

5 ASSISTED LIVING FACTS YOU MIGHT NOT KNOW



5 must-know assisted living facts

Choosing an assisted living community for your older adult is a big commitment. Out of all the [factors to consider](#), there are some things you really need to know before signing any contracts – things they won't tell you during the tour.

We got the scoop from an insightful [article by the New York Post](#). The information is still spot on even though the article was written a while ago. In the article, they cover 10 things that assisted living communities won't tell you. We highlight the 5 top assisted living facts you probably don't know so you won't get blindsided by unmet expectations, extra fees, or surprise financial responsibility.

1. *There are no doctors on site*

- Assisted living communities don't have doctors on staff. Some may have registered nurses, but it's not common.
- Nursing homes usually have a medical director who supervises the nursing staff, but the doctor is on call only, not physically at the location.

2. *Prices go up regularly and fees get tacked on*

- Prepare for base rents to increase yearly due to inflation.
- Many communities have extra fees or services priced a la carte. This could mean extra charges for medication management, meal delivery for those who don't visit the dining hall, or for local transportation.
- Read contracts carefully, ask for details on what to expect in the future, and always ask if there are any other fees that they haven't already told you about.

- Don't be afraid to negotiate! You might be able to get some price breaks if you ask before signing any contracts.

3. You could be responsible for the bills

- Adult children may sign the community's contracts on behalf of their parent, but that could mean becoming the guarantor – the person responsible for making payments. If the parent runs out of money and doesn't pay, you could be forced to pay.
- To prevent this, sign the older adult's name as the responsible party on the contract and add "by [name of agent] acting as power of attorney" and the date (advice from Bradley J. Frigon, Certified Elder Law Attorney and Past President of [NAELA](#)).

4. Seniors can get kicked out anytime

- Communities have a lot of say over who is allowed to live there. [They can ask residents to leave](#) by saying "we can no longer meet your needs."
- Check contracts to understand the conditions under which people could be asked to leave. Common reasons are behavioral issues or care needs that exceed the community's capabilities.

5. They have to take Medicaid, but don't like to

- Not all communities accept [Medicaid](#), but if they do, they can't turn people down because they're using Medicaid.
- FYI, communities get less money from Medicaid than from residents who pay out-of-pocket.
- Communities usually only have a certain number of beds allocated to those paying with Medicaid, so they may say that there are no Medicaid beds available.
- When an existing resident gives advance warning that they'll be Medicaid-eligible in 3 months, that makes it harder for the community to use the excuse of not having a Medicaid space ready for them.

Next Step [See the full list of 10 things assisted living communities won't tell you at the New York Post](#)

Recommended for you:

- [How to Choose an Assisted Living Facility: Helpful Checklist and Tips](#)
- [Does Medicare Pay for Assisted Living?](#)

- [7 Senior Housing Options: Which One Works Best?](#)

By DailyCaring Editorial Team