



THE ROAD TO ASSISTED LIVING IS NOT A DEAD END STREET

By Janice Martin, Owner of Senior Liaison of Central Florida

There are times in life when circumstances prove that a change in the direction we're going is necessary. Sometimes the situation is temporary, and other times it may have to be long term. When people think about a move to assisted living, the common belief is that you are now entering "heaven's waiting room" at a dead end street and there's no turning back.

That is not always the case.

When a person is hospitalized, there are discussions that must take place for discharge. After they've been admitted for several days or weeks, they will often go to rehab to regain some of their strength and mobility. However, whether discharged directly from the hospital or from rehab, the return home may not be a safe or realistic option – at least for the time being.

Returning home is always what is preferred. But when it's not an option, it may not mean it will never be. Perhaps a move to assisted living might be a good transitional plan. When additional therapy beyond rehab is needed, it can be continued in an assisted living. Upon discharge, orders are sent to a home health provider to provide therapy at the community. Payment will be covered under Medicare. Depending upon the orders, it might be covered under Part A or B, with a possible co-pay. While the individual gets stronger, the goal can always be to return home. **(Note - Medicare never pays for the stay at assisted living in any way – only the therapy portion.)**

This care can be accomplished with a short-term stay, or respite. Respite is a temporary stay in a furnished apartment and a daily rate is charged. All care, meals, housekeeping, laundry, cable, Wi-Fi, maintenance, transportation to doctors or specialists, and activities are included in the daily rate. Most communities require a minimum respite of 30 days. However, it may be more cost effective to have a long term agreement which is often less than the daily respite rate. Most assisted living communities have a 30 day cancellation policy for a long-term agreement whereby you simply provide written notice of termination at any time.

When the person is the primary caregiver for another, their loved one can move to assisted living and receive care in their absence. After discharge, it may be helpful to join them in the assisted living



together until strong enough to resume their caregiving responsibilities before returning home. Or it could be the other way around where the caregiver may wish to move to be together while keeping an eye on things. A smaller second person fee is charged along with care fees if needed.

If you are considering assisted living and have been in Florida for some time, the option of moving to be close to your family in the chilly northern states may not be appealing. In this case, an easier transition could be to move to assisted living close to where you currently live for the time being. When your care needs increase and you find that your children need to travel more often to help or make decisions for your care, that might be the time to consider a move near them.

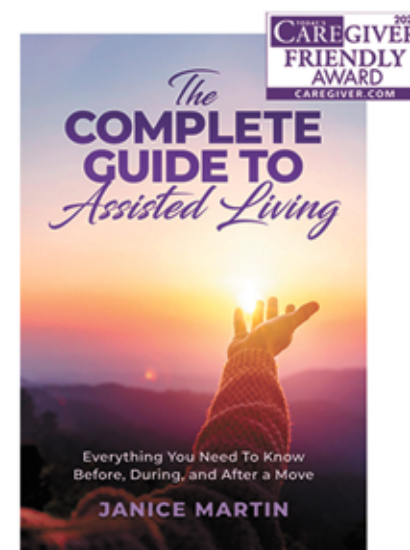
If you do move to an assisted living and you are unhappy and you feel your needs and concerns are not being addressed, there is no reason you can't give notice and move to another. There are certainly plenty of choices for different communities! Keep in mind that it generally takes at least three months to fully transition to this new way of living – so give it time!

Although this article is about assisted living, it's also important to discuss independent living and regular apartment living. Most independent living communities are also month-to-month. However, in both assisted living and independent living, you are not necessarily required to give 30-day notice if your health declines and the community cannot provide the care you need. It's important to discuss the community's policy before moving in.

In a regular apartment complex (not independent living), a one-year lease is common. However, be sure to ask for an addendum that will allow you to break the lease in the event that your health declines. I recently helped a 90 year old gentleman

who had been living in an independent living community and decided that he wanted to move to an apartment. He signed the lease with the belief that his health would not decline in a year. But it did. He hired a private home care company to help. Shortly after, they called me with concern that it was not safe for him to live alone. Before we had a chance to look at assisted living communities together, he fell in his apartment, went to the hospital, then on to rehab and could not return home. His daughter contacted the apartment manager and they allowed him to break his lease, but he had to pay for the next 60 days regardless of the situation. During that time, he had to pay for rent, utilities, AND assisted living which was a significant financial drain.

You always have choices, but make sure your decisions are realistic. Take things in transitional stages. Look at the best options for your health, safety, and well-being now, re-evaluate it in a few months, and then decide what's best while keeping future needs in mind. It's not a dead end street!



Janice Martin is an author, educator, and specialist on senior living options and the owner of Senior Liaison of Central Florida Inc. She assists families in locating senior options either at home or to a community and has written "The Complete Guide to Assisted Living: Everything You Need to Know Before, During, and After a Move" available on Amazon.com. For more information, call 352-477-1866 or visit www.seniorliaisoncfl.com.



Senior Liaison
OF CENTRAL FLORIDA

352-477-1866 | seniorliaisoncfl.com
seniorliaisoncfl@gmail.com