



# ASSISTED LIVING *FAST FACTS*

## **What is an assisted living residence?**

Assisted living residences are highly flexible, supportive housing communities that offer older adults apartment living, an active, social lifestyle and staff support for activities of daily living (ADLs) such as bathing, dressing, meal preparation, grooming, prescription management and transportation. These resident-centered, supportive services are designed to meet needs that are both regularly scheduled and unexpectedly needed.

These residences are the next logical step in the continuum of care for older adults who do not require complex medical care, but want some support in an environment that prioritizes freedom of choice, independence and quality of life. Assisted living also can provide a structured setting for residents who are experiencing cognitive impairment, memory loss or symptoms of Alzheimer's disease and related dementias.

## **What are the existing laws pertaining to assisted living?**

The Commonwealth of Massachusetts' Executive Office of Elder Affairs (EOEA) regulates the assisted living industry by implementing Massachusetts General Law, Chapter 19D: An Act Establishing Assisted Living Residences. Regulations are found in 651 CMR 12.00 et seq. A variety of additional state laws and regulations pertain to assisted living residences as well, such as consumer protections, landlord-tenant processes, anti-discrimination and service delivery rules, to name a few. For more information, visit Mass-ALA's website [www.mass-ala.org](http://www.mass-ala.org) (Public Policy section).

## **How many assisted living residences are there in Massachusetts?**

Currently, 225+ assisted living residences are certified by EOEA to operate in Massachusetts, providing over 14,000 apartments ("units") and serving over 15,000 residents. Nearly 25% of these individuals live in special memory care apartments that support those living with Alzheimer's disease or other dementias.

## **How is an assisted living residence different from a nursing home?**

An assisted living residence and a nursing home are different options available to older adults and those with chronic health conditions who can no longer live independently in the community. While both offer personal care services, assisted living residences provide resident-centered, apartment living for residents with freedom of choice, independence and a quality of life experience often similar to previous living arrangements.

Personal care services offered in assisted living cover a broad range of activities of daily life to assist the resident in maintaining the highest level of dignity and independence possible. An individualized, functional assessment and service plan are developed for each resident and are revised as new needs arise. The individualized assessment and service plan identify and monitor resident needs and implement plans to meet those needs.

Because assisted living staff is not permitted, per state regulations, to provide 24-hour skilled nursing care services, a resident may bring in any services privately, such as hospice or a visiting nurse to provide assistance with skilled care. These private services would be at an extra cost to the resident. Nursing homes provide 24-hour skilled nursing, rehabilitative services and extensive nursing assistance or intensive therapies for those who have on-going complex or unstable medical conditions.



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## **What is the cost of assisted living?**

The cost of an assisted living apartment is, on average, half the cost of a private nursing home room. In Massachusetts, one-bedroom assisted living apartments cost, on average, \$63,600 per year (or \$5,300 per month) versus a private room in a nursing home which costs, on average, \$126,290 per year. (2015 Cost of Long-term Care Report, Genworth Financial) These costs vary with each assisted living community. Costs depend on the size and location of the apartment and the amount of services needed by a specific resident. Monthly fees are based on rent, utilities, food, housekeeping, personal care and other optional services and amenities.

## **Who pays for assisted living? Are there programs that can help?**

Today, most people (90%) in Massachusetts pay privately for assisted living. However, some long-term care insurance policies may cover some costs associated with assisted living. Coverage provisions vary widely so carefully read and compare policies. Additional financial assistance programs may also be available through specific assisted living communities; please inquire within.

Medicare does not pay for assisted living. There are limited (state) public funds available that can cover a portion of assisted living fees for financially and clinically eligible individuals. MassHealth (Massachusetts Medicaid) has programs like Group Adult Foster Care (GAFC) and Programs for All-inclusive Care for the Elderly (PACE) that can provide daily personal care services in assisted living. Check directly with each assisted living community regarding its participation in these programs, both generally and pertaining to specialized programs for memory loss and dementia.

## **What is MASS-ALA?**

Established in 1990 as a state affiliate of the Assisted Living Federation of America, the Massachusetts Assisted Living Association (Mass-ALA, formerly Mass-ALFA) is a non-profit association dedicated to professionally operated assisted living residences in Massachusetts. These residences provide resident-centered supportive housing and services for older adults with varied needs and income levels. Mass-ALA has grown to hundreds of members including assisted living providers and associated professionals.

Mass-ALA serves as the voice of senior living in Massachusetts, promoting a resident-centered model of assisted living that treats older adults with dignity and respects their privacy, independence and freedom of choice. Mass-ALA provides information, education, advocacy and support on behalf of our members and the older adults they serve. For more information about assisted living and Mass-ALA, contact us at:

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