need.

Ask for all of the costs including admission fees in writing. As you are comparing communities, document the costs and services provided.

When looking at rates, you need to factor in additional costs beyond the base rate. They can add significantly to your total monthly cost. Be certain you understand the total costs per month based on the current and anticipated needs of the individual who will be the resident. Comparing costs in the communities you are considering will be one important factor in your decision.

See the [Assisted Living Cost Calculator tool](#).

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Q. Should I Be Considering Large or Small Facilities?

A. Assisted living communities may have as few as three rooms or as many as 200. Most have between 25 and 120 units. A smaller residence might be in a traditional home in a residential neighborhood. A larger residence might be a community that offers apartments with a central dining area and recreation areas. These types of questions may be of help:

- If the community is spread out, is the staff available to assist individuals with walking or using wheelchairs?
- Are hallways and doorways wide enough to accommodate wheelchair or handicapped access?
- What type of setting would you or your family member prefer (urban, suburban, rural)?
- Who are the other residents and how active is the community?
- What is the general “feeling” of the community?
- Does it have the staff and programs to meet your specific needs or those of your family member?
- Is assistance available 24 hours a day?
- If needed, does it have a specific Alzheimer’s unit?

The size of the community you select depends upon your personal preference or that of your family member. Bigger does not always mean better, and small does not necessarily mean you or your family member will receive higher quality and more personalized care. Size is one of a number of factors to consider in making your decision.

Q. What Steps Should I Take in Trying to Make a Decision?

A. Once you have narrowed your search through referrals, you should consider calling the communities to obtain basic information and determine if they seem able to meet your needs.

After you have narrowed down the possibilities, it is important that you visit and if you are looking for a family member have that person visit as well if at all possible. You would want to have a scheduled visit with the admissions coordinator to go on a tour and have a longer discussion about their services, costs, policies, and procedures. You will want to make certain you are able to get answers to any questions you may have. It is helpful to have a checklist with you that you can complete and compare with other communities you may be visiting.

*See the **Assisted Living Checklist tool.***

In addition to the formal arranged visit, you should also make unannounced visits at different times of the day if possible, especially if you are seriously considering a community. Always use your senses when visiting the communities. Notice whether

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there are disagreeable odors or high noise levels. Try to speak with some of the residents and their families to see how their experience has been. Observe interactions between the staff and residents and the staff with each other. Does the staff seem to respond quickly to requests for assistance from the residents? Are they friendly and helpful if you ask questions? Do they seem to interact in a pleasant and responsive way with the residents? Is the environment clean and appealing? Do meals being served in the dining room appear appetizing? Do the other residents appear to be engaged with each other and involved in activities? Are there outdoor grounds that the residents can enjoy? Are the living areas roomy and do they allow for one to bring his or her furniture? Is there a schedule of activities posted and do the activities seem varied enough to accommodate different preferences? Do the meal menus provide for choice? Is there a dietician who makes sure the needs of those with special diets are being met.

Your observations and interactions with others while visiting will be important factors in your decision. Your “gut instincts” will tell you a great deal. You or your loved will have a feel for whether this environment is one that can meet your needs and preferences.

Q. What Should I Know About the Staff Members?

A. As you look at different communities, you will want to also compare the staff members. The attitudes of staff members will tell you a lot about the residence itself. When you are with the

admissions coordinator ask about the hiring procedures including background checks of potential staff, turnover rate of staff, and the training that is provided. What is the ratio of staff to residents? If you visit during different times of day, you will be able to see how staff members balance the residents' needs with competing demands and how they carry out house rules and routines. Find out whether a nurse is on staff for medications and assessments. If not, determine who is responsible for the process and for evaluating the care needs of the residents.

Q. What if My Family Member Has a Specialized Care Need?

A. When your family member suffers a cognitive impairment such as Alzheimer's or a similar disorder, you will need to find a setting that can provide specialized care and supervision. Consider the mental and physical health needs of your loved one, and consider whether the environment will provide the needed stimulation to help him or her thrive emotionally and with dignity.

When assessing a community, be sure to ask what services and systems are in place to provide health care oversight, monitoring, and access to emergency medical care. Also ask these types of questions:

- What transportation is available to assist residents in getting to their doctors' appointments?
- Is there a therapeutic exercise or fitness program?
- What are the procedures for getting emergency medical attention? Is there a nurse available in the community 24 hours a day in the event of an emergency?

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- How often do residents get health care monitoring? For example, if your loved one is on a blood thinner, it will be important to ensure the staff can arrange for monitoring, lab visits to draw blood, and follow-up coordination with the doctor and/or pharmacy.
- If you are assisting a loved one with the decision, as a family member you are an essential link to be sure his or her health care needs are recognized and appropriately addressed.

Q. How Can I Evaluate the Quality of Care?

A. Your observations and the feedback from others you have spoken with, both professionals and those who have had direct experience as residents or family members of residents, will provide insights into the quality of care. There are also official channels that may help with your questions as you seek to evaluate quality. Assisted living communities are overseen by state governments. Regulations vary from state to state. You should ensure the community you've chosen is licensed in your state if required or meets other required state regulations. To learn about your state's regulations, download the National Center on Assisted Living's 2011 Assisted Living State Regulatory Review at www.ahcancal.org/ncal/resources/Pages/AssistedLivingRegulations.aspx. This comprehensive guide summarizes regulations in each state and

reviews a wide range of important requirements on such issues as medication administration, staffing, and move-in/move-out conditions. To obtain a printed copy of the 2011 edition, call (202) 898-2855, or send an e-mail to myates@ncal.org. Be sure to include your name, address, and phone number.

Another way to check on the community is to contact the Long-Term Care Ombudsman to see if any complaints have been filed. See www.ltombudsman.org or call (202) 332-2275 to obtain contact information for an ombudsman in your state.

Q. Once I Make a Decision What Is the Next Step?

A. If the community has a contract or any other forms and/or agreements for you to sign, take the time to carefully read and review them. Ask for clarification if you do not understand everything in the documents. Do they specify all the services your family member needs and how frequently they are provided? What health-related services are included? Have they outlined the cost structure and under what circumstances it may change? Do the documents mention levels of care and specify under what circumstances you or your family member may no longer be eligible to remain in the community? Will you be given sufficient notice to make other care arrangements and will they be able to assist with these transitions? Will family members be notified if you or your family member is no longer able to remain in the community?

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If you have other questions or need further assistance evaluating the documents, consult your attorney. Even if you do not feel you need the help of a professional to review the documents, it is also always helpful under any circumstance to have someone else you trust review them. A second set of eyes may come up with an important question or see something you might have missed.

Q. What Can Make the Transition Easier?

A. Expect that you will have an adjustment period when transitioning to an assisted living community. It's a big change from living in one's own home. Give yourself time. Make certain the staff has contact information for your family members should there be an emergency. If it is a family member moving to assisted living, give him or her time. Stay involved and visible in his or her life. Make a point of learning the names of people to contact for giving and getting information about your family member. Be sure to praise good work and show appreciation to the staff. Find out procedures for sharing your concerns, and don't be afraid to speak up when you see a change that concerns you. Individuals whose families are involved in a positive way generally have higher morale and receive better care. You are an important member of the care team and there are times when you may need to be your family member's voice in order to make certain his or her needs are met.

Resources for You

AARP

www.aarp.org

AARP offers a number of resources for caregivers in their Caregiving Resource Center which can be accessed at www.aarp.org/relationships/caregiving-resource-center/. They also offer information specific to assisted living communities in their housing choices section of the Web site at www.aarp.org/content/aarp/en/home/relationships/caregiving-resource-center/housingoptions.html.

The Assisted Living Federation of America (ALFA)

www.alfa.org

ALFA has a searchable assisted living facility provider directory as well as information about state rules and regulations changes, and new industry developments.

Eldercare

www.eldercare.gov

When you need information on local eldercare resources, see the federally funded Eldercare Locator Web site. You may also reach them at 1-800-677-1116 from 9 a.m. to 8 p.m. EST. They offer Spanish-speaking information specialists and a 150-language line service as well as TDD/TTY access with instructions provided online.

Long Term Care Community Coalition

www.assisted-living411.org

This organization advocates for the elderly on issues of national and state policies that affect care. They offer free guides including guides for both potential residents and current residents of assisted living communities and workshops that may be of help.

National Academy of Elder Law Attorneys (NAELA)

www.naela.org

NAELA offers a searchable site to find an elder law attorney in your area as well as useful question-and-answer sections to assist in your search.

National Association of Area Agencies on Aging

www.n4a.org

n4a is the umbrella organization for the 629 Area Agencies on Aging throughout the U.S. These Area Agencies on Aging provide information and services and coordinate and administer programs for older adults. You can search for your local Area Agency on Aging on the Web site.

National Center on Assisted Living (NCAL)

www.ncal.org

NCAL publishes resources related to assisted living, including the Assisted Living State Regulatory Review. Additionally, along with the American Health Care Association, NCAL provides a consumer information Web site to assist individuals with making decisions related to service options including assisted living communities at www.careconversations.org/home.aspx.

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