

Senior Living Shopping “How To” Guide

We know you have questions!

We believe that questions are good. “Shopping” for senior living can be difficult. We have created a comprehensive list of questions that will hopefully make the decision easier and help you evaluate your options.

To help, Saxony Village has prepared this “how to” guide. We hope it will help you in researching senior living options. If you have additional questions please call us at (573) 986-6290, we would love to help!

Important Terms

Life Plan Community: A single location that includes independent living (IL) and assisted living (AL) residence, Skilled Nursing Facilities (SNF) and Hospice Care. In addition to providing a full continuum of care, these communities provide in-house services and amenities, along with dynamic lifestyle opportunities.

Independent Living (IL): Best for active adults who enjoy socializing with peers and can independently manage their own personal needs.

Assisted Living (AL): Apartments where you enjoy services including assistance with activities of daily living and meals.

Aging in Place: Modifying the house in which you currently live. Healthcare services are not provided; lifestyle programming and activities are not offered.

Continuum of Care: A system that guides and tracks participants over time through a comprehensive array of health services spanning all levels and intensity of care.

Skilled Nursing Facility (SNF): Skilled Nursing community, with 24/7 nursing care to help in the short-term recovery from a surgery or illness and long-term care for chronic medical conditions.

Questions To Guide Your Research

What are your primary goals to accomplish by moving? _____

What is important in your lifestyle? _____

What challenges, things or activities in your present life are less than perfect; which you would want to improve by making a move? _____

Who is important to include in your decision making process? _____

What are your plans if a sudden change in your health or physical abilities means you require additional support? _____

What are your financial goals? _____

What is your approach to the future –are you a planner or do you take it as it comes? _____

What is your understanding of the costs that may be incurred if you need nursing care, assisted living or home health care as you age? _____

If the eventuality of a “what if,” what plans do you have to protect yourself from that cost? _____

Your Community Visit: What to look for / What to ask a Sales Counselor

Lifestyle:

- When can I visit?
- What is the best way to experience the community?
- What is community life like?
- What kinds of activities are offered?
- Can I experience an activity during my visit?
- Can I experience dining on my visit?
- What dining options are offered – are there multiple dining venues, a flexible meal plan?

Management:

- Is the community owned and managed by a for-profit or not-for-profit organization? Is the ownership local?
- How many staff members are there? What is the employee turnover rate?
- Who is on the board of directors?
- How do community leaders share information about fiscal matters and other important issues with residents?

Fees and Finances:

- What is included in fees? What might I need to “pay extra” for?
- What is an entrance fee, and what is it used for?
- Is any portion of the entrance fee refundable?
- When and how could I get any eligible entrance fee refunded?
- How much are the monthly fees and what do they cover?
- How frequently do fees increase; what is the typical percentage of increase?
- What happens if I outlive my financial resources?

Levels of Care:

- What services and amenities are included in the other levels of care?
- What types of issues would prompt a change within each of the levels of care?
- Is there any condition that would not be able to be handled at this community?
- Once I am a resident, do I get priority entry into other levels of care?
- Does the health center accept Medicare or Medicaid?
- How do prices change in other levels of care?
- How does the move-in process work?
- What levels of care do you offer?
- What is required to move-in?