



AGING SERVICES OF NORTH CENTRAL MASSACHUSETTS

*Formerly the Montachusett Home Care Corporation*

## Assisted Living Resources

Assisted Living Residences are a housing option that includes a special combination of housing and personalized support services designed to meet the needs—both scheduled and unscheduled—of those who require assistance with activities of daily living. Activities of Daily Living (ADL's) include tasks related to bathing, dressing, grooming, eating, and other similar personal care needs. Assisted Living is a residential option that promotes self-direction and participation in decisions regarding care and services. As a model of supportive housing,

Assisted Living emphasizes independence, individuality, privacy, dignity, and choice. The Assisted Living package of services can be tailored to meet a consumer needs and preferences.

The hallmark of the Assisted Living experience is flexibility and resident choice, with each community offering different: housing styles, customized care, resident services, along with a variety of educational, social, cultural and fitness programs.

### An Assisted Living Residence is Different Than a Nursing Home

An Assisted Living Residence and a Nursing Home are different options available to older adults, and those with chronic health conditions, who can no longer live independently or choose to live in a more communal setting. Assisted Living Residences offer an enhanced residential experience and is not a medical environment; whereas Nursing Homes provide 24-hour skilled nursing assistance and intensive therapies for those who have ongoing complex or unstable medical conditions. Assisted Living Residences provide a resident-centered apartment style living with freedom of choice, independence, and a quality-of-life experience often similar to previous living arrangements with the option to bring in additional care for those who need it.

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## Assisted Living Residences are Regulated by the Commonwealth of Massachusetts

Massachusetts Assisted Living Residences are designed, operated, and regulated as resident centered apartments with personalized care and supportive services. Personal care services offered in Assisted Living Residences address a broad range of activities of daily living which assist the resident in maintaining the highest level of dignity and independence possible. An individualized, functional assessment and service plan are developed for each resident and are revised as new needs arise. The individualized assessment and service plan identify and monitor resident needs and implement plans to meet those needs.

### Services Available in Assisted Living Residences

Services offered vary somewhat from Residence to Residence. The monthly rent may cover all services, or there may be a charge for additional services only as they are requested.

Services typically include:

- One to three meals a day served in a common dining room.
- Housekeeping services
- Transportation
- 24-hour security and staff availability
- Emergency call systems for each resident's unit
- Assistance with eating, bathing, dressing, toileting and walking as needed.
- Health promotion and exercise programs
- Medication management
- Personal laundry service
- Social and recreational activities

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## Living with Alzheimer's Disease or Memory Loss in Assisted Living

Many Assisted Living Residences offer specialized services and programs specifically tailored to meet the needs of people living with Alzheimer's disease or other forms of memory loss. These special care units are typically located within Residences that have traditional assisted living units; however, some special care residences are freestanding and only offer special care. Special care units are usually set in a secure environment with added safety and monitoring (e.g., doors equipped with alarms, special lighting, resident whereabouts checks) and have unique physical environments to foster greater independence, such as secure outdoor areas.

Special care units typically include more supervision, structure and cues designed to maximize the abilities of people with memory disorders. Additional staff (e.g., Program Director), and specialized staff training are provided, in addition to family education programs, and social activities all geared to address each resident's abilities and interests. Many special care units also offer activities and approaches that are designed to minimize behavioral symptoms, such as agitation, and maximize the achievements and well-being of residents with memory loss disorders. Special care units can differ in the level of care they provide along the continuum of the disease.

For example, some special care units may provide care until the person with a memory disorder needs skilled care (nursing home care); whereas others are only staffed and equipped to provide services to people who are in the early stages of a memory loss disorder.

## Choosing a Residence

The choice to move into an Assisted Living Residence may be one of the most important and difficult decisions that you or your loved one makes. While the decision to move away from a home filled with memories can be difficult, choosing an assisted living residence often allows a senior to explore new and old interests, enjoy friends, and engage in life in a way that was not possible in their previous home.

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There is no clear-cut template that tells a senior and their family when a move to a senior living residence is the right choice. However, if a senior requires assistance with house upkeep, meal preparation, medication management, or is dealing with loneliness, it might be time to consider a move to an Assisted Living Residence or other senior living environment.

Assisted Living Residences offer a variety of support services and different programmatic structures. As you consider assisted living, keep in mind that every person is unique just as every Assisted Living Residence is different. When choosing a community, carefully think about the current and future needs and look for the assisted living residence that offers the best fit. Carefully research and visit several Assisted Living Residences. Meet the staff, talk with them, ask questions, and discuss any issues you feel are important. Sample a meal, observe activities, and make sure you are comfortable with the information you receive.

A list of Assisted Living Residences located in or near Aging Services of North Central Massachusetts area can be found at the end of this guide.

A Check List is also provided at the end of this guide for your convenience. For additional information and check list questions, please visit the Massachusetts Assisted Living Association's website: [www.mass-ala.org](http://www.mass-ala.org) or call 781- 622-5999

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## Paying for Assisted Living

The cost of assisted living varies with each residence. It will depend on the size and location of the apartment and the number of services needed by a specific resident. Monthly fees are based on rent, utilities, food, housekeeping, personal care and other optional services and amenities. Assisted living costs are generally less than those for a skilled nursing home because nursing homes are required to provide intensive, 24-hour skilled nursing and related care. Because special care units and programs for people with memory loss disorders provide additional staffing and services, they are typically at the high end of the fee range.

Different communities charge for rent and services in different ways. For example, some Residences charge a basic monthly fee that includes some personal care services, while others have service packages, and yet others charge separately for all services on an “a la carte” basis. There may be charges for items such as guest meals, room service, special recreational events, transportation, personal laundry, etc. Ask each community under consideration for a full disclosure of costs, including how and when costs may be increased.

Today, most people (90%) in Massachusetts pay privately for assisted living. However, in some cases, additional financial assistance programs may be available for those with limited resources. Since every Assisted Living Residence is different, you are encouraged to visit and speak with each one individually to learn more about the payment options the specific residence accepts.

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Below are listed payment options that may be accepted at various communities across Massachusetts:

- Medicaid/Mass-Health Programs
  - Mass Health (Medicaid) ..... 800-841-2900
  - [www.mass.gov/eohhs/gov/departments/masshealth/](http://www.mass.gov/eohhs/gov/departments/masshealth/) is the official Massachusetts site for information on Mass Health
  
- Supplemental Security Income (SSI) and Assisted Living
  
- U.S. Social Security Administration ..... 800-772-1213
  - [www.ssa.gov](http://www.ssa.gov) provides information on SSI and Medicare.
  
- Veterans Benefits: "Aid and Attendance Program"
  - U.S Department of Veterans Services ..... 800-827-1000
  - [www.benefits.va.gov/pension/aid\\_attendance\\_housebound.asp](http://www.benefits.va.gov/pension/aid_attendance_housebound.asp) provides information on veteran's coverage.
  
- Residence Based Affordable Options
  - Ask each community about any available financial payment options, including Companion Suites and any Financial Scholarships
  
- Long Term Care Insurance
  - Check with individual policies to verify if any coverage is available

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## Assisted Living Checklist

### PHYSICAL APPEARANCE

- Do you like the local and outward appearance of the building?
- Is the decor attractive and home-like?
- Are the hallways, doorways and rooms accommodating to wheelchairs and walkers?
- Are elevators available?
- Are there handrails in the hallways and other areas to aid in walking?
- Are the floors covered in a non-skid material or secured carpeting?
- Is the lighting, both natural and artificial, sufficient?
- Are the common areas heated or cooled to a comfortable temperature?
- Is the residence clean and free of odors?
- Does the facility meet all the local and state licensing requirements for safety and accessibility?

### INDIVIDUAL UNITS

- Are different sizes and type of units available?
- Are units for single and double occupancy available?
- Do residents have their own lockable doors?
- Are bathrooms private?
- Are they equipped with handicapped modifications to accommodate wheelchairs and walkers?
- Is a private kitchen area provided?
- May residents keep food in their units?
- Do all units have telephone and cable TV and how is billing handled?
- May residents smoke in their units?                      In public areas?

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## SERVICES

- Is there staff on duty on a 24-hour basis?
- Are they available to meet both scheduled and unscheduled needs?
- What services are included in the monthly rental fee?

## Do they provide assistance with:

- Bathing
- Dressing
- Mobility Transportation
- Housekeeping
- Shopping
- Incontinence Care
- Medication Management
- Nursing Service

## FOOD SERVICES

- Are meals available for special diets?
- Are snacks available?
- Can residents eat meals in their units?
- Are there set times for meals or can residents eat when they like?

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## SOCIAL AND RECREATIONAL ACTIVITIES

- Is there an organized activities program?
- Is there a schedule of events?
- Do residents participate in activities outside of the residence in the neighboring community?
- Do volunteers, including family members, come into the residence to help with activities and events?
- Does the facility require residents to undertake any chores or perform specific activities that benefit all residents?
- Are residents allowed to have pets?

## Other suggestions

- Can additional services be easily purchased? At what cost?
- Is there a written care plan for each resident?
- How is a resident's need for services assessed and are they reassessed periodically?
- Can a resident be discharged for refusing to comply with a care plan?  
What are the billing, credit and payment policies for services?

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