



The Top Things to Consider When Looking for an Assisted Living Facility

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Looking for the right assisted living facility for your love one can be an exhaustive search. It's one of the most important decisions you can make, and you can never be too careful in selecting the right one.

Often times, the search for the perfect living facility can be so daunting that families experience analysis paralysis and postpone their decisions due to fear of making the wrong choice.

After all, there are so many questions to be answered. That's why we, at New Horizon Homes, put together this short guide of what to look for when searching for the right assisted living facility.



Below are our top 5 considerations for choosing an assisted living home, along with the most common financing options, and other factors to consider.

Top 5 Considerations for Choosing an Assisted Living Home

1. *Location, Location, Location*

This consideration has a lot of smaller factors to consider: where is your loved one living now in relation to you? Close? Far? If far, do you want to move them closer? Often, this is the case.

This will make visits easier and make communication between you and the care staff much easier as well. Sometimes, though, you miss out on a great home close to where your loved one lives for the sake of convenience.

You also risk taking your loved one out of a community or area they feel comfortable in. Weigh the pros and cons when moving your loved one.

2. *How's the food?*

You'll want to know what the menu is like at the home. What kind of meals are they



serving? Is it home-cooked, or is there more pre-processed foods than not?

How is the food quality? Does it look, smell, *taste* appetizing? Remember, your loved one is going to be eating this stuff three times a day.

Also check and see how flexible the staff is with their menu. A bigger home

with a cafeteria-like set up may have more trouble adapting to different dietary needs or requests, while smaller residential homes serving for smaller groups of residents may be more comfortable cooking special meals for your loved one.

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3. *The Price of Care*

Of course, we'd all like to spare no expense for our loved ones. They deserve the best of the best. But this isn't realistic for everyone. Sometimes, financing assisted living can be a challenge in itself. It's only natural you'd want to get the most bang for your buck.

With that in mind, find out from the home what the breakdown on pricing is. They may advertise a certain price for care but treat everything from meals to supplies like adult diapers as additional costs. If you need to, ask for a copy of the contract you'll be signing to see a breakdown of the costs and fees.

4. *A Team that Cares*

Big fancy homes and amenities can be nice, but they're not worth much if the team taking care of your loved one just doesn't care. A friendly, caring staff is paramount in senior living. These folks are with your loved one 24/7, so you'll want them to be patient, enthusiastic, and honest. Talk with them, but also watch how they interact with the other residents.

Try and get an idea of the turnover rate at the home. If you've got a number of long-time employees, that's a good sign that they're happy with the home and the way things are run. Also important is *how many* staff members there are. What is the ratio of residents to staff members? This will give you an idea of how much one-on-one time your loved one will be getting.

5. *What does your loved one need, and what do they want?*

Last, but certainly not least, you have to ask an important question: What does your loved one need, and what do they want?

Maybe a home ticks all the boxes, but your loved one's dementia is slowly getting worse. Does that home have memory care?



Just as important as planning for now, is planning for the future. Try your best to anticipate what your loved one may need and pick a home accordingly. Of course, you'll want them to be comfortable there as well. If you can, take them along on a tour. Make sure this is an environment they can see themselves living in. Ask about the activities available and try to match them to your loved one's interests if they're still mobile and/or active.

Work together with your loved one on this decision if you can. Figure out what's best for them, and what works for you. If all else fails... follow your gut. That may seem like strange advice, but if your instinct tells you a place is good, or bad, it may be right.

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Financing Long-Term Care for your Loved One

Maybe you've narrowed down your options and are feeling good about your choices. What's next? One of the biggest challenges we see our families face is that of financing. However, there's no need to stress or worry about this aspect of assisted living.

Here is a quick rundown of the options available to help finance you or your loved one's care.

Health Insurance and Medicare

If you were hoping that your health insurance would cover the costs of a long-term stay in a nursing or assisted living home, think again. Of course, coverage can vary from private insurance to private insurance, HMO to HMO, but generally speaking, if you're looking at health insurance as an option, they will only cover short-term stays (100-day max) at skilled nursing facilities. Even then, that will only be after a recent hospitalization.



What about Medicare? Well, as most long-term care falls under “personal care” instead of “medical care,” Medicare does not cover it. They will help with nursing facility costs, but again only up to 100 days. Still, some help is better than none, and Medicare is a viable option for active and independent seniors. For more specific info, you can visit their website [here](#).

Long-term Care Insurance

There is another option when it comes to insurance coverage: Long-term Care Insurance (LTCI). As the name suggests, this insurance is specifically made just to cover the costs of long-term care. That can cover the gamut from adult day care all the way up to assisted living. There are a lot of considerations to choosing LTCI, and the [US Dept. of Health and Human Services' page](#) on the subject goes into a good amount of detail on the subject, but here's the highlights:

- Don't wait too long to sign up for LTCI if that's the route you'd like to take. Starting earlier could mean smaller payments, and also reduces the likelihood of an injury or illness that could preclude you from signing up (many LTCI services have to be underwritten by a medical professional).
- There is no “one-size-fits-all” policy. Every policy and insurance provider will be different. It will be up to you to find the policy that fits your needs best. Different policies will have different criteria for when they will pay out; some will pay only for two to five years, others for as long as you live; other policies will pay out in different ways, and under different circumstances.
- An important note mentioned by the DHHS is that your premiums may increase as time goes on, so it may be a good idea to ask the insurance company for a history of their premium rates.



Paying Privately

Of course, there are private options you could use as well. Personal savings are always an option, as long as you've been saving ahead for a long while.

Home owners have the option of taking a reverse mortgage on their property, in which the owner borrows money against the value of their home. All the rules can be tricky, so you can find an in depth walk-through [here](#). Basically though, you have to be at least 62 to qualify, you don't have



to pay back the loan as long as you live in the house, and as long as the money is spent before the month is up, it does not count as income against social security or Medicare.

Annuities are also an option. If you're unfamiliar, an annuity is, "a contract between you and an insurance company to cover specific goals, such as principal protection, lifetime income, legacy planning or long-term care costs." That's according to a source for US News, which has a great write-up on

annuities that goes into great detail on them. You can read that [here](#). Basically, though, you have a contract with an insurance company where you will either pay them in one lump-sum, or in a series of payments. Unlike traditional insurance, the payments are fixed, and eventually end. Then the annuity starts paying *you* back, either monthly, quarterly, annually, or in a lump sum. Generally, the payout is based on your choice and your own life expectancy, though like long-term care insurance, rules can vary from company to company, so do your research.

Planning ahead and knowing your options can go a long way towards making sure you're taken care of when you need it.

These are just a few of the many options to consider when searching for the perfect assisted living facility.

For more, call us to schedule a free consultation, or attend our [next free seminar](#).

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