

Assisted Living: Is It Right For You?

What you should know about the fastest-growing sector of long-term health care

By Rachel Rose

Be honest. Does the term “assisted living” conjure up thoughts of sterile white walls, cramped hospital-like rooms, and a forfeiture of your independence and autonomy? If so, you’re not alone. Industry experts say most people confuse assisted living with institutionalized nursing-home care, which—according to the Kaiser Family Foundation—a large majority of Americans consider abusive and inhumane.

But the truth is, today’s assisted-living communities are just the opposite. In fact, they’re as comfortable and homey as they can get—offering everything from private, apartment-style living options to luxury, resortlike amenities and services. More important, they encourage as much self-sufficiency as possible, allowing residents to make their own choices about their day-to-day activities. “I think the big fear for [seniors] when they go to a place like an assisted-living community is that they basically give up their rights to make decisions and [their] independence, which is not the case,” says Paul Williams, director of government relations for the Assisted Living Federation of America (ALFA). “What we tell people is, this is your home, and we’re providing services that you need.”

What is Assisted Living?

In general, the philosophy of assisted living is that it helps you to take care of yourself, rather than having a facility taking over control of your care. It’s a good option for people who, due to aging, disease, or disability, cannot fully perform everyday physical activities on their own, but who do not require 24-hour nursing care. For example, assisted living may help you eat, dress, take your medication, bathe, use the bathroom, and/or get around, but you maintain full control over your daily routine, health decisions, and social activities.

Assisted living facilities may also provide three meals a day, house-

keeping, laundry and linen services, 24-hour emergency call systems, transportation, and basic health-related services. However, since assisted living facilities are licensed and regulated by state governments, specific services and requirements for admission can vary greatly from state to state.

Trends in Services and Amenities

The assisted-living industry has experienced explosive growth since the late 1980s and early 1990s, nearly doubling in size and scope in response to the rising aging population. (Today, approximately 975,000 Americans reside in assisted-living facilities, according to the National Center for Assisted Living.) With that growth came changes in market demands and, subsequently, changes to the facilities themselves. “As we’ve had more seniors reaching the ages of 75-plus, who have had a fairly successful lifetime and have earned and saved and have a reasonable [amount] of assets, they’re demanding more services and amenities, and so the marketplace is reacting,” says Steve Maag, director of assisted living and continuing care at the American Association of Homes and Services for the Aging. Some of those services and amenities include:

- State-of-the-art fitness and wellness centers
- Computers and internet access
- Craft and woodworking shops
- Game rooms
- Fine dining
- Larger living spaces
- On-site movie theaters, symphonies, and orchestras
- On-site hair salons
- College courses and other academic programs

“It’s amazing to watch people realize, ‘Oh, this is an incredibly active lifestyle!’” says Ellie Hall Minnis, director of development and community relations at Longview (www.ithacarelongview.com), an assisted-living facility in Ithaca, N.Y., which offers its residents the chance to attend classes at nearby Ithaca College as part of an ongoing inter-generational learning partnership. Residents also have access to the college’s facilities and admission to campus events.

At Atria Plainview (www.atriaseniorliving.com) on Long Island, N.Y., residents can take advantage of a 24-hour café, a haircutter and barber shop, a fitness center, book clubs, and other perks and special services. In New York City, residents of the Hallmark of Battery Park City (www.brookdaleliving.com/hallmark-battery-park-city.aspx) can enjoy a heated, indoor swimming pool and an arts-and-crafts studio, as well as a whole calendar of other activities designed specifically for assisted-living residents. And seniors at Pine Hill at Kimball Farms (www.kimballfarms.org), in Lenox, Mass., can benefit from daily exercise classes, a spacious community room, and a wide variety of daily recreational programs.

“We’re either bringing the activities to them, or we’re making sure we can take them to all these events and cultural activities that they don’t [want to] give up when they come to our communities,” says AFLA’s Williams.

Assisted Living, Independent Living, and Continuing-Care Retirement Communities

Many assisted-living facilities operate in conjunction with other senior-living developments, including independent living communities and Continuing Care Retirement Communities (CCRCs). This can be an ideal arrangement for couples who have different need levels, but who wish to live together or in very close proximity to each other.

Independent living is for seniors in good mental and physical health who require no assistance with their daily activities but who would like to enjoy the benefits, services, and amenities associated with a retirement community.

CCRCs offer any combination of independent living, assisted living, dementia care, and skilled nursing services—often on one campus. As

you age and your needs increase, you have the option of moving into other parts of the campus that meet those specific healthcare needs. In order to join, however, you must often purchase a condominium on the premises and be able to prove that you’re fully independent.

“[Seniors] are making their decision to move to these campuses knowing that the availability of care on the campus will be there for them in the future,” says Roger Thiele, director of product line management at Brookdale Senior Living (www.brookdaleliving.com), the nation’s largest owner and operator of senior-living communities throughout the United States. Brookdale owns Freedom Pointe at The Villages (www.brookdaleliving.com/freedom-pointe-at-the-villages.aspx), in The Villages, Fla., an upscale CCRC that, once it opens later this year, will offer luxury condominiums and a skilled nursing center on a campus that already offers assisted living.

It’s a similar arrangement at the chic LaPosada (www.laposada-lifecare.com), in Palm Beach Gardens, Fla., where independent seniors can purchase high-end villas on a larger retirement campus. “It’s really like a senior resort,” says Judy Heffernan, assistant vice president of sales and marketing. “And if the seniors’ needs progress, we can transition them to the health-care center. It’s right on the same campus.”

An Ounce of Prevention is Worth a Pound of Cure

While no one wants to imagine a lifestyle without the ability to eat or use the bathroom alone, the reality is that life can take some unexpected turns—particularly as you age. And while it’s true that you may never need assisted-living services, experts say it’s in your best interest to start planning for them anyway.

Although fees for assisted living are typically all-inclusive (meaning they cover rent, meals, services, and amenities), the rental rates can range anywhere from \$2,500 to upwards of \$6,000 per month. They can be even more expensive, too, depending on your level of needs and services. In general, CCRCs tend to be most expensive and often require entry fees in addition to monthly rental fees.

By taking a proactive approach and planning for the “what ifs” of the future, you can protect your assets, and also ensure that you age in comfort, safety, and security. ★

One Way to Plan: Long-Term Care Insurance

What it is:

Long Term Care (LTC) insurance covers “custodial” care, which involves supervising and/or assisting a person with everyday activities on a regular, full-time basis.

Why it’s important:

- Government assistance for assisted living is very limited. In fact, 85 percent of residents pay for their care out-of-pocket. (Source: ALFA)
- Last year, the average annual cost for assisted living was \$29,700 in Florida and \$35,400 in New York State. (Source: Genworth Financial)
- Purchasing LTC insurance can protect your liquid assets and prevent you from depleting your nest egg. “The money you can invest in a policy today is going to save a tremendous amount of personal resources,” says Paul Williams of ALFA.

When to buy:

- If you’re 50 or older, now is the time.
- The older you are, the higher the premiums.

- If you wait too long, you may be too old to qualify.
- Rates at inception increase annually.

Costs:

- Costs vary depending on age, health, marital status, and type and duration of policy.
- Last year, the average healthy, married 55-year-old paid \$709 per year for a three-year benefit period, while the average healthy, single 55-year-old paid \$1,095 per year. (Source: American Association for Long-Term Care Insurance)

What it covers:

Newer policies can cover anything from in-home care to assisted living or skilled nursing. Independent living is not covered.

For more information:

- American Association for Long-Term Care Insurance, www.aaltci.org
- The Association of Mature American Citizens (AMAC), info@amacbenefits.org, (888) 262-2006, or www.amac.us
- Assisted Living Federation of America, www.alfa.org
- American Association of Homes and Services for the Aging, www.aahsa.org