

ASSISTED LIVING FEE CHECKLIST

Questions to Ask Before You Sign

Facility: _____

Date: _____

Base Rent: \$ _____/mo

Use this simple guide to find the "real" price of a facility.

Disclaimer: This document is for informational purposes only and does not constitute financial, medical, or legal advice. Please consult with a qualified professional before making any decisions.

1. Upfront Costs (One-Time Fees)

1. Waitlist Fee Cost: \$ _____

Ensure this isn't just an "admin fee" to have your name on a list.

ASK: Is this credited toward the Community Fee, or is it just an admin charge?

Notes: _____

2. Community / Move-In Fee Cost: \$ _____

Often equal to one month's rent, this largely covers sales commissions.

ASK: If we move out (or pass away) in the first 90 days, do we get any of this money back?

Notes: _____

3. Nurse Assessment Fee Cost: \$ _____

You shouldn't pay for an evaluation if they ultimately reject your parent.

ASK: Do we pay this even if you decide NOT to accept my parent?

Notes: _____

4. Room Setup / Redecorating Fee Cost: \$ _____

Standard painting and cleaning is the cost of doing business, not your responsibility.

ASK: Is this for normal wear and tear? Is it charged now or when we leave?

Notes: _____

TOTAL UPFRONT COSTS: \$ _____

2. Monthly Care (Where Costs Go Up)

5. How You Charge for Care

Determine if pricing is based on tiered levels or a points system where every task adds up.

ASK: Do you use Levels (1, 2, 3) or Points?

ASK: Can I see the list of what triggers a price increase?

ASK: How often are assessments done?

ASK: Can we get a rate lock for the first 90 days?

Notes: _____

6. Help with Medicine

Cost: \$ _____ /mo

This almost never included in base rent and can increase based on pill count.

ASK: Does the price increase depending on how many meds are taken?

Notes: _____

7. Pharmacy Penalties

Fee: \$ _____ /mo

Facilities often charge a monthly fee if you don't use their "preferred" pharmacy.

ASK: Does your "preferred" pharmacy accept our insurance? If not, what is the fee to use an outside pharmacy?

Notes: _____

8. Incontinence Supplies

Cost: \$ _____ /mo

Supplies are often marked up 50% or more; check if you can buy your own.

ASK: Can we buy our own supplies, or must we buy yours at a higher price?

Disposal Fee?

\$ _____ /mo

Notes: _____

9. Other Potential Fees

Watch for hidden charges for special diets or behavioral management.

ASK: Behavioral management charges?

Fee: \$ _____ /mo

ASK: Special food (pureed/chopped)?

Fee: \$ _____ /mo

Notes: _____

SECTION 2 TOTAL (CARE COSTS): \$ _____ /mo

3. "Surprise" High Costs (Emergencies)

10. Required 1-on-1 Help (Sitter Clause)

Rate: \$ _____ /hr

If a fall risk arises, 24/7 care can cost \$15k-\$20k/month; check agency requirements.

ASK: If mom becomes a fall risk/wanders, do you require us to hire a 24/7 private sitter?

CRITICAL: Can we hire our own (cheaper) aide, or must we use your agency?

Notes: _____

11. Hospital Visits Hold: \$ _____ /day
Ensure billing drops to room-only rates if your parent is hospitalized.
ASK: If dad is hospitalized for 2 weeks, do we still pay for care costs during his absence?
Goal: Try to pay only for the room, not the care, while gone.
Notes: _____

12. Moving to Memory Care Fee: \$ _____
Facilities may charge a second "Move-In Fee" just to move down the hall.
ASK: If we move to the Memory Care wing later, do we have to pay a NEW Move-In Fee?
Notes: _____

SECTION 3 TOTAL (POTENTIAL COSTS): \$ _____

4. Daily Extras (Nickel-and-Diming)

13. Walking to Meals ("Escort Fee") \$ _____ /day
Simply walking a resident to the dining hall can add up to \$900/month.
ASK: Is there a charge for someone to walk them to dining?
Notes: _____

14. Room Service (Tray Fee) \$ _____ /meal
You should not pay a penalty fee if illness (like flu/COVID) forces isolation.
ASK: Do you charge this even if they are sick with the flu?
Notes: _____

15. Bathing \$ _____ /extra
Contracts usually cover only two showers a week; extras cost money.
ASK: How many showers included? (Usually 2). Cost for extra?
Notes: _____

16. Ride Fees \$ _____ /trip
"Transportation Included" often excludes specific doctor appointments.
ASK: Is there a fee for the bus to go to doctor appointments?
Notes: _____

17. Tech & Setup \$ _____ /mo
Check for setup fees or monthly rentals for emergency buttons and cable.
ASK: Is Cable TV/Internet free? Is there a setup fee for emergency button?
Notes: _____

18. Utility Surcharges (Medical) \$ _____ /mo
Medical equipment like oxygen may trigger "excess electricity" surcharges.
ASK: Extra utility fee for oxygen concentrator or electric wheelchair?
Notes: _____

5. Moving Out or Passing Away

19. Notice Period Notice: _____ Days

Know if you're on the hook for 30 or 60 days of rent if you need to leave.

ASK: Do we have to give 30 days or 60 days notice to move out?

Notes: _____

20. Death Clause (Very Important) Rent: _____ Days

Don't fight over bills while grieving; negotiate rent to stop 7-14 days after passing.

ASK: If my parent passes away, does rent stop immediately?

ASK: If not, how many days of rent do we have to pay after they are gone?

Notes: _____

21. Rent Increases Increase: _____ %

Budget for inflation; if they raised rent 10-15% last year, expect it again.

ASK: "How much did you raise the rent last year?"

Notes: _____

6. Long-Term Money Questions

While not standard "fees," these items act as vital legal protections. Asking these questions helps safeguard your family from eviction or losing your right to fair legal recourse later on.

22. Running Out of Money (Medicaid) Private Pay: _____ Yrs

Check the "spend-down" requirement; you may need to pay privately for 1-2 years before switching to Medicaid to avoid eviction.

ASK: Do you accept Medicaid? Do we have to pay privately for a set time before switching?

Notes: _____

23. Arbitration & Legal Mandatory? Yes / No

"Binding Arbitration" means waiving your right to sue in court; ask if this clause is mandatory or can be struck.

ASK: Does this contract require binding arbitration? Are we waiving our right to sue for negligence?

Notes: _____

Total Monthly Estimate

Do the math here so you aren't surprised. I typically advise that you add 10% to these estimates.

1. Advertised Base Rent \$ _____

Total Upfront Costs (One-Time) **\$ _____**

Tip: To see how this affects your monthly budget, divide this total by 36 (months) and add the result to your monthly costs below. This "amortizes" the big upfront fee over a typical 3-year stay.

2. Estimated Care Costs (Section 2) + \$ _____

3. Surprise High Costs (Section 3) + \$ _____

4. Daily Extras (Section 4) + \$ _____

REAL MONTHLY COST **\$ _____**