

What to Consider When Choosing an Assisted Living Facility

The Florida Agency for Health Care Administration (AHCA) licenses and regulates health care facilities and health maintenance organizations (HMOs) across the state. AHCA also administers the Florida Medicaid program that provides health care to Florida's low-income and disabled citizens. AHCA's mission is to champion accessible, affordable, quality health care for all Floridians. To help achieve this mission, AHCA publishes the *Consumer Awareness Series*. This series consists of brochures designed to assist the public in making well-informed health care decisions.

This brochure provides information to assist you and your family in selecting an Assisted Living Facility (ALF). You are encouraged to use all available resources to help you find the ALF that best suits your needs. Resources can include your physician, your insurance company, and the contacts listed in the Resource Directory at the back of this brochure.

Note: This brochure is not designed to offer medical or legal advice. Please consult with your physician for medical advice and an attorney for legal advice.

Information in this brochure is current as of October 2003.

Introduction

With Florida's large and growing elderly population, having appropriate care options for the elderly is an important issue. Many individuals do not need the expensive and intensive level of care provided by a nursing home, however, they cannot continue to live independently. Some developmentally disabled adults also can require assistance in order to live independently. Assisted Living Facilities (ALFs) have evolved as a primary means of providing housing, food service, security, and assistance with the activities of daily living. These services are provided in a residential environment that promotes and enhances independence of the individual for as long as possible.

There are over 2,300 ALFs in Florida today that are licensed and inspected by the Agency for Health Care Administration. ALFs range in size from small, home-like environments with under six residents to large full-service communities with over 500 residents.

Along with the standard ALF license there are several special licenses that an ALF may obtain:

- A license to provide Extended Congregate Care (ECC) allows the ALF to maintain residents who become frailer than would normally be permitted, in order for the resident to age at the facility. Services include nursing, development of a resident's service plan, monthly nursing assessments, and may include total help with bathing, dressing, grooming, and toileting.
- A license to provide Limited Nursing Services may include such nursing services as the application and care of routine dressings, care of casts, braces, and splints, catheterization, and other services as defined in Florida law. Services do not include 24-hour nursing supervision.
- A Limited Mental Health license must be obtained if an ALF serves three or more mental health residents. Services must be provided for the special needs of such residents. Services must include a Community Living Support Plan and a placement assessment by the resident's mental health case manager.

If you Choose an ALF

Once you or someone in your family has decided to move to an ALF, how do you go about finding the right one? You may want to consider looking for a facility that has easy access for family and friends and is convenient to your personal doctor. Also, you can visit the ALFs that interest you and speak to the staff and residents. This brochure provides a Resource Directory and a list of questions that may be helpful when considering an ALF.

A list of licensed ALFs in Florida is available on the Internet at www.FloridaHealthStat.com (use “Facility Locator”) or you can find referrals to ALFs and other elder care services in your local area by calling the Elder Care Services Hotline at (800) 963-5337 or TDD (800) 955-8771.

Services You May Expect

An assisted living facility provides housing, meals, and one or more personal services for residents who are not related to the facility’s owners. Personal services include assistance with or supervision of the activities of daily living like eating, walking and toileting. A person can become a resident of an ALF only if certain functional criteria are met, such as being able to perform the activities of daily living (with supervision or assistance). A resident cannot be bedridden, cannot require 24-hour nursing supervision, cannot have stage 3 or 4 pressure sores, and other criteria as described in Florida law. Services offered by an ALF include:

- Basic housing (from private or double occupancy rooms to suites or apartments)
- Meals and snacks
- 24-hour staff availability
- Assistance with activities of daily living (ADLs), if needed, such as bathing, dressing, toileting, hygiene and grooming, eating, and walking
- Administration, or assistance with self-administration, of medications
- Housekeeping, maintenance, and help with laundry
- Social and recreational activities
- Transportation to activities, appointments, shopping, etc.

The ALF staff will manage the resident’s care, including ongoing assessments of the resident’s needs and health monitoring. ALF staff will coordinate and assist the resident to gain access to needed medical services, as well as mental health, social, educational, and other services. They will also monitor and evaluate the delivery of services. The resident can contract with a third party, like a home health agency or a nurse registry, to provide nursing and other medical services to the resident when needed, as long as the resident’s health does not require more care than can be provided in an ALF. The ALF can assist the resident in arranging for such nursing care.

Assisted living facilities can offer different levels of assistance, from minimal to comprehensive. When choosing an ALF it is important to ask about the level of care the ALF provides, so that you will receive the services you need. Also, the number and types of services can determine the total monthly cost of care. Some ALFs offer specially designed environments for Alzheimer’s and other memory-impaired persons.

A resident will be covered by a contract between the ALF and the resident (or his or her representative). The contract should include the services and accommodations to be provided by the ALF; the rates or charges; provision for at least 30 days written notice of a rate increase; the rights, duties, and obligations of the residents; a refund policy (if

applicable); the policy for a resident's apartment or room if the resident's health requires temporary admission to a nursing home or hospital; the purpose of any advance payment and a refund policy for such payment; and other matters that the parties deem appropriate.

Staffing Concerns

An ALF is required to have enough qualified staff to provide resident supervision and to provide or arrange for scheduled and unscheduled resident services. Employees providing personal care are required to have a background screening through the Florida Department of Law Enforcement (FDLE). The administrator has to be screened through FDLE and the Federal Bureau of Investigation (FBI).

ALF employees are required to have various levels of training depending on their responsibilities. This includes initial training as well as continuing education. Training requirements are detailed in Chapter 58A-5.0191 of the Florida Administrative Code (FAC). The FAC is available at your local library or on the Internet at <http://fac.dos.state.fl.us/fac>.

Financial Concerns

Residency in an ALF can be paid by:

- Private funds
- Some insurance policies
- Optional State Supplementation through the Florida Department of Children and Families (if the resident is eligible), in addition to the person's existing monthly income
- Medicaid Assistive Care Services (if both the resident and the ALF are eligible)
- Assisted Living for the Elderly Medicaid Waiver program (if eligible)

Questions to Ask the ALF

Before deciding on an ALF, you may want to talk with the staff of several different facilities. You will want to understand what services the facility offers and how much it charges. Visiting a facility can give you a feeling about the staff, scope of services and service delivery, cleanliness and surroundings. Some typical questions might include:

What services are included in the monthly rate?

Some rates include the basic service of room, meals, and at least one personal service. Additional services may include an increase in costs. Ask the ALF staff person to clearly explain the costs and services and to provide you with the facility's admission package.

When considering these prices, think about services that might be needed in the future, not just the current needs.

Can I see a copy of a sample contract?

Each resident will sign a contract with the ALF. Read the contract carefully. If there is anything you do not understand, ask the ALF staff person to explain it to you. You may want to consult with your family, friends, or an attorney before signing a contract.

Will I receive a written plan of care? If so, will it be addressed periodically as my needs may change?

Under certain circumstances a resident may have a plan of care. This is a written plan that coordinates the care given to a person, as directed by their physician.

Does the ALF require an initial entrance fee, application fee or deposit up front?

Some ALFs may require a security deposit while others ask for an entrance or community fee. If these are required, you should ask for the purpose of such fees, whether they are refundable, and, if so, under what circumstances.

Is there a cap on the percentage by which the monthly rate can be increased?

You do not want to sign a lease/contract believing the monthly rate to be \$2,100, and six months later find out the rate is being raised to \$3,000 a month. Check the contract to see if the rate is guaranteed, for how long, and under what circumstances a contract can be terminated. A facility is required to give 30 days written notice of any increase in the monthly rate. Also, make sure you (or your representative) keep a copy of the signed contract.

What happens if I run out of money?

It is important to know what the ALF's policy is if you run out of assets and your income does not cover the entire cost of your care. If you are eligible for Medicaid Assistive Care Services, is the ALF an enrolled Medicaid provider for this program? You may want to contact the Florida Department of Children and Families to see if you are eligible for Optional State Supplementation or for the Assisted Living for the Elderly Medicaid Waiver program.

What options are available if my health declines or my needs change?

Does the facility have an extended congregate care license that allows residents to "age in place" or have a nursing home on campus that allows for a wider range of nursing

services? Is there a hospital nearby? What is the facility's policy for holding a bed if I must be hospitalized or go into a rehabilitation facility for a temporary period?

Is the facility licensed by the State of Florida? Is the ALF licensed for the specific services you need?

Do you need the services provided under an Extended Congregate Care, Limited Nursing Services, or Limited Mental Health License? Do you need a facility that offers care for persons with Alzheimer's disease or related disorders? Request to see a copy of the ALF's current Florida license issued by the Agency for Health Care Administration. Ask if they offer any specialty programs for memory-impaired individuals. You may also want to ask to view the results of the ALF's most recent licensure survey.

What happens if I have a complaint?

The "Resident Bill of Rights" must be posted in the ALF in a prominent place. This grants residents certain rights guaranteed by the Florida Legislature and the U.S. Constitution. Every ALF will have its own grievance procedure for receiving and responding to resident complaints and recommendations. If you do not fully understand the grievance procedure, ask the ALF staff person to explain it to you. You can also contact the Long-Term Care Ombudsman Council at (888) 831-0404 for referral to your local Ombudsman. An Ombudsman acts as an advocate for the resident(s) by receiving, investigating and resolving any complaint that a resident may file. If your complaint includes neglect, abuse or exploitation, also call the Florida Abuse Hotline at (800) 962-2873 or TDD (800) 453-5145.

Questions about the Physical Environment

- Am I able to choose the room/unit that I will live in or is it assigned to me? Are there different sizes and types available? Are there lockable doors? Can I have a telephone and cable TV? What furniture and accessories are provided?
- Do all of the rooms/units have private, full bathrooms? If the bathroom facilities must be shared, where is the bathroom located, and with how many residents would it be shared?
- Will I have a kitchenette? If so, are there a refrigerator, sink and stove? If the room/unit does not have a private kitchenette, where are the cooking facilities located?
- What will be the size of my room/unit? Is it large enough for me to feel comfortable if I spend a great deal of time there? Is there enough closet space to meet my needs? Is there additional storage space available and at what cost?

- What are the common areas like? Are there areas where I would feel comfortable spending time? Do the residents use the common areas or are they more for appearance?
- Is the ALF easy to get around in? Are there too many stairs or long hallways? Is the ALF well lit? Does the facility have outdoor grounds suitable for walking in nice weather? Is the facility (including the bathrooms) accommodating to wheelchairs, canes, and walkers?
- What type of security is available at the residence? Is there someone at the front desk 24-hours a day? Are the main doors locked at night? If the doors are locked, are keys made available for residents who come in late at night?
- Does the residence have a special care wing or any special procedures and equipment when caring for individuals with Alzheimer's or other memory impairments? Is the staff trained to handle the special needs of these patients? Are there activities specifically designed for these residents? You can request literature about the programs the ALF offers for residents with Alzheimer's and other memory disorders.

Other questions you may want to ask:

- Am I able to furnish the room/unit as I wish with my own furniture and wall hangings?
- Can I control the temperature in my room/unit?
- Is there an emergency call system in each room/unit and each bathroom?
- Are pets allowed in the rooms/units and common areas?
- Is smoking allowed in the facility and, if so, where?
- Is parking available for residents and visitors?
- Does the facility have fire drills, smoke detectors, and a sprinkler system?

Questions about Staff

- When you visit the ALF, speak to as many different staff and residents as possible. Get a sense of how the residents and workers feel about the ALF, if they enjoy living or working there. Is the staff friendly and respectful? Are workers able to take time to speak with residents or are they too busy rushing around?
- What is the ratio of staff to residents? How many staff persons are available to provide personal care services? How many workers are available during the day, in

the evening, overnight and on weekends? Florida regulations require a certain minimum amount of staffing, depending on the number of residents. Staffing standards are described in Chapter 58A-5.019 of the Florida Administrative Code (FAC). The FAC can be viewed at your local library or on the Internet at <http://fac.dos.state.fl.us/fac>.

- What medical care options are available? Is there a doctor or pharmacy on-site? If the ALF provides nursing, what services can the nurse provide? If I need to receive services from a home health agency, like nursing, physical therapy, home health aide services, etc., will the ALF assist me in arranging for these services?
- What is the procedure for signaling staff of an emergency? How are medical emergencies handled? What if there is an emergency in the facility that requires evacuation?

Questions about Activities

- Most ALFs advertise that they have many activities available for residents. Ask to see a schedule of activities, and consider whether you or your family member would want to participate in these activities. Do the activities appear appropriate for the resident?
- Are there a variety of activities to choose from? Are residents active in planning activities and events? Are the activities provided at convenient times? How frequently are they provided?
- Is transportation available to access community activities? This information is one way to determine how much the ALF encourages the participation of its residents in community activities. Is transportation only available at certain times, or can it be accessed whenever it is needed? What if I have a doctor's appointment or want to go to a church service in the community? Is there an extra cost for transportation?

Other questions you may want to ask:

- Can I come and go from the facility as I please?
- Does the facility offer an exercise program?
- Are religious services available at the facility? What religious denominations are represented?
- What activities are offered at the ALF to help create a sense of community? In what other ways does the facility create a sense of community?

Questions about Meals

It is always helpful to visit the ALF during a mealtime. You can ask if you may have a meal with the residents to see whether the food is good and fresh, and to evaluate the dining room service. Here are some additional questions regarding meals that you may want to ask:

- How many meals and snacks are provided each day? If I prefer to have a light breakfast in my own room, is there a package that allows me to pay only for lunch and dinner?
- Are meals in the dining room provided at convenient times? Is there much choice in when I can have breakfast, lunch or dinner, or are these meals served at the same time every day? If I like to sleep late, are things like coffee, juice and muffins available later? If I am away from the ALF and arrive after mealtime will I be served my meal?
- What is the ALF's policy about having meals delivered to my room? Is this allowed? Is there an extra charge or limit on the number of times that I may eat in my room?
- What is the menu like? Are special meals or diets available, if needed? Are there enough interesting choices? Are choices always available, or does the kitchen often run out of one choice, leaving few options? Is the food tasty and nutritious? If I have special dietary needs how will they be handled?
- Are there special seating arrangements or can residents sit where they want in the dining room? Do the residents eat at the same time or in shifts? Do the residents eat in one large dining room, or are there several dining rooms that serve different groups in the ALF?
- Are there any arrangements for late night snacks? If I want a snack other than at a designated mealtime, are snacks available? Is there an extra charge for this service?

In Closing

When making a decision about an Assisted Living Facility it is important to have all of your questions answered. Speak with your family, friends, your physician, or other trusted advisors; and visit several ALFs to talk with the ALF staff and residents. You can also contact organizations listed in the Resource Directory of this brochure.

Resource Directory

Administration on Aging

Eldercare Locator (800) 677-1116

(202) 619-0724

www.aoa.gov

American Association of Homes and Services for the Aging

(202) 783-2242

www.aahsa.org/public/consumer.htm

American Health Care Association

(202) 842-4444

www.ahca.org

Assisted Living Federation of America

(703) 691-8100

www.alfa.org

Florida Agency for Health Care Administration

ALF Unit (850) 487-2515

Call Center (888) 419-3456

Medicaid Options Help Line (888) 367-6554

www.fdhc.state.fl.us and www.FloridaHealthStat.com

Florida Assisted Living Affiliation

(850) 383-1159

www.falausa.com

Florida Association of Homes for the Aging

(850) 671-3700

www.faha.org

Florida Department of Children and Families

(850) 488-1234

Abuse Hotline (800) 962-2873 or TDD (800) 453-5145

www.state.fl.us/cf_web/

Florida Department of Elder Affairs

Assisted Living Medicaid Waiver

(850) 414-2000

Elder Helpline (800) 963-5337 or TDD (800) 955-8771

<http://elderaffairs.state.fl.us>

Florida Health Care Association

(850) 224-3907

www.fhca.org

Long-Term Care Ombudsman Council

Florida Dept. of Elder Affairs

(888) 831-0404

www.myflorida.com/ombudsman

Medicare

(800) 633-4227

www.medicare.gov

National Center for Assisted Living

(202) 842-4444

www.ncal.org

Social Security Administration

(800) 772-1213

TTY (800) 325-0778

www.ssa.gov/disability

The Retirement Housing Council

www.floridaretirement.com

Additional brochures in the *Consumer Awareness Series* include:

- A Consumer's Guide to Health and Human Services Programs
- A Consumer's Introduction to Cardiovascular Procedures Using FloridaHealthStat.com
- A Patient's Guide to a Hospital Stay
- Emergency Medical Care
- End of Life Issues – A Practical Planning Guide
- Florida Medicaid – A Reference Guide
- Health Insurance Guide for Families and Individuals
- Long-Term Care
- The Heart of a Woman – Women and Heart Disease
- Understanding Prescription Drug Costs
- What You Should Know About Home Health Care

For additional copies of this brochure, or others in the series, please contact the AHCA Call Center at (888) 419-3456. To view or print any brochure in the *Consumer Awareness Series*, please visit www.FloridaHealthStat.com.

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If you have comments or suggestions, please call (850) 922-5771.