

Assisted Living: Costs And Contracts

A list of financial questions to ask when you and your loved one visit an assisted living facility.

Note: These checklists have been developed by The Consumer Consortium on Assisted Living (CCAL), a national, nonprofit organization dedicated to representing the needs of consumers in assisted living facilities and educating consumers, professionals, and the general public about assisted living issues.

Costs & Contracts

The contract is a legal document, obligating you to potentially pay very large sums of money for care. CCAL encourages you to consult with an elderlaw attorney before signing the document.

What is the baseline fee?

What services are provided for that fee?

What are the additional charges for services/products?

What initial payments are required? Is any of it refundable?

If I am away from the facility for an extended period of time, (in the hospital or temporarily in a nursing home) what fees continue to apply?

When, how often, and why can the fees be changed?

When fees are changed, who is informed? How much advanced warning is provided?

What happens if funds run out? Is there any financial assistance?

Is renter insurance required?

What happens if there is a spill or accident that destroys property—mine or the facility's? Who is responsible for cleaning/repairing, payment or replacement?

Examine the contract. Is the print large enough for you to read? If not ask for a copy that is. Does the contract clearly describe:

Monthly fees and extra charges including charges to hold a bed during an absence?

A refund policy in cases of transfers, discharges, changes in ownership, or closing?

Responsibilities of the resident and of the facility?

Behaviors conditions, or other circumstances that may result in termination of services and an explanation of discharge policies?

Rights of residents?

Grievance procedure and alternatives if you are not satisfied with the grievance procedure?

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