

ASSISTED LIVING IN FLORIDA

Introduction

Sometimes, elderly persons or adults with a disability need support and care such as help with meals, personal care, and other activities, but do not need the intensive level of care provided in a nursing home. These individuals have a residency choice available that still allows for independence while enjoying services provided in an assisted living facility. Keep reading to find out more about assisted living facilities in Florida.

There are also some alternatives to assisted living described at the end of this document.

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What are Assisted Living Facilities?

Assisted living facilities provide full-time living arrangements in the least restrictive and most home-like setting. Facilities can include individual apartments or rooms that a resident has alone or shares with another person. These facilities can also range in size from one resident to several hundred residents.

The basic services include, but are not limited to:

- Housing, nutritional meals, and special diets
- Personal care (help with bathing, dressing, eating, walking, physical transfer)
- Give medications (by a nurse employed at the facility or arranged by contract) or help residents give themselves medications
- Supervise residents
- Arrange for health care services
- Provide or arrange for transportation to health care services

- Health monitoring
- Respite care
- Social and leisure activities
- Mental Health services

A resident can also contract with a licensed home health care provider for nursing and other health care services, as long as the resident does not need 24-hour nursing services and meets any other requirements the facility dictates in order to reside in that assisted living facility.

Types of Assisted Living Facility Licenses

There are four types of assisted living licenses. A facility must have a standard assisted living facility license in order to operate in the state of Florida. The other three licenses can be added in order for the facility to provide services designated outside the spectrum of a standard assisted living facility license. Below is a list of services that can be provided with each type of license.

Standard license: A residential facility that provides direct physical assistance with or the supervision of the activities of daily living, the self-administration of medication and other similar services.

Extended Congregate Care (ECC) license: An assisted living facility with an ECC license allows a resident to age in place by providing the basic services of an assisted living facility as well as:

- Limited nursing services and assessments
- Total help with bathing, dressing, grooming and toileting
- Measurement and recording of vital signs and weight
- Dietary management, including special diets, monitoring nutrition, food, and fluid intake
- Supervise residents with dementia and/or cognitive impairments
- Provide or arrange for rehabilitative services
- Provide escort services to medical appointments
- Educational programs to promote health and prevent illness

Limited Nursing Services (LNS) license: An assisted living facility with a LNS license provides the basic services of an assisted living facility as well as specific nursing services. Some of the limited nursing services are:

- Nursing assessments
- Care and application of routine dressings
- Care of casts, braces, and splints
- Administration and regulation of portable oxygen
- Catheter, colostomy, and ileostomy care and maintenance

- Application of cold or heat treatments, passive range of motion exercises, ear and eye irrigations, and other services as defined in law

Limited Mental Health (LMH) license: This type of license must be obtained if an assisted living facility serves three or more mental health residents. Services must be provided for the special needs of these residents, along with the basic services of an assisted living facility. A facility with this license must consult with the resident and the resident's mental health case manager to develop and carry out a community living support plan.

Who is Appropriate to Reside in an Assisted Living Facility?

Residents in ALFs are:

- Eighteen years of age or older
- No longer able to live independently in their own home or apartment
- Need assistance or supervision when eating, walking, grooming or in the bathroom
- Need assistance with administering medication(s)
- Need routine, simple nursing services but not 24-hour nursing services
- Need routine mental health services but not 24-hour nursing services

If this is too great a level of care for you or your loved one, you might consider the alternatives to assisted living facilities described in the [Alternatives to Assisted Living Facilities](#) section of this document.

Finding/Choosing a Facility

If you or a loved one decides it is time to move into an assisted living facility you may want to visit several facilities and speak to the staff as well as the residents of the facility. This will help you learn about the providers, see where you feel most comfortable and choose the one that best serves your needs.

You can find a list of assisted living providers, narrowed down by geographic area, by using the FloridaHealthFinder.gov facility locator tool and typing in the appropriate information for your area.

Some tips for getting the most out of FloridaHealthFinder's "Facility Locator" feature for assisted living facilities:

- Once you have found a facility or a list of facilities, click on a facility name to find the address, phone number and driving directions.
- A facility profile page also includes the administrator, owner, number of beds, types of beds and specialty licenses, a link to inspection reports and emergency actions (where applicable).

- If the facility provided Medicaid services, this will be listed on the profile page.

Frequently Asked Questions

Below are some frequently asked questions regarding contracting with and residing in an assisted living facility.

How do I know if a facility is licensed by the state of Florida?

- Ask to see the current license issued by the Agency for Health Care Administration. It should indicate if it is an assisted living facility, adult family care home, or an adult day care center. It should have an effective date and an expiration date. If the assisted living facility has a special license, as mentioned previously, this will be included on the license. You can also check their license status on Facility Locator on FloridaHealthFinder.gov.

Do all ALFs cost the same?

- No. The fees for each facility are set by the provider and can vary depending on the size of the facility, the amenities provided, the specialty licenses the facility has, location and the services the facility provides to its residents. In addition, a facility may have one fee for certain basic services provided to everyone and a second fee to cover additional services you may want or need.

How can I pay for my ALF residency?

- Payment for assisted living facilities is most often paid with private funds. However, if you are eligible for some government help or you are covered by long-term care insurance, or other types of assistance such as veteran's benefits, ask the facility or center if these will be accepted.

For example, if you receive Optional State Supplementation (OSS), an assisted living facility must be eligible to accept OSS residents. You can search for facilities with this bed type at FloridaHealthFinder.gov on Facility Locator under the advanced search heading by clicking the orange bubble next to "**Bed Type**" and selecting optional state supplementation from the drop down menu before clicking "**Search**".

Will I need any paperwork to reside in an ALF?

- An ALF will ask a resident to fill out a contract. You can ask for a copy of this paperwork when visiting a facility and take it home with you to read at your leisure. You can also share the paperwork with a friend or family member.

You might want to make an appointment to discuss any questions and concerns you might have and, if possible, take a friend or family member with you, to help you gather information and help you think about your choices. If you ask a question, but do not understand the answer, ask that it be more clearly explained to you.

Before you sign any papers, read them carefully, make sure you understand them and that all of your questions have been answered. When you do sign paperwork, ask for a copy for your own records.

This paperwork lists the services to be provided and the charges. In addition, a contract and a residency agreement include the housing to be provided, optional services and charges, refund and discharge policies, bed hold policy (described later in this brochure), and other important information.

- A resident with behavioral health issues in an assisted living facility with a limited mental health license will have a community living support plan, as well as cooperative agreement that will be established between the assisted living facility and the mental health provider.
- A resident living in an assisted living facility with an extended congregate care license will have a service plan. These will describe the specific needs and services for the resident as well as directions for meeting those needs.

Can my monthly rate be increased when I reside in an ALF?

- Check the contract to see if the rate is guaranteed, for how long, and under what conditions a contract or residency agreement can be changed or ended. If you are given a verbal guarantee, be sure to get it in writing. A facility is required to give a 30 day written notice of an increase in the monthly rate.

How do you know what activities are offered?

- Ask to see a schedule of activities. Are there a variety of activities you would enjoy? Is there transportation available to go to community activities that you choose? Are there planned trips? Ask these questions before you sign a contract so as to live in the most suitable ALF for you.

Are special diets available in ALFs?

- Depends on the provider. Make sure to ask whether special meals or diets available, if needed before you sign a contract.

Are nursing services provided in ALFs?

- Depends on the facility and what kind of specialty license it holds. Extended Congregate Care and Limited Nursing Service licenses do provide some nursing services. Please note that if you require 24-hour nursing then an assisted living facility is not the appropriate provider for you.

Can I receive health care services from a home health care provider while residing in an ALF?

- While you are a resident in an assisted living facility, you can receive services from a home health care provider, if you need them. You can ask the facility if they will help you arrange for these services. You are able to receive these services as long as you continue to meet the requirements to reside in the facility.

How do I make my medical appointments when residing in an ALF?

- Before signing a contract with an assisted living facility, make sure to find out whether the facility helps make appointments for medical care and/or provides and arranges for transportation to medical appointments? Make sure to inquire whether there is an additional fee or cost for transportation services.

Are special services offered for persons with dementia (like Alzheimer's disease) in ALFs?

- Before signing a contract with an assisted living facility, ask what special services and activities are available for persons with dementia. You will also want to know if the staff is trained to handle the special needs of residents with dementia and what equipment is utilized to assure that the resident does not wander off.

Do ALFs have a bed hold policy?

- Some do. If an assisted living facility agrees in writing to reserve a bed for a resident who is temporarily admitted to a nursing home, hospital, or some other type of health care facility, the agreement should include a bed hold policy and provisions for ending the agreement.

A resident will be required to continue to pay the monthly fee until the bed hold is ended, as described in the written agreement; or until the resident or their legal representative tells the facility in writing that the resident will not return; or if a medical condition prevents the resident from telling the facility and the resident has no legal representative to speak for them.

What are some other questions I might want to ask a facility before signing a contract?

- Am I able to choose my room (or apartment) or is it assigned to me?
- Will I have my own room or share it with another person?
- Will I have a private bathroom or will I share with others?
- Will I have a full kitchen or a kitchenette? If so, what will it include?
- What are the living room, dining room, and other common areas like?
- Can I bring my pet(s)?

Alternatives to Assisted Living Facilities

There are alternative service providers to assisted living facilities, and they are described below.

Adult Day Care Centers

Adult Day Care Centers provide programs and services for adults who need a protective setting during the day. Participants live in their own homes, which can be a private home, assisted living facility, adult family care home, or another type of group home, and come to the day care center during specific hours of the day.

An adult day care center can be a freestanding program or services can be offered through a nursing home, assisted living facility, or hospital.

The basic services include, but are not limited to:

- Leisure and social activities
- Self-care training
- Nutritional meals
- A place to rest
- Respite care (temporary supervision of an adult, giving relief to the primary caregiver)

A center might choose to offer additional services such as health assessments; counseling; speech, physical and occupational therapy; modified diets; transportation; and referrals for follow-up services. If you need these types of services, ask the adult day care center if they are provided.

Adult Family Care Homes

Adult family care homes provide full-time, family-type living in a private home for up to five elderly persons or adults with a disability, who are not related to the owner. The resident may have their own room or may share with another person. The owner lives in the same house as the residents.

The basic services include, but are not limited to:

- Housing and nutritional meals
- Personal care (help with bathing, dressing, eating, walking, physical transfer)
- Medication assistance (by a nurse employed at the home or arranged by contract) or help residents give themselves medications
- Resident supervision
- Health care services arrangement
- Transportation services arrangement
- Health monitoring
- Social and leisure activities

A resident can also contract with a licensed home health care provider for nursing and other health care services, as long as the resident continues to meet the requirements to reside in an adult family care home.

Financial Resources

Services in an adult day care center or residency in an adult family care home or assisted living facility are most often paid by private funds. Some long-term care insurance may pay or a person might qualify for some help from government programs. Following is contact information where you can learn more:

- If you have a long-term care insurance policy, or are considering buying one, find out exactly what it covers, under what conditions you can receive coverage, any restrictions that might apply, and what you need to do when coverage is needed. The Florida Department of Financial Services regulates insurance in Florida. For questions or to request their consumer materials, call the toll-free number (877) 693-5236 or (850) 413-3089, or visit MyFloridaCFO.com and FLOIR.com.
- The CARES Program (Comprehensive Assessment and Review for Long Term Care) provides assessment of seniors or persons with disabilities to see what services they need and what programs are available. To learn more call the Florida Department of Elder Affairs toll-free number (800) 963-5337 or TDD (800) 955-8771, or visit ElderAffairs.state.fl.us/does/cares.php.
- The SHINE Program (Serving Health Insurance Needs of Elders) is for seniors and people with disabilities and provides counseling on Medicare, Medicaid, long-term care insurance, prescription assistance programs, and other health insurance issues. To learn more call the Florida Department of Elder Affairs toll-free number (800) 963-5337 or TDD (800) 955-8771, or visit FloridaShine.org.
- The Florida Department of Children and Families takes applications and determines who is eligible for Medicaid, Medicaid Waiver programs, and Optional State Supplementation (OSS). Call the toll-free number (866) 762-2237 or visit MyFlorida.com/accessflorida.

Some residents in assisted living facilities and adult family care homes may be eligible for Medicaid and financial assistance from OSS or a Medicaid Waiver program.

- The Florida Agency for Persons with Disabilities helps people with developmental disabilities and resources can include supportive living and Medicaid waiver. Visit APD.MyFlorida.com, which includes a list of area offices, or call the toll-free number (866) 273-2273 or (850) 488-4257.
- The Florida Department of Veterans' Affairs provides information and services and operates an assisted living facility and nursing homes. Call them at (727) 518-3202 or visit FloridaVets.org.
- The Department of Elder Affairs provides helps elderly who may be eligible for Medicaid and financial assistance from Medicaid Waiver programs. You can find out more about Medicaid Waiver programs at http://elderaffairs.state.fl.us/does/medicaid_waiver.php.

Important Links and Numbers

Agency for Health Care Administration (AHCA)

- To file a complaint against a facility call the toll-free number (888) 419-3456 or find a complaint form at AHCA.MyFlorida.com/contact/what_happens.shtml
- Find facilities, licensure information, mapping directions and much more at FloridaHealthFinder.gov
- Health Quality Assurance (HQA) Field Offices - This division of the Agency licenses and regulates the health care facilities in Florida including nursing homes, assisted living facilities, hospices, hospitals and home health agencies. [Click here](#) for a listing of AHCA HQA field offices.
- [Medicaid Area Offices](#) that serve as local liaisons to providers and recipients. These offices handle claims resolution, training, and transportation on a local level.

Department of Children and Families (DCF) –DCF takes applications and determines who is eligible for Medicaid, Medicaid waiver programs, and Optional State Supplementation (OSS). Call them toll-free at (866) 762-2237 or visit MyFlorida.com/accessflorida.

- **Florida Protective Services System Abuse Registry** - This system documents and investigates reports of abuse, neglect or exploitation of elder adults, children under 18 years of age and those who are developmentally disabled. You can contact the abuse registry at 1-800-96-ABUSE or 1-800-962-2873.
- **The Institutional Care Program (ICP)** – This Medicaid program helps people in nursing facilities pay for the cost of their care plus provides general medical coverage. Eligibility for the ICP is determined by DCF and is administered under state and federal guidelines. For information or to apply for benefits visit <http://www.myflorida.com/accessflorida> or request a paper application by calling 1-866-762-2237.
- **Mental Health** – Includes information and referral to outpatient and resident care for mental health treatment. Visit MyFLFamilies.com/service-programs/mentalhealth
- **Florida Abuse Hotline** – To report abuse, neglect, or exploitation of children, elderly, or adults with a disability call the toll-free Abuse Hotline at (800) 962-2873 or TDD (800) 453-5145, or visit MyFLFamilies.com/service-programs/abuse-hotline

Department of Elder Affairs (DOEA) – Contact DOEA for information on memory disorder clinics, demographic profiles on elders, legal assistance, elder abuse prevention, disabilities, mental health, relocating to Florida, information for caregivers, senior employment, guardianship, volunteerism, and disaster preparedness. Call them toll-free at (800) 963-5337 or TDD (800) 955-8771 or visit ElderAffairs.state.fl.us.

- **Area Agencies on Aging Offices** – Provides information and assistance about state and federal benefits, and available local programs and services. [Click here](#) for a complete listing.
- **CARES** - The Comprehensive Assessment and Review for Long-Term Care Services (CARES) program is Florida’s federally mandated pre-admission screening program for nursing home applicants. An assessment of each client identifies long-term care needs, establishes the appropriate level of care (medical eligibility for nursing facility care) and recommends the least restrictive, most appropriate placement. [Click here](#) for more information.
- **Elder Care Services Helpline** – For referrals to health care facilities or other elder service. Call toll-free at (800) 963-5337 or TDD (800) 955-8771.
- **Long-Term Care Ombudsman Council** – Helps residents who live in assisted living facilities, adult family care homes, and nursing homes with their concerns and civil rights. Call them toll-free at (888) 831-0404 or (850) 414-2323, or visit Ombudsman.MyFlorida.com
- **SHINE** (Serving Health Insurance Needs of Elders) – [SHINE](#) is for seniors and people with disabilities and provides counseling to seniors regarding health insurance, including Medicare, Medicaid and prescription drug.

Department of Financial Services

- **Consumer Services** - The Department of Financial Services’ Consumer Services can provide booklets covering a wide assortment of insurance issues—including long-term care and Medicare supplement insurance. Consumer Services can also answer questions about insurance companies and help mediate consumer problems/complaints with insurance companies. Contact them at 1-800-342-2762 or at <http://www.myfloridacfo.com/sitepages/agency/sections/consumerservices.aspx>.

Centers for Medicare and Medicaid Services (CMS)

- **Medicare Hotline** - The Medicare Hotline can be reached at 1-800-MEDICARE (1-800-633-4227) or at <http://www.medicare.gov/>. On this website you can order or download the CMS booklet, “Guide to Choosing a Nursing Home” which

provides additional information on choosing the best nursing home for the needs of the resident.

- **Medicare and Medicaid Fraud** - Any Medicare or Medicaid beneficiary that suspects fraud or waste (such as inappropriate payments and overuse of services in nursing homes) may report it 1-800-HHS-TIPS (1-800-447-8477). You can find more information on this at <http://www.medicare.gov/forms-help-and-resources/report-fraud-and-abuse/fraud-and-abuse.html>.

Other Resources

Assisted Living Facilities and Adult Day Care Homes - Find information on assisted living in Florida, including a list of facilities, funding programs and what to look for in choosing a facility at www.FloridaAffordableAssistedLiving.org.

Disability Rights Florida - This is a non-profit organization that provides protection and advocacy service in Florida. Visit them at www.DisabilityRightsFlorida.org or call them toll-free at 1-800-342-0823.

Additional consumer brochures include:

[A Patient's Guide to a Hospital Stay](#)
[Florida Medicaid](#)
[Health and Human Services Programs](#)
[Health Care Advance Directives](#)
[Home Health Care in Florida](#)
[Long-Term Care](#)
[Nursing Home Care in Florida](#)
[Patient Safety](#)
[Understanding Prescription Drug Costs](#)

Note: This brochure is not designed to offer medical or legal advice. Please talk with your doctor for medical advice and an attorney for legal advice.

Information in this brochure is current as of February 2013.

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