

Aging well

Robert M. Freedman, Esq. ■ National Academy of Elder Law Attorneys

Choosing the Right Assisted-Living Facility

Assisted-living facilities are the fastest-growing segment of the senior housing market, with more than 800,000 residents in approximately 35,000 facilities across the US. They offer greater independence for residents and lower prices than nursing homes, plus a degree of support not available in retirement communities.

Assisted living is popular with seniors age 80 and older who still are in relatively good health and value their independence but are no longer able to live completely on their own because they can't drive, have trouble walking, etc.

WHAT ASSISTED LIVING OFFERS

Typically, residents live in one-bedroom or studio apartments, though larger accommodations often are available. Each unit comes with a private bath and kitchenette, but many residents eat two or three meals each day in a communal dining room.

Most assisted-living facilities schedule social activities and outings. There might be a shuttle bus to the mall or supermarket. There even might be a pool and tennis courts on the premises.

While these facilities don't offer the full medical support of a nursing home, most rooms are equipped with emergency buttons, so residents can call for help. Some facilities check in on residents.

Assisted-living facilities usually offer access to aides for residents who require daily assistance, such as help with bathing, dressing or using the toilet.

WHAT TO LOOK FOR

In most states, assisted-living facilities are minimally regulated, with no governmental oversight. To find the right facility, consider...

Services. Does the facility offer the support needed?

Terms of commitment. Most facilities allow residents to sign up on a month-to-month basis.

Social atmosphere. Talk to a few

residents. Are they friendly and of a similar age and energy level?

Food quality. Sample at least two meals.

Attractiveness of the rooms. Is it a pleasant place to live?

Activities. Do residents seem bored or happy and active?

COST

Room, board and basic services at an assisted-living facility cost anywhere from \$1,800 to \$3,500 per month. If you need help with daily living, expect to pay an hourly rate comparable to prevailing rates for home care in the region. That can add up to a few thousand dollars extra per month.

Most residents pay for assisted-living facilities out-of-pocket, but the following may help...

Long-term-care insurance policies written in the past five or six years may include some coverage for assisted living. With an older policy, if the only other option is a nursing home and you can show that assisted living is cheaper, the insurance company may pay the bill.

Medicaid might be available to seniors who have limited resources. Check with your state's Medicaid department for details. A list of state Medicaid Web sites is available at <http://cms.hhs.gov/medicaid/stwebsites.asp>.

Tax deductions. The portion of the cost of assisted living attributable to health care is tax deductible, though the part attributable to housing costs is not. Ask the assisted-living facility to provide a cost breakdown for you.

RESOURCES

Assisted Living Federation of America, 703-691-8100, www.alfa.org.

National Center for Assisted Living, 202-842-4444, www.ncal.org.

Bottom Line/Personal interviewed Robert M. Freedman, Esq., founder of National Academy of Elder Law Attorneys. He is a partner in the New York City elder law firm of Freedman and Fish, LLP. www.freedmanandfish.com

