



# Live Well, Work Well

Health and wellness tips for your work, home and life—brought to you by the insurance professionals at Christensen Group Insurance



## ASSISTED LIVING CENTERS

Although losing independence in daily life can be difficult for both an elderly individual and their family, assisted living centers can help seniors who need a little extra care transitioning out of their own homes. An assisted living center offers a level of care that is between an independent living retirement community and a nursing home.

### What Does Assisted Living Provide?

Assisted living typically offers a wide range of services such as three meals a day; housekeeping; transportation; security; medical services; daily assistance with eating, bathing and dressing; exercise programs; laundry; recreational activities and emergency call systems. However, privacy and independence are encouraged, and a personalized care plan is usually created when an individual moves into the assisted living facility.

### When to Consider an Assisted Living Center

Typically, a senior and their family should consider an assisted living center when they have significant difficulty with everyday living, such as bathing, dressing, eating and similar activities.

Health issues are also an indication that assisted living might be a good choice. If an individual has accidents, a slow recovery from an illness, a worsening chronic condition or a noticeable decline in general health such as weight loss or increased frailty, then they may need extra attention. If family and friends of the individual are unable to provide sufficient care in the individual's home, assisted living is an option that offers

more independence and privacy than a nursing home.

Another indication that assisted living should be considered is if the senior spends most of their time alone. Socializing is important at any age, and moving into an assisted living center can provide a variety of opportunities to meet and interact with others.

### How to Choose the Right Home

Choosing an assisted living center that is a good fit for the elderly individual is essential for a successful move. There are many factors to be considered, and the quality of the staff is often far more important than the amenities. Consider the following when meeting staff:

- Do the staff members take time to talk with you and answer your questions?
- Do they seem friendly and sincerely interested in you and their residents?
- Are they calm and prepared in case of emergency?



Feeling comfortable and at home are also important elements to consider when choosing an assisted living center. Each center is different, so look for one that

fits what your family needs. For example, consider the following questions:

- Are the living arrangements set up as apartments or rooms? Is the living space single or double occupancy?
- Are there many social activities? Are there groups and events that complement the senior's hobbies and interests?
- Where is the food served? Will they have the option of eating in their own room or apartment?
- Does the area feel homey? Is the potential resident comfortable, or is the facility too large, too small or otherwise not a good fit?

Make sure the facility you choose is compliant with all applicable state and local licensing requirements. Also, carefully consider the cost and how it will be paid for. A long-term care insurance policy might cover the costs. Medicare does not pay for assisted living, although Medicaid may cover a limited amount if you qualify.

Making the decision to move into an assisted living center is not always an easy choice. However, when an elderly individual reaches a point where they need extra help but would like to keep as much of their independence as possible, an assisted living home can be the right choice.