

GUIDE · 10 MIN READ

How to choose assisted living in the US

A step-by-step guide for families — what level of care you actually need, what the ratings hide, what it really costs, and the questions that get honest answers on the tour.

1. Decide the type: independent living, assisted living, memory care, or skilled nursing

Picking the wrong level of care is the single most common — and most expensive — early mistake. Each one is licensed and priced differently.

- Independent living — apartment-style senior community with meals and activities. No hands-on personal care.
- Assisted living — help with bathing, dressing, meals, and medications, plus 24/7 staff. Not a nursing facility.
- Memory care — secure unit with staff trained in dementia, calmer routines, often inside an assisted-living community.
- Skilled nursing facility (SNF / nursing home) — 24/7 RN coverage. Needed for tube feeds, complex wounds, rehab after hospital, end-of-life care.
- If unsure, ask the primary care doctor, hospital discharge planner, or a geriatric care manager — getting this wrong means moving again in months.

2. Read the inspection report — properly

Every Medicare- and Medicaid-certified nursing home is rated by CMS. Assisted living is state-licensed and varies by state. Headline stars are useful, but the detail is the real story.

- Nursing homes — look up the community on Medicare Care Compare ([medicare.gov/care-compare](https://www.medicare.gov/care-compare)). Read the full inspection report, not just the star rating.
- Check 'Health Inspections', 'Staffing', and 'Quality Measures' separately — overall stars can hide a weak score in one area.
- Read the last three state surveys and any deficiencies cited. Look for patterns around abuse, medication errors, or falls.
- Assisted living and memory care — search your state's licensing agency website (e.g. California DSS, Florida AHCA, Texas HHS) for inspection reports and complaints.
- Check the date of the last inspection. Some facilities haven't been surveyed in 18+ months — the rating is stale.

3. Work out who pays — and what it'll cost

US senior living costs vary wildly: assisted living \$4,500–\$8,000+/month, memory care \$6,000–\$10,000+/month, skilled nursing \$9,000–\$13,000+/month. Funding is fragmented.

- Medicare — does NOT pay for long-term assisted living or custodial care. Covers up to 100 days of skilled nursing after a qualifying 3-day hospital stay.
- Medicaid — can cover nursing home care and some assisted living (through HCBS waivers) for those who meet strict income and asset limits. Rules vary by state.
- Long-term care insurance — check existing policies carefully for elimination periods, daily benefit caps, and inflation riders.
- VA Aid & Attendance — extra monthly pension for wartime veterans and surviving spouses needing help with daily activities. Massively under-claimed.
- Private pay — most middle-income families fall here. Ask for the full fee, all level-of-care surcharges, the community fee, and how often rates rise.
- Beware care-level upcharges — the brochure price is rarely what you pay; assessment scores add hundreds to thousands per month.

4. Shortlist 3–5 communities — then visit unannounced

The pre-booked tour is the polished version. The unannounced second visit is the real one.

- Visit at mealtime, in the afternoon lull, and ideally once on a weekend.

- Walk in through the front door. Was it answered quickly and warmly? Could you find someone in charge?
- Watch the staff with residents — do they use names, eye contact, gentle tone? Or rush past?
- Look at the residents themselves. Are they dressed, engaged, clean? Or slumped in front of a loud TV?
- Smell test — fresh, neutral, or strongly masked with air freshener?

5. The 12 questions to ask on every visit

- What's the staff-to-resident ratio in the day, and overnight? How many CNAs, LPNs, and RNs?
- How many staff are permanent versus agency or per-diem?
- Who would be mom's assigned care manager or primary aide?
- How are care plans written, reviewed, and shared with family?
- What activities run weekly — and what happens when residents don't want to join in?
- How do you handle a medical emergency at 3am? Do you call 911 or transfer to a partner hospital?
- What's the policy on visiting hours and family staying over?
- How do you support residents with dementia who become anxious or distressed? What's your PRN medication policy?
- Can residents personalize their room? Bring furniture, pets, plants?
- What's the food like — can I see this week's menu and join a meal?
- How do you involve families in decisions about care? Are there regular care conferences?
- If our needs change, would mom have to move — or can you support her here through memory care or hospice?

6. Read the contract before you sign

Senior living contracts are weighty. The fee schedule and termination terms matter more than anything else in them.

- Notice period to leave — usually 30 days. Ask what happens to fees if your parent dies or is hospitalized.

- Rate increases — how often, with how much notice, and capped to what?
- Level-of-care fees — what's included in the headline price, and what's billed separately (incontinence care, escorts to meals, medication management)?
- Discharge / transfer policy — under what circumstances can the community ask your parent to leave?
- Get an elder-law attorney or your local Area Agency on Aging (AAA) ombudsman to look at it before signing — many offer free contract review.

Search rated communities near you

The Care Companion's finder helps you compare assisted living vs memory care vs skilled nursing, search Medicare Care Compare ratings, and keep a shortlist with your visit notes in one place.

[Open the community finder](#)

General guidance for US families. Medicaid eligibility, state licensing rules, and VA benefits change annually — always confirm with your state Medicaid office, the local Area Agency on Aging, or an elder-law attorney. Not legal or financial advice.

Free guide from The Care Companion — practical tools for families caring for someone with dementia. More guides at thecarecompanion.com/guides