

The Facts About Assisted Living

WHAT IS ASSISTED LIVING?

“Assisted living” generally means a residence for seniors where assistance is provided for daily living, such as bathing, dressing, grooming, taking medications, and making doctors’ appointments. Meals, recreation, housekeeping and laundry services are offered. The goal is to provide residents with considerate and respectful care, and to promote their dignity, independence, privacy and safety in a comfortable, residential setting.



ASSISTED LIVING IN NEW YORK

New York has three models of “assisted living”: Adult Homes, Enriched Housing Programs and Assisted Living Residences. They all serve the same types of residents and provide similar services. Resident living spaces vary among the settings. There are some differences however; Enriched Housing Programs provide apartment-style living and Adult Homes provide suite, private or semi-private rooms without kitchenettes. Enriched Housing Programs are only required to provide limited supervision and some meals; however, most Enriched Housing Program providers choose to provide 24-hour supervision and all meals like their Adult Home counterparts. All three are licensed by the New York State Department of Health.

In all three settings, providers routinely assist residents in accessing nursing and other healthcare services from community home care agencies, under the direction of the resident’s own physician.

PAYING FOR ASSISTED LIVING

Costs vary from residence to residence. The following factors should be considered: types of services, size of accommodation, location of community, etc. Most residences charge monthly rates and some have daily rates for short-term stays. Some also charge a one-time entrance fee to cover community amenities.

Individual Private Pay

People may use personal funds. Charges vary across residences, from \$1,000 to several thousand dollars per month. Most **long-term care insurance** policies offer coverage for some of the costs associated with assisted living. Coverage provisions vary widely, so it is important to review policies carefully.

Assisted Living Program

A limited number of residences are licensed to operate what is called an Assisted Living Program (ALP), which allows seniors to remain in their care setting even as they begin to require more care and provides Medicaid funding for eligible residents who would otherwise reside in a nursing home. This program is not available in all Adult Homes and Enriched Housing Programs.

Only those Adult Homes or Enriched Housing Programs with Assisted Living Program designated capacity can accommodate residents who need Medicaid. When exploring Medicaid-funded options, ask residences whether they have Assisted Living Program capacity.

Supplemental Security Income (SSI)

For those who qualify based on income and assets, Congregate Care Level III SSI will pay for base-rate adult home and enriched housing program services. Some providers, but not all, will accept SSI as payment in full.

Veterans Administration (VA) Benefit

There is a benefit available through the V.A. that helps pay for the cost of assisted living services. Referred to as the Aid and Attendance benefit, it is available to qualified wartime veterans and their spouses. For more information, please contact ESAAL or the VA.



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HOW ARE THESE RESIDENTIAL OPTIONS DIFFERENT FROM NURSING HOMES?

Nursing homes specialize in providing 24-hour skilled nursing care. This need is often due to acute or unstable medical conditions that require the constant presence of nurses to make medical judgments or interventions. Nursing homes, also referred to as skilled nursing facilities and rehabilitation facilities, are licensed through the New York State Department of Health, which ensures that they meet federal standards.

ASSISTED LIVING AGING-IN-PLACE PROGRAMS

Aging-in-place programs give residences flexibility to retain residents who may otherwise need to move to a nursing home. For example, providers are able to accommodate a resident who can no longer walk, transfer, descend stairs or operate medical equipment without the assistance of another person.

In addition to the previously mentioned Assisted Living Program, other specialized aging-in-place programs include:

- Enhanced Assisted Living Residence (EALR), which is an add-on to the Assisted Living Residence that allows individuals to live in an assisted living residence even if they need assistance from staff to walk, transfer, descend stairs or operate medical equipment. Some EALRs also offer nursing services and consumers should inquire as to availability of such options; and
- Special Needs Assisted Living Residence (SNALR), which provides for a secured unit and specialized services for people with advancing dementia and Alzheimer's disease.

THE IMPORTANCE OF LICENSING

All of the assisted living models previously mentioned are licensed and inspected by the NYS Department of Health (DOH). They are held to rigorous safety standards with regard to the building and the care provided in order to maximize seniors' safety and comfort.



For more information about assisted living in New York State, visit www.esaal.org, or the NYS Department of Health website at www.health.state.ny.us. On the right hand side of the DOH home page, click on Hospitals, Nursing Homes and other Health Care Facilities.



There are some senior housing buildings that provide similar services, but are not licensed by the DOH and therefore are not subject to any oversight - compromising important consumer protections. When seeking an assisted living option, consumers should always ask whether the housing provider and building is licensed by DOH.

