

# Assisted Living In Washington

A complete, easy to understand guide to finding and  
selecting an Assisted Living Community



**Puget Sound Edition**

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### **Assisted Living in Washington**

is a publication of

#### **RETIREMENT PUBLISHING**

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Woodinville WA

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**[www.retirementpublishing.com](http://www.retirementpublishing.com)**

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# Welcome

Years ago when an elderly parent or parents could no longer fend for themselves in their own home they had a choice of moving in with family or going to a nursing home. Neither option is an ideal choice. It's just been in the last few years the concept of assisted living has emerged to bridge the gap between independent living and nursing care without unduly disrupting the lives of family members. Assisted living, with its less intense services, also provides clear cost benefits when competitively compared with a skilled nursing facility.

Making such a life-changing transition is not easy on anyone. Like most actions in life, the less that is known the more it is feared. In most cases having to make decisions about assisted living is brought on by unexpected events such as a hospital stay or accident. It's one of those things we just never get around to talking about or planning. This booklet will hopefully shine a light on this transition providing guides, resources and explaining the many options available to help remove some of the fear and make way for clear, well-informed decisions.

## What is Assisted Living

Assisted living was designed to provide the independence of a private apartment while supplying the varying degrees of help with the activities of daily living (ADL's) such as eating, bathing, dressing, laundry, housekeeping and assistance with medications on an as-needed basis. These residential settings maximize independence, but do not provide the intensive level of skilled nursing care found in nursing homes.

*There are two types of licensed residential care options for the elderly population in Washington ...*

There are two types of licensed residential care options for the elderly population in Washington State that fall under the general heading of "Assisted Living" facilities. These are Adult Family Homes (6 beds or less) and Boarding Homes (7 or more beds). Currently, there are approximately 1,900 licensed Adult Family Homes (AFH) in the Puget Sound Area and 270 Boarding Homes (BH). Some of these facilities serve not only the elderly, but also those who are diagnosed with dementia, mental health issues or are developmentally disabled. For our purposes this booklet will deal with licensed facilities primarily serving the elderly population.

## Who Oversees Assisted Living in Washington State?

“Assisted Living” facilities are licensed by the State of Washington, Department of Social and Health Services, (DSHS) Aging and Long-Term Support Administration (AL TSA). Both types of facilities are inspected at least every 18 months and, if problems are found, a corrective plan must be developed and implemented in a timely manner. The results of the most recent inspection are kept at the facility and are readily available to the public. If there have been no violations, future inspection may be delayed up to 24 months.

AFH providers must successfully complete a 48-hour administrator course offered by an approved DSHS instructor and follow up with 10 hours of continuing education per year. An Assisted Living (BH) Boarding Administrator is required to complete the training and experience requirements specified by the state of Washington. Licensees and personnel of both types of facilities must also successfully undergo a criminal background check.

*Both types of facilities (AFH and BH) are inspected at least every 18 months and, if problems are found, a corrective plan must be developed*

## How to Tell if it's Time for Assisted Living

Sometimes a recent illness or loss will leave no question that a loved one will be unable to continue to live independently and, with others, a slow deterioration in daily living will often go unnoticed until a serious incident occurs. Here are some signs to look for that may indicate the time has come to consider assisted living.

*... a slow deterioration in daily living will often go unnoticed until a serious incident occurs.*

- Is your loved one mixing up medications, taking them incorrectly or not taking them at all?
- Is your loved one keeping his or her doctor's appointments?
- Can your loved one still manage the components of running a household, such as keeping a checkbook or paying bills?
- Is there a dramatic change in how the house is kept?
- Does your loved one's medication need to be increased?
- Does he or she use medical equipment like an oxygen tank or need daily or weekly treatments like dialysis?

- Is your loved one in need of rehabilitative care?
- Has there been an increased susceptibility to falling and bruising?
- Is your loved one's mental reasoning ability at a level where his or her personal safety and the safety of others is at risk?
- Is your loved one having a difficult time walking, dressing or eating?
- Is your loved one isolated from social contact?
- Are his or her sleeping habits, eating habits or activity levels changing?
- Is a family caregiver exhausted due to the amount of care your loved one needs?

Assisted living facilities strive to be like a community where the residents can feel comfortable, find familiar faces and build relationships just like they would in their homes. By planning ahead and having the conversation, you can ensure that your loved one will be provided with the highest quality of care and quality of life.

*Is a family caregiver exhausted due to the amount of care your loved one needs?*

## Having That Conversation about Assisted Living

Nearly half of all Americans will need long term care at some point in their lives. Planning is crucial if you are to find a facility that will be able to provide your loved one, relative or friend with the highest standard of care and quality of life in a safe and secure environment.

Planning helps to diminish the feeling of loss or guilt that some experience, either when entering or placing a loved one or relative in an assisted living residence. In addition, it aids in making the transition less stressful for the new residents, families and loved ones.

*Planning helps to diminish the feeling of loss or guilt that some experience ...*

Having a conversation about a person's long term care wishes in advance will be helpful when the time comes to make more concrete decisions about the daily care of loved ones who can no longer care for themselves.

Yet, the decision to reside in an assisted living facility can be a difficult one to make. Being proactive will help everyone arrive at a mutual decision that is the best solution. The first step in the planning process is having the conversation about a person's wishes.

Tips to make this sometimes-challenging conversation and decision easier:



1. **Talk Sooner Rather Than Later:** Have the conversation about long-term care before the need arises.
2. **Prepare Yourself:** Take the initiative by doing your homework and offering options.
3. **Prepare Your Loved One:** Ask permission of your loved one to have the discussion.
4. **Choose the Right Time and Environment:** Look for opportunities in connection with significant life events such as a death, injury from a fall or a birthday.
5. **Stay Positive:** Understand that it is normal to encounter resistance the first time you bring up long-term care.
6. **Be a Good Listener:** By listening, you can learn the wants and needs of your loved one.
7. **Include Others in Decision Making:** Other people such as doctors or health care professionals can offer guidance on what kind of services your loved one will need and how to tap into community resources.

*If it is obvious the loved one needs assistance as soon as possible but is slow to agree, then look into the possibility of in-home care.*

If it is obvious the loved one needs assistance as soon as possible but is slow to agree, then look into the possibility of in-home care. This will extend the current living situation and buy more time for the decision-making process.

## Some Legal Issues

Now is the perfect time to visit a lawyer to take care of the legal and medical planning while the loved one is still of sound mind, especially if they are in the very early stages of Alzheimer's/dementia. Some subjects you would probably want to cover are ...

*Now is the perfect time to visit a lawyer to take care of the legal and medical planning ...*

**A Durable Power of Attorney** – This document will let the loved one allow someone of their choosing to take over management of their assets if they are not able. Another might be drawn up for health care to allow a trusted party to review medical records, speak with doctors and make decisions about treatment options when the loved one is not able. When there is no written document in place it is almost impossible for a third party to determine or direct medical options.

**An Advanced Medical Directive** – This document will make your loved one's end-of-life wishes known to medical providers.

Washington specific forms for both Durable Power of Attorney for Health Care and for an Advanced Medical Directive are available at [www.caringinfo.org/files/public/ad/Washington.pdf](http://www.caringinfo.org/files/public/ad/Washington.pdf) Forms for other states are also available at the same web site.

**Estate Planning Documents** – These should all be reviewed to be sure that beneficiaries, trustees and representatives are up-to-date while your loved one’s mental ability isn’t an issue.

**Those with larger estates** will have more complicated issues and all the more reason to take advantage of this transitional period to get the wishes of the loved one up-to-date and documented.

It can also be an excellent idea to have your attorney look over a copy of the contract once you have settled on a facility.

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## Which Type of Assisted Living is Best for Your Situation?

Washington assisted living communities range from small Adult Family Homes to multi-unit complexes. Larger Assisted Living Facilities (Boarding Homes) may have from 7 or 8 beds to over a hundred beds. Some are new, state-of-the-art buildings, while others may be buildings converted from another use.

**Adult Family Homes** are often normal family homes with a few bedrooms and baths dedicated to the residents. It's very much a family-style environment where the resident becomes a part of family activities. This is an excellent option for adults who need some assistance with the activities of daily living but do not require a more restrictive institutional setting. Many of these facilities are also licensed to offer care for those who are developmentally disabled, mentally ill or have various stages of dementia. If you feel this could be a problem, you will want to question the administrator closely on what they allow in their resident make-up. Adult Family Homes are often the least costly option.

**Assisted Living Facilities (Boarding Homes)** can range in capacity anywhere from 7 to more than a hundred. Obviously the larger these facilities get,

*Obviously the larger these facilities get, the more activities and amenities they can offer and the more expensive they become.*

the more activities and amenities they can offer and the more expensive they become. Often the larger ones will keep a nurse on staff and will be equipped to handle the resident needing more care and attention than can be provided in smaller facilities. The larger facilities often staff an Activities Director. This person plans everything from fitness programs, trips to local activities like plays, museums and travel. Larger facilities also have Chefs and provide transportation for shopping and medical appointments.

**Continuing Care Retirement Communities (CCRC's)** are another option. There are only a limited number of these communities in Washington. They offer all levels of care from independent living to nursing care and everything in between. They are sometimes known as "Aging-in-Place" communities.

The advantage is that as your needs change you can still live within the same community. Some require an entry fee and others do not. Other types of "Aging-in-Place" communities offer independent living and assisted living but not nursing care. State licensing is required for those CCRCs that offer assisted living and/or nursing home services. For more information on CCRCs go to [www.aasa.dshs.wa.gov/pubinfo/housing/other](http://www.aasa.dshs.wa.gov/pubinfo/housing/other).

*Larger facilities also have Chefs and provide transportation for shopping and medical appointments ...*

## How to Find a Facility that Fits Your Needs

The first step in choosing an assisted living facility is to determine factors like ...

**Location** - Will the loved one want to stay close to where they currently live with familiar surroundings and long-time friends or choose a place closer to family so visits can be more frequent?

**Price** – What can your loved one afford? Decide on a price-range early on but be prepared for sticker shock.

**Amount of activity** - Is the loved one still active and social? You may want to consider one of the larger communities. If they don't do well in large groups, the family setting of a Adult Family Home may best suit their needs.

**Amount of Care Needed** – Does the loved one have dietary, medical or daily living requirements? This can be a strong factor in determining the facility that best suits them.

Once you have determined your basic needs then you can start a search for a facility or community that best fits your requirements. You might start with the state web site that lists Boarding Homes/ Assisted Living Communities and Adult Family Homes by zip, city or county ([www.aasa.dshs.wa.gov/pubinfo/housing/other](http://www.aasa.dshs.wa.gov/pubinfo/housing/other)), but don't hesitate to also ask doctors or other health care workers whom they might recommend.

*Once you have determined your basic needs then you can start a search for a facility or community that best fits your requirements.*

A referral agency is another source of help. There are several of these agencies serving the Puget Sound area. Their fees are paid by the facilities and are free to seniors or families seeking placement recommendations. They can be a real time-saver, but do be aware that referral agencies will only refer to facilities they have contracts with. The Senior Information and Assistance Office in your county can help you in locating such a service (Appendix B)

A checklist can be a handy tool at this point. Again, most healthcare workers or agencies can supply one. You can also call (during business hours 206-999-7289) or e-mail (retirebart1@comcast.net) and we will mail or e-mail one to you .

Checklists will cover such things as:

- Medication and health care (is self-medication allowed?)
- Services (are pharmacy services offered on-site?)
- Individual unit features (are residents able to bring their own furnishings for their unit?)
- Food service (are snacks available?)
- Social and recreational activities (are pets allowed in the residence?)
- Atmosphere (do residents socialize with each other and appear happy and comfortable?)
- Physical features (is the floor plan easy to follow?)
- Needs assessments, contracts, costs and finances (Is there a written plan for the care of each resident? When may a contract be terminated? What are the policies for refunds and transfers?)

*A checklist can be a handy tool at this point. Again, most healthcare workers or agencies can supply one.*

*(Continued on next page)*

## How to Find a Facility that Fits Your Needs (cont.)

Most checklists are pretty lengthy so you might want to pick out a few items that are most important to you. Otherwise you may find yourself spending an inordinate amount of time at each facility just filling out a checklist. If you have narrowed it down to one or two facilities, then a completed checklist can be helpful in choosing the one that best suits your needs.

When comparing assisted living facilities, experts recommend narrowing your search to three or four and then visit each of them. Each facility should provide an information packet describing their array of services and prices. Be sure to ask for a copy of the contract you will be expected to sign.

*When comparing assisted living facilities, experts recommend narrowing your search to three or four ...*

During your visit, ask the representative to show you the last state inspection report, and provide references or contact numbers to reach former residents or their family members. To check if there have been any Enforcement Actions against the facility go to the Adult Family Home (AFH) locator or Assisted Living (BH) locator at [www.aasa.dshs.wa.gov/pubinfo/housing/other](http://www.aasa.dshs.wa.gov/pubinfo/housing/other). You may also call ALISA 360-725-2300

Once a care facility is selected, care management agencies can monitor placement and care. These agencies are especially helpful if you live in another town from the loved one and aren't able to monitor as closely as you would like. These agencies have a menu of services and are paid for by the family. To help in locating a Care Management Agency in your area, contact the Senior Information and Assistance Office for your county (Appendix B).



## Financial Options

Most facilities accept only private pay. Unlike nursing homes, Medicare (health insurance for the aged and disabled) does not pay for assisted living services. Washington State may contract with both Adult Family Homes (AFH) and Assisted Living Facilities (BH) to provide services for qualified Medicaid recipients (health and long-term care for low-income families and individuals). Contact the Department of Health and Social Services with questions regarding qualifications. [www.dshs.wa.gov](http://www.dshs.wa.gov).

However, be aware that most facilities either do not accept Medicaid or have only a limited number Medicaid beds available, so residents should be prepared to spend their own money or get assistance from relatives.

While long-term care insurance was originally designed to cover nursing home costs, most long-term care insurance policies now cover assisted living. Premiums are based on the age of the person at the time of purchase, the benefit amount, the benefit time period, deductibles and special options. Again, the time to shop for policies is long before the care is needed.

Another source of financial assistance that is often overlooked is the Aid and Attendance and Housebound benefits available to qualified veterans who served during a declared wartime period. These benefits may also be available to surviving spouses. To determine eligibility, it is recommended that you contact the Social Work Department at the Seattle Regional Office (see appendix D).

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*... be aware that most facilities either do not accept Medicaid or have only a limited number Medicaid beds available ...*

## Financial Options (cont.)

The cost for assisted living facilities varies depending on room size, services offered and several other factors. The base cost almost always covers room and board. Each facility determines its own fee structure. This may be presented as an all-inclusive fee, or as a base cost plus fee-for-service expenses.

As reported in the 2014 “Genworth Cost of Care Survey” the median average monthly cost for care in a Washington State assisted living community was \$4,200 while the average cost in Puget Sound was 4,750. Most facilities also charge a one-time move-in administrative fee. In addition many communities will charge ancillary fees for such things as entertainment, day trips and medical equipment and supplies. Given the range of fees, it is important that you fully understand all of the costs before entering into a contract.

*... the average cost for care in a Washington State assisted living community was \$2,800 while the average cost in Seattle was \$2,400 ...*

## The Contract

When picking up a marketing/information packet from facilities on your short list, also ask that they include a copy of the contract or agreement that you will be expected to sign. It is very important that you look this document over very carefully to be sure you fully understand what is expected of both parties. Don't hesitate for a minute to ask for explanations and clarifications on parts that you don't understand or seem ambiguous. As we mentioned earlier, having your attorney look over the document can also be of benefit.

## Making the Transition

Change can be challenging, and the time it takes to transition is different for everyone.

Soon after selecting a facility, begin planning for the move by helping a parent decide which personal items such as furniture, keepsakes, and photographs to bring. It may be helpful to see the actual apartment and take measurements. Ask the administrator or director what furniture, if any, the facility will provide. Start packing well in advance of the actual move.

A few companies have sprung up recently that specialize in helping with making the move to assisted living facilities and communities. Their expertise can be helpful in easing this stressful activity. Again the Senior Information and Assistance Office in your county can help you in locating such a service (Appendix B).

When moving day arrives, family and friends can help arrange and organize the new apartment. Many assisted living residences have staff members who can help move furniture and other heavy pieces into the new apartment. Although others may be there to help, remember that it's up to the resident to decide how their apartment is arranged. Decorating to suit their preferences will make the adjustment easier. It's not out of the question to hire a professional decorator to help make the new home as comfortable as possible.

*Although others may be there to help, remember that it's up to the resident to decide how their apartment is arranged.*

*(Continued on next page)*

## Making the Transition (cont)

Moving is hard. It can make anyone feel overwhelmed and stressed. However, these feelings are generally temporary and disappear after a routine is established, according to residents who have “been there, done that.” Some new residents find comfort in talking with clergy; others talk to a neighbor or close friend.

Veteran residents say the best strategy is to stay busy, introduce yourself to your neighbors, and participate in the activities.

*Some new residents find comfort in talking with clergy; others talk to a neighbor or close friend.*

It is normal to have a tendency to stay in your apartment at first, but getting out and meeting people, as well as participating in activities, were repeatedly identified as the quickest ways to become comfortable with the new surroundings.

More advice for new residents moving to larger facilities:

- Read all the materials about the assisted living residence before you move in.

- Arrange to meet with the administrator or director and staff before moving day.
- Pack wisely. Don't bring everything (the hardest).
- Obtain a list of suggested items to bring from the residence.
- Obtain a list of residence policies and familiarize yourself with them.
- Label your clothing if the residence is helping you with laundry.
- Read the activity schedule and choose two or three programs to attend early on to meet your neighbors and other residents.

Current residents advise friends and family members to be involved before, during, and after the move. Your loved one does not want to be seen or treated differently now that they live in an assisted living residence. Remember, your family member or friend hasn't changed; it's only their home address that's different.

*Current residents advise friends and family members to be involved before, during, and after the move.*

## Handling Problems

If a problem or question of care arises in a facility, take your concerns directly to the Administrator or Director of the facility. Most incidents can be handled at this stage in a satisfactory manner. If it can not be resolved at the facility level, then you can contact the Long-Term Care Ombudsman for your county (Appendix C).

The Ombudsman program advocates for the elderly by investigating complaints and responding to requests for assistance from elders living in long-term care facilities.

## And Finally ...

We hope this booklet has been helpful in your search for assisted living. For further information on resources available for caregivers of those with Alzheimer's/dementia, please call for a FREE copy of our Alzheimer's Resource Directory for the Puget Sound Area 206-999-7289

*We are already making notes on how we can improve our next issue and would eagerly welcome any suggestions or comments. Just call 206-999-7289 or email us at retirebart1@comcast.*

# Appendices

## Appendix A

### Washington State Department of Social and Health Services

Mailing Address

PO Box 45130

Olympia, WA 98504-5502

Phone: 1-800-737-0617

Web Address: [www.dshs.wa.gov](http://www.dshs.wa.gov)

### Aging and Long-Term Support Administration

#### General Information Number

360-725-2300

#### Complaint Hot line

1-800-562-6078

#### Report Elder Abuse

866-363-4276

#### Web Address:

[www.aasa.dshs.wa.gov](http://www.aasa.dshs.wa.gov)

## Appendix B

### Senior Information & Assistance Offices

Senior Services of Seattle-King  
County

2208 2nd Ave.

Seattle, WA 98121

206-448-3110 or 1-888-435-3377

Website: [www.seniorservices.org](http://www.seniorservices.org)

Pierce County Aging & Disability  
Resource Center

1305 Tacoma Ave, Ste 104

Tacoma, WA 98402

253-798-4600 or 1-800-562-0332

Website: [www.PierceADRC.org](http://www.PierceADRC.org)

Email: [ADRC@co.pierce.wa.us](mailto:ADRC@co.pierce.wa.us)

Snohomish County

11627 Airport Rd, Ste B

Everett WA 98204-8714

425-513-1900 or 1-800-422-2024

Email: [seniorinfo@sssc.org](mailto:seniorinfo@sssc.org)

Website: [www.sssc.org](http://www.sssc.org)

Kitsap office

1026 Sidney - Rm. 105 (Office)

Port Orchard, WA 98366

(360) 337-5700 or 1-800-562-6418

## Appendices (cont.)

### Appendix C

#### Long-Term Ombudsman Offices

King County  
Multi-Service Center  
PO Box 23699  
Federal Way, WA 98093-0699  
Phone: 206-623-0816  
E-mail: [kccltcop@multi-servicecenter.com](mailto:kccltcop@multi-servicecenter.com)

Pierce Community Connections  
Aging and Long-Term Care  
1305 Tacoma Ave, Ste 104.  
Tacoma WA 98402  
Phone: 253-798-3789  
E-mail: [pivers@co.pierce.wa.us](mailto:pivers@co.pierce.wa.us)

Snohomish County Division on  
Aging  
3000 Rockefeller Ave. M/S 305  
Everett, WA 98201  
Phone: 425-388-7393 or 800-560-0552  
E-mail: [robin.low@co.snohomich.wa.us](mailto:robin.low@co.snohomich.wa.us)

Kitsap County  
614 Division, M/S 5  
Port Orchard, WA 98366  
Phone: 360-337-5714 or 1-800-562-6418  
E-mail: [dgargus@co.kitsap.wa.us](mailto:dgargus@co.kitsap.wa.us)

### Appendix D

#### Depart of Veterans Affairs

Seattle Regional Office  
915 2nd Avenue  
Seattle, WA 98174  
Phone: 1-800-827-1000