

## DISCUSSION GUIDE

# Choosing an Assisted Living or a Nursing Home

Choosing an assisted living or a nursing home can feel like an overwhelming task, whether you're looking on behalf of a loved one or for yourself. Before you dive in, it might be helpful to learn more about some common terms that might be used as you conduct your search.

## Vocabulary to Know

A facility listing, staff member, or doctor might mention these common terms. Here's what they mean.

<b>Assisted Living</b>	Traditionally an intermediate level of care that bridges the gap between independent and skilled nursing, assisted living care can fluctuate significantly in terms of how much care it offers. Some assisted livings offer care to the end of life, while others transfer residents out when they require too much assistance.
<b>Independent Living</b>	Some independent living facilities offer free-standing condos, while others provide apartment-style living in a community. Often, meals are offered, either as part of the monthly fee or as an additional charge. Some facilities provide 24-hour staffing to respond to emergencies and also provide light housekeeping services as well.
<b>Skilled Nursing Facility (SNF)</b>	Also known as a nursing home or long-term care facility, SNFs offer 24-hour nursing care. Care needs in an SNF vary from physical care to cognitive needs that require 24-hour supervision. Most SNFs also offer short-term rehabilitation (subacute rehab) which provides nursing care and physical, occupational, or speech therapy in order to regain functioning after a specific medical condition.
<b>Medicare</b>	A government program that helps pay for care and services for those who receive Social Security and are age 65 or qualify under certain criteria. SNF care is only covered for a limited amount of days and only when tied to a hospital-related medical condition. Ongoing long-term care is not covered by Medicare.
<b>Medicaid</b>	A government program that helps pay for care and services when someone's personal finances have been depleted. You must meet certain financial and medical conditions to qualify for Medicaid coverage in an SNF.
<b>Dementia Unit</b>	A dementia unit is a separate area of a facility that provides specific programming to meet the needs of those with dementia. Some facilities are secure and target more specifically those living with dementia who wander or have behavioral challenges.
<b>Continuing Care Retirement Community (CCRC)</b>	A community where all three levels of care are offered, including independent living, assisted living, and long-term care (SNF).
<b>Certified Nursing Assistant (CNA) vs. Resident Aides</b>	CNAs are trained and certified while resident aides generally receive on-the-job training, but are not certified or licensed.
<b>Licensed</b>	Being licensed as an SNF or assisted living facility means that the facilities meet certain requirements and are regularly visited by surveyors (inspectors) to determine the quality of the care that is being provided.



### Vocabulary to Know (continued)

<b>Staff-to-Resident Ratio</b>	The number of staff assigned to the number of residents. For example, a one to 10 ratio means that one staff member is taking care of 10 residents.
<b>Long-Term Care Insurance</b>	Additional coverage that you can elect to purchase that will cover the cost of assisted living or SNF care for a limited amount of time. Costs and coverage vary and depend on several factors including age and overall health. If you already have a significant or debilitating health condition, it is likely too late to purchase this type of insurance due to the high cost or denial of coverage.
<b>Private Pay</b>	Private pay, or self pay, is a term used to describe when you pay for care and services without any other help. In other words, all costs are billed directly to you and you are paying that bill out of your own money.
<b>Nursing Home Compare</b>	Each licensed SNF has a five-star report provided by the government on Nursing Home Compare. You can review concerns that were identified during recent inspections and see how facilities compare to each other.

### Questions to Ask

These questions will help you better understand the offerings of an assisted living or a nursing home.

- What is your staff-to-resident ratio? \_\_\_\_\_
- May I schedule a tour? \_\_\_\_\_
- What types of insurance do you accept? Do you accept Medicaid? \_\_\_\_\_
- What level of care do you provide? If it's an assisted living facility, do you provide end of life care or do you transfer residents somewhere else when they require more care? \_\_\_\_\_
- Is there a waiting list? \_\_\_\_\_
- How long have the Administrator and Director of Nursing worked there? \_\_\_\_\_
- What types of activities do you provide? \_\_\_\_\_
- Are the rooms private or include a roommate? \_\_\_\_\_
- Are there extra charges for different levels of care? \_\_\_\_\_
- What kind of staff training do you provide on dementia? \_\_\_\_\_
- What are the food options at meals? \_\_\_\_\_