



ARGENTUM
EXPANDING SENIOR LIVING

GUIDE TO CHOOSING A SENIOR LIVING COMMUNITY

You Are Not Alone.

A wide array of lifestyle and care options are available in senior living for aging Americans.

Americans are living longer, and according to the U.S. Census Bureau, when the last of the baby boomers reach age 65 in 2029, they will represent more than 20% of the total U.S. population, numbering about 60 million people. Because about two-thirds of the 65-plus population requires some form of long-term care, according to the U.S. Department of Health and Human Services, aging Americans will create unprecedented demand for senior living and health care options.

It's important to remember that there is assistance available and a variety of senior living options that may suit the needs and preferences of you or a loved one when the time comes. Making the decision to leave a family home for senior living can be difficult, so it is important to consider individual needs—perhaps the potential benefit of increased socialization or a safer environment for those with memory decline. Some common, but important questions that aging Americans often find themselves asking are, “What is senior living?”, “How do I pay for senior living?”, and “How do I choose a community?”.

What Is Senior Living?

Senior living is a home and community-based setting for older adults combining housing with services focused on health and wellness, hospitality, personal care, and dining and nutrition. There are currently over 30,000 senior living communities in the United States serving more than 835,000 residents.

Senior living options may include:

Independent Living: Providing older adults, who can effectively and safely care for themselves, with a range of services such as dining options, transportation services, and health and wellness programs, providing comfort, convenience, and socialization to fit their lifestyle.

Assisted Living: Providing residents with customized assistance for activities of daily living, such as maintaining personal hygiene, dressing, and eating, with strong consideration given to protecting independence, dignity, and quality of life.

Continuing Care Retirement Community (also known as a Life Plan Community): Providing several levels of care and living options most often including independent living, assisted living, and nursing care.

Memory Care: Providing specialized care for individuals experiencing various levels of cognitive decline.

How Do I Pay for Senior Living?

Many people residing in senior living communities use a combination of options to finance the care and services they may require as they age. Some of those options include:

- The sale of a family home and/or other investments
- Income from Social Security and other pensions
- Personal retirement savings
- Assistance from family
- Long-term care insurance
- The Veterans Aid and Attendance Program

Pricing varies within senior living communities and is often determined based on variables such as size and

location of an individual apartment or residence, types of services requested, and level of care needed.

What about Medicare and Medicaid?

As Medicare does not cover “custodial care,” or the usual services offered in assisted living or long-term care communities, many communities are private pay. However, qualified health care costs may be covered or considered such as rehabilitation or home health care. Medicaid may also be available on a limited basis to income-eligible seniors. For more information on Medicare and Medicaid guidelines for your state, visit [cms.hhs.gov](https://www.cms.hhs.gov).

How Do I Choose a Community?

Please use this resource and the checklist to follow as a guide for considering variables such as the community’s location, social environment and physical features, types of care models and health services offered, available lifestyle amenities and personal residences, staff training requirements, and your personal budget.



Senior Living Community Review CHECKLIST

While a health emergency often launches the process of searching for a senior living community for yourself or a loved one, the best advice is to begin researching and visiting communities before a crisis occurs. Meeting staff, residents, and often family members is one of the best ways to learn about a community. Every senior living community is unique, but there are common questions to consider before, during, and after a visit. The checklist that follows will assist you in making an informed assessment during the process.

Social Environment

- Do you receive a warm greeting from staff welcoming you to the community?
- Does the staff call residents by name and interact with them as you tour the community?
- Do residents socialize with each other and appear happy and comfortable?
- Are you able to talk with residents about how they like the community and staff?
- Do the staff members treat each other in a professional manner?
- Are the staff members who you pass during your tour friendly to you?





Physical Features

- As you arrive at the community, do you like its location and outward appearance?
- As you tour the community, is the décor attractive and homelike?
- Is the community well-designed for your preferences and needs?
- Is the floor plan easy to navigate?
- Are doorways, hallways, and rooms accommodating to mobility devices?
- Are elevators available for those unable to use stairways?
- Are handrails available to aid in walking?
- Does the community have good natural and artificial lighting?
- Is the community clean, free of odors, and an appropriate temperature?
- Does the community have fire sprinkler systems, smoke detectors, and clearly marked exits?

Care Models and Health Services

- Is the community licensed to provide assisted living or skilled nursing?
- What levels of care does the community offer?
- Is a residency agreement available for review before move-in?





Care Models and Health Services CONTINUED

- Does the community have a process for routinely assessing a resident's need for care and services, and are those needs addressed periodically? Who does this process include?
- Are additional care services, such as physical therapy or hospice available?
- Does the community offer specialized care for residents with memory challenges?
- Is there a medical center or medical staff available for resident visits at the community?
- Does the community have a clearly stated procedure for responding to a resident's medical emergency?
- What are the community's policies regarding storage and administration of medication?

Lifestyle Amenities

- What indoor and outdoor amenities and recreational activities are available at the community?
- Does the community provide housekeeping services?
- Does the community have its own transportation service or manage requests for transportation?
- Are salon services offered at the community?
- Is there a fitness and/or wellness center at the community?
- Does the community have its own pets? Are residents' pets allowed at the community? Who is responsible for their care?





Lifestyle Amenities CONTINUED

- Are there opportunities for organized activities such as volunteer work and lifelong learning at the community and outside of the community?

Individual Apartments or Rooms

- Are different sizes and types of apartments or rooms available?
- Is an emergency response system accessible from the apartment or room?
- Are bathrooms designed to accommodate mobility devices?
- Do residents bring their own furnishings?
- Are utilities such as telephone, cable, and internet service available in each apartment or room?
What is the payment or billing model?
- Is smoking allowed in resident rooms or in a designated smoking area?
- Can guests visit and stay overnight?
Is there any related cost?
- What are the move-in and move-out policies?
What about refunds and transfers?

Dining Services

- Do dining menus vary from day-to-day and meal-to-meal?
- How many dining locations are available at the community, and when are they open?





Dining Services CONTINUED

- May a resident request special foods, and can the community accommodate special dietary needs?
- May residents “take out” meals and eat in their apartment or room?
- Are there set times during the day for meals, or can residents request a meal at any time?

Billing and Financing

- How is the pricing model structured for each level of care?
- How do residents pay for ancillary services?
- Do billing, payment, and credit policies seem fair and reasonable?
- Does the community accept long-term care insurance?
- Does the community accept Medicaid?

Staffing and Training

- Is your community’s executive director a Certified Director of Assisted Living (CDAL)?
- Does the community require special training for staff?
- Does the community conduct criminal background checks on employees?
- Does the community train staff on elder abuse and neglect? Is there a policy for reporting suspected incidents?





Additional Questions

- Is the community required to have a state license to operate?
- Are the resident bill of rights posted or available for review?
- Is there a suggestion and complaints process for residents?
- What are the most common reasons why a resident may be asked to move out of the community?

About Argentum

Argentum is the leading national association exclusively dedicated to supporting companies operating professionally managed, resident-centered senior living communities and the older adults and families they serve. Argentum member companies operate senior living communities offering assisted living, independent living, continuing care, and memory care services to older adults and their families. Since 1990, Argentum has advocated for choice, independence, dignity, and quality of life for all older adults. Learn more at [argentum.org](https://www.argentum.org).

Download this resource at [argentum.org/store](https://www.argentum.org/store).