



When it's time for  
you or a loved one  
in Nebraska to  
think about **assisted living...**

# **Know the FACTS!**

*A consumer's guide to assisted living facilities*





# Know the FACTS!

Are you or a loved one thinking about moving into an assisted living facility in Nebraska? If you are, it is a good idea to do some homework first, to make sure you pick the right setting for you.

For instance, did you know that all assisted living facilities are not alike? They can offer a whole range of services and charge different rates. They can be located in all kinds of settings and aren't required to have nurses on-site.

There are many 'myths' about assisted living, but it will be best for you—and for the facility you may choose—if you know the facts! This guide is designed to help you:

- explore your needs,
- find out the facts about what facilities must and can offer, and
- learn what kind of questions you should ask facilities before you select one.

With this information, you will be better prepared to visit facilities you are interested in and make the best selection for you!

In the end, it's up to you!

## **What is an Assisted Living Facility?**

- Nebraska law loosely defines an assisted living facility as “a facility where shelter, food, and care are provided for remuneration for a period of more than twenty-four consecutive hours to four or more persons residing at such facility who require or request such services due to age, illness or physical disability.”
- What this means is assisted living facilities typically provide **at** a minimum, housing and meals in a group setting for adults who are less able to live on their own. They may also provide additional services like personal supportive care, social activities and supervision.

## **Are assisted living facilities regulated and licensed?**

- Assisted living facilities are not regulated or licensed by the federal government. In Nebraska, they are licensed and regulated by the Nebraska Department of Health and Human Services Division of Public Health – Licensure Unit.
- Nebraska laws may differ from laws in other states.
- While Nebraska regulations do not require that assisted living facilities provide specific services (e.g. medication management, transportation, assistance with activities of daily living, basic health services, assistance in emergencies, 24-hour staffing), state regulations do allow these services to be provided.
- A common myth is that licensed nurses are required to be on site and staffing is around the clock. In fact, that is not true. So, if you want a facility that offers, for example, round-the-clock staffing, you should ask about this up front. If you need the services of a licensed nurse, this setting may not be appropriate for you.

It is up to you to check out what services are available and make a decision based on complete and correct information. Remember, there can be big differences in facility design and services.

## **Are all assisted living facilities the same?**

- An assisted living facility can be a high-rise apartment building with many residents or a small home with as few as four people. Living units may mean a single or double room with or without a shared bathroom or a full apartment, which can be private or shared. Units may have kitchenettes and private baths. Facilities may be freestanding or physically connected to a nursing home or hospital. They may also be part of a campus, which includes independent living apartments, assisted living, and nursing facility services.
- Some facilities provide only basic housekeeping and limited assistance with activities of daily living and personal care, such as bathing, dressing and grooming.
- Other facilities go beyond these services, offering more extensive assistance with daily activities and personal care. They may also provide or help arrange for transportation and certain health services.
- There are also assisted living facilities that primarily serve persons with:
  - mental illness,
  - Alzheimer's disease,
  - dementia, or
  - physical disabilities.

There are not separate assisted living licensing categories for such specialty areas. All assisted living facilities fall under the same licensure laws.

## **When should a person consider assisted living?**

- As an adult becomes less able to live on their own, due to illness, injury, or natural aging, it might be a good idea—with the help of family—to consider other living arrangements.
- Options might include:
  - moving in with a family member or friend;
  - having a family member or friend move in with them;
  - having someone come in occasionally or regularly to help with household or personal care tasks; or
  - moving to a retirement home, assisted living facility or a nursing home.

## **How can I find out more about in-home services?**

- To find out more about the availability of in-home services in your community, contact the Area Agency on Aging listed for your county on the back of this booklet.
- Area agencies on Aging have professional care managers to assist you and your family in making decisions about in-home services or alternative living situations.
- In-home services can include assistance with personal care, meals, transportation, household tasks, respite or nursing care.



## With such a variety of options available for assisted living, how can I know which one is right for me or my loved one?

The following checklist may help you to judge which assisted living facility best meets your needs. First, use the list to find out the areas that you or your loved one need help with. Then, when contacting a facility, use the checklist to find out if the facility provides the services you need and what the additional costs would be for each service.

Activities of daily living (ADLs)	Reminding or Supervision Needed	Assistance Needed	Facility Provides	Additional Cost
1. Eating	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	_____
2. Dressing	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	_____
3. Hair care	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	_____
4. Nail care	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	_____
5. Oral care	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	_____
6. Shaving	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	_____
7. Bathing	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	_____
8. Toileting	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	_____
9. Walking	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	_____
10 Transportation	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	_____
11. Arranging medical appointments	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	_____
12. Taking medication	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	_____
13. Housekeeping	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	_____
14. Special individual needs	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	_____

An on-line self assessment is available at  
<http://nrrs.ne.gov/alchoices/>

## **How much does assisted living cost in Nebraska and how do people pay for it?**

In Nebraska, monthly fees for assisted living vary, depending upon facility design and services, and resident needs. Be sure to ask the facility what is included in the basic monthly fee.

- There may be a charge for additional services not covered in the monthly fee. If this information is not readily provided, you will need to ask the facility which of their services they charge extra for, beyond the basic fee.
- There may also be initial costs, such as a deposit or other one-time fees. Remember these fees and costs are not fixed. It is possible for costs to increase over time, based on changes in the cost-of-living and on changes in the resident's care needs. In addition, as with any business, costs could just go up.
- The state of Nebraska does not regulate the cost of assisted living. Basic monthly fees, additional service fees, and one-time fees are all determined by each facility.

## **Can I get financial help to pay for assisted living?**

It is important to think about the long-term future when you enter an assisted living facility, and how long you think your financial resources will last. You may be eligible for financial assistance through the Medicaid Waiver Program if you are aged, blind or disabled and meet program guidelines. However, not all facilities are certified.

If you think you may want to apply for the Medicaid Waiver (either upon entry into a facility or later when your own resources run out), you should find out if the facility is a Waiver provider. Also, all services may not be the same for residents assisted by the Medicaid Waiver. For example, the facility may allow you fewer choices of living units if you are assisted by the Medicaid Waiver. It is important to find out about any differences before you move in, so you are not unhappy later.

For more information about the Medicaid Waiver Program, contact your local Area Agency on Aging office, which can be found on the back cover of this guide.

Assisted living care may also be covered under a long-term care insurance policy. Ask your insurance agent about what is specifically covered in your policy, if you are unsure. There may be important limitations you should know about in your policy.

## **Should I visit the assisted living facilities I'm interested in?**

**YES!** ✓

Whether it's you or another family member who is looking at assisted living, you should visit any facility you're interested in, at least twice, before making a decision. You need to get a sense of what it would be like to live in this facility.



- It is suggested that one visit be on a weekday so you can talk about your concerns and questions with the management or sales staff person.



- Another visit should be either on a weekday evening or on a weekend so you can see what services are available to residents during these times when fewer staff are on-site.

## Suggested Questions to Ask Facility Staff

The following questions are provided to help you think about everything that may influence your decision. **Not all of the questions may pertain to you**, but it is a good idea to take a few minutes to look over the list and circle the questions you do want to ask. This will give you a chance to think about what is most important to you.

Don't be afraid to ask any question, if you think it will help you make a decision about whether a facility is the right fit for you. If you are worried that you will forget to ask something, bring this booklet along with you on the visit. And be sure to take notes about what you see and hear on the visit.

### *General*

- As you arrive at the facility, do you like the outward appearance? Location?
- As you enter the facility and tour, is the decor attractive? Homelike? Clean? Comfortable?
- Did you receive a warm greeting from staff to welcome you?
- As you tour, does the administrator/staff greet residents by name and interact with them warmly and respectfully?
- Are residents socializing with one another and with staff? Engaged in activities? Do residents appear happy and comfortable?
- Are there common areas for the residents/family/friends to socialize?
- Do the residents seem like appropriate companions/house mates for you or your loved one?
- Is the staff appropriately dressed? Friendly? Treating each other in a professional manner? Respectful and comfortable in their interactions with residents?
- Ask some of the staff how long they have worked at the facility. Is it very long?
- How well do the staff respond to your questions?
- Is there a policy about residents' personal pets? Is there a facility-owned pet?

## ***Building***

- Is the floor plan easy to follow?
- Is the facility clean, free of odors, and suitably heated/cooled?
- Are stairs and halls well lit, equipped with handrails and exits well marked?
- Are floors of a non-skid material and carpets firm to ease walking?
- Do doorways, hallways, rooms and flooring accommodate wheelchairs and walkers?
- Are the furnishings and fixtures clean, and in good repair?
- Are elevators available for those unable to use stairs?
- Does the facility have a sprinkler system to control fires?
- What security measures does the facility use to protect residents? (e.g., safety locks on doors and windows)
- Are visitors monitored or asked to sign in?
- Is there a beauty/barber shop on the premises? Any other services you might need (e.g., banking, gift shop)?

## ***Living Units***

- Are different sizes and types of rooms available? If so, ask to tour a sample of each.
- Are units for single or double occupancy different?
- Are toilet/bathing rooms private and handicapped-accessible? If they are not private, how many residents share these areas?
- Look for call lights/buttons/cords in the rooms and bathrooms. How easily can residents call staff for assistance from each area if they need help?
- How is resident privacy maintained?
- Do residents have lockable doors to their apartments/rooms?
- Are residents able to bring furnishings? What may they bring? Not bring?

- Do all of the units have a telephone and cable TV hookup?
- May residents keep food in the units?
- Is smoking allowed in residents' rooms? Is there an inside and/or outside designated smoking area?

### ***Housekeeping Services***

- What exactly are the housekeeping services? Is there dusting? Vacuuming of upholstered furniture and floors? Cleaning of sinks, toilets and floors? Trash collection? Window cleaning?
- How often are apartments/rooms cleaned? Is there planned, more intensive cleaning on a regular basis?
- Does the staff make beds and change bed linens? If so, how often?
- Are there additional costs for housekeeping services?

### ***Laundry Services***

- Are laundry services provided? If so, what is included in the service?
- If bed linens are laundered by the facility, does the service include taking the sheets off and remaking the bed?
- Does the facility provide the sheets and towels?
- For facility laundry, does the clothing need to be marked? If so, who is responsible for the marking?
- Do the residents have options regarding how and when their laundry is done?
- Is there a laundry area with clothes washers and dryers for resident use?
- Are there additional charges for laundry services?

## ***Food Service***

- What exactly does food service include?
- Food is a typical resident concern. Plan to eat a meal at the facility. What is the appearance of the food? How does it taste? What is your opinion of the meal?
- Ask to see menus that have been planned. Does the facility provide three nutritionally balanced meals per day, seven days per week?
- Does a dietician or nutritionist review the menus?
- What provision is made for residents with special diets and special food preferences (religious and otherwise)?
- What times are meals served? Are meals available outside of the identified times?
- Are the menus posted, so that the residents will know what foods will be served?
- Are there alternate choices comparable to the identified entree?
- What size portions are served? Are second helpings available?
- Does the facility provide snacks between meal times? How often? What do the snacks consist of?
- Are fresh fruits and fresh vegetables served? How often? Are they available for snacks?
- Are coffee, tea and other beverages available anytime?
- Are residents allowed to invite guests for meals? How much notice is required? What is the charge for guest meals?
- Can residents have meals delivered to their rooms? Are residents served meals in their rooms if they are ill?
- Does the facility provide reminding or assistance with meals? If so, what kind of assistance is provided (e.g., cutting meat, opening bottles)? Is there an extra charge for this service?

## ***Medication and Health Services***

- Are there Registered Nurses and Licensed Practical Nurses on staff? If so, are they scheduled routinely to be on-site at the facility? When and for how long a period of time? Are nurses available only on an on-call or consultant basis? How often are they available? (Licensing does not require that nurses be on-site at the facility.)
- Will you want help taking medications? Ask if the facility assists with medication provision.
- Do you have special medication needs (such as insulin shots)? Or need special health services (such as checking blood sugars)? Be certain to discuss any special needs during your visit.
- Who provides the residents with medications?
- Is there a choice of pharmacies from which to purchase medications?
- Does a pharmacist review medications for the facility? How often?
- How does the facility assist residents who wish to take their own medication?
- What is the facility's procedure for responding to residents' medical emergencies?
- How are advance directives followed?
- Is help available for setting up medical appointments and for transportation to/from these appointments?
- Do outside health care providers come to the facility? Is a staff person available to coordinate or oversee visits from health care professionals?
- Are hospice services available?
- Are there additional costs for medication assistance and health services?

## ***Activities of Daily Living (ADLs) & Personal Care Help***

- Who determines what assistance the resident needs?
- How is the resident or the resident's designee involved or consulted about the determinations of what the resident's needs are and how those needs will be met? What happens if the resident or resident's designee disagrees with the facility's determination?
- Which staff members provide the actual assistance to the resident? What are their qualifications?
- How many direct care staff are available to help residents during the day? In the evenings? At night? On the weekends?
- If a resident's condition changes (improves or declines), who is involved regarding any changes made in personal care? What happens if the resident or resident's designee disagrees with these changes?
- How often is a resident's physical and mental status and level of functioning evaluated?
- Who does this evaluation?
- Is assistance with showers/bathing or whirlpool bath available? How often? Which staff assists with bathing?
- Are there additional costs for personal care assistance?

## ***Special Needs***

- Are residents with special needs, such as Alzheimer's disease and dementia, housed with other residents or do they have special units within the facility?
- Are there separate staff, dining areas and/or activities for residents with special needs?
- How is the staff specifically trained to care for residents with special needs?
- Are there special programs for memory-impaired residents and residents who have dementia?

- Are there special accommodations for memory-impaired residents to be outside? To exercise?
- At what point would the facility no longer be able to meet the needs of a resident with Alzheimer's disease or dementia and seek to transfer the person to a higher level of care (such as a nursing home)?
- Are there any additional costs for a resident with special needs?

### ***Social and Recreational Activities***

- Is there an organized program of activities that is planned in advance? Ask to see a copy of the activity calendar.
- Who organizes and supervises the activities program?
- What types of activities are offered? When? How do the residents know about the activities? Is there an information board with the activities for the day listed? Are residents given reminders to attend, if they need this assistance?
- What adjustments are made for residents who are visually or hearing impaired, so they can participate in group activities?
- Are religious services/activities offered at the facility?
- Is an exercise program (or equipment) available at the facility? What does it include?
- Is there help for individual activities (such as help with reading/writing for a resident who is visually impaired)?
- Is there a Residents' Council at the facility? How are residents able to present any suggestions to the facility management?
- Are there any additional costs for participation in social and recreational activities?

### ***Transportation***

- Is transportation provided? Where to? When is it available to residents?
- How do residents schedule transportation?

- How far in advance is the scheduling required?
- Is the transportation vehicle equipped to accommodate residents with varying levels of physical mobility?
- Is there space for residents to park personal vehicles at the facility?
- Are there additional costs for facility transportation or a personal parking space?

### ***Admission and Discharge Criteria***

- What criteria are used to determine whether a person is admitted to this particular facility? (Although state law requires certain overall admission and discharge standards, facilities differ on their specific criteria.)
- What criteria are used to determine when the facility can no longer meet a resident's needs?
- Who has input into a decision that a resident be discharged to another level of care (such as a nursing home)?
- If a resident needs to transfer to another facility, what is the process for transfer or discharge?
- If the resident or resident's designee disagrees with the facility's decision to transfer or discharge the resident, is there a process to discuss/appeal this decision?
- Is the facility a Medicaid Waiver provider, if you or your loved one qualify? Are the same services and living units available to you if you qualify for the Waiver?
- What is the facility's policy for continuing to live there if you switch from private pay to Medicaid Waiver? (e.g., can you stay in the same living unit?)

## **Once I have visited assisted living facilities, what are the most important factors in making a decision about where I or my loved one should move?**

As you prepare to make a decision about which is the right assisted living facility, keep in mind that the three most important factors are:

1. Your general opinion of the visit (what you saw, how it made you feel, your ‘gut feeling’);
2. The answers to questions you ask at the visit, and
3. The Resident Service Agreement (the contract for services between you and the facility).

## **What is a Resident Service Agreement?**

The most important piece of information you can have is the **Resident Service Agreement**. This is the **legal contract** between you and the facility that sets forth what arrangements you have agreed to, regardless of anything that was advertised, stated, or promised through conversations, brochures, or other media.

### ***Key issues that should be included in the Resident Service Agreement***

The Resident Service Agreement should clearly state, at a minimum, the following issues in writing:

- (1) the services the facility will provide – by whom, when, and how often;
- (2) rights and responsibilities of the facility and of the resident;
- (3) costs of services and terms of payment (this should include the monthly fees and charges for any additional services);
- (4) the terms and conditions for continued residency and discharge from the facility.

### ***Services:***

- The resident's individual needs and preferences (descriptions should be detailed and specific).
- The staff position (or outside agency) that will provide each additional service to the resident, the frequency, and their cost.
- The times when the agreement can or will be reviewed or changed and the procedure and people involved in these actions.

### ***Costs:***

- Basic rates, up-front and additional costs (should be detailed and specific).
- Up-front costs could include entrance or orientation fees, security deposits, renter's insurance and/or waiting list deposits, which may or may not be refundable.
- Additional costs could include separate charges for health-related services, assistance with activities of daily living and personal care, laundry, special diets, guest meals, transportation, housekeeping, parking, storage, maintenance and repairs, and utilities (e.g. water, gas, electricity, television, and/or cable).
- Expected payment methods and timetables, including how late payments are handled.
- Requirements for receiving a full or partial refund, should a resident decide to cancel an application for admission or later decide to leave the facility.
- Procedures for increasing rates, including under what conditions rates can be increased and how much notice residents will receive.

### ***Facility Terms and Conditions:***

- The facility policy and procedures, should a resident no longer have the funds necessary to pay for their care.
- The conditions which would require that a resident be discharged or transferred from the facility.
- The facility's notification, appeal, and grievance procedures, when a resident is transferred or discharged from a facility against their wishes.
- The facility's room-hold policy, when a resident must be absent due to hospitalization or other reason.

### ***Your Rights and Responsibilities:***

- Ask for a copy of the Resident Service Agreement.
- If a facility refuses to provide you with a copy of a Resident Service Agreement, this is a warning sign. A high quality facility encourages a potential resident and/or his loved ones to examine the contract in advance.
- Never sign a contract the day you visit. Before making a decision about an assisted living facility, take the contract home and review it. The agreement should include all of the services you and the facility have agreed upon that the facility will provide.
- If you do not agree with certain items outlined in the contract or if you need services that are not included in the contract, you may want to discuss this with the Administrator or check into what is available at other facilities.
- If the terms of the Resident Service Agreement change at any time, or should your needs change, the Agreement should be amended or a new Agreement (contract) should be negotiated, put in writing, and copies given to all involved parties.
- It is very important to retain a copy of the current Resident Service Agreement, and to review it carefully before signing it.

## **How can I find assisted living facilities in my area?**

- In Nebraska, a frequently updated roster of licensed assisted living facilities, listed by city, is available via the internet by accessing the following website: <http://www.hhs.state.ne.us>

**You can compare licensed waiver certified assisted living facilities in your area by accessing the following website:**  
<http://nrrs.ne.gov/alchoices/>

- You can also receive a copy of this roster by contacting:

**Nebraska Dept. of Health & Human Services  
Division of Public Health  
Licensure Unit**

301 Centennial Mall South  
P.O. Box 94986  
Lincoln, Nebraska 68509-4986  
(402) 471-0309

## **What if I have more questions about assisted living?**

- For further information and assistance regarding assisted living contact:

**State Long-Term Care Ombudsman  
Nebraska Dept. of Health & Human Services  
Division of Medicaid & Long-Term Care**

P.O. Box 95026  
Lincoln, Nebraska 68509-5026  
(402) 471-2307  
(800) 942-7830 (Nebraska – outside the Lincoln area)



# Nebraska Area Agencies on Aging

**Eastern Nebraska  
Office on Aging**  
4223 Center Street  
Omaha, NE 68105  
(402) 444-6444 or  
1-888-554-2711

**Blue Rivers  
Area Agency on Aging**  
1901 Court Street  
Beatrice, NE 68310  
(402) 223-1376  
1-888-317-9417

**Northeast Nebraska  
Area Agency on Aging**  
119 Norfolk Ave.  
Norfolk, NE 68701  
(402) 370-3454,  
1-800-672-8368

**West Central Nebraska  
Area Agency on Aging**  
115 N. Vine Street  
North Platte, NE 69101  
(308) 535-8195,  
1-800-662-2961

**Midland  
Area Agency on Aging**  
305 North Hastings,  
Room 202  
Hastings, NE 68902  
(402) 463-4565

**South Central Nebraska  
Area Agency on Aging**  
Suttle Plaza,  
4623 2nd Ave., Suite 4  
Kearney, NE 68847  
(308) 234-1851,  
1-800-658-4320

**Aging Partners**  
1005 "O" Street,  
Lincoln, NE 68508  
(402) 441-7070  
1-800-247-0938

**Aging Office of  
Western Nebraska**  
Bluffs Business Center  
1517 Broadway, Suite 122  
Scottsbluff, NE 69361  
(308) 635-0851,  
1-800-682-5140



AA/EOE/ADA

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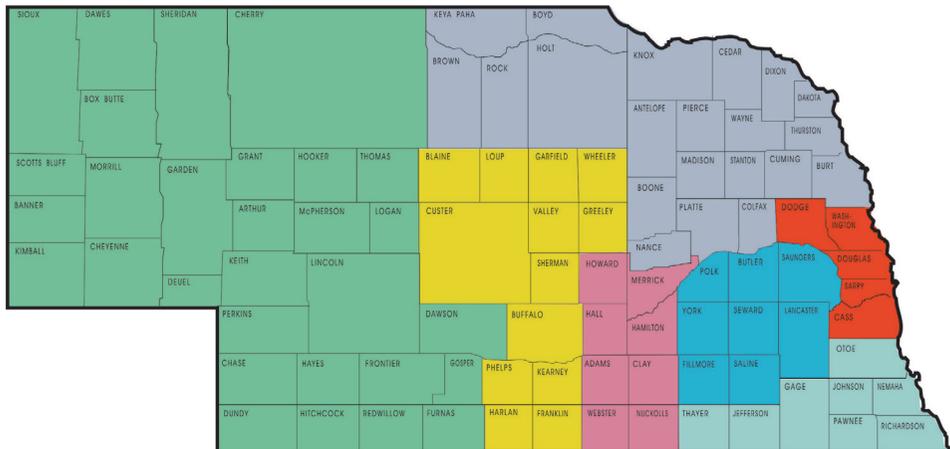


# Nebraska Long-Term Care Ombudsman Program

## Nebraska Department of Health and Human Services

P.O. Box 95026  
 Lincoln, Nebraska 68509-5026  
 (402) 471-2307 (800) 942-7830

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 1517 Broadway, Suite 122  
 Scottsbluff, Nebraska 69361-3184

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 Midland Area Agency on Aging  
 305 N. Hastings, Room 202  
 Hastings, Nebraska 68902

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 4223 Center Street  
 Omaha, Nebraska 68105

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 (402) 441-7070 (800) 247-0938  
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 1005 "O" Street, Suite 300  
 Lincoln, Nebraska 68508

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 119 Norfolk Ave.  
 Norfolk, Nebraska 68701

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 (308) 382-9255 (877) 400-1004  
 Center for Independent Living of Central Nebraska  
 3204 College Street  
 Grand Island, NE 68803-1730

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 Blue Rivers Area Agency on Aging  
 1901 Court St.  
 Beatrice, Nebraska 68310