

Choose well – Avoid common mistakes with Assisted Living

By Kate McCarthy

It happens all the time. A crisis takes place, an accident, a fall or an illness forces the issue to the forefront. No one in the family had a real plan on what to do when Mom or Dad needed help on a daily basis and suddenly decisions have to be made and have to be made now. In a panic to find an immediate solution, siblings debate care options and charge out to tour facilities. In the rush to find a place, often very basic



Choosing an assisted living facility should not be done in panic mode.

questions are not asked and future possibilities are not considered. Knowing how to prepare, what questions to ask and what to look for can save your aging loved ones and the entire family a lot of heartache down the road. Here are some common mistakes to avoid.

Not having the conversation

It is unfortunate that most families get caught off guard about their aging loved one's future care needs. The practical decisions of providing care, in most families, have not been clearly mapped out ahead of time so everyone knows what to expect. This often leaves the adult children in the family in conflict with each other and scrambling to find a care solution when their aging parent suddenly needs daily help. Wise seniors and their families will realize that it is better to have a plan in place than go through the rush and stress of making a major life decision in panic mode.

Have the conversation ahead of time and get a clear plan set down that the entire family can work with. Do the research now and make general decisions about how care will be provided once needed. Create a short list of facilities and service providers to turn to

in the future. Organize a list of things to be taken and things to be passed along to family members when the time comes to move. Discuss parent preferences of who in the family will take on managing the finances and who will make care decisions in case they can't. Get the legal paperwork set up so it is just a matter of activating the decision once the time is right. These are serious and often uncomfortable issues that all families with aging parents must deal with and putting off having the conversation and making decisions is being short sighted.

Not being realistic about the future

When shopping for a care facility it is important to be realistic about current and future care needs. Most families look at an assisted living facility with an eye on location, cleanliness, decor and activities but fail to consider if the facility can provide the level of care needed for possible future health and cognitive issues. Assisted living facilities are strictly regulated by state governments and fall into different categories which determine what level of health care they are allowed to provide. For example in the State of Wisconsin, there are three different levels of assisted living facilities: community-based residential facilities (CBRF), adult family homes (AFH) and residential care apartment complexes (RCAC). Out of these three categories only CBRF facilities can provide significant health care on site. In addition, within the CBRF category there are various classifications which determine who they can and cannot serve. Pay attention to the facility's classification and ask specific questions on if they provide up to end of life care as well as if and when they would ever require a Resident to move.

As the elder ages and health needs change, some facilities will be forced to evict Residents when they no longer can provide the level of care required. So it is important to consider future decline in health and cognitive abilities when choosing an assisted living facility. Moving a loved one from facility to facility is costly as well as emotionally and physically difficult for the elder so it is better to be realistic about the future care needs now.

Not understanding the fine print

Even though moving into an assisted living facility is usually a health care decision rather than a real estate decision, there will still be contracts involved. Most facilities have straightforward contracts which need to be read in detail. When choosing between facilities, one of the main sources of confusion is the various pricing structures which should be explained in detail in the contract. In addition to admission fees, facilities will have diverse systems set up to determine monthly costs. Some facilities have base rates for room rental and meals and then charge extra fees for cares. Others

may charge for each service provided a la carte or they may rank the level of care needed on a sliding scale and increase the monthly charges according to how many cares the person needs. With a scale system, Residents start at a lower cost but should expect monthly rates to increase as care needs increase. Other facilities lock a rate at admission and will honor that rate regardless of increase of care needs due to aging, only to address the fees again if there is a major change in health. Since each assisted living community sets up rates differently, it is important to understand and compare upfront costs and how they may change over time.

Knowing about these common pitfalls can save the entire family stress and regret and allows everyone to focus on making the transition to an assisted living facility easier for your loved one when the time comes.



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