

Checklist of Questions for Assisted Living and Continuing Care

These questions will help you to evaluate and compare just about any kind of supportive housing arrangement.

Questions Regarding the Solvency and Expertise of the Provider

1. What is the provider's background and experience? The provider is the person or entity legally and financially responsible for providing the housing. Some facilities advertise that they are "sponsored" by nonprofit groups or churches that in reality have no legal control or financial responsibility. Be wary if such illusory sponsorship is trumpeted.
2. Is the provider financially sound? Ask a professional to review the facility's financial, actuarial, and operating statements. Does it have sufficient financial reserves?
3. Are all levels of care licensed or certified by the state? Check with the state office on aging and with the state licensing agency.
4. How does the facility ensure the quality of its care and services? Is it accredited by any recognized private accrediting organization?

Questions Regarding Fees and Accommodations

5. If there is an entrance fee, how much is it, and can you get a refund of all or part of it? The facility should provide a formula for a pro rata refund, based on the resident's length of stay, regardless of whether the facility or the resident initiates the termination. Some facilities offer fully refundable entrance fees.
6. What is the monthly fee? When and how much can it be increased? What happens if you cannot afford higher fees? Some facilities give residents financial help if they become unable to pay.
7. Do the fees change when the resident's living arrangements or level-of-care needs change?
8. How much say do you have in choosing where you live? How large is the living unit? Can you change or redecorate it?
9. What if your marital status changes? Will your payments change, or will you be asked to move, if you marry, divorce, become widowed or have a friend or family member move into the unit?
10. What if spouses require different levels of care?

Questions Regarding Services and Health Care

11. What services are included in my regular fees? Ask about coverage, limitations (based on cost, time, or number of visits), and special charges for the following matters:

Supportive/Social/Recreational Services

- * Meal services: Is the schedule reasonable? Is it flexible?
- * Special diets/tray service: e.g., What is the policy on eating in your room?
- * Utilities: Are they included in the monthly fee?
- * Cable television: Is it available? Who pays?
- * Furnishings: Can you bring your own?
- * Unit maintenance: Who is responsible for repairs?
- * Linens/personal laundry: Is there an extra charge for laundry?
- * Housekeeping: Is it included in the fees? What are the options?
- * Recreational/cultural activities: What is available? What is on-site?
- * Transportation: To where? Is there a limit on the number of trips?
- * Safety: What kind of security systems and policies are in place? Is there a fire emergency plan?

Health and personal care

- * Assessment and plan of care: What kind of assessment is done to determine your needs and a plan for meeting those needs? What are the qualifications of the person doing the assessment? Is a detailed plan of care developed? When and how is it reviewed?
- * Physician services: Can you choose your own doctor?
- * Medications: Who gives medications? How is it coordinated with your physician?
- * Nursing care facility services: Are they on-site? Who pays?
- * Nursing services outside a nursing unit: Is assistance with medications provided?
- * Private duty nursing: Is it available? Are there limits?
- * Dental and eye care: Is it included in fees? Available on-site?
- * Personal care services: What if you need assistance with eating, dressing, bathing, toileting, etc.?
- * Homemaker/companion services: Are they available? Is there a limit?
- * Drugs, medication and medical equipment/supplies: Who pays?
- * Emergency call system: Is it available? Who pays?

12. Are additional services always guaranteed? If the facility provides a nursing unit, what happens if a bed is not available when you need it?

13. Can services be changed? To what extent does the facility have the right to cut back, change, or eliminate services, or change fees?

14. What about preexisting conditions? Does the facility limit its responsibility for certain health conditions or preexisting conditions? Can the facility ask you to move if you become too sick or impaired to be cared for by the facility?

15. Who pays for health care? Can you receive Medicare and Medicaid coverage in the facility? Does the facility require residents to buy private insurance or participate in a special group insurance program for residents?

16. Who decides that you need more care, and on what grounds? What are the criteria and procedures for determining when a resident needs to be transferred from independent living to assisted living, or to a nursing care unit, or to an entirely different facility? Who is involved in these decisions?

17. What are the staffing levels? What are the professional qualifications of the staff? Nursing homes are regulated, but assisted living and other supervised care may not be. Make sure that staff is professionally equipped to do their jobs. What kind of emergencies are staff expected to handle and how are they trained for them?

Questions Regarding the Rights of Residents

18. Can residents participate in facility management and decision making? What input do you have in activity and meal planning and in house rules? Is there a resident council? How are complaints and disputes handled?

19. What if you want an exception to a policy or to routine scheduling?

20. What are the grounds for eviction? Is there a right to appeal?

21. Are the general operating rules reasonable? What rules cover the facility's day-to-day operation? Are they reasonable? What happens if you break a rule? Can you appeal?

22. What happens if you are injured? Does the contract release the facility from liability for injury resulting from negligence? Avoid such waivers.