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Introduction.

Placing a family member in an assisted living home is not a decision you want to think about. It's really tough to plan ahead. Mom or Dad may be in great shape well into their elder years. Then suddenly they start declining. Quickly.

Suddenly it hits. Your loved one ends up in a hospital or rehab center. After the stay, the doctor lets you know that your relative needs 24/7 care. And they need it now.



The time is ticking. Medical facilities are at the whim of insurance companies. When the insurance coverage runs out, the hospital says you have to go.

At the very least you may add a day or two while they conduct their review.

We've had many, many families tour our homes that were in that same situation. That's why we created this little guide. To help you get through this tough time and find the right home for your family member.

Hopefully you will have more than 48 hours to find a home. But it can be done. You can find the right home in a short period of time.



The first thing you should try to do is appeal the discharge. See if you can convince the insurance company to give you more time at the medical center. You can appeal the discharge to Medicare at their **website**. Select your state and the Beneficiary and Family Centered Care Quality Improvement Organization (BFCC-QIO) in the drop down menus.

Day 1.

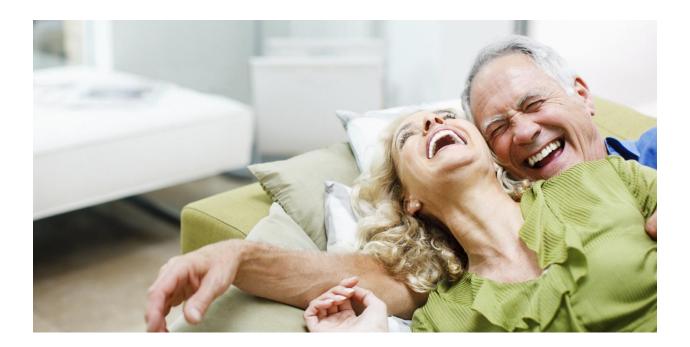
Regardless of how much time you have, you will want to do a little preparation. You can dramatically cut down the time it takes you to view homes if you let your fingers (or mouse) do the 'walking' instead of you.



Start by figuring out what you need in an assisted living home. Talk to your medical professionals, and other family members and write down your requirements. We have provided a checklist of what we have seen other families want in a home. At the end of the checklist, we have added lines for your specific needs.

Three things to keep in mind when you think about the needs of your loved one:

- 1. Think about the future needs as well as current needs. Ask the doctor what you can expect in the future. Moving from one home to another can be traumatic to your loved one and financially unfavorable to you. You want to make sure the home you pick has experience dealing with the care needs your relative requires.
- Remember to think about what your Mom or Dad likes, not what you like. You might like a big facility with a pool and tennis courts. Mom might like a cozier, smaller place that just feels like home.
- 3. Consider how your loved one is now, not how they were 30 years ago. They may have been a big social butterfly back then, throwing parties and getting involved in the community. These days they may have dementia and want to just play cards occasionally.



Paying for Assisted Living

Next comes the budget. Assisted living is not cheap. And most insurance policies don't cover it. Medicare doesn't. If your loved one thought ahead and purchased long-term care insurance, your budget can be a lot higher. If they don't have a long-term care policy in place, there are other options.

Is your relative a veteran? Or the spouse of a veteran? If you are over age 65 and served over 90 days in the military, you may be eligible for the 'Aid and Attendance' benefits. It could mean around \$2,500 per month to help pay for assisted living for the veteran and their spouse. You can learn more about how to apply with this **book**. There are also people who can help you apply, although they generally don't help for free. We can recommend some in Arizona if you contact us.

For people who are on very low budgets, Medicaid can help. Arizona provides help to low income seniors through the 'Arizona Long-Term Care System' (ALTCS). We have people who can also assist with the application process, and they will do this for free.

Assisted living homes and facilities have to be licensed by the state specifically to be eligible to accept Medicaid or ALTCS residents. If you are thinking of using these benefits, make sure to ask the home if they can accept them.

Of course none of these government benefits happen overnight. But they will reimburse you retroactively to the day you applied. It's important to ask the care homes you visit whether they will work with you on payments until the benefits kick in.

There are many articles on the internet about paying for assisted living. You may want to do a Google search to see if you are eligible for any other benefits.

Types of Assisted Living

Depending on your budget, there are several types of assisted living to consider:

Caregivers in the home

Ideally Mom or Dad would like to go home. But hiring full-time caregivers in the home may become very expensive – we've heard up to \$10-11,000 per month. Plus there may be a real lack of social interaction with others of their age. We're going to stick to assisted living in this guide. However if you would like some recommendations, please call us. We know some excellent Home Health companies.

Large Facilities

Many of these are beautiful, big buildings with lots of amenities. There are lots of activities and opportunities to meet other people. They are also expensive, but oftentimes less than home care. If you are also looking for a more home-like atmosphere, one of the big facilities may not be a good fit. They also may have one caregiver caring for many residents.

Smaller Homes

Around Arizona there are many large, residential homes that have been converted into assisted living homes for generally around 5-10 residents. These homes range from very basic amenities to palatial estates. Prices on these homes are generally less than large facilities or home care and they have a good ratio of caregivers to residents. They may not be able to afford as many activities as the larger facilities.

One other consideration when picking assisted living outside the home, is whether you want a single or shared room. Shared rooms are less expensive. Although private rooms are more desirable, they also may decrease the chances for social interation.

Once you have figured out what is best for your loved one in a home, begin the search!

Starting Your Search

By determining your needs first, you can eliminate a lot of potential homes of facilities on your list. The rest can be narrowed down to a few that you can tour in the time you have.

Just as you might do for lots of other services, you should ask for recommendations from trusted people around you. Family and friends are a great place to start. Perhaps people you know have been through a similar situation and can make some recommendations?

Most doctors and medical facilities have a list of homes they know in the local area. They also may have a list of referral agents who can help guide you in your search. We will discuss referral agents in a little bit. Either way be careful of recommendations from a medical facility. Many homes and assisted living facilities solicit medical services regularly to get on their 'recommended list'. The doctor may just know the place because it has persistent marketing. Ask the doctor or medical professional if they have had personal experience with the care home.

A number of professional publications will leave their magazines at medical facilities as well. In Arizona, you can find a very good list of facilities in the PACE Guide to Senior Housing and the Spotlight Guide. Ask someone at the medical facility if they have a copy.

Referrral Agents

Referral agents are people who help families place their relatives in assisted living homes. They know many of the homes and facilities in the area and can help in your search. Their services are generally free for the families. They are paid by the assisted living facilities when a resident moves in. In Arizona the fee is generally a month's rent.

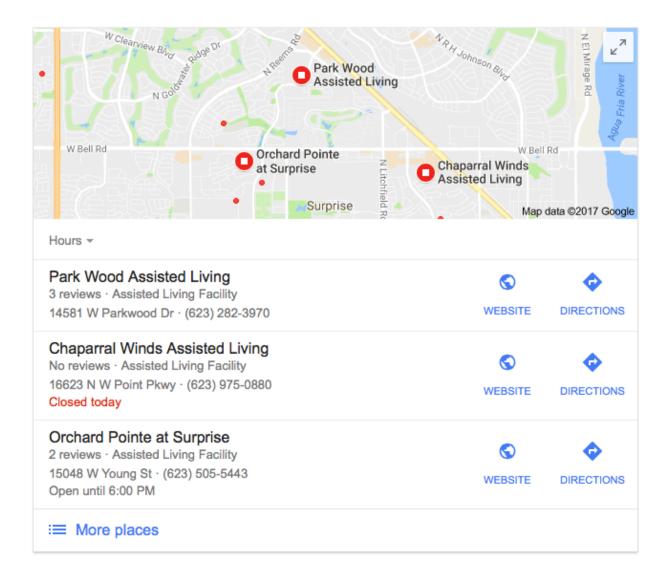
Obviously assisted living businesses are not thrilled with paying this fee. If you can find a home for your loved one without a referral agent, you may have some leverage in negotiating a discount on the first month's rent or other fees.

Just like assisted living facilities, there is a wide range in the quality of service for referral agencies. Some will do everything from touring homes with you to following up regularly after the move in to make sure your loved one is doing ok. Others may interview you and provide a list of phone numbers. Then their job is done.

You can find a list of referral agents for your area by doing an internet search. If you call several of them, ask a bunch of questions to determine how knowledgeable they are.

Using the Internet to Search for Assisted Living

The easiest way to start searching on the internet for assisted living is just to use a search engine. Searching on Google for assisted living, you will see a map come up showing some local businesses.



If you click on 'More Places', you will see a good list of homes and facilities in the area. You can also see how close they are to your ideal location. This is a quick way to find the homes in the area you want. Then you can click on their websites to learn more about the homes.

Many of the internet searches for both referral agents and assisted living homes are dominated by some national referral agencies who spend a ton on internet advertising. Two of the biggest are 'A Place for Mom' and 'Caring.com'.

Because these companies are very big, they will generally not go on tours with you. A Place for Mom also charges assisted living businesses hefty deposits and above market fees for placing residents. Consequently there are lots of good quality assisted living businesses that just don't work with them. You may miss your perfect fit in assisted living if you rely on the big guys exclusively.

There is a startup website in the Arizona and Colorado areas called **Elder Sense**. They work with a subscription fee from assisted living homes and can be more reasonable for the homes. They also allow you to search homes according to your budget.

Another downside of the large referral companies is that they often send your contact information to everyone in their database in your area. Then all the assisted living businesses call you all at once. I've talked to many upset families because they received 50 phone calls in the span of a couple of hours.

One good use of the websites of these large companies is the reviews of the homes. In addition to the summary of each home in your search area, many homes will have both good and bad reviews from families who have had residents in the homes. This may help disqualify some homes from your search.

Remember that one bad review should not disqualify a home. Many times families may have expectations far beyond what a home can provide. It's their loved one after all. But if there is a pattern of bad reviews, red flags should go up. You can also check out review sites like **Senior Advisor** and **Yelp** to find reviews.

One other website to check out is **Next Door**. The website is a community of people that live in your neighborhood. If you want assisted living for your relative close to your home, you may find someone nearby who can make some excellent recommendations.

You Have Your List... Now What?

You may be able to quickly eliminate some homes on your list by checking with the agency responsible for inspecting assisted living in your state. **AssistedLiving.com** can give you a link to any state's enforcement agency. If you are in Arizona, you can look up state inspection results at the Department of Health Services **website**. A couple of small write-ups are not cause for concern. It's the major violations you want to avoid.

Next grab your list of criteria and your phone. Call the businesses on your list. Ask to speak to the owner or senior administrator.

Go through your list of questions. Try to narrow down your search as much as possible over the phone to save you time on the tours. You can get a feel about how the owner runs her business by how they talk to you on the phone.

- Do they just say 'no' when you ask for something slightly out of the ordinary?
- Or do they try to find a solution, even if it is not part of their business?
- Does it feel like the owner genuinely cares about the welfare of your loved one, even if it means choosing another business over theirs?
- Or do you feel like they are just trying to sell you and push you to move in?

If you are not using a referral agent, you should be able to narrow your search down to 3-4 places. A referral agency will do the work for you, based on the criteria you give them. But you may not be able to speak directly to the owner until you go on the tour.

Now take a break and get some rest!

Day 2.

Time to Tour

It's time to tour the businesses on your list. You can create a map of the best route to drive to the homes using programs like **RouteXL** for Google Maps or the **Route Planner** Tool in Mapquest. If you live in the neighborhood, you may be able to pick the best route on your own.



When you set up times to tour, allow plenty of time between each home. You may walk into one and walk right out. Then again you may really like a home and want to spend a lot of time making sure it's the right fit. You just won't know until you see. Allow yourself at least an hour for a smaller home plus drive time. Maybe even more time if you are considering a large facility.

Once you are in the home, pull out your checklist and criteria. It's hard to ask everything from memory. You may have received most of the answers when you called, but it can't hurt to go over it again.

Besides the owner, try talking to some of the caregivers and the residents. You are trying to get an overall feel for the house. Is it an active home where everyone is very social? Or are people in

the declining stages of life and there is not much activity. Both scenarios potentially are ok, as long as they fit with the needs of your loved one.

Make sure you take notes and pictures. If you see several homes, many of the features of the homes might start blending together. Please ask before taking pictures out of respect for the other residents.



Making the Decision

"I've learned that people will forget what you said, people will forget what you did, but people will never forget how you made them feel."

- Maya Angelou

At the end of the day, you can go through all your stats and data to eliminate many homes and facilities. But picking the right one generally comes from your gut. Which home made you *feel* the most comfortable? Sure the home may have been gorgeous, but did you get the impression your loved one would receive the best service? Or was a more modest home full of employees who took a ton of pride in the way they cared for seniors?

Only you and your family can make that decision.

You're Not Alone

Although we would love to have your business, our top priority is to find the best care for your loved one at a price you can afford. We would be happy to provide you a free meal in one of our homes and talk to you about your options. If we are not the right fit, we can help guide you to a business that is.

Please call (623-295-9890) or email us with questions. We wish you the best of luck in your search, and may God Bless you and your family.



Assisted Living Checklist.

✓	Cleanliness of the home
✓	Parking when you come visit
✓	Neighborhood is nice
✓	Ease of commute
✓	Owner is present when they meet with you to show they care
✓	Staff doesn't look run down and over worked
✓	Staff to resident ratio is acceptable
✓	Staff speaks English
✓	Licenses are prominently displayed and up to date
✓	Smells good
✓	Food is good (sample some?)
✓	Residents seem happy
✓	Visiting hours are acceptable
✓	Activities provided
✓	Safety features – grab rails in the bathroom, alarms on the doors, fenced or walled in back yard
✓	Do they have experience with your loved one's issues specifically (diabetes, dementia, etc.)
✓	What is included in the price?
✓	Extra charges
	o Check-ups

	0	Medical services		
	0	Grooming services		
	0	Activities		
	0	Deposits (refundable or non-refundable)		
	0	Move-in fees		
√	Price increase policies			
	0	Annual increases		
	0	Level of care increases		
	0	Other increases		
√	Do they accept Medicaid (ALTCS in AZ)?			
√	Will they allow back payments for Vet Benefits (if applicable)?			
√	Mobile Services Offered within the Home or Facility?			
	0	Doctor		
	0	Dentist		
	0	Hairdresser/personal grooming		
	0	Mobile notary		
	0	Pharmacy		
	0	Transportation		