

CHOOSING

AN ASSISTED LIVING COMMUNITY

A C O N S U M E R ' S G U I D E



NCAL
NATIONAL CENTER FOR ASSISTED LIVING



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INTRODUCTION

Assisted living communities serve individuals who need help with everyday activities, such as bathing, dressing, and medication management, and may benefit from a supportive, community-based lifestyle. These communities increasingly serve a diverse population, including adults of various ages with chronic conditions, developmental disabilities, or early-onset cognitive impairment. Today, assisted living serves a broad, diverse population – spanning various cultural backgrounds, sexual orientations, and age groups – who are seeking inclusive, person-centered care. Person-centered care means that the care and services meet residents' individual needs and preferences.

The goal of assisted living is to maximize and maintain resident independence for as long as possible. Assisted living offers residents a unique mix of companionship, independence, privacy, and security in a home-like setting.

Choosing the appropriate assisted living residence or residential care community can make all the difference in an individual's mental, physical, and social well-being.

Whether you need care for a loved one or for yourself, this guide will lead readers through a process for selecting a suitable residence that meets the needs and preferences of the individual. The guide contains key questions to ask, checklists to follow, and a cost calculator to estimate costs.

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ASSISTED LIVING TODAY

Assisted living is part of a long term care continuum that provides housing, some health care, and personal care services for individuals who need assistance with activities of daily living (ADLs). These activities include bathing, dressing, eating, toileting, and transferring (moving from one area to another). In addition, many assisted living communities help residents with their medications and may provide other types of specialty care, such as dementia care.

Many communities now incorporate smart home technology, electronic medical records (EMRs), telehealth access, and/or safety monitoring systems to enhance resident well-being and operational efficiency.

Assisted living communities can be in freestanding residences, near or integrated with skilled nursing care centers or hospitals, or as part of continuing care retirement communities, or independent housing complexes.

Assisted living care and services are designed to:

- Maximize residents' autonomy, choice, dignity, independence, privacy, and safety;
- Accommodate individual residents' changing needs and preferences;
- Minimize the need to relocate; and
- Encourage family and community involvement.

Most states regulate assisted living residences by requiring them to be registered, licensed, or certified by a specific state department or agency that has the responsibility for issuing initial licenses, renewing existing licenses, and conducting oversight.

However not all states use the term assisted living for those purposes. States may use other licensure terms such as residential care facility, adult foster care, assisted living service agency, assisted living community, residence, personal care home, community residence, or organization with housing and services

ACTIVITIES AND SERVICES

In general, the activities and services provided or arranged for in assisted living residences promote residents' quality of life and independence. Activities and services generally include:

- 24-hour supervision and assistance;
- Provision of three meals a day in a group dining setting;
- Personal care services such as help with bathing, dressing, eating, toileting, and transferring (such as sit-to-stand movement).
- Medication management as appropriate
- Social services;
- Recreational and spiritual activities, including personalized activity planning and the use of technology in life enrichment;
- Exercise, health, and wellness programs;
- Laundry and linen service;
- Housekeeping and maintenance; and
- Arrangements for transportation.

Additionally, assisted living residences offer specially designed housing and care services for individuals with Alzheimer's disease and other forms of dementia, or for other medical conditions. Understanding what specialized services are provided and knowing who provides those services is critical to making an informed decision. Assisted living communities that specialize in dementia care should follow best practices such as those recommended by the Alzheimer's Association or Dementia Care Practice Recommendations, including staff training and sensory-friendly environments.

The hallmark of assisted living is that each resident receives person-centered care and services that help the individual function within the residence and in the community at large. Each resident's care and services are based on the individual's service plan.

Upon or immediately prior to moving in, staff will evaluate a resident's physical and psychosocial needs. The result of the assessment guides staff in developing the service plan and coordinating the delivery of services in a manner that also meets the resident's individual preferences and needs. The resident, family members or responsible party are encouraged to participate in the development of the service plan. Staff review and update the plan periodically and when a resident's condition significantly changes. A copy of the service plan should be given to the resident. Family members or responsible parties may also ask to receive a copy of the service plan if authorized by the resident.

A resident care or wellness coordinator is usually designated to oversee the process of developing, implementing, and evaluating the resident's progress on the service plan.

PERSONAL CARE AND HEALTH SERVICES

Assisted living residences provide supervision and assistance with ADLs; coordination of services by outside health care providers; and monitoring of resident activities to help to ensure the resident's health, safety, and well-being. Assistance may include the administration or supervision of medication depending upon a state's regulation. Other services may be provided by a trained staff person or an outside provider.

Residents can continue to use their physicians and dentists, or they can choose new ones. In each instance, staff can assist in arranging appointments or finding appropriate medical and dental care services.

When residents experience illness, injury, or recuperation from surgery, they often are allowed to remain in the residence or to return from a rehabilitation center, skilled nursing care center, or hospital if appropriate services can be provided by the assisted living residence. It is important to remember that assisted living residences are a bridge between living at home and living in a nursing care center. Assisted living residences do not typically provide the level of continuous skilled nursing care found in nursing care centers and hospitals.

A residence is defined by the scope of services it provides, not by the number of residents it serves.

RESIDENCE ACCOMMODATIONS

While costs are a factor in selecting a residence, the most important factor is the individual's care needs and preferences. Be sure to match the community's scope and limits of services to the potential resident's needs first before considering the costs.

Accommodations and options vary from one assisted living residence to the next (e.g. private rooms, private baths, kitchenettes, etc.). Personal needs and preferences are important criteria for evaluating a residence and the amenities it offers.

The size of assisted living residence rooms or apartments will vary in size and design. Most residences are constructed and equipped to comply with a host of local, state, and federal regulations.

Assisted living residences are designed to be operated, staffed, and maintained in a manner appropriate to the needs and desires of the residents served. Caring for residents with Alzheimer's or other dementias and disabilities frequently requires a building design and care philosophy that ensures resident safety and autonomy. Such services should be provided in an appropriate and safe setting that adheres to local, state, and federal regulations.

During a tour of a residence, staff should be willing to answer consumers' questions about the residence's occupancy levels, staffing, and ownership. Obtaining this information is crucial in choosing the appropriate assisted living or residential care community.

RESIDENTS' RIGHTS

The philosophy of assisted living is to emphasize the individual's right to choose. Residents should be informed of their rights in plain language and in accessible formats, including translated materials as applicable. When choosing an assisted living residence, a resident can also expect to:

- Be treated with dignity and respect;
- Be informed of services available and the limitations of those services;
- Manage personal funds;
- Retain and use personal possessions;
- Interact freely with others both inside the residence and in the community;
- Have religious freedom;
- Control health-related services;
- Maintain privacy;
- Be free to exercise rights and responsibilities as a resident and as a U.S. citizen; and,
- Have the right to voice or file grievances.
- Receive services in a culturally responsive and inclusive environment that respects religious, cultural, and gender identity preferences.

Most residences post a listing of residents' rights in a visible place and/or provide new residents with a copy.

In addition to observing the personal rights of those who live there, assisted living residences usually have guidelines for visitors. Most residences also establish house rules pertaining to, for instance, alcohol, pets, and the use of personal furnishings, and tobacco.

PERSONNEL

The number and type of staff employed at a residence varies greatly and depends on the number of residents and their needs. Staff may be employed directly by the residence or by an outside health care provider. A typical staff may include:

- Administrators or directors, who manage the residence;
- Nurses, who assist residents with health care services and planning according to state regulations;
- Medication assistants who help residents with their medications;
- Personal care staff, who assist residents with personal needs, such as bathing, eating, and dressing;
- Marketing/admissions personnel, who market the residence and assist with the move-in process;
- Dining staff, who prepare and serve nutritional meals to residents;
- Activities coordinators, who organize recreational activities and spiritual programs for residents;
- Maintenance personnel; and
- Housekeeping personnel.

In general, it is up to the assisted living residence's management to ensure that an appropriate number of employees are available to provide for the health, safety, and well-being of the residents and maintenance of the buildings and grounds.

PAYING FOR ASSISTED LIVING

Since the majority of assisted living costs are paid through personal finances of residents and/or their families, a residence director, administrator or marketing representative should willingly provide consumers with key information regarding base rates, specific fees for additional services, and financial assistance programs. You may want to consider inquiring whether the assisted living community offers financial counseling, Medicaid coordination, or partners with long-term care insurance providers.

Costs for assisted living residences vary depending on the size of rooms, amenities, services provided, and location. Prospective residents and families should ask the residence about available financial assistance programs which may include grant programs, internal assistance, or Medicaid.

While Medicare does not cover assisted living expenses, certain health care services may be available under specific, limited circumstances, such as Medicare Part D. Supplemental Security Income may cover some costs, and residences may participate in grant programs, the state's Medicaid program or offer internal assistance programs. Home and Community Based Services (HCBS) waivers are also a potential funding source.

Another payment option is long term care insurance or combination life/long term care policies that include assisted living/residential care coverage.

Under certain conditions veterans and/or their spouses may be eligible for benefits to help pay for some of their care in an assisted living residence. For more information about the Veterans Administrations' "Aid and Attendance" program, visit www.VA.gov or contact your regional VA office.

Most importantly, ask the community to explain its policies when residents deplete their personal funds.

Calculating the approximate monthly costs is an important determining factor. The cost calculator included in this brochure should be used when speaking to a staff member about costs. The costs can be written down next to each service.

DECIDING ON AN ASSISTED LIVING RESIDENCE

Now that you know the basics of assisted living, you can begin the search for an assisted living residence by determining the kind of services needed. Start by making a list of assisted living residences in the local area. People can find residences listed on the Internet. To do a search on the Internet, enter the search terms "assisted living" and your town and state.

Ask your personal physician, clergy, social worker, financial planner, and friends that may be familiar with residences in your area.

You can also check with your state health or welfare departments, your state long term care ombudsman, and the Area Office on Aging.

The next step is to begin visiting the residences on the initial list. Take this brochure on your tours and use the checklists, calculator, and questions to obtain information about the residences.

During the tours narrow the list of choices to two or three residences that meet the specific services needed and preferred, provide the desired location, and fall within your price range.

Now that two or three residences have been selected, set up appointments to visit those communities. During these visits, take the opportunity to talk with administrators, staff, and residents. Visit each of the residences more than once and at different times of the

Day, such as dinner or lunch time. These visits will provide a fuller picture of what life will be like in the residence.

KEY QUESTIONS TO ASK ASSISTED LIVING STAFF

Review the checklist below and reflect on which factors are most important to you when selecting an assisted living community for your loved one.

Service Planning

- ☐ Are the family and resident involved in the service planning process? How often are residents' needs assessed? Who completes the assessment?
- ☐ Are there special programs for residents who have Alzheimer's disease, other forms of dementia or memory impairments? Are there accommodations for residents living with Alzheimer's disease, dementia, or other cognitive impairments to be outside and exercise?
- ☐ Are there special programs for residents with disabilities?
- ☐ What digital platforms or family portals does the residence use for communication and care updates?
- ☐ How is technology used to support health, safety, and engagement?
- ☐ How are emergency medical 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 and what type of training did they receive?
- ☐ Does the residence generally use a particular pharmacy? If applicable, does that pharmacy participate in the individual's Medicare Part D prescription drug plan? Does the pharmacy provide a yearly review and consultation services?
- ☐ Are there professional nursing services on site? If not, do staff members 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?
- ☐ Does the residence provide bed linens and towels?
- ☐ Does the facility provide laundry service?
- ☐ Are there beauty shop services available on site?
- ☐ What recreational and spiritual activities are available? (Obtain or review a copy of the activities calendar.)
- ☐ Is there a wellness program?
- ☐ Are the activity supplies available for resident use outside of scheduled programs?
- ☐ How are individual activity interests and preferences accommodated?
- ☐ Is transportation provided for medical appointments and recreational purposes? Is there a fee?
- ☐ Are there resident and family councils? How often do they meet?
- ☐ What are the suggestion, complaint, or grievance procedures?
- ☐ Can hospice care be offered? If so, does the residence coordinate that care with the physician and family?

Staff

- ☐ Ask about the residence's staffing levels and philosophy about staffing.
- ☐ What training and qualifications are required for staff? Are there on-going training programs provided for staff?
- ☐ Have staff received training in trauma-informed care, dementia best practices, and cultural sensitivity?
- ☐ Do staff members receive special training in care for residents with Alzheimer's or dementia?
- ☐ What training do staff receive in diversity, equity, and inclusion (DEI)?
- ☐ Observe staff and resident interactions. Are they positive? Courteous?
- ☐ Do staff members handle resident requests in a timely way?
- ☐ How full is the assisted living community, or does it have a wait list for admission?
- ☐ How would you describe the overall feel of the community? Does it seem vibrant and active, with frequent events and opportunities for residents to engage socially?
- ☐ Are there circumstances where hiring a private duty aide would be required? What is the procedure for that type of service?
- ☐ Does the residence have a volunteer program? If yes, what types of activities do the volunteers perform?
- ☐ Does the administrator/director practice an "open door" policy?
- ☐ Who owns the assisted living community?
- ☐ What are the turnover rates of your staff?

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.)
- ☐ How often do the menus rotate? Are residents and families involved in the menu planning?
- ☐ Are residents allowed to have guests for meals? Is there a separate guest dining room?
- ☐ Are there separate fees for guests?
- ☐ What are the criteria for residents to eat meals in their rooms?
- ☐ Are there separate fees for having meals delivered?

Living Space and Accommodations

- ☐ Are there adequate residence areas for resident use?
- ☐ Are the residents' rooms furnished or unfurnished?
- ☐ What is the policy about personal belongings?
- ☐ What is the policy for overnight guests? Are there guestrooms available? What are the guest fees?
- ☐ Is additional storage space available? Is there an extra fee?
- ☐ Does the residence meet the rules for people with disabilities?
- ☐ Can residents have automobiles? Is there assigned parking? Is there an extra fee?
- ☐ 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 or certification report.)
- ☐ If the state requires the administrator to be licensed or certified, is it current?
- ☐ Do staff members actively participate in a professional association, such as a state long term care association affiliated with the National Center for Assisted Living?

Safety

- ☐ Does the residence have a fire sprinkler system throughout the facility?
- ☐ Where are smoke detectors located?
- ☐ What is the smoking policy?
- ☐ How often does the facility have fire drills?
- ☐ Does the facility have an emergency preparedness plan?
- ☐ How are emergency and evacuation plans reviewed with residents after admission to reinforce their memory?
- ☐ What systems are used to keep residents with dementia or Alzheimer's secure from leaving the residence on their own?

Location

- ☐ Is the location of the residence convenient to shopping, medical services, and entertainment areas?
- ☐ Can family members and visitors easily locate the residence for visiting?

Moving In

- ☐ What does the move-in process entail? What are the paperwork requirements and the timeframes involved?
- ☐ How is the initial assessment managed? Who completes the assessment?
- ☐ Is the residence affiliated with a hospital or nursing home should acute or long term care be needed? If so, is there a priority admission process?
- ☐ If you need hospital or nursing home care, is your room held? What are the associated fees? Is there a discount for unused services (e.g. meals)?
- ☐ Does the residence subscribe to a set of resident rights and responsibilities? Are printed copies of resident rights and responsibilities available?

Costs 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 and/or an entrance fee? What is the refund policy?
- ☐ Can service agreements and or contracts be amended or modified?
- ☐ Does the assisted living residence participate in Medicaid?
- ☐ Can the residence provide a list of services and activities that cost extra?

Category	What To Ask	Why It Matters
Technology Use	What technologies are used for safety, engagement, and care (e.g., EMRs, telehealth, fall detection)?	Modern tools support better safety, care coordination, and engagement.
Cultural Competence	How does the community accommodate diverse cultural, religious, and gender identity needs?	Inclusive environments improve resident comfort and quality of life.
Staff Training	What training do staff receive in dementia care, trauma-informed care, and DEI?	Well-trained staff deliver higher quality, safer, and more respectful care.
Dementia Care Practices	Is the community aligned with Alzheimer's Association or other evidence-based dementia care models?	Following best practices ensures residents with dementia receive dignified, effective care.
Family Communication	Are family portals or apps available for real-time updates and communication?	Ongoing family involvement improves satisfaction and care quality.
Cost Transparency	Is there a clear breakdown of all service costs and future price change policies?	Helps families avoid surprise costs and plan long-term budgets.
Quality Metrics	Does the residence report quality metrics like satisfaction scores or staff turnover?	Independent data supports better-informed decisions and transparency.
Payment Options	Does the residence participate in Medicaid waivers, VA benefits, or offer internal financial support?	Maximizes affordability and access for different financial situations.
Behavioral Health Support	Is there access to licensed behavioral health professionals or therapy services?	Mental health is crucial to overall well-being, especially in later life.
Wellness Programs	Are there holistic wellness programs (e.g., fitness, nutrition, cognitive health) available?	Supports independence and proactive health management.

COST CALCULATOR

The following cost calculator will be useful in evaluating assisted living residences. However, remember the most important consideration is that the residence fits the individual's needs, desires, and preferences. To make sure an individual's financial resources will cover costs, use the assisted living calculator to generate an estimate of the monthly costs.

Although residences charge different fees and provide a variety of different services, this list is provided to prompt questions about costs for basic care and specific services that a potential resident may need. Also, be sure to ask about any additional deposits or entrance fees and whether they are refundable.

Not all the below listed items may be applicable to your situation. Space is provided to add items not covered in this calculator.

Ask the residence to explain which pricing model it uses:

- ☐ All inclusive
- ☐ Tiered with bundled services (refers to pricing structure where the cost of care is broken down into different levels (tiers), with each tier including a bundle of specific services [bathing, medication management, dressing assistance, mobility support])
- ☐ Fee for Service or A La Carte

\$ _____	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 technology access (Wi-Fi, smart home monitoring, telehealth platforms)
\$ _____	Cost for behavioral health support
\$ _____	Cost for digital family engagement tools
\$ _____	Cost for Telephone Service
\$ _____	Cost for Cable Television
\$ _____	Cost for Internet Service
\$ _____	Beauty Shop Charges
\$ _____	Other Charges
\$ _____	Other Charges
\$ _____	Other Charges
\$ _____	Total Estimated Monthly Charges

BEFORE SIGNING THE SERVICE CONTRACT REVIEW THIS CHECKLIST

Once an assisted living residence has been chosen and before signing a service contract, use this final checklist as a reminder for issues that need to be addressed and fully understood.

Make sure you:

- ☐ Know what the basic service package includes
- ☐ Know all the costs associated with your service package
- ☐ Know about additional services and their associated fees (e.g., medication management)
- ☐ Know the circumstances under which fees might change and how much notice is given to families and residents
- ☐ Understand the services planning process
- ☐ Understand the service contract. If you don't understand the contract, have someone explain it to you.
- ☐ Understand how medical emergencies are handled
- ☐ Know about the criteria and policies associated with move-out
- ☐ Understand resident rights and responsibilities
- ☐ Know the residence's grievance policy and procedures
- ☐ Understand how many staff are available and their qualifications
- ☐ Have the name and telephone number of the staff contact person
- ☐ Have received the resident handbook, technology use policy, and grievance process in writing
- ☐ Have confirmed if the community is dementia-capable and culturally inclusive
- ☐ Have reviewed the digital communication tools provided for families

A SPECIAL NOTE ABOUT MOVING INTO ASSISTED LIVING COMMUNITY

Move-in day is often filled with mixed emotions. The family and resident may experience excitement with the decorating and settling in process but also may experience feelings of anxiety and loss.

Moving is seldom easy and acceptance of the move, as well as settling into a routine may occur over a period of weeks or longer for some people.

Residences often provide a resident handbook explaining policies and procedures, staff contact lists, meal times, and general information about daily living, which may ease the anxiety and pressures associated with the move.

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