

## Additional Resources

Retirement housing professionals and associations are often available to assist you. Here are a few sources of information:

**Massachusetts Extended Care Federation (MECF)**

617-558-0202 • 800-Care-For (800-227-3367) • [www.mecf.org](http://www.mecf.org)

**Massachusetts Assisted Living Facilities Association**

(Mass-ALFA) • 781-622-5999 • [www.massalfa.org](http://www.massalfa.org)

**Alzheimer's Association, Massachusetts Chapter**

617-868-6718 • 800-548-2111 • 800-272-3900 • [www.alzmass.org](http://www.alzmass.org)

**Executive Office of Elder Affairs (EOEA)**

617-727-7750 • 800-882-2003 • [www.mass.gov](http://www.mass.gov) or [www.800ageinfo.com](http://www.800ageinfo.com)

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Three Vision Drive, Route 9 West, Natick, MA 01760

**508-655-5000**

238 West Main Street, Northborough, MA 01532

**508-393-5655**

85 Beaumont Drive, P.O. Box 940, Northbridge, MA 01534

**508-234-3434**

Five Lyman Street, Westborough, MA 01581

**508-836-4354**

[www.SalmonHealth.com](http://www.SalmonHealth.com)



# ASSISTED LIVING

## What You Should Know

Opening a  
door to a new  
way of living

*A popular senior lifestyle choice, assisted living offers a special combination of housing and personalized support services for those who wish to have some daily assistance without the skilled health care of a nursing home. Residents retain their independence and privacy, with the comfort and sense of security of round-the-clock staffing as well as the convenience of a range of services.*

- ☐ How many staff members are available to residents throughout the day and night?
- ☐ Is 24-hour awake staff available?
- ☐ How many staff members are available on different days of the week?
- ☐ How are emergencies handled?
- ☐ Is the ownership and management team experienced?
- ☐ Is the value in line with the cost?
- ☐ What are the circumstances in which a resident would be asked to leave the assisted living residence?
- ☐ What is the policy for moving out?
  - How much notice is required?
  - When does the monthly service fee stop?
  - How long do you have to continue to pay the MS fee or other financial commitments?

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**Massachusetts law requires** assisted living residences to make a DISCLOSURE STATEMENT available to consumers. During your first formal visit with a representative of an assisted living residence, you'll receive a copy of a consumer guide developed by EOEA along with the Disclosure of Rights and Services, which he or she should review with you. The disclosure contains basic information regarding the community – its size, certifications, staffing levels, and certain policies and procedures.

Note any limitations on services the residence provides, conditions under which a Residency Agreement may be terminated by either party, and the length of the required notice period for termination of the Agreement.



## What questions should be asked when considering an assisted living residence?

- ☐ What are the residency criteria and application process?
- ☐ What is included in the monthly service fee? How are additional services billed?
- ☐ Learn the exact purpose of any required entry fees, community fees, application fees, or deposits.
- ☐ Are any of the fees refundable?
- ☐ Are three nutritious and well-balanced meals provided each day? What about snacks?
- ☐ What health and wellness services are available?
- ☐ Are additional services and levels of care available if a resident's needs change (i.e., skilled nursing or rehabilitation)?
- ☐ What if a resident depletes his or her funds?
- ☐ Is the location convenient to the homes, work and frequent destinations of family or friends?
- ☐ Is it a welcoming environment for children, family and friends to visit?
- ☐ Are residents free to have visitors anytime?
- ☐ Are the physical surroundings clean and comfortable?
- ☐ What types of enrichment programs are planned for residents, and when are they scheduled? (Evening and weekend programs should be included.)
- ☐ Are the social and recreational activities of interest to the prospective resident?
- ☐ Observe how the staff interacts with residents. Are they friendly and caring?
- ☐ Are residents and their families happy and satisfied?

## Who lives in an assisted living residence?

The people who benefit most from residing in an assisted living community are those who may need a little help with daily activities such as bathing, dressing and medication reminders. Others may simply prefer not to live alone or can no longer safely do so. Assisted living residents generally range in age from 60 to 100, with the average resident being in their mid-80s. An assisted living residence is not a nursing home.


The lifestyle promotes independence and choice by addressing each resident's individual needs and preferences, while encouraging the involvement of family and friends.

Many assisted living residences also have separate accommodations or special care for individuals with Alzheimer's disease and related memory disorders – those whose care and security needs require additional staffing and services.

## What is respite care?

Many assisted living residences offer **short-term respite stays** for a few days to a few weeks, without contract or commitment, for individuals to experience assisted living on a trial basis. The fully-furnished accommodations are similar to a hotel, include all meals and snacks, medication management and other care as needed. This temporary arrangement also allows their care partners personal time, vacation and more.





## What services are typically available in an assisted living residence?

A variety of services and care plans are generally available, tailored to each resident's unique needs and preferences. The ultimate aim of each plan is to improve quality of life. Services typically include:

- ✿ Three meals a day
- ✿ Housekeeping and laundry services
- ✿ 24-hour security, or around-the-clock personnel
- ✿ Assistance with medication management
- ✿ Assistance with bathing, dressing, and grooming
- ✿ Emergency response system in each apartment
- ✿ Health, wellness, and exercise programs
- ✿ Social and recreational opportunities
- ✿ Scheduled local transportation

## What are some alternatives to assisted living?

Family, friends, or home health services can sometimes provide needed assistance in one's home. Another option might be moving in with adult children. Seniors who qualify for independent living may choose to move to a retirement community which provides housing, social activities, recreation, and some services, without the daily personalized support of assisted living. If ongoing skilled nursing care is required, a nursing home might be a better alternative.

Staying in one's current home while receiving outside help may seem to be the most attractive alternative, but it is not always

the best solution for extended needs. Coordination of outside help typically becomes the responsibility of individual family members which can result in strained relationships with loved ones. Most importantly, the individual needing help almost always benefits from living in a community of peers with whom he or she can have social interaction and support. For many seniors, assisted living brings together the best of these alternatives, so that families can focus on family.

## What does assisted living cost?

In Massachusetts, monthly service fees generally range from \$2,000 to \$7,000 or more per month, with special care programs at the higher end of the scale. While service fees vary across the nation, assisted living generally costs less than home health services or nursing home care in the same geographic area. Assisted living is most often a month-to-month lease or rental agreement, with no large entrance deposits. Factors that influence price include the extent of services a resident needs, the size and type of the chosen apartment, and whether accommodations are shared. Many assisted living residences also offer daily rates for respite care or short-term stays in furnished suites.

While most assisted living arrangements are privately paid, certain long-term care insurance policies may reimburse all or part of the associated costs. In addition, clinically and financially eligible seniors may be able to receive subsidies from MassHealth (Massachusetts Medicaid) through its Group Adult Foster Care (GAFC) program and through a supplemental Social Security Program entitled "SSI-G." Assisted living is not covered under the federal Medicare program.