

Assisted Living Facilities

Assisted living facilities offer a safe, supportive living environment for people who need some assistance with daily activities and tasks. Residents have their own apartments and can come and go on their own if they are able. Staff is available 24 hours a day, 7 days a week.

Public areas in an assisted living building typically consist of a ground floor lobby seating area, a dining room and snack bar, one or more activity rooms, a place for religious services and a beauty salon. Typical apartments – studios, one and two-bedroom units – have a private bathroom and kitchenette. Shared housing, other than for couples, is the exception.

Assisted living facilities offer meals, housekeeping and laundry services, along with planned activities and in-house entertainment. In addition, many provide transportation for group outings, medical appointments and religious services, although both the outings and transportation may involve an extra charge.

Supplemental services refer to assistance for activities and tasks of daily living, including medication reminders, bathing, dressing and incontinence care. Residents who are unable to come to the dining room can have meals brought to their apartment. There are additional charges for these services. Some assisted living facilities have memory care units that offer a higher level of care and supervision as well as health care and therapy options.

Applicable for:

- People who want the security of a safe, monitored living environment;
- those who need some oversight and/or assistance to be safe;
- individuals who are social and likely to become isolated at home; and,
- those who have the financial resources to pay for care, or who qualify for Supportive Living (see below).

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2012 National Cost Rates*

Average Monthly Rate: \$3,550 Click here for state-specific rates.

Who pays for assisted living?

- Person receiving care (private pay).
- Long-term care insurance; coverage depends on the terms of the policy.
- Veteran's pensions.
- Medicaid pays for Supportive Living (i.e., assisted living) for low income individuals who qualify for the benefit; eligibility is based on age, disability and income.

* Source: 2012 MetLife Market Survey of Long-Term Care Costs