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Westchester



How to Choose a Nursing Home or Assisted Living Facility for a Loved One

At some point in many elderly individuals' lives, they require additional assistance, whether because they are sick, injured, or mentally declining. When this happens, they, along with their loved ones, will need to select a nursing home or assisted living facility where they can live comfortably and have their needs addressed. In the U.S., there are approximately 32,231 assisted living communities¹ and 15,300 nursing homes.² However, these facilities are not all the same, as they offer different types of services, costs, and levels of care quality.

While this choice is deeply personal and varies from family to family, we list the steps to take when assessing a facility.

01 | ASSESS CARE NEEDS THOROUGHLY

The first step in finding the right assisted living community or nursing home for your loved one is understanding their specific care needs. Many don't recognize that nursing homes and assisted living facilities are not the same. These two types of facilities offer distinctly different levels of support.

Nursing homes, also known as skilled nursing facilities, provide comprehensive, 24-hour medical care and supervision. They are staffed with licensed healthcare professionals and are equipped to manage complex medical conditions such as chronic illnesses, cognitive impairments, or the need for specialized care like ventilation or tube feeding. In addition to medical services, nursing homes offer daily assistance with activities such as bathing, dressing, and medication management, along with three nutritious meals a day and rehabilitation therapies including physical, occupational, and speech therapy. This makes them ideal for individuals who require continuous medical attention or have frequent falls or injuries.

Assisted living facilities, on the other hand, offer support in a more residential, community-oriented setting. While they also provide help with personal care, medication reminders, meals, and housekeeping, the focus is on promoting independence. Residents typically live in private apartments or rooms and enjoy opportunities for social engagement and recreational activities. Assisted living is best suited for individuals who are generally active but may need assistance with certain daily tasks like bathing or dressing.

To determine which type of care is most appropriate, start by evaluating your loved one's ability to perform Activities of Daily Living (ADLs). Consider questions such as:

- Can they walk steadily and get in and out of bed without help?
- Are they able to prepare their own meals?
- Are household chores being neglected?
- Do they take medications correctly and on time?
- Have they experienced frequent falls or injuries at home?

Answering these questions will help you identify the level of support your loved one needs and guide you toward the most suitable care environment.

02 | CENTER THE CONVERSATION ON YOUR LOVED ONE

While you and your family play a vital role in choosing the right care facility, it's equally important to include your loved one in this pivotal decision. After all, this transition directly affects their daily life, comfort, and emotional well-being. When their preferences are overlooked, it can lead to feelings of dissatisfaction, isolation, or even depression.

Engaging your loved one in open, honest conversations helps ensure they feel heard and respected. Ask about their preferences regarding amenities, location, daily routines, financial considerations, and the type of community they envision. These insights can guide your search and help you find a facility that truly aligns with their lifestyle and values.

Creating space for dialogue also allows your loved one to express any concerns or fears they may have, whether it's anxiety about losing independence, feeling lonely, or uncertainty about the change. Acknowledge these emotions and reassure them that you're committed to finding a place where they feel safe, supported, and at home.

By making them an active participant in the process, you're not only empowering them, you're also laying the foundation for a smoother, more positive transition.

03 | UNDERSTAND THEIR FINANCIAL PICTURE

Living in an assisted living facility or nursing home is costly. While prices vary depending on state, region, and service received, as of 2024, the annual median cost of an assisted living facility was \$70,800 per year. For a semi-private room at a nursing home, the cost was as much as \$111,325, and \$127,750 for a private room per year.³ These costs are significant for elderly patients on a fixed income, especially considering the financial gap from Medicaid. Medicaid does not cover any assisted living costs, but does cover 100% of nursing home costs - but only if they meet the financial and medical eligibility requirements set by their state of residence.

Medicare offers limited support at either assisted living facilities or nursing homes, typically covering short-term stays and services like rehab (Part A), doctor visits and therapies (Part B), and prescriptions (Part C). Long-term care is usually not covered, leaving families to rely on private funding sources.

To plan for these expenses, families should evaluate:

- Savings and retirement accounts
- Social Security income
- Insurance policies, including long-term care insurance (which may have coverage gaps due to inflation or policy terms)

Selling a home may also be an option if the individual won't return to it and there aren't other individuals in the home to consider. This can ease financial and physical burdens, but it's wise to consult a financial advisor about tax and benefit impacts, and a real estate professional for market insights and home prep.

Finally, explore federal assistance programs. The Veterans Affairs (VA) Aid and Attendance benefit provides monthly support to eligible wartime veterans and surviving spouses to help cover long-term care costs. Eligibility depends on military service, medical need, and financial status. For more eligibility information, please refer to the VA webpage on this benefit.

04 | BREAK DOWN THE COSTS

Some senior living communities offer all-inclusive pricing, covering room, board, and a full range of services regardless of changes in care needs. Others, however, may charge additional fees beyond base rent and care. If your loved one's needs evolve, some facilities bill à la carte for each added service, while others use a tiered pricing model based on the level of care required.

These unexpected costs can catch families off guard. Fortunately, all communities are legally required to disclose their fees. When researching options, be sure to request a copy of the contract in advance and review it with your attorney or financial advisor to ensure the facility aligns with your budget.



05 | SHORTLIST COMMUNITIES

Once you've identified your loved one's preferences and budget, the next step is to create a shortlist of communities that align with their needs. There are several ways to begin your search:

- **Start locally:** Investigate reputable senior living facilities in your area. Their websites often provide helpful details about services, amenities, and care options.
- **Explore trusted directories:** Online resources like elder care websites and the Centers for Medicare & Medicaid Services (CMS) offer verified ratings, reviews, and inspection reports for Medicare-certified facilities.
- **Leverage personal recommendations:** Word of mouth can be one of the most insightful tools. Friends, family members, and colleagues may share firsthand experiences about the quality of care, staff attentiveness, and the overall emotional and physical well-being of their loved ones in specific communities. These personal accounts often provide a deeper understanding than online research alone.

06 | VISIT AND ASSESS THE FACILITY

Visiting a senior living facility in person is one of the most effective ways to evaluate its standards of care, environment, and overall suitability for your loved one. Use this checklist to guide your tour and ensure all important aspects are considered.

Safety and Environment

- Is the facility clean and well-maintained?
- Are entry points (e.g., front and back doors) secure?
- Are stairwells and emergency exits properly locked or monitored?

Social Life and Activities

- Are there daily activities your loved one would enjoy?
- Are weekend and holiday events offered?
- Are there programs available for residents with limited mobility?
- Are there opportunities for off-site activities?
- Can family members participate in activities?

Staff and Resident Care

- What is the staff-to-resident ratio during the day shift?
- What is the staff-to-resident ratio during the night shift?
- Does the staff appear friendly and approachable?
- Is the staff respectful, and do they treat residents with dignity?
- Do staff members know residents by name?
- Is there access to a medical team, including specialists such as a cardiologist, dentist, ophthalmologist, or podiatrist?
- Does the staff encourage residents to participate in social events?

Resident Well-being

- Do residents appear happy and engaged?
- Are residents out of their rooms and participating in activities?
- Are residents dressed, alert, and well-groomed?
- Do you observe any signs of neglect or distress?

Room Quality

- Is there a privacy curtain in semi-private rooms?
- Is the room quiet and free from excessive noise?
- How frequently are rooms cleaned?
- Is the room temperature comfortable and well-regulated?
- Is there a call bell near the bed, toilet, and shower?

Dining and Nutrition

- Does the food look and taste appetizing?
- Are there a variety of meal options available?
- Are dietary needs and restrictions accommodated?
- Does staff assist residents with eating and drinking when needed?
- Can family members dine with residents? If so, is there a fee?

Reviews and Reputation

- Has the facility been cited for health or safety violations?
- Have any formal complaints been filed against the facility?
- Has the facility experienced delays in inspections?
- Is there a clear and accessible process for residents to voice concerns or file complaints?

conclusion

Selecting a nursing home or assisted living facility is not a decision made lightly. It requires thoughtful consideration across many areas—medical needs, financial resources, emotional well-being, and personal preferences. We understand how overwhelming this process can be, and we're here to support you.

Our team can help you explore funding options such as insurance and Medicaid, offer guidance on asset protection and potential tax implications, and walk you through contracts and cost structures to help ensure you feel confident and informed every step of the way.



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**440 MAMARONECK AVENUE, SUITE 506
HARRISON, NY 10528
(914) 825-8630
HIGHTOWERWESTCHESTER.COM**

¹ Facts & Figures. (n.d.). Retrieved October 4, 2025, from <https://www.ahcancal.org/Assisted-Living/Facts-and-Figures/Pages/default.aspx>

² FastStats. (n.d.). Nursing Home Care. Retrieved October 4, 2025, from <https://www.cdc.gov/nchs/fastats/nursing-home-care.htm>

³ Long-Term Care Costs Increase in Illinois, On Par with National Costs. (2025, March 4). Genworth Financial, Inc. <https://investor.genworth.com/news-events/press-releases/detail/1018/long-term-care-costs-increase-in-illinois-on-par-with>

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