

# Reflections

November 2023

## How to Choose an Assisted Living Community

By Bill Young

**C**hoosing an Assisted Living community for your loved one or someone in need is an important and complex decision. I'll share some things I've learned in my 20 years as a successful executive director in the assisted living industry and from personal experiences. At times, some communities in the industry will try to hide certain factors from you or be less than transparent.

### ■ BUDGET FOR THE HIGHEST LEVEL OF CARE

We all have a budget. Whether we are shopping for a car, a house, groceries, or whatever it may be, we have a budget. When looking for an assisted living community, the number one mistake the consumer makes is asking "How much are your rooms?" Overall, the industry makes money from their "levels of care," not necessarily the room rent. When shopping for a community, ask "How much is the monthly room rent?" and "How much are all of your levels of care?" How much is level one, two, three, four? Always budget for highest level of care.



**Bill Young** is executive director at two senior living communities in central Maryland. He has spent the past 20 years in assisted living management. He enjoys participating in humanitarian mission projects and has been on more than 22 such international trips.

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When looking for an assisted living community, the number one mistake the consumer makes is asking "How much are your rooms?"

Recently, our community toured a woman looking for a community for her mother. She had found one with lower rates than our rates. Her mother was accepted there at a very low care level but suffered a devastating fall a few months later. Her care level was increased over \$2,000/month more than when she initially came to the community. The family member had not budgeted for a higher level of care and was forced to move her mother from the community that she called home. We are all one stroke, one heart attack, or one fall away from the highest level of care.

Be aware that in most communities, each resident is “re-assessed” every 45 days per state regulations (states may vary). Clinically, a nurse is required to go over the residents’ charts for any cognitive and or physical changes that may change their care level. Many states require only a 45-day notice for a basic increase in room rent. Some communities do offer an “all-inclusive” price, where there are no care levels, but just one price that includes care.

In Maryland, assisted living communities must use an “assessment” process to determine a potential resident’s care level. This often starts with a “health care practitioners form,” filled out by the primary care physician, that includes a current detailed medicine list. This form provides an overall cognitive and physical picture of the incoming resident. If your chosen community is not asking for any type of health information, they are most likely not licensed.

## ■ LOCATION, LOCATION, LOCATION

Now you have a list of communities that you can afford. What’s next? Be sure that you are being realistic about the location of the community, not just the price. Many budgets are so tight that I have seen families place loved ones far away in a more affordable community. With no family and friends nearby, the individual never has any visitors. Sadly, sometimes this is the only viable option. Proximity to where you live and work is important. Pick a community that is on your way to or from work, or along any route that is frequent to you or other family members. This makes life more enjoyable for your loved one, with you able to stop by on a whim with lunch or to visit.

## ■ ASK THE RIGHT QUESTIONS

How do you know the community is safe, compliant and provides good care? One of the best ways is through a personal referral. Ask the community for a copy of its most recent state survey. This will give you an overview of how the community is being managed. Don’t panic if you see any “deficiencies” on the survey. Communities do receive deficiency-free surveys, but it’s not the norm. Look for repeat offenses on surveys. If a survey mentions that “resident A” was found with two pull-ups on and they were soaking wet from urine as well as it being a repeat offense, this may signal a problem. If you see a citation stating that one staff member missed a training session, don’t be overly concerned.

Ask about staff retention. While touring a community, stop staff and ask them how long they have worked at the community. Poor management and/or poor staff will result in high turnover. It’s not always management’s fault, and it’s not always the employee’s fault. A well-established, well-run community will have very little staff turnover. Once, I was hired at a community with staff turnover that was at 110 percent. I didn’t even know that was possible. Unfortunately, some of the management that was in place as well as many of the staff were not committed to the mission, or even showing up for work regularly. Communities can improve, but only with dedicated staff and management.

Talk to residents, and to family members if you see them visiting the community. Ask them about the food, the property condition, activities, and cleanliness. The menus in assisted living must be approved by a licensed dietitian. The food is often tasty and nutritious. Ask to see the menu. Is the property clean and well-maintained? Remember, this is assisted living and accidents do happen. You will probably notice an occasional unpleasant smell or stain, but it should not be the norm. If you aren’t sure, come back for a surprise visit once or twice to see if this is standard operation at the community. Are lightbulbs burned out for months at a time? Do walls need fresh paint? Is the carpet torn in areas for a prolonged time? Although this generally has nothing to do with care, the community needs to be kept safe and presentable for the well-being and dignity of your loved one and others who reside there. ■

# SHARP Corner

(Supplemental Healthcare Adventist Retirement Plan)

## SHARP OUTLOOK FOR 2024

Here is what 2024 will look like for your SHARP benefits, based actions voted by the Adventist Retirement Board at its May 2023 meeting.

### If you're over age 65 and enrolled in SHARP Ex

<b>SHARP Dental/ Vision/Hearing (DVH)</b>	<b>Monthly rate:</b> \$105/person* <b>NO CHANGE</b> in benefits	Review your January 2023 statement from our Payroll department. <i>*less Earned Credit</i>
<b>Alight Retiree Health Exchange</b>	<b>NO CHANGE</b>	Remember—you must be enrolled in a qualifying plan without a gap in coverage to be eligible.
<b>Church Accrued Pension Supplement (CH APS)</b>	<b>NO CHANGE</b> in partial reimbursement	If you're not sure if you are receiving this benefit, check your January 2023 statement from our Payroll department. <i>Those without pre-2000 years of service credit do not receive CH APS reimbursement.</i>

### If you are under age 65 and enrolled in SHARP Pre-Medicare Options or have a dependent child/spouse enrolled in SHARP

<b>SHARP DVH</b>	<b>Pre-Medicare Medical</b>	<b>Pre-Medicare Prescription Drug (Rx)</b>	<b>Non-Medicare Dependent Coverage</b>
<b>\$105/month</b>	<b>\$517/month</b>	<b>\$154/month</b>	<b>\$184/month</b>
<b>NO CHANGE</b> in benefits			
<b>Medical High Deductible</b> (those with <b>LESS</b> than 40 years of service)	<b>\$650 individual</b> <b>\$1,300 family</b>	<b>Out-of-pocket maximum</b>	<b>\$5,700 individual</b> <b>\$11,400 family</b>
<b>Medical Low Deductible</b> (those with 40 OR MORE years of service)	<b>\$350 individual</b> <b>\$700 family</b>	<b>Out-of-pocket maximum</b>	<b>\$2,850 individual</b> <b>\$5,700 family</b>
<b>Rx Plan deductibles</b>	<b>\$400 individual</b> <b>\$800 family</b>	<b>Out-of-pocket maximum</b>	<b>\$1,600 individual</b> <b>\$3,200 family</b>

### Base and Medicare Extension rates are increasing in 2024.

Please contact our office if you are enrolled in either option. Base is only for those under 65 with Medicare as their Primary Coverage. Medicare Extension is closed to new enrollees effective 01/01/2017.

This information often results in a lot of questions, so feel free to reach out to us via email: [SHARP@NADAdventist.org](mailto:SHARP@NADAdventist.org), or phone: 443-391-7338.





## Adventist Retirement

Seventh-day Adventist Church  
NORTH AMERICAN DIVISION

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### **SHARP Healthcare Eligibility Queries:**

Ph.: 443-391-7338

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### **Submit DVH claims to:**

Adventist Risk Management

SHARP, PO Box 1928,

Grapevine, TX 76099-1928

Ph.: 1-800-447-5002

### **Payroll Bulletin Board:**

Ph.: 443-391-7343

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