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8 Tips to Choosing a Memory Care Facility

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An Eight Point Guide to Choosing a Memory Care Facility in the Pacific Northwest

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Introduction

If your loved one has been diagnosed with Alzheimer's disease or a form of dementia and is having difficulty living independently, you may be starting to explore your options for assisted living facilities. We all value our freedom and naturally we would all prefer to continue living in our homes, but the serious symptoms of degenerative memory disorders often make this impossible.

A well run facility that is designed to enhance the outcomes for those suffering from memory disorders can also help its residents to maintain or even improve their cognitive functioning through increased socialization and therapies. A memory care facility, as they are referred to would offer assisted living for residents who have relatively few health problems and require a lesser degree of care. A memory unit within a long term care facility would offer nursing home level care for those who may have significant health conditions and have progressed to the later stages of their memory disorder. It is also common for a facility to dedicate a wing or purposely designed area to the care and treatment of residents with memory disorders.

Though similar in some ways to other assisted living arrangements, what you should look for that sets a memory care facility or unit apart are its use of familiar environments, a focus on therapy and extra measures of security to keep your loved one safe. Expect your list of memory care facilities to include those that offer a range of social activities, targeted therapies, and memory specific features such as memory boxes and contrasting colors in the dining area to stimulate recall. Look into options also for tiered care that can elevate the level of assistance as Alzheimer's or dementia progress.

Memory care facilities with assisted living levels of care offer either private or semiprivate accommodations in a secured environment. Daily meals, housekeeping, laundry, medication, recreation, and therapy activities are to be expected but there should also be around the clock awake staff on hand for assistance should anything come up. The unsavory truth is that due to the progressive nature of



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Alzheimer's, your loved one will need increasing levels of care as they age. Change is very difficult for someone with memory loss so it is recommended that you find a facility for your loved one that will allow them to age in place and not require them to leave once their care progresses to a certain point.

Important things for you to remember when searching for a Memory care facility:

1. Memory Care will cost more, but is more comprehensive than regular assisted living.
2. Assisted living Memory Care communities are built for the specific purpose of serving those with dementia. They are not designed to handle severe medical needs such as wound care or severe diabetes for example. The memory care facility may be able to handle some of these medical needs with the help of outside agencies such as home health or hospice but that is something that would need to be discussed prior to admission.
3. Memory Care communities can handle most behavioral issues as long as those behaviors don't make the patient a danger to themselves or others and they have enough staffing available to support all needs.
4. Memory Care improves safety and quality of life for people with dementia.
5. Research and due diligence is paramount when choosing Memory Care.

Not all memory care facilities are created equal and before committing to any particular facility you should examine the level of care offered, the cost, its track record and many other factors. Use the following Eight Point Guide to direct your research and make sure to perform your due diligence in selecting the ideal memory care facility for your loved one.

With the numerous memory care facilities that now exist along a diverse range of costs, quality of care and specific services, it can be quite difficult for a family to know what to expect and what questions



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to pose in their investigation. With such variance in costs and levels of care, it is important that families are educated on how to find the best fit for their loved ones. This guide to memory care facilities in the Pacific Northwest and Colorado is intended to establish the expectations for memory care facilities and suggest useful lines of inquiry that will direct further investigation when you have made contact with individual facilities.

1. Paying for Care and Comparing Costs

Most patients with memory loss benefit most from assisted living arrangements that specialize in memory care. Unless other health issues are involved, memory care should be an option for you that is significantly less in cost than nursing home level of care. Memory care will cost more than a typical assisted living however that does not specialize in memory loss. The memory care facility should have private or semi private living arrangements available that can bring down costs significantly. Costs are typically calculated based on room choice and level of care needed. Memory care facilities will offer tiered care options that are able to follow the progression of your loved one's condition and offer increased support with daily activities and medical issues as this becomes necessary for an additional cost. When comparing costs make sure to ask the facilities if they charge one all inclusive rate per month or if their rates are charged a la carte. What would cause the monthly rate to change and how would you be notified of such changes? Make sure you have your facts so you are comparing apples to apples. You will notice that the advertised rates will appear to be drastically different from facility to facility because some facilities will advertise a low rate that only covers room and board and not the actual care your loved one needs and others will advertise one all inclusive monthly rate.





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The costs of memory care facilities are generally covered by one or a combination of three sources: out of pocket payments from family, long term care insurance, and Medicaid. Though Medicare is a possible funding source for nursing home level of care or home health, it only pays for a person for a limited period of time after a patient has been hospitalized and needs short term rehabilitation. Medicare does not pay for assisted living or memory care.

As a rule of thumb, sufficiently high income families will not be well served by insurance policies and will not qualify for Medicaid while low income families will not be able to afford out of pocket costs or insurance premiums and will likely qualify for Medicaid. This leaves the middle income group as the group mostly likely to rely on long term care insurance, though Medicaid should not be discarded entirely as an option.

Long Term Care Insurance

In the 1980s, insurance companies began to market insurance policies that offered to cover the costs of long term care in nursing homes. There are now some mixed plans that include a life insurance policy in lieu of paying for long term nursing home care in the event that such care is not needed. As with all insurance, the rates for younger and healthier individuals are far better but you risk paying years of extra premiums for care that may never be needed.

Families should be very careful in selecting a policy however to ensure that assisted living is specifically covered as many policies will only activate once the person covered is unable to perform two basic life tasks such as eating, bathing or dressing for at least 90 days. Also, make sure this insurance does not require a RN to be on site 24 hours per day as most memory care facilities will have a nurse available as needed but not necessarily on site 24/7. This is just a sneaky way for the insurance companies to require nursing home level of care and not pay for assisted living or memory care. There are now more policies available that cater to assisted living in memory care facilities, but you should take care to thoroughly check



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the reviews of the insurance company and study the policy carefully to confirm that the necessary level of care will be covered. You can read more in this 2014 examination of the difficulties associated with long term care insurance in this article from the Seattle Times “Buyer Beware When Shopping for Long Term Care Insurance”.

Medicaid

Long term coverage is available from Medicaid but this coverage varies depending on the state. Under Medicaid must first qualify financially. Once financially approved applicants will be evaluated by the Medicaid office to determine whether or not the individual meets the medical requirements consistent with the level of care requested.

Cost and Availability

There is a wide variety of options between assisted living centers, nursing homes and those that



offer tiered services to match the progression of memory diseases. Minimum, maximum and median prices according to the state can be a valuable metric by which to measure a specific memory care facility to test its affordability relative to competing facilities.

Key Questions to Ask

1. Does your loved one have a long term insurance plan or sufficient funds to pay for care? You will need to know their total monthly income and the approximate total monetary value of any assets they own.
2. Is your loved one a Veteran or were they married to a veteran? If he/she served even one day during an active war time and they are in need of any aid or attendance they should qualify for Aid and Attendance benefits. Even if they were not overseas in the actual war but were serving stateside they will qualify. This benefit would be worth anywhere from \$900 to \$2,000 monthly approximately.
3. If the answer is no to all of these questions, will they qualify for Medicaid? Contact your local Medicaid office to find out the requirements.



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2. What level of care does your loved one require and what options are located nearest to you?

Once you have determined the answers to the above questions you should call around to your local facilities. Ask the following questions of them:

What are the Care levels and Staff Training of the facility?

Memory care facilities can be specialized units within larger generalized communities or, as is often the case, they can be separate facilities that are focused on providing focused care to residents coping with the effects of dementia. When evaluating a memory care facility, take into consideration the levels of care offered while keeping in mind that the progressive nature of most forms of dementia imply an increasing level of care. For this reason, memory care facilities frequently offer tiered care levels that begin with therapy focused independent living with fewer restrictions and elevate to full care.

Isolation is not the goal for a memory care facility and care levels should emphasize socialization, therapy and healthy interaction. While investigating options for memory care facilities, you should assess the level to which staff are trained in memory care therapies and behaviors. Ask what their plan is for constant retraining in current medical best-practices and advances in therapy in what is a constantly changing field. Staff should also be trained to deal with both medical and security emergency situations as both of these are prone to occur in a memory care facility. Ask if there is a licensed nurse on staff and if they are on site at all times or if they are available 24/7 for emergencies. Not all states require a licensed nurse to be on staff in a memory care assisted living, however, every state requires that the staff that would be caring for your loved one has received specialized training to deal with the population they serve. Ask about the staff to patient ratios.

An important factor in considering a facility is the personal



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knowledge staff members have of each resident in their care. This indicates a level of personalized attention and caring that is essential in memory care. Another key indicator is the turnover rate for staff; high staff turnover is a serious red flag that either something is not right with the facility or that staff doesn't have an opportunity to get to know the residents well.

When being admitted to a memory care facility and periodically during their stay, cognitive assessments should be conducted as well as general health evaluations. When comparing facilities, you should make note of the assessments administered and their frequency. Regular, frequent assessments will allow the staff to adjust the program to meet the changing needs of your loved one.

It is important that each resident of a memory care facility receive an individualized care plan that is presented in writing, available for consultation and followed through with. This document that not only directs the care for patients but holds facilities accountable, should contain assessments, goals, therapies and important indicators. You can gain a sense of the level of care by examining the care plan protocols of a facility during a visit.

Key Questions to Ask

1. Is the memory care unit combined with other assisted living care or is it kept separate?
2. Are memory care residents grouped by cognitive levels?
3. What specific training in memory care therapies does the staff receive?
4. Does each staff member know the names and personal details of each resident?
5. Is there an accommodation for residents who are wheelchair bound or bedridden?
6. Is there a visiting physician? Is a nurse on duty around the clock?
7. Who is the administrator? How many years experience does he/she have working with memory care patients? How many years have they been working for this specific facility? Why have they chosen this profession?



3. Therapies Offered

Memory care facilities are unique in the range of specific therapies they provide that have the opportunity to maintain or even improve cognitive levels. Some memory care facilities will focus on one therapy or several and though a choice between therapies will require additional investigation, it is also partly based on individual resident needs and personal preferences. Here are some the common therapy options available at memory care facilities.

Dementia and Alzheimer's Therapies	
Reminiscence Therapy or Life Review Therapy	Through sessions that generally last between thirty minutes and an hour, therapy participants recall life events in a group setting one at a time. Items such as photographs, music and post cards can be used to start the conversations. Both the act of remembering and the social interaction are beneficial and can bring not only memory benefits but also a sense of well-being and peace as they make valuable connections.
Cognitive Stimulation Therapy	Cognitive stimulation therapy employs the use of challenging word games, puzzles and discussions of current events to stimulate brain activity. There is strong evidence that this therapy can maintain and even improve memory and cognitive function in Alzheimer's patients.
Pet Therapy	Carefully designed pet therapy with dogs, cats and other animals can have several positive effects including reduced agitation, increased physical activity, improved eating and pleasurable companionship. The stimulating social response can raise the quality of life for residents.
Music Therapy	Because some auditory responses require very little higher memory function, music therapy can be effective when used appropriately in adjusting mood, reducing agitation, improving cognitive function, coordinating motor movements and stimulating social interactions. Prior experience with a specific piece or style of music is an important factor in the success of the therapy.
Art Therapy	Art therapy can stimulate both imagination and visual memory. Care should be taken to keep the activities on an adult level of challenge and to integrate social aspects into the art. Materials should be safe and non-toxic.
Aromatherapy	Our sense of smell of among the most primal and powerful of our senses that triggers memory. Through the therapeutic use of oil-based scents, aromatherapy draws a person out and helps to both provide a sense of comfort and connection to memories and to nature.



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Key Questions to Ask

1. What therapies are offered and with what frequency?
2. Are all staff trained to administer these therapies?
3. What successes have they seen from utilizing the therapies at the memory care facility?
4. How is participation in the therapies scheduled at the memory care facility?

4. Recreational and Social Activities Available

Recreational and social activities that aren't specifically therapies are still immensely beneficial and contribute greatly to a higher quality of life. Consider how rich and individualized the options are for athletic, recreational and social activities, but as you do, don't forget to consider the connection to nature offered by the memory care facility as well. There should be a sufficient secured area outdoors that your loved one can access at all times.



As a general rule, musical, artistic, and exercise activities should be offered at least once daily. Spiritual and religious services may be an important factor that shouldn't be overlooked for some. Activity

in many forms is a major factor in maintaining healthy cognitive function and physical constitution and this should be reflected in the philosophy of the memory care facility. Keep in mind, however, that activity outings are not usually a good idea for the memory care patient because it increases confusion and anxiety. The facility should offer a sufficient activity program on site.

Key Questions to Ask

1. How rich and individualized is the activity program?
2. How are holidays and special events celebrated?
3. Who is in charge of the activity program and what training have they received?



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5. The Dining Program

Dining is an activity that is taken for granted by most but that can begin to pose serious obstacles for those suffering from dementia. Simple actions can present new challenges and emotional changes leading to fear or anxiety can manifest around the dinner table to create a stressful environment in which eating becomes an ordeal. When evaluating memory care facilities, you should tour their dining areas to evaluate how well they accommodate the difficulties faced by residents with dementia. Here are a few major points to consider on your tour of the dining areas in addition to the overall quality of the food offered.

1. Contrasting table settings have been shown to improve mood around meal time. Dementia also affects the depth perception of sufferers, making distinguishing plate and bowls from the table difficult. So check for high contrast colors to accommodate these newfound limitations in your loved one.
2. Easily distinguishable foods respond to a similar limitation. Color and texture should be varied so that residents can easily distinguish them.
3. Easier tableware is helpful for some residents with dementia who are experience motor-skill problems. Manipulating chopsticks or a fork and knife are more challenging than a spoon and a spoon offers less chance of injury as well. Spoons and shallow bowls appropriate for scooping food are preferred.
4. Simple yet inviting table settings are the style to look for. Stay away from dining areas that use so many decorations that they become confusing or disorienting but dining should not be without decoration. Look for understated elegance and make sure that the memory care facility you are visiting doesn't use bowls of artificial fruit, as these can be confused with real fruit.





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5. Pleasant ambience is a somewhat subjective but important factor. When visiting, make sure that residents dine in a room that is neither too hot nor too cold, that chairs are comfortable, that the noise level is not excessive. For dementia patients, eating is often a challenge area and any of these factors may deter your loved one from approaching the table or staying to eat a full meal.

Key Questions to Ask

1. What is the dining area like? What table settings are used?
2. What meals are provided and how is the quality of the food? May I see the menu?
3. What nutritional planning is provided? Who does the menu planning?

6. Security and Response to Emergencies

Safety and security are major concerns for a memory care facility beyond what is normal for other residential assisted living communities or nursing homes. This is due to the nature of dementia to induce wandering, sometimes violent outbursts, and disruptive behaviors. Decreasing motor skills also present new dangers for residents who are more prone to stumbling and falling than they were before.

When deciding on a memory care facility for your loved one, you want to ensure that they will be safe both from accidents but also from wandering away or suffering an unattended medical



emergency alone. There should be mechanisms in place to prevent residents from leaving the memory care facility, from wandering into dangerous areas within the facility and in some cases, for tracking the movements of residents. Inquire about the security procedures to ensure that your loved one stays within safe areas of the facility. No slip surfaces and safety bars should be used at key locations.



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Aggressive behavior is an unfortunate reality in a memory care facility and there should be strict procedures in place by well trained staff to calm residents and prevent injury. Around the clock vigilance by the administrator or nurse can help respond quickly to both security and medical emergencies.

Key Questions to Ask

1. What protocols are in place for residents who may become aggressive or violent?
2. How are residents secured within the facility?
3. What safety precautions are taken at night within the memory care facility?
4. What incidents have occurred in the past 12 months at the facility and what was their outcome? Any reportable incidents are public information and can be obtained by contacting their governing agency directly. Most should be available on-line.

7. Staff to Resident Ratio and Turnover Rate

Staff to resident ratio is an important metric as it allows staff to care for and respond to the individual needs of residents. Accidents can be avoided, social interaction ensured, and progress according to the individual needs plan can be maintained with an adequate staffing ratio. States differ according to their regulations for staff to resident ratios, training and specific installation requirements. The document "Assisted Living State Regulator Review 2011" by the National Center for Assisted Living (NCAL) is a valuable resource for determining more specific requirements for each state.

Among Washington, Oregon, Idaho and Colorado, only Idaho and Colorado provides a minimum ratio of 1:16 for staff to residents during resident sleeping hours. Additionally, in the case of detached buildings, each structure must have at least one trained and qualified staff member on duty when residents are present in the building. The language in the regulations for Washington and Oregon call for adequate ratios to maintain proper functioning of the assisted living memory care facility and ensure compliance with the individual resident plans. In all four states, the memory care facility is required



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to have a dedicated administrator on call 24 hours per day.

A ratio of 1:6 for staff to resident is a level that offers good care with the nationwide range for memory care facilities sitting between 1:5 and 1:7. Illinois has the most stringent requirements as it mandates a 1:4 staff to resident ratio while other states, such as those in the Pacific Northwest do not offer a specific number. These ratios consider only staff members who are trained in memory care and knowledgeable about the residents of the facility.

The turnover rate is less studied but, as was mentioned earlier, has an effect on consistency of care and the connections that they are able to form with residents. Because memory care is about reinforcing the familiar and creating a safe environment, a rapid turnover rate is detrimental to the level of care offered.

Key Questions to Ask

1. What is the daytime ratio of staff to residents?
2. What is the nighttime ratio of staff to residents?
3. What is the turnover rate for staff members?

8. A Positive Environment

In a global sense, you should try to assess the positivity of the environment provided in the memory care facility. There is strong clinical evidence to demonstrate that those suffering from dementia should live in an environment that provides comfort, routine and opportunities for social interaction.

Your loved one should be stimulated by art, recreation and memories of their life. The environment should feel familiar and





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offer meaningful activities that your loved one truly enjoys not just tasks meant to keep residents busy or pass time.

It is important that the memory care facility should feel like home. The décor should resemble a community rather than a hospital and outdoor areas should be both accessible and safe while allowing contact with nature. Support areas should be distributed throughout the facility and there should be space provided for private areas for residents as well.

As you visit, look at the conditions of other residents and how they are treated. Look for signs of activity, or optimism. Look for a sense of caring, difficult as it may be to quantify, and seek out memory care centers that offer a rich and meaningful experience for their residents.

Key Questions to Ask

1. Does this memory care facility feel like a home or a hospital?
2. Do you sense positivity when you walk in or is the mood dark and depressing?
3. Does the facility provide residents with enough space to retain a sense of independence?
4. Does the staff appear to enjoy their jobs?





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Sources

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