

Picking a place for Mom... or yourself



How to choose between independent living, assisted living, memory care, and more

When the time comes to give up the grass cutting, weeding, and roof repairs and you want to find an alternative, how do you even start?

Or when Mom or Dad just aren't up to living on their own, how do you go about picking a good senior community? How much money will it cost?

Independent Living, Assisted Living, Memory Care, and even age-restricted apartment communities have multiplied over the last decade. Nursing Homes have not grown in numbers but have morphed into several varieties. More and more, families are struggling to make these decisions.

In Birmingham there are dozens of choices. They range from low-cost to county-club expensive. The styles range from independent living bungalows to studio apartments with healthcare services. The neighborhoods range from silk stocking to barefoot.

And to top it off, the reasons for even considering this lifestyle are as varied as the personalities making the choices. We spent some time analyzing the local market. Here is

what we found.

INDEPENDENT LIVING

The simple definition of "Independent Living" is that it is a term describing an apartment, with management providing some extras. The "extras" usually - but not always - may include meals, wellness checks, transportation assistance, and similar non-medical support.

Some may have on-site nurses or even doctors who may serve the health needs of residents, but they are unrelated to the apartment owner/manager. Their services are not covered by the rent, but some or all of their charges may be billable to Medicare or other insurance.

Independent Living is not licensed or regulated by any state or other governmental agency. The rental agreements are purely contractual just like an apartment lease. Because the services are limited and not regulated, Independent Living options are usually less expensive than assisted living options.



Danberry at Inverness offers an active retirement lifestyle including Independent Living, Assisted Living, and Memory Care.



Danberry at Inverness resident pool.

ASSISTED LIVING (ALF)

“Assisted Living” is a term that means pretty much what it says. It is housing with staff to service the needs of the residents. It is licensed by the State of Alabama Department of Public Health (ADPH).

ADPH is required to inspect the facilities before they are open and to regularly inspect the facilities once they are open. There are significant penalties if the facility does not live up to the requirements of their license.

There are two types of assisted living facility licensed in the State of Alabama:

1. Regular Assisted Living, and
2. Specialty Care Assisted Living.

Regular Assisted Living Facilities (ALF) must meet licensure requirements of the Alabama Department of Public Health. These regulations restrict Regular Assisted Living Facilities to accepting residents who are relatively healthy. That is, the resident must not be in need of skilled nursing care, except for brief spells of illness.

Visiting nurses and Hospice and Home Health personnel are permitted to attend an ill resident in assisted living but the assisted living staff, even if licensed nurses are limited in attending to a resident’s needs.

ALF residents may control their own medications or may have the ALF staff bring their

medications to them. ALF residents must be cognitively sound and demonstrate that by recognizing their medications, time of dosage, and otherwise be able to live in a community safely.

Meals and community activities are common among all assisted living facilities. Staff to help residents with “activities of daily living” are also a part of the assisted living environment. Activities of daily living are things like help dressing or getting around or bathing.

Transportation to shopping or doctor’s appointments is also available at most assisted living communities.

The cost for Regular Assisted Living can range from \$1,800 to well over \$3,000 per month in the Greater Birmingham area. Some communities are “all inclusive” rent rates while some have monthly add-ons related to additional, more intensive personal care needs. It is important that a potential resident or family member understand the rent plan before signing a contract to move in. The accommodations can range from basic to luxurious.

Medicare and Medicaid do not pay for any of the costs associated with assisted living. Long Term Care insurance policies vary, but most will cover some or part of the cost. Usually that coverage is limited to two or four years.

The federal Veteran’s Administration has a program called “Aid in Attendance” which will pay for assisted living up to a maximum monthly cap. The program is limited to veterans who served during a time of conflict and whose financial resources are limited.

So, for the most part, assisted living is entirely private pay.

All assisted living communities welcome visitors and will provide tours. All assisted living communities are required to maintain a copy of the



Cottage Assisted Living offers an intimate home-like setting for 16 to 32 residents in several locations.



Smaller intimate assisted living looks like a private residence.



Dining in assisted living can be homestyle or gourmet.

ALF and SCALF communities in metro birmingham

Assisted Living Facilities Jefferson County

- Brookdale University
Park400 University Park Drive
(205) 870-0786
- Columbia Cottage
Mountain Brook
3776 Crosshaven Drive
(205) 968-0000
- Country Cottage
Oakleaf4000
Greenwood Drive
(205) 987-0847
- Covenant Place of Gardendale
1409 Thompson Circle
(205) 608-2200
- Elmcroft of Grayson Valley
2366 Old Springville Highway
(205) 854-2888
- Fair Haven
1324 Montclair Road
(205) 956-4150
- Galleria Woods
3850 Galleria Woods Drive
(205) 985-7537
- Greenbriar at the Altamont
2831 Highland Avenue
(205) 323-2724
- Ivy Gate
5017 Kings Drive
(205) 701-3500
- Kirkwood by the River
3605 Ratliff Road
(205) 956-2184

- Legacy Ridge
7868 Gadsden Highway
(205) 661-9940
- Longleaf at Liberty Park
451 Liberty Parkway
(205) 278-3064
- Morningside of Vestavia Hills
2435 Columbiana Road
(205) 822-4773
- Oaks on Parkwood
2651 Laurel Oak Drive
(205) 497-4570
- Peachtree Assisted Living
3740 Eagle Drive
(205) 790-1469
- Regency Retirement Village
285 West Oxmoor Road
(205) 942-335
- River Highlands
1851 Data Drive
(205) 982-7000
- St. Martin's in the Pines
4941 Montevallo Road
(205) 956-1831

Specialty Care Assisted Living Jefferson County

- Briar Glen Alzheimer's Special Care Center
570 Southland Drive
(205) 823-2393
- Brookdale University Park SCALF
400 University Park Drive
(205) 870-0786
- Country Cottage Magnolia Cottage
4000 Greenwood Drive
(205) 987-0847

- Covenant Woods of Gardendale
1411 Thompson Circle
(205) 608-2200
- Fairhaven Specialty Care
1424 Montclair Road
(205) 956-4150
- Holly Cottage at Country Cottages
4000 Greenwood Drive
(205) 987-0847
- Kirkwood by the River Specialty Care
3605 Ratliff Road
(205) 956-2184
- Longleaf at Liberty Park SCALF
451 Liberty Parkway
(205) 278-3064
- Morningside of Vestavia Hills SCALF
2435 Columbiana Road
(205) 822-4773
- Oaks on Parkwood SCALF
2651 Laurel Oak Drive
(205) 497-4570
- Plantation Manor Assisted Living I & II
6440 Old Tuscaloosa Highway
(205) 477-2213
- Reflections at Regency Birmingham
285 West Oxmoor Road
(205) 942-3355
- River Highlands SCALF
1851 Data Drive
(205) 982-7000
- St. Martin's in the Pines SCALF
4941 Montevallo Road
(205) 956-1831

Assisted Living Facilities Shelby County

- Chelsea's Hidden Acres
245 Hidden Acres Circle
(205) 678-8906
- Danberry at Inverness
235 Inverness Center Drive
(205) 443-9500
- Gardens of Pelham
2124 Old Montgomery Highway
(205) 402-9922
- Maplewood Lane Assisted Living
223 Tucker Road
(205) 620-2905
- Morningside of Riverchase
2184 Parkway Lake Drive
(205) 403-7400
- Somerby at St. Vincent's
One Nineteen
200 One Nineteen Blvd.
(205) 754-4600

Specialty Care Assisted Living Shelby County

- Lakeview Estates
2634 Valleydale Road
(205) 981-0001
- Memory Care at Somerby at St. Vincent's
One Nineteen
200 One Nineteen Blvd.
(205) 754-4600
- Premier Assisted Living
155 Egg and Butter Road
(205) 669-9202
- Specialty Care at Danberry at Inverness
235 Inverness Center Drive
(205) 443-9500



Common spaces in assisted living are designed to provide spaces for family and friends to visit.

property's last ADPH inspection - called a "survey" - and must make it available to any prospective resident or their family.

Currently there are 192 licensed regular assisted living facilities in Alabama with accommodations for 7,228 residents

SPECIALTY CARE ASSISTED LIVING (SCALF)

In 2001 through 2002, the assisted living industry and the Alabama Department of Public Health finalized rules for a kind of assisted living facility that could accommodate residents with Alzheimer's Disease and other age-related dementias.

This exercise was the result of five years of testing in select "pilot" assisted living facilities. It was headed by Dr. Richard Powers, a leading Alzheimer's researcher in

Alabama at the time. The result of the study was to develop a program to license a special type of assisted living for seniors affected by memory loss.

Thus, the category called Specialty Care Assisted Living Facility (SCALF) was created. There are 100 SCALF communities in Alabama serving 2,885 residents. SCALF is different from Regular Assisted Living in that it must have registered nurses on staff and must have specially trained staff to meet the needs of residents with dementia.

Even with licensed nursing staff, SCALF communities are limited in providing nursing care. When a SCALF resident becomes dependent on round-the-clock nursing they also are ineligible to stay in the facility and must be discharged to a nursing home or some higher level of care.

But just as in Regular Assisted

Living, Home Health, Hospice, and visiting caregivers (not SCALF staff) may attend to an ill resident for short periods of illness. These services are not covered in the rent rate.

The SCALF is required to have special locking doors so that residents may not wander out of the protected space. Where residents may have assistance with their medications in an ALF, in a SCALF the medications must be administered by licensed nurses.

The cost of SCALF can be quite expensive. Generally starting around \$3,000 for a shared apartment up to double that for a private accommodation in an upscale community. Again, some facilities will have a sliding scale of additional costs. Be aware of these policies before signing up. Just as with Regular Assisted Living Facilities, the SCALF communities are varied

Nursing Homes

Jefferson County

- Arlington Rehabilitation and Healthcare Center
1020 Tuscaloosa Ave. SW
(205) 788-6330
- Aspire Physical Recovery Center at Cahaba River, LLC
3070 Healthy Way
(205) 977-7216
- Aspire Physical Recovery Center at Hoover, LLC
575 Southland Drive
(205) 721-6200
- Baron house of Hueytown
190 Brooklane Drive
(205) 492-2905
- Birmingham Nursing and Rehabilitation Center East, LLC
733 Mary Vann Lane
(205) 854-1361
- Birmingham Nursing and Rehabilitation Center, LLC
1000 Dugan Ave.
(205) 798-8780
- Brookdale University Park
501 University Park Drive
(205) 933-1828
- Caregivers of Pleasant Grove, Inc.
700 First Ave.
(205) 744-8120
- Cherry Hill Rehabilitation and Healthcare Center
1250 Jeff Germany Parkway
(205) 796-0214
- Civic Center Health and Rehabilitation Center
1201 N 22cnd St.
(205) 251-5271
- Diversicare of Bessemer
820 Golf Course Rd.
- Diversicare of Riverchase
2500 Riverchase Drive
(205) 987-0901
- East Glen
53 Medical Center Drive East
(205) 836-4231
- Eastview Rehabilitation and Healthcare Center
7755 Fourth Ave. S.
(205) 833-0146
- Fair Haven
1424 Montclair Road
(205) 956-4150
- Galleria Woods Skilled Nursing Facility
3850 Galleria Woods Drive
(205) 985-7537
- Greenbriar at the Altamont Skilled Nursing Facility
2831 Highland Ave. S.
(205) 323-2724
- Kirkwood by the River
3605 Ratliff Road
(205) 956-2184
- Legacy Health and Rehabilitation of Pleasant Grove, LLC
30 7th Street
(205) 744-8226
- Magnolia Ridge
420 Dean Drive
(205) 631-8709
- Mount Royal Towers
300 Royal Tower Drive
(205) 870-5666
- North Hill Nursing and Rehabilitation Center
North Pine Hill Road
(205) 452-0996
- Northway Health and Rehabilitation, LLC
1424 North 25th Street
(205) 328-5870
- Oak Knoll Health and Rehabilitation, LLC
824 Sixth Ave. W
(205) 787-2619
- Oak Trace Care and Rehabilitation Center
325 Selma Road
(205) 428-9383
- Oaks on Parkwood Skilled Nursing Facility
2625 Laurel Oak Drive
(205) 497-4570
- Plantation Manor Nursing Home
6450 Old Tuscaloosa Highway
(205) 477-6161
- Self Health Care and Rehab Center, Inc.
131 East Crest Road
(205) 491-2411
- South Haven Health and Rehabilitation, LLC
3141 Old Columbiana Road
(205) 822-1580
- South Health and Rehabilitation, LLC
1220 South Seventeenth Street
(205) 933-2180
- St. Martin's in the Pines
4941 Montevallo Road
(205) 956-1831
- Terrace Oaks Care and Rehabilitation Center
4201 Bessemer Super Highway
(205) 428-3249
- Trussville Health and Rehabilitation Center
119 Watterson Parkway
(205) 65503226
- West Hill Health and Rehab
1028 Bessemer Road
(205) 923-1777

Shelby County

- Ahava Healthcare of Alabaster
850 N W 9th Street
(205) 663-3859
- Columbiana Health and Rehabilitation, LLC
22969 Highway 25
(205) 669-1712
- Shelby Ridge Nursing Home
881 3rd Avenue
(205) 620-8500

and range from basic to exceptional. Also, like regular assisted living, SCALF services are largely private pay unless a resident has long term care insurance which covers memory care providers.

In the case of all assisted living types, a full listing and copies of the individual property's last inspection are available at www.alabamapublichealth.gov. Click on "Health Provider Standards" to be directed to Regulations, Listings, and Survey Results.

NURSING HOME (SKILLED NURSING FACILITIES)

Nursing Home is the colloquial name for Skilled Nursing Facilities. "SNFs" provide 24-hour nursing care for residents who require that level of professional care. Nursing Homes can do medical and therapeutic procedures that are not permitted in assisted living facilities.

Nursing Homes are regulated jointly by the Alabama Department

of Public Health which licenses and inspects them and are certified by the federal "Centers for Medicare and Medicaid Services" (CMS) which oversees the state inspectors.

This is because the federal government pays a large share of the Medicaid reimbursement to nursing homes. The state pays a smaller share of the patient cost in nursing homes under the Medicaid program.

Which brings up an almost universally misunderstood nursing home topic: "What does my Medicare coverage pay for nursing home services?"

The short answer is "nothing". But it is confusing. Medicare pays for much of the medical cost for seniors, but it does not pay for long-term nursing home stays. Medicare Part A does pay for inpatient hospital care, hospice, home health services, short-term nursing home stay with certain restrictions.

If a patient had an inpatient hospital stay of at least three days

Medicare will pay for a limited duration stay in a nursing home, if discharge to home is not medically appropriate. Medicare does not pay for permanent residency in a nursing home.

If a patient is financially qualified to receive Medicaid then that program will pay for long term admission to nursing home. In Alabama approximately 75% of nursing home residents are qualified for coverage under Medicaid. The rest are private pay.

Patients with long-lasting debilitating illness or conditions who cannot, or choose not to be cared for at home, are typically nursing home residents.

There are exceptions such as "dual eligible" patients and others who may qualify for Medicaid and Medicare help. It is wise to consult with an elder law attorney or life care consultant to sort out the best plan if you expect to need long term care in a nursing home. ■