



Highlights: Assisted Living Facilities

As they age, many people start having trouble doing tasks that once came easily. Falls and other accidents may occur. Seniors often suffer from loneliness and depression. Assisted living centers are one option for getting people help but choosing one—and paying for it—can be challenging. **Delaware Valley Consumers' Checkbook** (Checkbook.org) offers guidance and ratings. Highlights from Checkbook's report:

- Know that assisted living isn't your only option; home-health care, aging in place or moving in with family could all provide care and could be cheaper (in the case of aging in place or family, definitely).
- Assisted living communities offer a wide range of services and function under different operational models, from bare-bones small group homes to plush apartment buildings with hundreds of units. But all provide a place to live, some or all meals, and help with tasks from bathing to medication reminders.
- Choosing an assisted living community requires careful thought and consideration. Because facilities provide medical and other highly personal services, you must make sure you're picking a good spot. Plus, while some are rentals, giving you flexibility to move out, others require hefty up-front payments.
- Consider using a geriatric care manager to help with the process of finding a place; they're independent of facilities and are supposed to give unbiased advice.
- Know what a continuing care retirement community is; it's basically a facility that lets you buy in when your health is at one level and then transition to either assisted living or skilled nursing. This is not available at all facilities but is something to consider if you are buying in, as opposed to renting.
- Tour as many assisted living facilities as you can. Try to meet and talk to residents, taste the food, and ask to see as many areas of the facilities as possible. When choosing communities to tour, include several at different price points. Resident satisfaction and quality of don't always correspond to prices.
- Beware of for-profit placement services; they're marketing agencies that get a large fee if they place your someone at a facility and won't necessarily pick the best one.
- Despite repeated requests, several communities did not give Checkbook's undercover shoppers pricing information. Checkbook was disturbed that so many wouldn't reveal their fees to interested customers.
- For those that did provide pricing, there were big differences from community to community. For assisted living, total costs for three years including upfront fees, rent, and typically needed services range from less than \$123,000 to more than \$320,000. For memory care, total costs for three years for a private studio apartment and related services range from less than \$239,000 to more than \$410,000.
- When requesting prices, try to withhold your contact information. Checkbook's shoppers received a lot of follow-up sales calls from some places. If sales staff is reluctant to share details without a tour, explain that you will tour communities only after you establish which ones you can afford.
- There are a variety of ways to pay for assisted living, including proceeds from the sale of a house, renting out a house you own, obtaining a reverse mortgage, selling a life insurance policy or purchasing long-term care insurance. Medicare does not pay for assisted living, though Medicaid might.
- Beware of a la carte services at assisted-living facilities (extra costs for things like medication administration, help with daily tasks like dressing or bathing). Be sure to get all costs in writing.

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