

# PAYING FOR ASSISTED LIVING

*\*This fact sheet was created as a general guide for the average consumer to better understand costs in assisted living pricing. It does not reflect exact costs of individual communities. Please contact the community directly for more information.*

The cost of assisted living can vary widely based upon what services the community offers, location, the size and features of the apartment and amount of services needed by a resident. It can be hard to compare apples to apples because assisted living communities can charge differently for personal care and support services. For example, some residences charge a basic monthly fee that includes some personal care services while others have tiered service packages.

## WHAT'S INCLUDED AND WHAT IS NOT?



Monthly fees at most assisted livings cover: laundry, utilities, three meals a day, some housekeeping, social activities, and assistance with activities of daily living such as bathing and dressing. There are other services and items that are available in some assisted living communities at an additional cost. This may include cable and internet, medication management, beauty and hairdressing, dry cleaning, personal laundry, room service, personal products, and transportation.

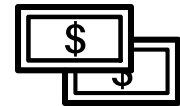
## ROOMS: SHARED VS. PRIVATE

Living spaces in assisted living vary by community and range from shared suites and studios to one and two-bedroom apartments.



**Shared Suites:** A private apartment that would be occupied by two roommates that share common living spaces such as bathroom and living room. This option presents a cost savings and can be a great choice for individuals who fall short with costs requirements or prefer companionship. Shared units are also required under the provisions of the Medicaid State Waiver, if available at the community.

## PRICING STRUCTURES: 3 TYPES



- **All Inclusive Care:** One total monthly fee for housing, meals, activities, housekeeping, laundry, and personal care assistance. The amount of personal care that is included within the fee is usually outlined in the residency agreement. Some other "special" services such as medication management, personal laundry, and transportation may still incur an extra fee.
- **Tiered Care:** A basic fixed fee to cover housing, meals, laundry, housekeeping, and activities, but personal care would be charge for in tiers. Tiers or levels can be defined by either type of service or time spent for service (i.e. one shower a week or 30, 60, 90 + minutes per day)
- **A La Carte:** A basic fixed fee to cover housing, meals, laundry, housekeeping, and activities, but all personal care services are additional. Costs are calculated by specific service or time spent for service.

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## HOW CAN I PAY FOR ASSISTED LIVING?

Assisted living is predominantly private-pay meaning that individuals pay entirely out-of-pocket. Financial assistance programs such as Medicaid, SSI enhancement, and the Veterans Aid & Attendance benefit may be available in some communities for eligible individuals and can be used to offset the cost of assisted living. Medicare and other health insurance plans do not pay for assisted living services. Individuals with Long Term Care Insurance may access their policy to help pay for or offset the cost of assisted living. Check your policy to see what it may include.

## CAN I USE MY MEDICARE BENEFIT IN ASSISTED LIVING?

Medicare and other health insurance plans do not cover any cost of assisted living. It will pay for most medical costs (hospital visits, lab tests, M.D., etc.)



## FINANCIAL ASSISTANCE: MEDICAID AND SSI ENHANCEMENT


Individuals with limited resources or who cannot afford to pay privately for assisted living may be eligible to access financial assistance through the Medicaid Waiver" or the SSI Enhancement benefit. Not all communities accept these waivers. Individuals can apply through RI Department of Human Services and must meet both medical and financial eligibility criteria.

### SUPPLEMENTAL SECURITY INCOME



Supplemental Security Income (SSI) is a program funded by the federal and state governments to guarantee a minimum monthly income to single persons and couples who are aged (65+), blind or disabled, and have limited income and resources. Applicants must meet a financial criteria. The program evaluates one's income and fills in the gap to bring their income up to a preset amount, determined and revised annually by the federal government. *To learn more, contact Social Security at (877) 402-0808 to locate an office in your area.*

### VETERAN AID AND ATTENDANCE

The Veterans Aid and Attendance  benefit provides assistance to eligible wartime veterans and their surviving spouses to offset monthly costs of assisted living. If the veteran qualifies, Aid and Attendance funds are provided in addition to monthly pension and Social Security benefits. The benefit is available to veterans with honorable military service of at least 90 days with one day during a period of war. *To learn more, contact VA Benefits at (800) 827-1000 to locate a VA office in your area.*

## COMMON COST-RELATED QUESTIONS TO ASK

**What is (and isn't) included?** Ask for full disclosure of services that are included in the monthly rental fee and services available at the community that may incur an extra fee.

**Are there other fees?** Ask about entrance, administrative, assessment, or community fees required upon signing.

**What fluctuations can I expect?** Depending on the lease term, fees can increase. Ask for a history of rate increases to get an indication of what to expect.

 For more information, contact RI Assisted Living Association at (401) 435-8888 or visit [www.riala.org](http://www.riala.org)