

Making Senior Housing Decisions: 5 Pitfalls to Avoid

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Making Senior Living Decisions: 5 Pitfalls to Avoid

Nothing is more emotionally wrenching for a family than having to change the living situation of an aging parent or elderly loved one. The medical and emotional condition of the parent, relationships with other family members, financial considerations, legal concerns and the lack of time available can quickly overwhelm even the most dedicated daughter or son. Since many live far away from their loved ones, the added complication of finding care for them from out of state or taking leave of absence from jobs makes it even more difficult. The entire process is often fraught with feelings of anxiety, frustration—even guilt.

Referral agencies often add more stress to caregivers. Giving out caregiver contact information to a host of senior care facilities results in a barrage of calls that then have to be “fielded” by a family member.

Most people faced with this situation lack any medical and/or professional geriatric care expertise, so the myriad of senior housing listings, directories and referral agencies can be dangerously confusing. Abuse, neglect—even death—have resulted from placing a loved one in the wrong environment. Yet sadly, this tragedy happens over and over again because family members responsible for care often have only a facility marketing tour and their emotions to guide them.

Fortunately, help is available to overcome these obstacles in the form of competent, **Medically-Based Senior Housing Evaluation Services**. These services provide families with new levels of assessment and expertise that helps them make decisions not based on emotion or gut reactions to marketing hype, but on sound medical advice and long-term senior care experience.

This special report will explore the serious challenges faced by men and women seeking elder care facilities for their loved ones and examine the many benefits of today’s senior housing placement services based around a medical team.

Trends Impacting Senior Care

Healthcare reform and the resultant loss of funds dedicated to senior care facilities create a two-fold problem for the senior housing industry:

- **Increased pressure on nursing homes and senior facilities to do more with less.** As federal and state budgets decrease, so do medical reimbursements to senior care facilities, which has many nursing homes struggling to maintain profit margins—which either increases consumer costs or leaves quality of care hanging in the balance.
- **A greater number of unresolved and unknown quality of care issues due to lack of oversight.** According to the Kaiser Commission on Medicaid¹, nearly every state implemented at least one new Medicaid policy

¹ Kaiser commission pub. (#7580-07) available on the Kaiser Family Foundation’s website at <http://www.kff.org>

to control spending in FY 2010 and FY 2011. To save money, some have endorsed a “Foster Care Model” of moving elderly patients from nursing homes to cheaper, yet largely under-regulated adult family homes—often with disastrous consequences:

A series of articles in the Seattle Times exposed many cases of fraud, abuse and neglect in several of Washington State’s adult family homes and other senior facilities:

“ ...Inside the state's 2,843 adult homes, thousands of vulnerable adults have been exploited by profiteers or harmed by amateur caregivers, an investigation by The Seattle Times has found.

The Times uncovered accounts of elderly victims who were imprisoned in their rooms, roped into their beds at night, strapped to chairs during the day so they wouldn't wander off, drugged into submission or left without proper medical treatment for weeks.”

A report in USA Today indicates that “...the government expects 76 million Boomers will age on to Medicare. Even factoring in deaths over that period, the program will grow from 47 million today to 80 million in 2030.

At the same time, health care costs are projected to outpace inflation, and medical advances will extend lives, straining the program's finances. It's expected to cost \$929 billion by 2020, an 80% increase over 10 years.”

In addition to funding and safety concerns, the explosion of Baby Boomers² coming of retirement age has resulted in an unprecedented rise in senior health care service offerings, from assisted living facilities to retirement communities, skilled nursing facilities and a host of other services geared to elder care. The market is highly competitive and the myriad of services offered confusing to the average consumer.

Also, more seniors are entering nursing homes with complex medical issues than ever before in our nation’s history. The issues facing seniors today are more complicated, yet families are pressured to make decisions about where and how they should live with little or no expert guidance.

The convergence of these trends has put a tremendous strain on the American family tasked with making senior housing placement decisions and will have far-reaching implications for families already struggling with their own health and retirement issues.

5 Key Senior Housing Problems Faced by American Families

For many families, the difficulties in placing loved ones in assisted living or care facilities boil down to these major criteria:

Family members unable to evaluate true quality of medical care: The majority of family caregivers are not equipped with medical care knowledge required to make a safe and appropriate long-term placement. They are often too emotional about the situation to see all aspects clearly enough to make a sound evaluation without expert help.

² http://www.usatoday.com/news/washington/2010-12-30-medicare30_ST_N.htm

Most facilities have just one goal in mind upon a family representative's arrival: making sure their facility is seen in its best light. This usually comes in the form of tours of beautiful lobbies and dining facilities along with impeccably produced marketing materials. While these are indeed an important part of demonstrating the overall appeal of the facility, without medical expertise, a family member will be unable to dig deeply enough into aspects of the facility that actually impact the resident's ultimate quality of care.



Nursing Home Lobby

Too many directories, listings and referral agencies: The crowded elder care and housing landscape makes getting through the marketing hype extremely difficult. Most abundant are the "Yellow Pages" type senior housing directories rapidly proliferating across the Internet in addition to those in print. These senior directories are simply an advertising vehicle for the facility. The only value received is a listing of all the facilities which have paid to be placed in that directory matched to a limited set of criteria you provide. While typically a free service to you, these directories do little if any vetting of the claims the facilities make in the data that is provided. In some cases internet directory sites simply copy facility information from the internet to include in their listings. The marketing materials of these facilities lack the value of information needed to make a medically-informed decision.

From 2001 to 2005:
California Department of Health Care Services found that two-thirds of all reported deficiencies caused or could have caused significant harm to one of more residents in nursing homes.

More than half of all complaints in nursing homes are related to poor quality of care. Eighteen percent of substantiated complaints were related to mistreatment or abuse.

Lack of knowledge regarding sub-standard care³: In many instances, senior care problems get shoved under the rug. Lack of government oversight and under-reporting of abuse and other care-related issues exacerbate this problem and make it hard to track down pertinent information.

While there are state and federal directories of information on senior housing created by the agencies responsible for inspecting and licensing facilities, they are difficult to find and are frequently out of date or lack accurate data altogether. In addition, because inspection staffs are so overworked, there are documented cases where facility violations were missed or blatantly overlooked in the rush to file reports.

Most family caregivers are ill-equipped to investigate prior service records of facilities, staffing certifications and licensure, or other indicators that the quality of care might not be up to par.

Varying sibling relationships cause added stress: "Decision by committee" is often problematic in the work space, but it can be even more difficult in a family environment, where siblings have differing opinions about the care their loved one should receive. According to texts from the Society of Certified Senior Advisors, emotions often run high among family members, which makes decision-making extremely stressful⁴.

Lack of time to conduct in-depth research/evaluation: Many families dealing with this issue are two-earner households where both spouses have full-time jobs. Time

³ State of California Dept. of Justice: <http://ag.ca.gov/bmfea/elder.php>

⁴ Society of Certified Senior Advisors; *Working with Seniors: Health, Financial & Social Issues* (Certified Senior Advisor (CSA), 2005-2011)

restraints make handling in-depth research of numerous facilities difficult, especially in critical situations where decisions have to be made quickly. Often there is very little time to assess a loved one's needs, research the options, visit facilities and make a selection, let alone execute a contract. In fact, the details of facility contracts alone can be very confusing. Careful examination is required to determine what services are covered by the monthly fee and which are considered additional charges. Some services are standard while living in one part of a facility and considered optional in other living spaces.

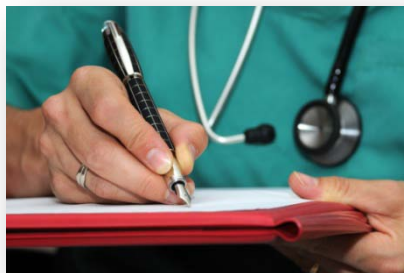
In addition, most families have alternate housing issues for their parents thrust at them suddenly due to a major health issue such as:

- Death of one parent reveals the spouse is unable to live by him/herself due to mental or physical decline
- Heart attack or stroke leaves a parent incapacitated
- Alzheimer's or dementia issues become unmanageable at home
- Frequent falls lead to major bone breaks and change in mobility

These and other scenarios can leave one feeling pressured to make a decision quickly—with little or no time to prepare.

In short, the selection of quality senior housing is never a simple process. The issues facing families as their loved ones age and require assistance are varied and complex, and many families don't know where to turn for the kind of help they need to make these life-changing decisions.

The Solution: Medically-Based Senior Housing Evaluation Services



Medical Expertise is Needed When Weighing Senior Placement Options

Unlike free referral agencies, which refer facilities based solely on commission fees, evaluation services employ an in-depth selection and assessment process conducted by medical experts who then recommend only those facilities that meet you and your loved one's unique requirements. This process saves many hours of time and eliminates much of the anguish associated with choosing the right facility and ensuring long-term quality care.

Today's Medically-Based Evaluation Services give families of seniors facing changes in their housing options the time-saving tools they need to make the best choice possible for their loved one. They arm families with the critical elements needed on which to base such a monumental decision; medical expertise and in-depth knowledge of the senior care industry and standards of care.

Benefits of Medically-Based Senior Housing Evaluation

Quality Senior Housing Evaluation Services provide seniors and their families with many unique benefits, including:

Make sure the provider you seek has the necessary medical and senior care expertise needed to ensure your loved one's well being.

- **A Needs Assessment Evaluation** that goes well beyond filling out a short form, and includes full evaluation of your loved one's financial, social, emotional and medical care needs.
- **Housing Options Identification** that includes a thorough written review of licensing, financial stability and enforcement actions of qualified senior housing options in your geography of choice—and a short list of facilities that meet your requirements.
- **Facility Medical Reviews** of short-listed facilities conducted by qualified medical experts.
- **Selection Assistance Support** as you make your final decision from recommended facilities, including review of optional and necessary services, and contract and fee guidance.
- **Transition and Ongoing Medically-Based Monitoring Support** to help your loved one make a successful transition to their new living environment and ensure they continue to receive quality care.

These elements can give families the flexibility and insight necessary to make viable decisions regarding senior living without undue strain and anxiety. Armed with the right information and expert guidance, families receive peace of mind that their loved one is receiving the best possible care and loving attention, and seniors can make the transition to alternate housing with less stress and a more positive outlook.

An additional benefit to seeking medically-based assistance for placement is the availability of continued monitoring of family members once they have made a successful move to their new home. Monitoring the quality of care in their new setting helps ensure a long-lasting, satisfying placement for all parties.

What to Look for in a Medically-Based Senior Housing Evaluation Service Provider

When seeking an evaluation service before placing your elderly loved one in an elder care facility, be sure to look for the following important requirements:

Seek an agency with access to medical professionals or one that contracts with staff who have medical expertise in long-term and/or geriatric care.

Avoid individual providers who only handle certain elements of senior care placement. A qualified service will have the scale to handle all aspects of senior housing placement and ongoing monitoring of a loved one's care.

Look for companies that offer ongoing care monitoring/review of services once your senior is placed (you should receive written review of both the facility and evaluation of your senior's current status).

Make sure the client representatives of the agency you choose are not compensated based on the amount of referral fee their agency receives from facilities.

Avoiding automated, on-line directories and instead seeking hands-on help from a medically qualified provider can relieve the stress and anxiety associated with finding the best alternative senior housing.

Seek a service that short-lists your options based on in-depth facility medical care evaluations as well as the individual needs of your parent.

The agency you choose should have experience with more than one type of senior housing (avoid those that ONLY deal with placing in Adult Family Homes, for instance).

Avoid lead referral directories, which may release your contact information to a host of providers and leave you to field a barrage of sales calls.

Always seek a provider who has experience with transition issues as they relate to parents/families.

Avoid filling out short forms on the internet—look for an agency that is willing to meet with you to do an in-depth discovery of your parent’s and/or family needs.

The AEON LIVING Advantage

AEON LIVING is a medically-based and comprehensive solution for senior housing placement evaluation that meets all the criteria outlined in this report.

If your parent or loved one can no longer live at home, don’t attempt to make life-changing decisions without the right help. The staff of medical experts and client advisors at AEON LIVING can help with virtually any placement issue, including family communication issues, contracts, licensing, and any medical issues involving senior placement.

AEON LIVING was founded by one of the nation’s leading experts on geriatric care and complex care needs, as well as business executives with a passion for excellence in senior care quality. Its ongoing mission is to provide families like yours with a team of independent and unbiased experts to aid in medically evaluating the living options and quality of care your loved one will receive. Your family member deserves the very best care available—and you deserve peace of mind knowing you’ve made the right decision.

For a FREE CONSULTATION, call AEON LIVING at 877-924-0004

AEON LIVING provides an all-in-one solution to helping families make one of the most difficult decisions of their lives.