

General Definitions

Independent Living is a housing option for older adults who are able to live on their own and do not need daily personal care or medical assistance, but want a maintenance-free lifestyle with built-in conveniences and social opportunities.

Assisted Living provides housing, meals, and personal care support for people who don't need 24/7 medical care but benefit from having help available and staff on-site around the clock.

Skilled Nursing / Nursing Home/Long-Term Care offer continuous nursing oversight, medical management, and personal care services in a structured residential setting.

Memory Care communities offer secure environments, dementia-specific programming, and personalized care plans delivered by trained professionals to support quality of life for individuals with cognitive impairment.

Continuum of Care or Continuing Care is an approach where housing and support services adjust as someone needs more help—rather than requiring them to move to a new facility. As needs increase, the resident can move *within the same campus* or receive additional services—often with priority access.

A continuing care community may include all or a combination of some of the following:

- **Independent Living** – little to no daily assistance
 - **Assisted Living** – help with daily activities
 - **Memory Care** – specialized support for dementia
 - **Skilled Nursing** – 24/7 medical care
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Independent Living - What to ask

Costs, Contracts, and Policies

- What is the exact monthly fee, and which services (e.g., utilities, housekeeping, meals, internet) are included?
 - Is there a buy-in or entrance fee? What is the refund policy if I transition to a higher level of care, or leave, or pass away?
 - How are rate increases determined and communicated?
 - What happens to my contract if I run out of money?
 - Under what conditions would I be asked to move out?
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Living Units and Amenities

- What types of floor plans are available, and can I customize my unit?
 - Do units include full kitchens or kitchenettes?
 - Are pets allowed? What are the size/weight restrictions?
 - What amenities are on-site (e.g., fitness center, walking trails, library, salon)?
 - What parking options are available for residents and guests?
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Dining and Social Life

- How many meals are included in the monthly fee?
 - Are there flexible dining hours and menu options?
 - What types of activities, clubs, and outings are offered?
 - Are there opportunities to engage with the surrounding neighborhood?
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Services and Security

- Is transportation provided for errands, doctor appointments, or social outings?
 - What security measures are in place (e.g., 24/7 staff, gated access)?
 - How does the staff handle emergencies in individual units?
 - Is there an emergency pull cord or pendant system?
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Transitioning Needs

- What happens if I need assistance with daily living (e.g., medication management, bathing) later on?
 - Are there on-site assisted living or memory care services available?
 - Can I use my own doctor and home health care agency?
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Questions for Current Residents

- What do you enjoy most about living here?
 - How responsive is the management to maintenance requests?
 - What is the food quality like?
 - Do you feel safe and supported here?
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What to Look for During the Visit

- **Cleanliness:** Are the common areas, hallways, and grounds well-maintained?
 - **Atmosphere:** Do residents appear happy and engaged?
 - **Staff Interaction:** Does the staff seem friendly and knowledgeable?
 - **Accessibility:** Are the apartments and amenities easily accessible for those with mobility issues?
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Assisted Living - What to ask

This AARP website has a printable checklist of questions you can ask:

https://assets.aarp.org/external_sites/caregiving/checklists/checklist_assistedLiving.html

Care & Health Support

- What levels of care do you provide, and how do you assess residents' needs?
- How often is care reassessed, and what triggers a change in care level?
- Is staff on-site 24/7? What training and certifications do they have?
- How do you handle medication management?
- What happens if a resident's health declines—can they age in place here?
- Do you coordinate with outside doctors, hospice, or home health services?

Staffing & Daily Support

- What is the staff-to-resident ratio during the day, evenings, and overnight?
- Is there high staff turnover?
- Who helps with bathing, dressing, mobility, and toileting?
- How quickly do staff typically respond to call buttons?

Costs, Contracts & Policies

- What is the base monthly cost, and what does it include?
- What services cost extra?
- How often do rates increase, and by how much on average?
- Is there a community fee or buy-in fee?
- What is your move-out policy if funds run out or care needs increase?
- Can I see a sample contract and fee schedule?

Living Space & Environment

- What apartment sizes and layouts are available?
- Can residents bring their own furniture?
- How is housekeeping and laundry handled?
- What safety features are in place (grab bars, emergency call systems, secure entrances)?

Food & Dining

- How many meals are served daily?
- Are special diets accommodated (diabetic, low-sodium, allergies)?
- Can residents eat at flexible times?
- Are family members allowed to join meals?

Activities, Social Life & Quality of Living

- What kinds of activities are offered daily and weekly?
- How do you encourage participation without forcing it?
- Are outings or transportation provided?
- How do you support residents' independence and dignity?

Memory Care (if relevant)

- Do you offer memory care now or partner with a memory care community?
- How do you manage wandering or confusion?
- What dementia-specific training does staff receive?

Family Communication & Involvement

- How do you communicate with families about changes or concerns?
- Who is my main point of contact?
- Are care plan meetings held regularly with families?

Safety, Licensing & Reputation

- Is the community licensed by the state?
- May I see the most recent inspection report?
- How do you handle emergencies (falls, medical events, weather)?
- What sets your community apart from others nearby?

Gut-Check Questions (often the most revealing)

- What do residents complain about most?
- What do families say they appreciate most?
- If this were your parent, what would you want to know?

Pro tip 💡

Visit at **different times of day** if you can—especially evenings or weekends—and watch how staff interact with residents when they're not “on tour mode.”

Skilled Nursing Facility - What to ask

Medical & Nursing Care (Top Priority)

- Is there a **registered nurse (RN) on-site 24/7**?
 - How many residents is each nurse responsible for per shift?
 - How involved is the resident's family doctor?
 - How often does a physician or nurse practitioner visit?
 - How are medical emergencies handled at night and on weekends?
 - How do you prevent hospital readmissions?
 - How do you manage chronic conditions (diabetes, heart failure, Parkinson's, etc.)?
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Staffing, Consistency & Turnover

- What is your **staff turnover rate** for nurses and CNAs?
- What are the staffing ratios in the area your loved one would be living in?
- Are agency or temporary staff used? How often?
- Do residents usually have the same caregivers?
- How are staff trained in dementia care, mobility support, and behavior management?
- How do you ensure call lights are answered promptly?
- How often are residents checked on when in their rooms?

(Tip: slow response times are one of the biggest red flags.)

Rehabilitation & Therapy (if applicable)

- Do you offer physical, occupational, and speech therapy on-site?
 - How often is therapy provided, and who decides frequency?
 - Is therapy focused on improvement or maintenance?
 - How do you transition residents from rehab to long-term care?
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Personal Care & Daily Living

- How often are residents assisted with bathing and grooming?
 - How is skin care handled to prevent pressure sores?
 - How do you manage continence and dignity?
 - How are falls tracked and prevented?
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Dementia & Behavioral Care

- How do you respond to agitation or aggression?
 - Do you use antipsychotic medications? Under what circumstances?
 - What non-drug approaches are used first?
 - Is there a secure unit for residents who wander?
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Safety, Quality & Oversight

- May I review your **most recent state inspection report**?
- What deficiencies were cited, and what was done to correct them?
- How do you prevent infections (UTIs, pneumonia, COVID, flu)?

- What is your rate of pressure ulcers and falls?
 - What is the community's CMS (Centers for Medicare and Medicaid Services) rating?
 - You want a community that's at a 4 or 5. If it's less than that, ask them to explain why, and what they're doing to improve their rating.
 - You can also look up ratings yourself on the Medicare web site:
<https://www.medicare.gov/care-compare/?providerType=NursingHome>
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Food, Nutrition & Hydration

- How are nutritional needs assessed and monitored?
 - How do you prevent weight loss and dehydration?
 - Are adaptive utensils and feeding assistance provided?
 - How are special diets managed?
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Family Communication & Advocacy

- How are families notified of health changes or incidents?
 - How often are care plan meetings held?
 - Who advocates for the resident if family isn't present?
 - What is the process for raising concerns or complaints?
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End-of-Life & Comfort Care

- Do you support hospice and palliative care?
 - How do you manage pain and comfort?
 - How are families supported during end-of-life care?
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Costs, Coverage & Transitions

- What is covered by Medicare vs. Medicaid vs. private pay?
 - How do you handle transitions if payment sources change?
 - Are there bed-hold policies for hospital stays?
 - What happens if care needs increase?
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Gut-Check Questions (Don't Skip These)

- What would you improve if you could change one thing here?
 - What do families most often worry about?
 - How do you handle a complaint that turns out to be valid?
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What to Watch During a Visit 🧐

- Are residents **clean, dressed, and engaged**?
- Does staff knock before entering rooms?
- Are call lights answered quickly?
- Does it *smell* clean? (Strong odors are a warning sign.)