

ASSISTED LIVING IN IOWA



A CONSUMER'S GUIDE

Assisted Living

✦ Is ✦

ONE PROVIDER

Supplying Congregate Housing
and

Delivering Home Care Services

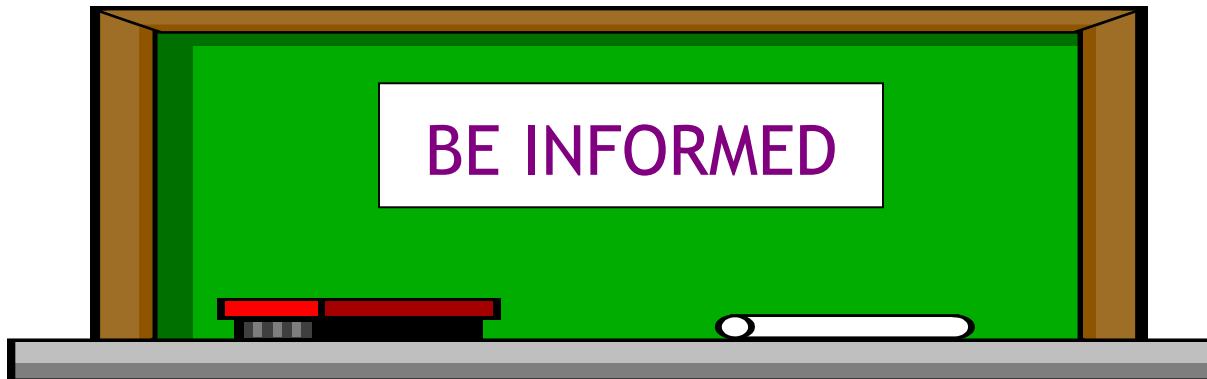
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TENANT.



WHAT TO LOOK FOR IN AN ASSISTED LIVING PROGRAM



Learn about assisted living: Find out what services are provided by the assisted living program in your area to see if assisted living is the right place for you or your loved one. Keep in mind that assisted living programs can vary greatly. The “aging in place” concept promoted by many assisted living programs can have conditions and terms that you need to know.

Check the legal status: Is it certified? Iowa law requires assisted living programs to be certified by the Iowa Department of Elder Affairs (IDEA) before operating in the state of Iowa. A list of certified assisted living programs in your area can be obtained from the local area agency on aging, the Department of Elder Affairs at 515-242-3338 or 800-532-3213.

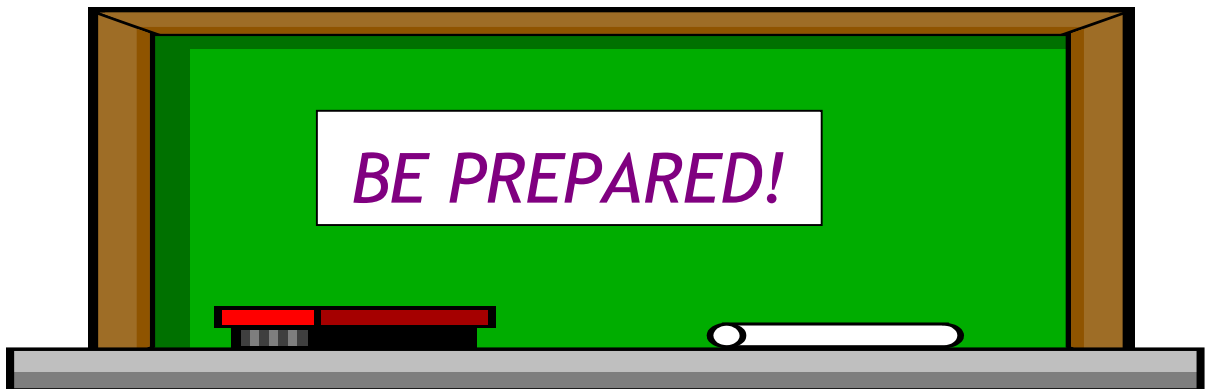
What is the assisted living program’s record on providing quality services? Iowa law authorized IDEA to monitor assisted living programs. Concerns about assisted living programs are filed with the Department of Inspections & Appeals at 877-686-0027. Information regarding re-certification surveys and complaint history can be obtained at 515-242-3338 or 800-532-3213.

Shop around: Finding a new home takes time. Plan ahead and visit as many facilities as you can. Know what services you or your family member needs so that you know what services need to be available. Make an appointment to tour the facility and meet the administrator. If you are not physically able to visit many programs, enlist the aid of adult children or friends who are more mobile. Let them do the leg work and reserve your efforts for touring the two or three sites that will meet your needs.

Visit and re-visit: Once you’ve decided on your top choices, make sure to re-visit each facility at least one more time and at different times of the day, such as weekends and evenings. Get a good sense of the atmosphere and the physical surroundings. Ask yourself, “How do they treat me?” Observe. How do they treat other tenants? Talk to staff. Talk to current tenants. Talk to other family members. Find out not only about supportive living services such as meals, medication assistance, and personal care, but also about social and recreational activities at the complex.

Ask for written material: Information is essential in making the right selection.

- ❑ Review marketing material, consumer information brochures, the tenant occupancy contract, and state survey information about the facility, which can be obtained from the Iowa Department of Elder Affairs.
- ❑ **The contract is the most important of all documents.** Consider having an elder law attorney review the tenant contract to confirm your understanding of the agreement. If you cannot afford an attorney, contact the area agency on aging to arrange for legal assistance.
 - Above all, make sure to READ THE FINE PRINT.
 - If the contract mentions attachments or ADDENDA, be sure you have copies of those documents and read them as well as the main body of the contract.
- ❑ **Do not rely on verbal promises**, particularly regarding what services will be provided and how much you can expect to pay.



Know the costs: Assisted living can be expensive.

- ❑ Be familiar with what each facility charges for each level of care. Determine the cost of each extra service beyond the monthly rate.
- ❑ Will financial assistance be available if you run out of money? Will you be able to use your Medicare benefits when appropriate? What happens if you run out of resources?

Examine your finances:

- ❑ Monthly base rates range from \$900 to \$3,400 in Iowa. Some assisted living programs offer additional services as your needs increase in the form of service packages or menu of services with an increased cost ranging from \$10 to \$2000 a month.
- ❑ Determine the affordable price range and shop accordingly.
- ❑ Also, many times adult children play a part in financing a parent's long-term care needs. Talk about this with your adult children or siblings and reach a common understanding about covering costs.



WHAT DOES THE CONTRACT SAY ABOUT:

Services provided -

What will they do for me now? What is available later?

If I need services the program does not provide, will the program assist in arranging for these?

Cost of services:

What is the base fee? What does it cover? Find out about prices and what initiates a price increase. Ask about the extras and find out how much they cost. For instance, does it cost extra to have meals delivered to your room?

What causes it to go up? What is provided at an additional fee?

Is financial assistance available? Will they accept other 3rd-party payment?

How long will my money last? What happens if I can't pay my bill?

How is it staffed?

Is staff available 24-hours a day on site? Are they RNs or aides?

How will they meet anticipated, but unscheduled care needs?

What are the qualifications of staff?

How do I get help for unexpected needs? In an emergency?

Managed risk / shared responsibility:

What are your responsibilities in assisted living? For identifying your service needs? Planning care? What are staff responsibilities? Family?

Transfer policies: Will I ever have to move? How? When? Why?

This is a business deal. You're the customer. Ask questions.

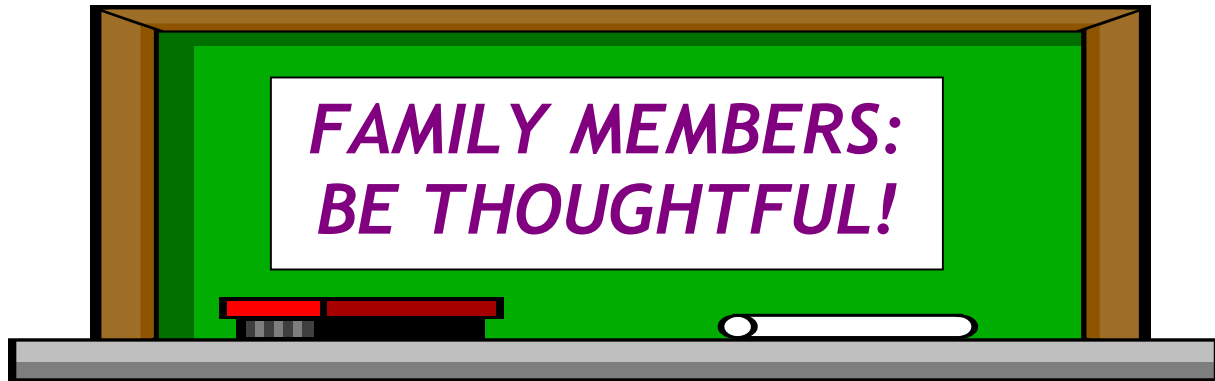
Ask about plans of care. Find out how each tenant's needs are assessed and monitored.

What will happen if the facility closes?

What provisions are there to secure the rights of tenants?

Is there a functioning tenants' council?

Is there an appeals plan for dissatisfied tenants?



In most cases, family members or adult children play a major role in helping an older adult secure an assisted living residence. It's often the idea of the children, not the parent. If your family is helping you make this momentous decision, have them read the following information.

Please be thoughtful of your loved one.

Consider the following:

- ❑ Unless you have legal guardianship over the individual, he or she will have to choose to move into the assisted living setting.
- ❑ Unless you are the legal conservator for the individual, he or she will be the one who must understand, accept and sign the contract and service plan.
- ❑ It is the person who moves into the assisted living program who will be expected to fulfill the tenant's responsibilities and advocate for his or her own rights.
- ❑ Your loved one or friend will be the one moving his or her entire life into the assisted living setting and interacting with staff and neighbors.
- ❑ Even if you do have guardianship or conservatorship, respect the interests, needs and wishes of your loved one or friend.
- ❑ While many assisted living programs offer a lifestyle that preserves autonomy and dignity, moving from the family home into a new place can be a difficult transition, especially if it's in a new community.
- ❑ Make sure you work together at making plans and decisions. Don't exclude your loved one from the process, especially in making the final determination.
- ❑ This is a new home and it should be comfortable and pleasing to the one who will be living there.

CONSIDERATIONS IN CHOOSING HOUSING ALTERNATIVES



A CONSUMERS' CHECKLIST

◆ Where is it located?

Is it near...

	YES	NO
Family?		
Friends?		
Church?		
Groceries?		
Library?		
Shopping?		
Doctor?		
Pharmacy?		
Recreation?		

◆ What provisions are made for medications?

If I need it, will the Assisted Living Program...

	YES	NO
Set up my medication reminder box?		
Remind me to take my medications?		
Provide supervision so that I take the right meds?		
Administer my medications?		
Store my medications for me?		
Help with blood sugar checks and draw up my insulin?		

◆ Who will be living here?

Does the Assisted Living Program accept...

	YES	NO
Smokers?		
People with early Alzheimer's?		

◆ Does it meet my needs?

Does the Assisted Living Program have...

	YES	NO
Transportation?		
Storage space?		
Garage for my car?		
Efficiency? Separate bedroom?		
Efficiency apartments?		
1-bedroom apartments?		
2-bedroom apartments?		
Private bath?		
Room for overnight visitors?		
Beauty salon?		
Exercise Room?		
Game Room?		
Reading Room?		
Activities?		
Other opportunities for socialization?		
Outdoor areas?		
Space for gardening?		

What about meals...

	YES	NO
What meals are provided?		
Is there any flexibility in meal times?		
How much choice will I have in food selection?		
Can the kitchen accommodate my special dietary needs?		
Are tenant ethnic and cultural food preferences honored?		
Is there a kitchenette or full kitchen in my unit?		
If not, can I use the main kitchen, or are there other kitchens I can use from time to time?		
Can guests join me for meals in the common dining room?		
Is there space for private dining when I have guests?		
Can I get to and reach every thing I need?		
Can the ALP adapt the doors or add grab bars if I need them?		

