

If You're Thinking About Assisted Living for Your Parents

You'll need to have a long-term payment plan

By Beth Braverman

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While the vast majority of older adults would like to live out their lives in their own homes, it isn't always a practical option. If in-home care isn't possible, and a parent doesn't need round-the-clock skilled nursing services, assisted living might be the right solution.

The problem, though, is that assisted living can be expensive, and the quality of facilities can vary.

To make the process easier, start looking for a facility six months to a year before your parent needs to move. It takes time to vet facilities properly, and you don't want to be rushed into a decision because of a medical emergency.

Here's what you need to think about to handle the financial expense.

The kind of care offered and the costs. The average monthly cost of a private room in an assisted living facility is \$3,600, [according to Genworth](#), but that can vary substantially depending on where your parents live. Most assisted living centers have a base rate for room and board. If a parent needs additional services, such as help with bathing, medication management, eating or getting dressed you'll have to pay extra. If your parent suffers from dementia, the costs will likely be even higher, especially since dementia is a progressive disease and

patients need to be reassessed regularly.

“If you’re working with a tight budget, it’s better to choose a facility that might cost a little less in the beginning, so that you have a cushion if your parents need a different level of care in a few years,” says Linda Fodrini-Johnson, a geriatric care manager in Walnut Creek, Calif.

A long-term plan for payment. Most people pay for assisted living out of pocket, relying on their savings, Social Security, or a pension, and long-term-care insurance if they have it. Many seniors who own a home opt to fund the move by selling their home.

While Medicare doesn’t cover the costs of assisted living, there are some resources that can help. Veterans and their spouses are eligible for [Aid and Attendance benefits](#) that can be worth up to \$1,800 per month, and some community organizations might also provide assistance. Search at [BenefitsCheckup.org](#) to see which benefits you qualify for.

Forty-six states provide some form of help via their Medicaid programs, for those who have exhausted their resources. The rules vary from state to state depending on the care your parents need and their income, so [look for details](#) on your state from the American Elder Care Research Organization. Keep in mind, though, that the number of facilities that accept Medicaid as payment is extremely limited. “In many states, you either are able to pay for assisted living out of pocket, or you end up in a nursing home,” Gray says.

The services and the staff, rather than the amenities. Some of the newer assisted living facilities give off a five-star hotel vibe with amenities like on-site spas and movie theaters. “The fancy and upscale places are more focused on marketing to the adult children,” says Jullie Gray, a care manager with Aging Wisdom in Seattle. “But the parents, even if they have means, may not be as comfortable in a place like that.”

Instead, focus on how clean the facility is, how friendly the staff is, and whether there is a focus on socialization. For seniors with mobility issues, look for smaller centers, where it will be easier for them to get from their apartment to the dining room or other common areas.

Ask (and check) references, and call your county's long-term-care ombudsman, who can tell you whether the center has been the target of many complaints. Look for a facility that has at least one licensed nurse on-site around the clock, even if state regulations don't require one.

If the process feels overwhelming, you can hire a professional care manager for a few hundred dollars (find one at AgingLifeCare.org), who can help find a center that's the right fit for your family's needs. You can also get help through a free placement agency, but keep in mind that they're paid by assisted living facilities for placing people with them.