

QUESTIONS AND ANSWERS
ABOUT **ASSISTED LIVING**
IN **CONNECTICUT**



A CONSUMER'S
GUIDE



Connecticut
Assisted Living
Association



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QUESTIONS AND ANSWERS ABOUT ASSISTED LIVING IN CONNECTICUT

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The Connecticut Assisted Living Association (CALA) is pleased to offer this guide for consumers highlighting Assisted Living as a senior housing and supportive service option for older adults in Connecticut.

CALA, a statewide membership association comprised of Assisted Living providers, serves as a resource to the public, state and local officials, and the media. This consumer guide is intended to be a means for disclosure about topics such as what Assisted Living is, how it differs from a nursing home, and the requirements for residency.

Assisted Living is a housing and healthcare alternative combining independence with personal care in a warm, dignified community setting. An Assisted Living residence is defined as a special combination of housing, supportive services and personalized assistance designed to respond to the individual needs of residents. Assisted Living communities, through licensed Assisted Living Services Agencies, provide their residents assistance with activities of daily living such as dressing, bathing and medications, to promote maximum dignity and independence.

Following your review of this guide, CALA encourages you to contact an Assisted Living community in your area to arrange a visit. During this visit you will have the opportunity to tour the community, enjoy a meal in the dining room, and become acquainted with the staff. Following your visit to one or more Assisted Living communities, you will be better able to make a choice about the best option for your senior housing and care needs.

I hope you find this consumer's guide helpful, and should you have any questions please contact me.

Christopher Carter

EXECUTIVE DIRECTOR

Connecticut Assisted Living Association



What services are provided by an assisted living community in Connecticut?

Assisted living communities in Connecticut offer private apartments, meals, housekeeping, laundry, maintenance, transportation, social and recreational programs, an emergency call system, and health care services. Health care services include a registered nurse on site or on call 24 hours per day, 7 days per week and personal care services (assistance with bathing, dressing, grooming, etc.) provided by certified nurses aides or home health aides. Most communities offer aide services 24 hours per day, 7 days per week; the hours that licensed nurses are on site will vary but generally will be at least 40 hours per week.

Are there different levels of care and services in Connecticut's communities?

Assisted living communities in Connecticut provide a variety of types of apartments and services. For example, some communities offer both independent and assisted living apartments, while others are designed primarily for people who need assisted living services. Some communities provide special, secure units for residents with dementia, while other communities serve only those residents. This wide variety of apartments and scope of services means that you can choose the community that best meets your specific needs.

Is assisted living the same as a nursing home?

Assisted living and nursing home care are designed to meet different needs in a continuum of care. While both offer nursing and personal care services, assisted living communities are generally not appropriate for persons in need of 24-hour skilled nursing and rehabilitative services, extensive nursing assistance or intensive therapies, or who have ongoing complex or unstable medical conditions.

What is an apartment in an assisted living community like?

Apartments range from studios to two-bedroom units and vary in size from approximately 300 to 900 square feet. Each apartment must have a private bath. Some assisted living communities offer kitchen facilities in the apartment, while others provide a common kitchen area (sometimes called a “country kitchen”) for use by several residents. Usually apartments include carpeting, basic window treatments such as shades, blinds or sheer curtains, and cable television and telephone outlets.

May I bring my own furniture?

Most assisted living apartments are not furnished, so you may bring your own furnishings. If furniture is provided by the community, you will be encouraged to bring personal items and keepsakes.

Do I have to share an apartment? What about pets?

You do not have to share your apartment but you may share if you wish. Your roommate must meet any requirements for residence established by the community.

Policies of assisted living communities regarding pets vary widely, so you should ask the assisted living community of your choice about its policy.

What kinds of amenities and services do assisted living communities typically provide?

Assisted living communities usually have a common dining area and other kinds of common spaces; for example, a library, private dining room, ice cream parlor, or similar spaces available for use by all residents. Some communities provide a small store, barber/beauty shop, exercise room, banking and similar

conveniences on-site. All communities must provide or arrange for regularly scheduled transportation. Staff may assist you in arranging for transportation to personal appointments. All assisted living communities offer a wide variety of social and recreational programs.

Are all meals included? What about special diets?

Assisted living communities must make three meals daily available for residents. In some communities, you can choose the number of meals provided for you; for example, you may want to prepare your own breakfast and join other residents for lunch and dinner. Many assisted living communities provide basic special diets (for example, no- or low-salt, sugar-free) upon request. If you have special dietary needs, you will want to ask about the community's ability to meet them.

How is security provided?

Many communities provide staffing at the front desk and lock entrances from the outside when desk staff are not on duty. All apartments have an emergency call system. Residents in assisted living communities are free to come and go as they please, unless a special secure unit or community designed for persons with dementia has been selected.

Who regulates assisted living communities in Connecticut?

The provision of nursing and personal care services is licensed by the Department of Public Health. On-site nursing and personal care services must be provided by a licensed Assisted Living Services Agency.

The building and basic "core" services such as meals, housekeeping, laundry and transportation, are not licensed. The building must meet applicable building and fire safety codes. The provider must register with the Department

of Public Health and must offer all “core” services. Communities that meet these requirements and register with the Department of Public Health are called “Managed Residential Communities.” The Managed Residential Community is inspected regularly by the Department of Public Health. An Assisted Living Services Agency can provide services only in a registered Managed Residential Community.

Assisted Living Services Agencies also are inspected every two years and must comply with Department of Public Health regulations.

Please note that some facilities licensed as Residential Care Homes may advertise “assisted living” services. This booklet discusses assisted living communities that are licensed/registered as Assisted Living Services Agencies/Managed Residential Communities. Licensure requirements for Residential Care Homes are different (for example, a private apartment, trained or certified aides, and an on-site registered nurse are not required).

Are there limits on the health care services that can be provided?

Under Connecticut’s regulations, Assisted Living Services Agencies can provide care to residents whose condition is chronic and stable, as certified by your physician. There are circumstances, usually determined by a person’s overall health status, in which continued residence in an assisted living community becomes no longer feasible or appropriate. In some cases, it is possible to meet the resident’s needs by supplementing the care provided by the community with private-duty caregivers.

What are the staffing requirements for assisted living?

Assisted Living Services Agencies are required to provide on-site staffing by certified nurses aides or home health aides to meet residents’ needs. A registered nurse must be on-site or on-call 24 hours per day, 7 days per week. The Managed Residential Community must employ an on-site services

coordinator to assist in meeting residents' needs for other types of services.

You will want to check the staffing arrangements at each community to be sure your needs can be met.

How are Assisted Living services supervised?

Some assisted living communities may include independent living apartments for residents who do not need nursing or personal care services. If you reside in an independent living apartment, you have the security of knowing that on-site health services are available when and if you need them.

If you require assisted living services, a registered nurse will assess your health status and develop a service plan (care plan) for you after consulting with you and your physician and, when appropriate, with your family member, conservator or other representative. Your health care will remain under the supervision of your physician. If there is a change in your condition, the registered nurse will re-assess your health care needs.

What about medications?

As part of developing your personal service plan, the registered nurse will determine whether you need help with your medications. Assisted Living Services Agencies offer medication services that include coordination and management of your medications, repouring, assistance such as reminders and help with packaging, and administration of medications by a licensed nurse.

What about other professional health care services?

Your health care remains under the overall supervision of your own physician. As a convenience, many assisted living communities offer on-site facilities for therapy and other health care services; however, arrangements for these services are made directly by you.

What training is required for staff?

Nursing services must be provided by a registered or licensed practical nurse licensed by the State of Connecticut. Personal care services must be provided by certified nurses aides or home health aides who have completed special training programs required by applicable regulations. Nursing and personal care staff must also receive orientation and must complete at least six hours of additional training per year. Communities that provide specialized dementia care must provide an additional eight hours of training for caregivers about the needs of residents with dementia.

Are criminal background checks required?

Connecticut law does not require criminal background checks for staff of assisted living communities. However, most communities voluntarily conduct such checks.

Do I have to use the community's caregivers?

You have the right to have health care and companion services provided by the community, your family or by any appropriate caregiver or companion of your choice. The community may want outside caregivers and companions to register with the community.

What specific rights will I have as a resident of an assisted living community?

If you are receiving health care services, you have many rights required by regulation. These rights include the right to receive a description of available health services and charges, the right to participate in planning for your care, confidentiality of your health information, and others.

In addition, all residents of assisted living communities benefit from the assisted living “Residents’ Bill of Rights.” You will be given copies of both Bills of Rights prior to or at the time you move to assisted living.

Because in Connecticut assisted living communities are residential apartment buildings, your rights as a resident are also governed by Connecticut’s landlord-tenant laws. A detailed description of your rights and responsibilities is included in the Residence Agreement and a handbook of residents’ rules or a similar document.

What is the role of my family if I move to assisted living?

Assisted living is provided in a residential setting. This means that you are in charge of arrangements for your health and well-being. For example, in some communities you will be expected to make your own appointments with your own doctor, podiatrist, optometrist and other health professionals. Family members often assist residents in making these arrangements and appointments.

You will be encouraged to involve your family in your life as much as you wish. There are no “visiting hours” and you are free to come and go as you please, unless you require a secured environment because of dementia. Family members can continue to assist you with personal care as part of your personal service plan.

Are there special requirements for admission to an assisted living community?

The question of whether assisted living is right for you, and whether your needs can be met by a specific community, is determined individually, through a health and functional assessment. The law requires that your condition on admission generally must be chronic and stable as certified by your physician. In addition, the community may impose other requirements based on the levels of staffing it provides.

If you need 24-hour skilled nursing care, you must make ongoing arrangements to have this care provided that are satisfactory to the community.

The community will disclose its requirements to you, and it is important for you to give the community complete information about your health and functional abilities. You may also be asked to provide financial information.

Assisted living communities comply with applicable federal and state laws prohibiting discrimination.

What are the discharge requirements?

Connecticut law does not list specific conditions or circumstances that would require you to leave an assisted living community. Decisions about discharge are made on an individualized basis, and always with the resident's involvement and, when appropriate, in consultation with family members or other representatives. If you require more care than the community provides, under certain circumstances you may be able to arrange for supplemental care that will allow you to remain at the community.

The licensed Assisted Living Services Agency may refuse to continue providing services to you if there are safety issues that endanger you or staff or if you have not paid for services. In addition, you may be asked to move out of the assisted living community if you fail to meet your obligations under the Residence Agreement, or if your behavior poses a risk to your own health, safety or comfort or the health, safety or comfort of other residents.

What if I need to move?

In the event it becomes necessary for you to move out of an assisted living community, it is important for you, your family and the community's staff to work together to assure that your needs are met. Your rights in this regard are governed by Connecticut's landlord-tenant laws and your Residence Agreement.

How much will assisted living cost?

The cost will depend on the size and location of your apartment and the level of health care services that you need. Different communities charge for basic rent and health care in different ways; for example, some communities charge a basic monthly fee that includes some health care services, while others charge separately for all health care services. There may be charges for items such as guest meals, room service, special recreational events, transportation, personal laundry, etc. You should ask each community you are considering for a full disclosure of costs, including how and when costs may be increased.

Does Medicare cover the cost of assisted living?

Medicare (Title 18) does not pay for assisted living. However, if you need the services of a licensed home health agency while you live in an assisted living community, Medicare will pay for those services if you meet Medicare coverage criteria.

Does Medicaid (Title 19) pay for assisted living services in Connecticut?

Medicaid does not pay for assisted living services in most communities in Connecticut, so you should plan on paying for all fees from your own resources. If your resources become insufficient to pay for the cost of your care, you may need to move.

Connecticut does have several demonstration and pilot projects where some of the costs will be covered by Medicaid; some of these projects also offer subsidized rental assistance. There is also a limited pilot project that may allow you to stay in a private-pay community if you have exhausted your own resources. More information about Medicaid programs in assisted living is available by calling the Department of Social Services at 1-800-445-5394.

Does long term care insurance cover the cost of assisted living?

Some long-term care insurance policies do cover assisted living. You should obtain prior approval from the insurance company. Coverage provisions vary widely, so it is important to read the policy carefully.

Do I have to sign any legal papers?

You will be asked to sign a Residence Agreement that governs your right to live in your apartment and the provision of basic services such as meals, housekeeping, and laundry, as well as the provision of nursing and personal care services. You may also be asked to acknowledge in writing that you have read and received certain documents.

Where can I get more information about assisted living communities in Connecticut?

Every assisted living provider that is a member of the Connecticut Assisted Living Association (CALA) will be pleased to provide you with specific information about the community, as well as copies of its Residence Agreement, Clients' and Residents' Bills of Rights, Resident Rules and other information.



You may also call CALA at (860) 434-5760 or visit CALA's web site at www.ctassistedliving.com.



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