

Q. What is the difference between regular elderly housing and "assisted living?"

A. In Massachusetts, "assisted living" means a residence that offers a combination of housing plus support services, like help with bathing and dressing, meals, housekeeping, etc. Five years ago, the state passed a law to regulate assisted living residences (ALRs), and today there are more than 100 such facilities regulated by the state. Some have less than 10 residents, some have as many as 100 people.

By law, ALRs have to meet certain standards: bedrooms must have doors that lock; new construction must have private bathrooms for each apartment; every resident must have access to a kitchenette or cooking facilities; each person must get at least one meal a day, and (more) anyone who needs it should get help with bathing, dressing, walking and supervision with medications; all residents must have housekeeping and laundry services; at least one staff person must be in the building at all times; all apartments must have some kind of emergency call signal; every resident must have a service plan describing what assistance they are to receive; and all residents must have a written contract that explains their rights and responsibilities.

When comparing homes, ask what services the monthly rate covers. Some basic fees only cover room, meals and housekeeping, and services like personal care are extra. You're allowed to bring in services you want that the ALR doesn't provide, but you will have to pay for them yourself.

You can ask what rules determine how much rates can rise in the future. If an ALR has boosted its rates in the past, it could do so again. Can you afford such a rate increase? Unlike in a nursing home, residents who run out of money in an ALR cannot expect Medicaid to pick up the costs.

Every ALR will give you a residency lease to review. Find out what rules they use to determine if you are too "frail" to be cared for in the ALR and what the appeals process is if you disagree with their decision. (more) Get a list of complaints that have been filed by residents over the past couple of years.

To check the track record of any ALR, or to see if it is a registered home, call the Elder Affairs assisted living ombudsman at 1-800-AGE- INFO. Ask for a copy of their publication: *"Assisted Living in Massachusetts: A Consumer's Guide."*

Q. How much does assisted living cost?

A. Fees at assisted living facilities can cost as much as \$36,000 a year or higher. Many people with limited incomes can't afford assisted living. There are a few programs that help people on Medicaid pay for the services in an ALR, but not the basic rental fee. Some ALRs reserve a few apartments for lower income people, so ask about such options.

A new program called "supportive housing" is being developed across the

state for people with limited incomes. There are now only a dozen or so of these "supportive housing" programs for people living in public housing, but the program combines housing with support services, much in the same way an ALR does, but without the major cost. For a list of such supportive housing sites, call 1-800-AGE-INFO.

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