# Assisted & Independent Living frequently asked questions ?



# I'm healthy and doing well at home right now, what is the harm in waiting until my health changes/worsens?

Moving to independent and assisted living is a decision we recommend you make when your health is stable.
 Waiting for a health care crisis or hospitalization is not the ideal time to make a decision like moving. There can be limited options for available rooms or there could be a waiting list. By coming to a senior community healthy, you will have a choice in where you spend your retirement years.

### My loved one needs some help but we don't know where to start. Who should we call?

- We encourage you to call our team in independent and assisted living. We will help you work through current needs and give you guidance on where to start.
- Questions to consider: Are they eating, moving, dressing themselves, taking their meds? What are you noticing is not going well? Have they recently been in the hospital? Have they had a recent decline?
- Assisted living provides 3 meals a day, laundry, personal care, assistance with medications, light housekeeping, staff available 24 hours a day, as well as maintenance free living.

### Should I be worried about giving up my independence?

• Living at Crown Pointe Estates promotes one's independence by offering services that allow you to save your energy for more enjoyable things.

### Do I have to commit or pay anything before having a tour?

• No, taking a tour is free. We encourage you to call us and set up a time for one of our team members to show you what we have to offer on our campus.

## What's the first step after I take a tour?

• Turn in a completed application and application fee. The application includes a financial assessment, and you will need to provide 3 months of bank statements (checking, savings, investments, etc).

### I turned in my application, what's next?

- If approved, our team will call to set up an in-person assessment after receiving the application fee. This assessment will determine which level of care you will qualify for.
- After the level of care is determined, you will put down a deposit on the room you choose.

### What is the \$5,001 room deposit for?

This deposit is for each individual apartment and is refundable unless the room is beyond normal wear and tear
upon move out.

### I paid my deposit, now what?

- Rent starts when you move possessions into the room or 30 days after deposit is received.
- Utilities (water, gas, electrical) are included.

### What is a CCRC (Continuing Care Retirement Community)?

- It is a community where all levels of care are provided (independent living, assisted living, assisted living memory care, long term care and skilled nursing care).
- You are a priority for the other levels of care when you need them, with some exceptions.

### Can I use my Long-Term Care Insurance?

Some long-term care policies will cover assisted living care. Call your insurance representative to see if your
policy covers assisted living, what the waiting period is before they start paying, and how much they pay per day.
 Some LTC insurance companies require you to need help with at least 2 ADL's (activities of daily living) before
they will cover your care.

### What are the costs?

- Monthly apartment rent is based on the size of the room you choose.
- Monthly level of care fee is based on your assessment prior to admission. Level of care is adjusted based on quarterly assessments or with any change in condition.
- Indoor garage parking and storage units are available for a monthly fee.
- Cable, phone, and high-speed internet are not included.