

Choosing a Place to Live

*A Workbook for
Comparing Senior
Living and Care*

Stephen Deason

LARGE PRINT



Choosing a Place to Live

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Emergency

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988 Suicide and Crisis Lifeline

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1-800-677-1116, Monday through Friday, 8 a.m. to 9 p.m. Eastern, or eldercare.acl.gov. A public service of the U.S. Administration on Aging that connects older adults and caregivers with local help anywhere in the country.

From
The Sitting Room Series

BOOK 11 · GETTING MORE HELP

Choosing a Place to Live

A Workbook for Comparing Senior Living and Care

Stephen Deason



Choosing a Place to Live

A Workbook for Comparing Senior Living and Care

Book 11 of The Sitting Room Series

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The author's accounts of what he has seen in his work are drawn from his experience, with any detail that could identify a person left out.

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Preface

This book is personal for multiple reasons. I have spent about forty years working inside health care. I began volunteering in a hospital at fifteen and was working as an orderly by sixteen, helping care for patients in hospitals and nursing homes while I worked my way through college. Later, I spent more than twenty years building and running systems for hospitals, insurers, Medicaid programs, and other health care organizations before returning to direct care through healthcare staffing, home care, and skilled nursing. Today I am an Administrator of a licensed health care facility that delivers care in patients' homes.

That facility is OPA Home Care, which I founded and run. In Georgia it is a licensed Private Home Care Provider, or PHCP. My healthcare staffing company employed nurses and aides across hundreds of health care facilities around the country, including through the COVID years, and our home care operations have recruited, hired, and managed caregiving staff for hundreds of families. I have watched older adults and their families face what this series covers, often in a hurry and usually at a difficult time.

What I kept seeing was this. Families meet the information in pieces, after they already need it, from people who each answer a different piece. The hospital owns the discharge. The insurer owns the benefit. The home care provider owns its services. Each of them may do that job well. The family still has to put the puzzle pieces together.

It happened to my own family. My mother was found wandering the parking lot of a hospital, looking for her car. She had a urinary tract infection that urgent care and the hospital both missed, and she was sent home with severe delirium and a new diagnosis of mild cognitive impairment. It took two weeks, and a nurse practitioner and a doctor we knew who were willing to look again, before anyone found the cause. She stayed with us for two months and then moved into independent living. She has kept improving, and she is driving again. The infection was ordinary. The months that followed were the cost of catching it late.

Much of the information in this series is already available somewhere. Medicare publishes Medicare's rules. The VA explains VA benefits, and each state explains its own programs. Having information spread across so many places is part of the problem. Families do not meet these questions one provider or agency at a time. The questions arrive together. I wrote this series to put many needed pieces in one place, in the order people tend to need them, with a way to record or otherwise act on each answer.

The facts and program rules in this workbook come from the sources listed at the back, each with the chapters that use it. The judgment about which facts matter, how they fit together, what families often discover too late, and what questions to ask comes from years of doing this work.

This workbook is written to you, the person who may move, because the decision is about your life. Your family has a chapter of its own, Chapter 9, and is welcome to read all of it.

This workbook will help you understand the kinds of places there are, look at them closely, compare what they cost, and decide with the people you trust. Start with Chapter 1, or with whichever page you need today.

1. Who This Workbook Is For and How to Use It

This workbook is for an older adult who is thinking about moving to a place with more help, and for the family helping to choose.

How it is laid out

- Chapter 2 describes the kinds of places, and what each one costs.
- Chapter 3 is a page for what you need and what matters to you.
- Chapter 4 is how to check a place's inspection record.
- Chapter 5 has a tour page for each kind of place.
- Chapter 6 is the questions to ask about the admission agreement before anyone signs.
- Chapter 7 is a cost comparison.
- Chapter 8 is about deciding together.
- Chapter 9 is for your family.
- Chapter 10 is what to do if something goes wrong after the move.

Every fill-in page is free to print at aldercreekeditions.com, so you can print a fresh tour page for every place you visit.

Staying home is also a choice

If you would rather stay home with more help, Book 7 in this series, Arranging Care at Home, covers that. It is free at aldercreekeditions.com.

2. The Kinds of Places

Names vary from state to state, and so do the rules about what each kind of place may provide. The descriptions below are general. When you are looking at a real place, ask exactly what it offers.

Independent living

Independent living communities are apartments or houses for older adults, usually with shared meals, activities, transportation, and maintenance included or available. They are generally for people who can manage their own care, and independent living itself generally does not include personal care or medical care. Ask each community what is included, and whether outside help can come in if you need it.

Assisted living

Assisted living offers a private room or apartment with help available for daily activities such as bathing, dressing, and medicines, along with meals and activities. It is for people who need help with daily care, but not as much help as a nursing home provides. Assisted living is regulated by the states, not the federal government, so what a community may provide differs from state to state.

Memory care

Memory care is a unit designed for people living with memory loss. It may be inside an assisted living community or a nursing

home. Memory care units may have locked doors, staff trained in dementia care, and activities matched to what residents can do.

Nursing homes

Nursing homes provide nursing care around the clock, along with help with daily activities, and some people live in them long term. Nursing homes certified by Medicare can also provide short-term skilled nursing care and rehabilitation after a hospital stay. Medicare generally does not cover a long-term nursing home stay. Medicaid may pay for long-term care if the person qualifies.

What they cost

These figures come from the 2025 Cost of Care Survey by CareScout. The middle cost is the median: half the prices reported were higher, and half were lower. Prices where you live can be higher or lower, so ask each place.

Kind of care	Middle cost, 2025	Examples of state variation
Assisted living	\$6,200 a month	Up to about \$12,100 a month (Hawaii)
Nursing home, shared room	\$315 a day, about \$9,580 a month	\$185 a day (Texas) to \$551 (Oregon)
Nursing home, private room	\$355 a day, about \$10,800 a month	\$250 a day (Texas) to \$607 (Oregon)

If Medicaid may one day pay for your long-term care, two rules matter. When you apply, Medicaid looks back five years at gifts and other transfers of money or property for less than they are

worth, and those transfers can delay your coverage. After a person 55 or older who received long-term care through Medicaid dies, the state must try to recover what it paid from that person's estate, which can include a house. It may not do so while a spouse, a child under 21, or a blind or disabled child survives.

Who to ask about paying for a place to live

Who to call or ask: SHIP for Medicare. Your state Medicaid office for Medicaid. An elder law attorney or legal aid before you move any money or sign anything.

How to reach them: SHIP: 1-877-839-2675 or shiphelp.org. Medicaid offices: medicaid.gov. Legal aid: lsc.gov or lawhelp.org. Elder law attorneys by ZIP code: naela.org.

What you can say: I may need to move to assisted living or a nursing home. Can you help me understand what Medicare and Medicaid would pay, and what I should not do with my savings before I apply?

3. What I Need, and What Matters to Me

Fill this in before you visit anywhere. It is what you will measure each place against.

The help I need now: bathing, dressing, medicines, meals, getting around, memory

The help I may need in the next year or two

What the doctor has said

Where I want to be: near which family, friends, church, or doctors

3. What I Need, and What Matters to Me, continued

What I want to bring: furniture, a pet, a car

What matters most to me in a day

What I can spend each month, and for how long

4. Checking the Record

Before you tour, look at what inspectors have found.

Nursing homes

Medicare's Care Compare website, at [medicare.gov/care-compare](https://www.medicare.gov/care-compare), shows star ratings for nursing homes, including ratings for their health inspections. A nursing home must post the numbers for the state licensing office and the long-term care ombudsman where residents can see them.

Assisted living and other care homes

Assisted living is licensed by the states, so its inspection reports come from the state licensing agency. Ask the community for its most recent inspection report, and ask the state licensing agency whether there have been complaints. In Georgia, that agency is the Department of Community Health, Healthcare Facility Regulation, which takes complaints at 1-800-878-6442.

The ombudsman

Every state has a long-term care ombudsman program. Ombudsmen advocate for people who live in nursing homes, assisted living, board and care homes, and similar homes. Anyone can call. Find the program in your state at theconsumervoice.org/get_help, or through the Eldercare Locator, 1-800-677-1116.

4. Checking the Record, continued

Place	What the record showed	Where I looked, and the date

5. Touring

Visit each place at least once, and if you can, twice: once on a planned tour, and once at a mealtime or in the evening. Bring someone with you. Talk with residents and their families if they are willing.

Use one tour page for each place. Each page has questions that apply to every kind of place, followed by questions for that kind.

5a. Tour: Independent Living

Name of the place	
Address and phone	
Date of the visit, and who came	
The person who showed us around	

Question	What we saw or heard
Did the residents look cared for, and did staff speak to them by name?	
Did we eat a meal here? How was it?	
How many staff are on duty during the day, and at night?	
How do residents get to the doctor, and who goes with them?	
What happens if a resident falls, or gets sick at night?	

5a. Tour: Independent Living, continued

Question	What we saw or heard
How are complaints handled, and who do we talk to?	
What is included in the monthly fee: meals, housekeeping, rides, utilities?	
Can outside home care come in if I need it?	
Is there assisted living or nursing care on the same campus, and do residents get priority?	
What are the rules for guests, pets, and cars?	
The monthly price we were quoted, and what it includes	

What we liked, and what worried us

5b. Tour: Assisted Living

Name of the place	
Address and phone	
Date of the visit, and who came	
The person who showed us around	

Question	What we saw or heard
Did the residents look cared for, and did staff speak to them by name?	
Did we eat a meal here? How was it?	
How many staff are on duty during the day, and at night?	
How do residents get to the doctor, and who goes with them?	
What happens if a resident falls, or gets sick at night?	

5b. Tour: Assisted Living, continued

Question	What we saw or heard
How are complaints handled, and who do we talk to?	
What help with daily care is included, and what costs extra?	
Who manages medicines, and what training do they have?	
Is a nurse on site? When?	
When would a resident have to move out because their needs grew?	
The monthly price we were quoted, and what it includes	

What we liked, and what worried us

5c. Tour: Memory Care

Name of the place	
Address and phone	
Date of the visit, and who came	
The person who showed us around	

Question	What we saw or heard
Did the residents look cared for, and did staff speak to them by name?	
Did we eat a meal here? How was it?	
How many staff are on duty during the day, and at night?	
How do residents get to the doctor, and who goes with them?	
What happens if a resident falls, or gets sick at night?	

5c. Tour: Memory Care, continued

Question	What we saw or heard
How are complaints handled, and who do we talk to?	
What dementia training do staff have, and how often?	
How are the doors secured, and is there a safe place outside?	
What happens when a resident is upset, or wanders at night?	
What does a day look like for a resident here?	
The monthly price we were quoted, and what it includes	

What we liked, and what worried us

5d. Tour: Nursing Home

Name of the place	
Address and phone	
Date of the visit, and who came	
The person who showed us around	

Question	What we saw or heard
Did the residents look cared for, and did staff speak to them by name?	
Did we eat a meal here? How was it?	
How many staff are on duty during the day, and at night?	
How do residents get to the doctor, and who goes with them?	
What happens if a resident falls, or gets sick at night?	

5d. Tour: Nursing Home, continued

Question	What we saw or heard
How are complaints handled, and who do we talk to?	
What are the star ratings on Care Compare, and what did the last inspection find?	
Does the home take Medicare and Medicaid? If money runs out, can a resident stay?	
How often does the care plan meeting happen, and can family attend?	
What are the visiting hours and rules?	
The monthly price we were quoted, and what it includes	

What we liked, and what worried us

6. The Admission Agreement

Read the agreement before the day of the move, not at the front desk on moving day. Ask for a copy to take home. Have someone you trust read it with you, and have an attorney read it if you can.

Questions to ask about any agreement

- What does the base price include, and what costs extra? Is there a fee for each level of care?
- How much notice is given before the price goes up, and how often has it gone up?
- Is there an entrance fee or a deposit? Is any of it refundable, and when?
- For what reasons can the place ask a resident to leave, and how much notice must it give?
- What happens if the resident's money runs out?
- Who is signing, and in what role?

Rules for nursing homes

A nursing home that takes Medicare or Medicaid may not ask or require a family member or anyone else to guarantee payment as a condition of admission or of staying. It may ask someone who has legal access to the resident's income or savings to sign, to pay the home from the resident's money, without becoming personally liable. If you sign for a parent, read whether you are signing as their representative or as someone who promises to pay.

The home may not ask a resident to give up their rights as a resident, or to promise that they are not eligible for, or will not apply for, Medicare or Medicaid.

Some agreements include an arbitration clause, which means a dispute goes to a private arbitrator instead of a court. A nursing home that takes Medicare or Medicaid may not require a resident to sign one as a condition of admission or of continued care. It must explain the agreement in a way the resident understands, and the resident has 30 calendar days after signing to cancel it.

Assisted living and other care homes

The federal rules above are for nursing homes. Assisted living follows state rules, so ask an attorney or legal aid what the agreement means where you live, especially about arbitration, discharge, and price increases.

Before you sign

Who to call or ask: An elder law attorney, or legal aid. For a problem with a nursing home or assisted living after the move, the long-term care ombudsman.

How to reach them: Legal aid: lsc.gov or lawhelp.org. Elder law attorneys by ZIP code: naela.org. The ombudsman: theconsumervoice.org/get_help, or the Eldercare Locator, 1-800-677-1116.

What you can say: My mother is moving into assisted living, and the community gave us an agreement with an arbitration clause and a guarantee of payment. Can you read it before we sign?

7. Comparing the Cost

Write each place's figures in its own column. Ask each place for its prices in writing.

	Place 1	Place 2	Place 3
Name			
Base price a month			
Care level or care fees			
Medicine management			
Entrance fee or deposit			
Extras: meals, laundry, rides, cable, phone			
Price increases in the last three years			
Total a month			
What will pay, and how much			

8. Deciding Together

This decision is yours. Your family can help you see each place clearly, and you can ask them to. Go back over Chapter 3, and hold each place up against what you wrote there.

Many families find a place through a placement or referral service, and many of these services are excellent. Ask any service how it is paid. A U.S. Senate committee chairman's letter in 2024 said that one of the largest referral companies was paid by the facility when a resident moved in, and that the listings families saw were limited to facilities that paid it. A service paid that way can still serve you well. You should know it, and you can ask whether it works with every home in the area.

8. Deciding Together, continued

	Place 1	Place 2	Place 3
Fits the help I need			
Fits what matters to me			
The record we checked			
What we saw on the tours			
What it costs			
How I felt there			

My decision, and why

Date _____ Move date _____

Who I told _____

9. For the Family

This chapter is written to the family. It is written so the person moving can read it too.

Whose decision it is

If your parent can make their own decisions, the choice of where to live is theirs, even when you would choose differently. Your part is to help them see each place clearly, go on the tours, ask the hard questions, and read the agreement.

If your parent can no longer make this decision, the person with legal authority to make it, such as a health care agent or a guardian, depends on the papers in place and on your state's law. Ask an elder law attorney or legal aid before you act.

Going on the tours

- Let your parent ask their own questions first.
- Take notes on the tour page so they can listen.
- Ask the questions about money and the agreement that your parent may not want to ask.
- Afterward, ask what they thought before you say what you thought.

If you live far away

Ask a local friend or relative to visit with your parent, and to call you from the tour. Ask the place for a video tour. Read the inspection record yourself (Chapter 4).

What you can say

“I want this to be your choice. What did you like about it, and what would you change?”

10. If Something Goes Wrong After the Move

Start with the people in charge: the charge nurse, the director of nursing, or the administrator. If that does not settle it, call the long-term care ombudsman, who works for the resident, or the state licensing agency, which inspects and takes complaints. In Georgia, the licensing agency is Healthcare Facility Regulation, 1-800-878-6442.

If you suspect abuse or neglect in a nursing home, assisted living, or a personal care home, call the state licensing agency and the police, and tell the ombudsman. If someone is in danger, call 911.

A problem with care after the move

Who to call or ask: The long-term care ombudsman, and the state licensing agency.

How to reach them: The numbers posted in the building, theconsumervoice.org/get_help, or the Eldercare Locator, 1-800-677-1116. In Georgia, the ombudsman is 1-866-552-4464, option 5, and Healthcare Facility Regulation is 1-800-878-6442.

What you can say: My father moved into a nursing home last month. I raised a concern with the staff and have not had an answer. Can you help?

If several people visit, Book 10 in this series, the Visit Journal, gives the family one place to write down what each visitor saw. It is free at aldercreekeditions.com.

Sources

Every source used in this book is listed here once, under the organization or author that published it, with the chapters that use it. A list that matches each fact to its source is free at aldercreekeditions.com. Websites were checked in October 2026. Pages move and change, so search for the title if a web address no longer works.

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Where to Get Help

In an emergency, call 911. The people who answer the other lines can tell you what is available where you live.

Emergency

911

988 Suicide and Crisis Lifeline

Call or text 988, any hour, or chat at 988lifeline.org. For anyone in distress, or worried about someone who is.

Eldercare Locator

1-800-677-1116, Monday through Friday, 8 a.m. to 9 p.m. Eastern, or eldercare.acl.gov. A public service of the U.S. Administration on Aging that connects older adults and caregivers with local help anywhere in the country.

State Health Insurance Assistance Program (SHIP)

Free, unbiased help with Medicare questions. Call 1-877-839-2675, or visit shiphelp.org.

Long-term care ombudsman

For a concern about care in a nursing home, assisted living, a personal care home, or a similar residence. Find your state's program at theconsumervoice.org/get_help, or call the Eldercare Locator at 1-800-677-1116. In Georgia, call 1-866-552-4464 and choose option 5.

Abuse or neglect in a care home

For abuse or neglect in a nursing home, assisted living, or a personal care home, call the state licensing agency and the police, and tell the ombudsman. In Georgia, Healthcare Facility Regulation takes complaints at 1-800-878-6442. If someone is in danger, call 911.

Legal aid

Free civil legal aid for people with low incomes, through the Legal Services Corporation at lsc.gov, and free legal aid for people with low to moderate incomes at lawhelp.org. Elder law attorneys by ZIP code at naela.org.

My Own Numbers

The Sitting Room Series

Guides, workbooks, and journals for older adults and the families around them. More titles are on the way. The current list is at aldercreekeditions.com.

1. *When More Help Is Needed* Available

A Guide for You and Your Family

2. *Who to Contact* Available

Free Help for Older Adults and Families

3. *Emergency Information Sheet* Free printable

One Page by the Phone, and the Details Behind It

4. *Before It's Urgent* Free printable

A Workbook for Papers, Decisions, and Conversations

5. *Things I Want You to Know* Free printable

A Journal of Stories, Wishes, and Words for Your Family

6. *While You Can Still Decide* Forthcoming

After a Diagnosis of Memory Loss

7. *Arranging Care at Home* Free printable

A Workbook for Arranging Care in the Home

8. *Care Partner's Log* Free printable

A Daily Record for the Person Giving Care

9. *Grieving Someone Who Is Still Here* Forthcoming

When Someone You Love Has Progressive Memory Loss

10. *Visit Journal* Free printable

A Shared Record for Everyone Who Visits

11. *Choosing a Place to Live* This book

A Workbook for Comparing Senior Living and Care

12. *The Move and the First Months* Forthcoming

For Families and the Person Moving

13. *Before the Last Weeks* Forthcoming

When Treatment Stops Working, for You and Your Family

14. *After a Death* Forthcoming

The First Year, for You and the People Around You

15. *First-Year Grief Journal* Free printable

Undated Pages for the Year After a Death

Also by Stephen Deason

The Operational Reliability Series

The Weakest Link

A Story About the Systems We Never See

By Stephen Deason

A family health care crisis unfolds through a chain of reasonable decisions and unowned handoffs. The story is followed by an interpretation and practical resource guide for recognizing where information gets compressed, what families can ask, and how care can slip through the gaps.

The Invisible Architecture

A Story About Senior Care as a System

By Stephen Deason

A quieter story about the work families carry after an acute crisis has passed. The book examines changing care needs, family coordination, and the practical details that must move between providers, insurers, and home.

The Family Integrator's Handbook

By Stephen Deason

A practical workbook for the person who has become the place where a family's appointments, documents, medications, and next handoff collect. It includes care-team questions, transition checklists, planning pages, and a section for the person receiving care.

The Mile Marker Library

Recovery books from Alder Creek Editions, free to download at aldercreekeditions.com.

Don't Panic: The First Hours After You Stop

What to Do When You Stop Drinking or Using

By Stephen Deason

A practical guide to urgent safety questions after stopping alcohol or other drugs, including withdrawal danger signs, overdose risk, naloxone, and places to find help.

One Day at a Time, Written Down

A 90-Day Gratitude Journal for Adults in Recovery

By Stephen Deason with Melissa Deason

A guided daily journal with morning and evening pages, weekly reviews, a return-to-use plan, and support-group directories.

One Day at a Time, Written Down: Christian Edition

A 90-Day Gratitude Journal for Christians in Recovery

By Stephen Deason with Melissa Deason

A Christian edition of the guided daily journal, using the King James Version.

Free Help Directory

Meetings, Helplines, and Low-Cost Care

By Stephen Deason

A practical directory of recovery meetings, helplines, low-cost treatment and health care, naloxone, food, housing, legal help, and work support.

Tools You Can Use on Your Own

A Guide to Self-Directed Recovery

By Stephen Deason with Melissa Deason

A practical guide to craving skills, daily basics, trigger mapping, written planning, and recognizing when professional care is needed.

Cravings and Hard Hours Workbook

A Companion to Tools You Can Use on Your Own

By Stephen Deason and Melissa Deason

A workbook with fill-in exercises, a daily urge log, and a written plan for difficult times and places.

Medications for Addiction, Explained

What They Are, How to Ask, and How to Pay

By Stephen Deason and Melissa Deason

A practical peer guide to medications for opioid and alcohol use disorders, how to ask for care, and ways to find support without insurance.

Money in Early Recovery

Budgets, Debts, Benefits, and Credit

By Stephen Deason

A practical guide to tracking money, building a weekly budget, addressing debt and credit, understanding benefits, and keeping useful records.

More at aldercreekeditions.com.

About the Author

Stephen Deason has worked in health care for roughly four decades. He began volunteering in a hospital at fifteen and took his first paid hospital job as an orderly at sixteen, working in hospitals and nursing homes while putting himself through college. He later spent more than twenty years building and running systems for hospitals, insurers, and state Medicaid programs before returning to direct care through healthcare staffing, home care, and skilled nursing.

Today, he runs OPA Home Care and Skilled Nursing, which he founded, and serves as an Administrator of a licensed Private Home Care Provider in Georgia, a health care facility that delivers care in patients' homes. His home care operations have recruited, hired, and managed caregiving staff for hundreds of families. He writes The Sitting Room Series from that work and from a lifetime spent around the care of older and vulnerable people.

Deason has spent 31 years running health care and technology organizations. He also founded OPA People, The OPA RASA Group, and The OPA RASA Foundation. The Foundation has helped place hundreds of people from disadvantaged backgrounds into careers.

He earned a mathematics degree from the University of Alabama at Birmingham, an MBA and an MSc in Accounting from Emory University, and completed doctoral coursework in business at Emory, where he was a Sheth Fellow. He also studied for the ScM

in health care administration at Johns Hopkins. His research on accounting and Ponzi schemes was published in Accounting Horizons and covered by Forbes. He writes at StephenDeason.com.