



RIDGELINE
MANAGEMENT COMPANY

Creating environments where moments of joy, independence, and wellness are the focus each and every day

What is Assisted Living?

- **Is it the same as a nursing home?**
- **What freedom will I have?**
- **How do I pay for long-term care?**
- **Is there an option other than a nursing home?**
- **Who cares for my loved one?**
- **Do I have to move later?**
- **How much does it cost?**

Senior Housing Management

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What is assisted living anyway?

You awaken in the middle of the night by a the shrill ring of the phone. On the other end is your mother. She's fallen and maybe has broken a hip. She's at the hospital. You rush to meet her where the doctor tells you that your mother shouldn't go back home alone because she will have to heal before being able to take care of herself again. Even then, they'd have to wait and see if she fully recovers and is able to still live alone.

This is the unfortunate situation many families find themselves in as parents

and relatives grow older. Mom, dad, a spouse or even you just need someone around to help with cooking, cleaning, laundry, medication reminders, or maybe even help getting in and out of bed each day. Or, it could be as simple as living alone and wanting to be around people more. There are many different reasons to need or want assisted living. They all usually mean one thing though: the ability to keep doing the everyday things you want to do and getting assistance with those you may need to do.

Over twenty years ago, assisted living was born as a cost-effective alternative to the traditional nursing home. Although there are large (some get up to a few hundred apartments) and small (four- to six-bedroom) communities, they are all designed to do the same thing. Assisted living was introduced as

a communal environment where the surroundings were as much like a home as possible and have staff available around the clock to help attend to you, if needed; all while the resident remains independent with the daily living tasks they can still do.

Assisted living providers in almost every state must have a license and pass regular state surveys for compliance with operational regulations. Assisted living has come to be the middle level of service between living in your own home and the total care of nursing homes. Although, with the aid of Home Health and Hospice nurses, most elders are able to stay in assisted living for the remainder of their days. Not only is this an opportunity to stay in a more "home-like" environment, it is also a less expensive alternative to the nursing home and 24-hour in-home care.

How do I find communities?

It's important to start with resources in your area. Senior centers, your doctor, state agencies such as Aging Services and the Department of Health, hospital discharge planners, churches, and fraternal organizations are all good places to start asking about assisted living. You can even find them in the yellow pages or by doing a search online.

However you find them, it is important to look for things you are interested in: size, location, amenities, or those recommended by the sources listed above. This may help you narrow your search and start where you are more likely to find what you are looking for.

Next, ask your friends and family for assistance. Perhaps they are aware of a community in your area. Maybe they know other people that have moved to an assisted living. Or, maybe they could help you call or visit communities and help you sort through all the information.

One thing is for sure, there is a lot of information communities will give to you, and having someone to help you draw comparisons can be a big help.



Is there government assistance for assisted living?

In some states, Medicaid will reimburse the community for your assisted living services if you are financially qualified for the state assistance.

However, it is up to individual providers if they choose to accept residents with Medicaid or not. If they do, the community will have a contract with the Medicaid program- be sure to ask when calling or touring a community.

Other than Medicaid, there are some benefits available for war-time veterans and their spouses through VA services. Your local VA office will help you determine if you are qualified and fill out the paperwork. Or, ask at the communities you visit. Some of them will assist with the paperwork and get you in touch with the correct personnel.

Although these benefits will not cover the entire cost of assisted living, it can reduce your out-of-pocket expenses.

Will I have to move again if I need more care?

Whether or not you can live the rest of your life at an assisted living community may depend on the care you need.

However, it is becoming increasingly easier to "age in place" with assisted living, because services are only added as you need them and the regulations are more flexible regarding services permitted to be rendered than in an independent retirement community. Today, with the assistance of Home Health Care and Hospice Care agencies, many seniors can live out their lives in the more comfortable assisted living setting.



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Frequently Asked Questions

Many families experience similar, if not the same, situations and emotions when deciding to place a loved one into assisted living. Here are some of the most commonly asked questions.

What do I do when I run out of money? Will I be able to stay in assisted living? In the event your financial resources are depleted, some communities have a Medicaid contract which would allow you to stay in assisted living, provided you qualify for benefits. Be sure to ask if this is an option before you move. Also ask about veteran's assistance for both war-time vets and their spouses. This may be an option and can extend your financial resources.



What does scheduled transportation mean? This means the community provides transportation to predetermined locations and at specified times. Often, one or two days per week the bus or van is reserved for taking residents to doctor appointments and another one or two days are for scheduled shopping and recreational outings.

How do I know when my loved one needs or is ready for assisted living? Pay attention to small details such as the amount of food in the fridge and whether or not it has expired. If their home doesn't seem quite as neat as it used to be, or they are making excuses as to why they don't go out anymore, these can all be signs of isolation and/or a diminishing capability to care for daily household tasks. Assisted living is not a nursing home. It is designed to keep your loved one more independent, so they can avoid debilitating events that land them permanently in a nursing home.

Why is assisted living so expensive? Assisted living is not just room and board. It is round-the-clock staff, utilities, transportation, personal assistance at your fingertips, home maintenance, and a full calendar of social events at your doorstep. Not only this, but it costs half, if not a third, of a traditional nursing home. And, it resembles your own home (versus a hospital) as closely as it can.

Isn't assisted living just the new word for nursing home? What is the difference? No. In fact, assisted living was developed when elders wanted an alternative to the "hospital-like" environments of the old nursing homes. The idea was to bring people together in one home (which



reduces overall costs of care) and let them decide what they needed help with. Nursing homes typically take care of all aspects of your well-being. Which, just like muscles that aren't used, meant that abilities for self-care atrophied over time and made elders even more dependent on outside care. Today, assisted living is providing an environment between your home and the total nursing care of a nursing home.

What is a community fee and what purpose does it serve? If a community has this fee, it is typically a one-time fee paid upon move-in. This fee covers administrative costs only associated with move-in, cleaning, and preparation costs for your apartment to guarantee you are moving into an apartment as if it were brand-new.

Can I hire home health and hospice to come in to care for my parent while they are here? Most assisted living communities will allow you to hire outside agencies to provide more care for your parent than the assisted living staff are licensed to do. Consult the administrator regarding agencies they have worked with and/or may be able to recommend.

If Home Health comes in while my parent is here, do I pay them and you? What about Hospice? In most cases, Medicare will cover the costs of hiring home health or hospice agents. Which means that you only continue to pay the cost of the assisted living.

What is the average age of assisted living residents? The typical, average age of assisted living residents is 75-85.

Am I able to come and go whenever I want? Yes! Unlike nursing homes, assisted living communities typically do not restrict visiting hours or when and how long you may be gone. You may be asked to sign out and back in when you do leave, so the staff know you are not in the building in case of emergency. Most buildings also have an evening time when they lock the front doors for security reasons. However, there should always be a doorbell or other means of alerting the staff when you return, so they may unlock the doors for you. You have the freedom to set your own schedule!

Can family/friends stay overnight? Most communities will allow family and friends to stay in their loved one's apartment with them overnight. Or, when available, you may have the option to rent a furnished room on the premises for less than a typical hotel room would cost. Ask the administrator or community relations personnel for details.

Will my loved one be able to stay here until they pass? In most cases, residents are able to reside in assisted living until they pass, with the addition of home health or hospice nurses to attend to end-of-life care. Usually if a resident requires constant or acute care it is recommended they go to a skilled nursing facility or hospital.

Are my prescriptions included in my monthly fee? No. Each resident's medications are unique to them in terms of type and quantity. Prescriptions will continue to be paid through your insurance carrier.

What are the limitations of the care you provide? What can you not do? Assisted living staff may provide assistance with most daily living and medication needs. However, they may not provide services that require a nursing license. Such restricted services may include, but are not limited to, wound care, diabetic injections where the nurse must provide the injection, or provide continual care such as that required by a bed-ridden resident. The administrator should be able to provide you with a copy of your state's assisted living regulations should you wish to see the exact limitations and requirements.

Does Medicare or Medicaid cover the cost? Unfortunately, Medicare does not cover assisted living in its schedule of benefits. Medicaid covers a limited amount of the cost and varies from state to state. Medicaid participation is also voluntary, so check with the individual community to find out if they are a participating community.

Is assisted living covered under a long-term care policy? This depends on the policy. Most policies will cover the cost of assisted living up to a previously specified dollar amount. Check with your long-term care insurance provider for details regarding your plan.

Do you have room tray service and will there be a charge for that service? Most assisted living communities will provide room tray service for a limited time, as long as a resident is ill. On a regular basis, there may be a nominal fee per tray for this service. Consult the administrator for specific community details.

Is there someone here at night to watch over my loved one? How do you staff the community? Yes! Assisted living is staffed 24-hours per day, seven days per week. Staffing ratios will vary in the size of the community, and the acuity level of its individual residents. Some states, however, have minimum staff to resident ratios such as 8:1 (8 residents per every 1 caregiver).



Assisted Living Checklist



The following is a checklist to guide you through your search. These questions are designed specifically for assisted living and give you room to make notes as you go for each community you visit.

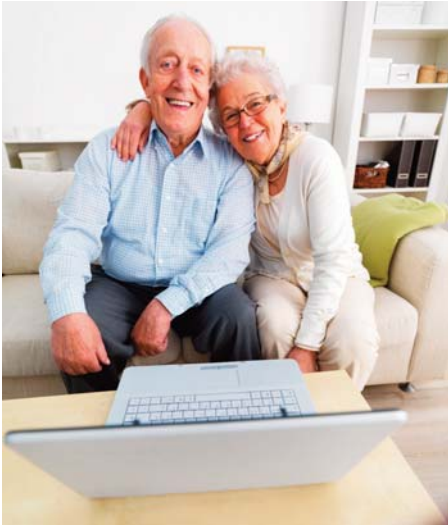
<i>First Impressions</i>	#1	#2	#3
Do you like the community's location and outward appearance? Is it convenient for family and friends to visit?			
Is the community near shopping, entertainment, public transportation, and medical services?			
Are you welcomed with a warm greeting from the staff? Do you receive assistance right away when you go in?			
Do you notice residents socializing with each other and do they seem content? Do you see residents and staff interacting pleasantly?			
Can you talk with residents about how they like living there and about the staff?			
Are staff members appropriately dressed, friendly and outgoing? Do they treat each other professionally?			
Are visits with the residents welcomed and encouraged at any time?			
What do you see and smell? Are the common areas clean and furnished comfortably?			





<i>Living Areas and Accommodations</i>	#1	#2	#3
Is the floor plan well designed and easy to follow? Are doorways and hallways able to accommodate wheelchairs and walkers?to visit?			
Are there rest areas breaking up long hallways?			
Are the floors of a non-skid material and carpets safe for walking? Is the lighting adequate?			
Is the residence clean, free of odor, and appropriately heated/cooled?			
Is there an outdoor courtyard, patio, deck, or area where residents can walk or garden?			
What is the policy on locking doors at night for security and do they have an emergency evacuation/disaster plan?			
Are there different floor plans and sizes of apartments available? Are there both shared and private options?			
Do they have units with a kitchenette and what is their policy on small kitchen appliances?			
May residents smoke in their apartments or is there a designated public smoking area?			

*Assisted Living Checklist
Continued...*



Moving in, Contracts, and Finances	#1	#2	#3
What paperwork is required before move in? What can be done the day of/after move in?			
How is the initial needs assessment done? How often are those needs evaluated? Are family and physicians able to attend the needs assessment meetings?			
Will your apartment be held for you should you be hospitalized and what are the charges while you are away?			
Do you receive a resident handbook outlining resident rights and general community information?			
Is there a contractual agreement outlining services, fees, accommodations, admission and discharge provisions?			
What are the base fees, any service, move in, cable, phone, pet, or additional fees? Is there a limit on how often they can increase in a year? What is the increase history?			
When may a contract be terminated and for what reasons? What are the policies on refunds or credits for partial month stays?			
Do residents own or rent their apartments and are they required to purchase renters insurance? Find out what the payment schedule is and whether there are penalties for late payments.			
Do billing, payment, and credit policies seem fair and reasonable? Must a family member or outside party be responsible for finances or may they handle their own? Will staff assist if needed?			

Health, Personal Care, and Services	#1	#2	#3
Can the community provide you with a list of available services? Who performs these services?			
Are staff available 24 hours a day to provide assistance with activities of daily living? Do services include bathing, dressing, incontinence management, mobility, and hygiene?			
Does the community have a Memory Care for those with Alzheimer's and dementia? Do they have programs for those with memory impairments?			
How are medical emergencies handled? Who is notified? Have them walk you through the process from time of emergency to returning back to the community			
Does staff assist the resident with taking medications? May they handle them on their own?			
Does the community have a pharmacy of choice? Do they provide delivery, consultation, and review of medications? Do they automatically refill prescriptions or does the community have to order them when supply is low?			
What is the extent of the medical services available onsite? Do they have an agreement with a physician to make house calls? Will they arrange for nursing or therapy services?			
Do they provide transportation to appointments? Is there a beautician or barber on-site?			
Are housekeeping, linen, and personal laundry services included in the base fees or for additional charges? Are the on-site laundry facilities conveniently located and accessible for resident use?			

Social and Recreational	#1	#2	#3
Can they provide you with a recreational activity calendar? Does it change each month?			
Do volunteers and family come in to the community to participate or conduct events?			
Does the community schedule trips and outings to events off premises? Do residents participate in activities outside the community?			
Are there a mix of activities including physical, intellectual, and spiritual stimulation?			
Does the community foster a sense of camaraderie by allowing residents to participate or perform simple chores or tasks for the group as a whole?			
Are there volunteer opportunities for the residents to partake in?			
Are there opportunities to interact with younger generations or events for grandchildren to partake in?			
Are pets allowed? Does the community have pets and who cares for them?			

*Assisted Living Checklist
Continued...*



<i>Licensure and Certification</i>	#1	#2	#3
If the state requires the community to be licensed or certified, does it have a current license? Is it displayed in the lobby?			
Does the state require the administrator to be licensed or certified? Do they have a current license or certification and is it displayed?			
Is the community a member of a trade or professional association? Is the administrator a member of a trade or professional association?			
How long has the community been in business? Does it have a good reputation in the city? Does it have good financial health?			
Is the community owned by a non-profit or individual investors? Is it managed by a commercial firm? How long have they been in business? Are many communities do they operate and do they have a good reputation?			
When was the community's last survey? What were the results? Are you able to review the survey?			
Is there a resident council or organization through which residents/family have a means of voicing concerns?			
What is the grievance procedure? How quickly does the administrator respond? Is the ombudsman's information posted clearly in the community?			
Is there an annual or regular satisfaction survey conducted amongst residents, families, and/or staff?			



Staff	#1	#2	#3
What are the requirements for employment? Are criminal background checks and drug tests required?			
What does the staff training program consist of? Do they participate in ongoing training?			
Is the staff courteous to each other and to residents? Is assistance provided in a timely manner when called for?			
Is the administrator generally available to answer questions or problem-solve? Is there a manager on duty over the weekend? Are you comfortable with them?			
Does the community have a volunteer program and is it affiliated with any student clinical programs?			

Food	#1	#2	#3
What is the meal structure and do the menus vary from meal to meal, week to week?			
What special diets can be accommodated? Are residents' weights monitored?			
Are residents required to eat in the dining room? Are there times they may get a tray in their apartment? Is there an extra charge?			
Does the dining area encourage residents to relax, socialize, and enjoy their meals? Are there assigned seats?			
Are meals available only at certain times or is there flexibility? Are snacks available? If a resident is out during a meal time, may they get a meal when they return?			



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