

## **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?**

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**What services are provided for that fee?**

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**What are the additional charges for services/products?**

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

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**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?**

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

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

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

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**Is renter insurance required?**

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**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?**

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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?**

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

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**Responsibilities of the resident and of the facility?**

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

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**Rights of residents?**

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

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