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POINTS TO CONSIDER WHEN SELECTING AN ASSISTED LIVING FACILITY IN INDIANA

In Indiana there are 2 types of assisted living facilities: licensed and legally unlicensed. There are many good facilities in both categories.

Licensed assisted living facilities

These facilities are called residential care facilities. In these homes, facility staff:

- Administer medications; **or**
- Provide some nursing services; **or**
- Administer medications **and** provide some nursing services.

You must check with the individual facility to find out which of the above services are provided.

Residential care facilities are licensed by the state of Indiana and must follow a specific set of regulations. The Indiana State Department of Health inspects these facilities once a year to see if they are in compliance with the regulations and sanctions can be imposed if the facility is violating the requirements. If you have a complaint regarding care or services, you can file the complaint with the Department of Health and the agency will investigate.

Legally unlicensed assisted living facilities

These facilities generally provide assistance with personal care, such as dressing and bathing. However, they do not have staff that administer medications or provide nursing services. This means that:

- You or your loved one cannot receive medication administration or nursing services in this facility; or
- You or your loved one can have a home health agency or other caregiver deliver these services.

These facilities are not required to be licensed. As a result, there are no regulations or standards that the facility must follow (e.g. how much training a person must have to provide care to a resident); there are no inspections by an outside entity; and the only place to turn if you have a complaint may be to the facility itself.

One of the best things you can do as a consumer is obtain a copy of the facility's Housing With Services Establishment Disclosure form. Both the licensed and legally unlicensed assisted living facilities must complete this form. This form will allow you to better compare one facility to another.

The following are some points to consider and questions to ask when looking for the right assisted living facility for you or a loved one.

STANDARDS/MONITORING/OVERSIGHT

While there are many good licensed and unlicensed assisted living facilities, you should consider whether it is important to you that the facility be held to certain established standards and that there be outside oversight and monitoring.

SERVICES

Exactly what services will be provided? Do not make any assumptions about what will or won't be provided. ASK!!

Nursing services

- Will the facility provide nursing services? If so, does that mean there will be a nurse on-site? If so, for how many hours a day/ a week? What is the role of the nurse?
- If no nursing services are provided, can those services be brought in? Who makes those arrangements?

Medication administration

- Will the facility provide medication administration? If not, can that service be brought in? Who makes those arrangements?
- If facility staff does administer medications, do you have to use the pharmacy the facility chooses?

Physician services

- Can the resident see the doctor of his/her choice?

Meals

- Are meals available 7 days a week?
- How many meals are offered per day?
- Can residents only eat at designated times?
- Are special diets available?
- Do residents get a credit for meals not eaten?
- Can residents have a tray in their apartment if they want or only when they are sick? Is there an extra charge for trays brought to their unit?

Transportation

- Does the facility actually provide transportation for just arrange it?
- If the facility provides it:
- Where can residents be taken (just to medical appointments or on social outings or shopping too?)
- How often is transportation provided
- Are vehicles equipped to accommodate residents with disabilities?
- Can residents have their own vehicles? Is there a parking fee for a car?

Housekeeping

- Does housekeeping include only light dusting and vacuuming or does it also include cleaning the bathroom and floors and emptying the trash?
- How frequent is the cleaning?
- If only light housekeeping is done, is there an extra charge for heavy cleaning?

Laundry

- How often is laundry done?
- Are bed linens and towels provided? If so, is this service included in the monthly fee?
- Is personal laundry done as well? Is that service included in the monthly fee? Can residents/families do the laundry if they wish?

LEVELS OF CARE

- Are different levels of care provided in the facility? If so, what services are included in each level?
- Is level of care linked to reimbursement? Many facilities have complex formulas for determining how much care an individual needs and costs can go up when the level of care changes (see section on cost).
- What kind of assessments are done of the resident? How often are they conducted?
- Who is consulted when a resident's level changes? Can the decision be appealed if the resident or family disagrees with the decision?
- Can residents hire their own aides and assistants to help if their care needs increase and the facility staff can't provide that level of care?
- Do residents have to change units or move if their needs increase?

CARE PLAN/SERVICE PLAN (the plan for the care or services that residents will receive)

- Who draws this up?
- How often is it reviewed?
- Is involvement by residents and family encouraged and sought after?

STAFF

- What kind of training does staff have?
- Is personal care provided by a certified nursing assistant? If not, what are the credentials of the staff member providing this care?
- Will there always be an on-site staff member trained and certified in life-saving techniques for heart attack and choking 24 hours a day, 7 days a week?
- What are the credentials of the over-night awake staff?

DEMENTIA CARE

- Is there a special unit, wing or building for residents with dementia? If so, what makes it different from rest of the facility?
- Is there special training for staff who care for residents with dementia?
- Are there special activities for residents with dementia?
- What measures are taken to prevent residents who wander from leaving the facility unsupervised?

BUILDING SAFETY

- Does each of the apartments have their own sprinkler system?
- Are there hard-wired smoke detectors in each apartment?

COSTS/PAYMENT

The way costs are calculated varies enormously from facility. Use the Housing with Services disclosure form to help you in trying to compare “apples to apples.”

Examples of different pricing systems include:

- Flat or bundled rate: In this system, the facility estimates the average amount of care residents will need. Everyone pays the same for personal care services that are folded into the basic rent for the living unit.
- Tiered rate: A facility may offer different levels of care at different rates. The facility assesses the resident and determines what level he or she needs. The resident then pays for the cost of care at that level, even if he or she doesn't need all the care that comes with that level.
- Flat rate plus charges per service: This is a menu-like approach where the resident pays a flat rate that includes certain set features and then pays per additional service needed. For instance, a resident might pay for help getting dressed every time that service is provided.

Additional questions:

- Find out exactly what is included in the rates. For instance:
 - Are utilities included (telephone, cable, water, gas, electricity)?
 - Are maintenance and repair fees included?
- Under what conditions can monthly payments be increased? How much notice will be given?
- What happens if the resident goes to the hospital? Is payment still due?
- Does the facility accept Medicaid? If not, will the resident have to move if he or she becomes a Medicaid – recipient?

TRANSFER/DISCHARGE

Do not assume that once a resident has moved into the facility, he or she can automatically “age in place” and never have to move again. In fact, that is rarely the case.

- What are the criteria for transferring or discharging the resident to another facility? Under what circumstances would a resident be forced to leave?
- How much notice will be given?
- What if the resident or family disagrees with the decision?

CONTRACT

Review the contract to see what it specifically requires the facility to do. Since legally unlicensed assisted living facilities do not have to follow state requirements, the contract becomes very important because a facility can only be held to what the contract says. Make sure you understand the contract and consider having it reviewed by an attorney.