

Assisted Living Facilities

Assisted living facilities help residents with the tasks of daily living in a home-like atmosphere. They provide a sense of independence for residents, while also offering security, 24-hour supervision and health care services to the elderly and disabled. Assisted living facilities vary widely in size, atmosphere and services offered, but all of them have as their main goal making residents comfortable and at home.



Assisted living facilities are a good option for seniors who don't need nursing home care, but who might need help with the tasks of daily living.

Assisted living facilities became popular in the United States in the 1980s and are based on Scandinavian methods for dealing with the older population. There are an estimated 28,000 assisted living facilities in the United States, but these facilities may go by a number of different names—including residential care, congregate care, personal care and board and care.

Assisted living facilities are not a substitute for nursing homes; rather, they complement them. People who do not need the high level of care that a nursing home provides, but do need some level of day-to-day care, might be best served by an assisted living facility.

What Assisted Living Facilities Offer

- Around-the-clock care and supervision
- Meals
- Personal care services
- Help with the activities of daily living
- Help in arranging for medical services and treatment
- Social services
- Help for people with Alzheimer's disease or other forms of dementia
- Help with medications
- Activities
- Exercise
- Recreation
- Transportation
- Cleaning, maintenance, laundry and linen service

Paying for an Assisted Living Facility

Assisted living facilities are not covered by Medicare, but some services that they provide might be covered under Supplemental Security Income or state Medicaid programs. Some health insurance and long-term care insurance policies also cover assisted living. Most stays in assisted living facilities, however, are funded by personal savings. If you have questions about how to pay for assisted living, talk to a representative from your state's Medicaid program, your financial planner, or your insurance agent.

Choosing an Assisted Living Facility

There are many questions to ask of an assisted living facility when you are evaluating and comparing them, including what services they offer, what the fees are, how the staff is trained, how the meals are planned and what the living accommodations are. Also find out if the residence is licensed and/or certified (if your state requires it). Finally, nothing helps in the evaluation process as much as a visit. Visit one or more times to get a feel for each facility, its atmosphere and its staff. If it seems like a good place to live, it probably is.