



What You Need to Know About Residential Care Facilities

What is Residential Care for the Elderly?

Residential Care Facilities for the Elderly (RCFEs) — sometimes called “Assisted Living” (e.g., 16+ beds) or “Board and Care” (e.g., 4 to 6 beds) — are non-medical facilities that provide room, meals, housekeeping, supervision, storage and distribution of medication, and personal care assistance with basic activities like hygiene, dressing, eating, bathing and transferring. Residential Care Facilities for the Elderly (RCFEs) serve persons 60 years of age and older.

This level of care and supervision is for people who are unable to live by themselves but who do not need 24 hour nursing care. **They are considered non-medical facilities** and are not required to have nurses, certified nursing assistants or doctors on staff.

How Does a Residential Care Facility for the Elderly Differ From an Assisted Living Facility?

From a licensing standpoint, there is no difference. In California, facilities describing themselves as assisted living and offering personal care and supervision are licensed as Residential Care Facilities for the Elderly.

Residential Care Facilities for the Elderly are dominated by smaller (i.e., 6 to 15 beds), locally owned facilities with shared rooms. Larger facilities usually offer private apartments and tend to be corporately owned. Many larger facilities have different fee options depending on the type of care needed.

Are Residential Care Facilities for the Elderly Regulated?

Yes. Residential Care Facilities for the Elderly or Assisted Living Facilities must meet care and safety standards set by the State and are licensed and inspected by the Department of Social Services, **Community Care Licensing (CCL)**.

Senior housing complexes, retirement villages or retirement hotels that provide only housing, housekeeping and meals **are not required to be licensed as Residential Care Facilities for the Elderly.**

Can A Residential Care Facility for the Elderly Care for Persons with Dementia?

Maybe. Some facilities offer special services to persons with dementia if they meet certain licensing requirements. **Make sure that the facility has experience in providing dementia care** and meets all of the state licensing standards to provide dementia care.

Will a Residential Care Facility for the Elderly Accept or Retain Someone with Medical Care Needs?

It will depend on the type and severity of the medical condition(s) and whether the facility meets the state licensing standards for restrictive health conditions. **Some medical conditions are not allowed in a Residential Care Facility for the Elderly** (e.g., tube feeding, or treatment of open bedsores). Check the facility's license to see if it has met the requirements to serve persons who need help in leaving the building in case of emergency (i.e., **non-ambulatory**) or with certain medical conditions (e.g., **hospice waiver**).

What if my medical needs increase, can I stay?

Maybe. Since residential care is not licensed as a "medical" facility, persons requiring tube feeding, treatment of open bedsores or in need of 24-hour nursing care are not permitted to reside in RCFEs. However, some RCFEs have permission to care for persons on hospice.

What are the qualifications for staff?

Minimal Training: *Administrators* must take a 40-hour certification program, pass a simple state exam, and obtain 40 hours of continuing education every two years. *Staff* must receive at least 10 hours of training at the facility within 4 weeks of employment, and at least 4 hours annually thereafter. For facilities advertising dementia care, 6 hours of orientation specific to dementia care within the first 4 weeks, and at least 8 hours annually of in-service training.

Minimal Qualifications: *Administrators* must be 21 years of age and possess a high school diploma or equivalent for facilities of 15 beds or less — these comprise over 80% of all RCFEs. For facilities of 16 to 49 beds, the administrator needs 15 college credits; and for facilities of 50+ beds, 2 years of college or 3 years experience, or equivalent education and experience. *Staff* must only be 18 years of age and pass the criminal background check. **Note:** Because RCFEs are non-medical facilities, there is no requirement for RNs, LVNs or CNAs or any medically-trained personnel. Check on the qualifications of the administrator and key staff.

Are there staff ratios?

There isn't any specific staff to resident ratio for assisted living/residential care facilities. Regulations state that facility personnel shall at all times be sufficient in numbers, and competency to provide the services necessary to meet resident needs. (CCR, Title 22, Section 87411.)

In regards to night supervision, for facilities with 15 or fewer residents, there has to be one "qualified" person on call and on the premises; in facilities with 16–100 residents, there shall be one person awake and on the premises, and another on call and capable of responding within 10 minutes. (CCR, Title 22, Section 87415.)

What Does Residential Care for the Elderly or Assisted Living Cost?

The cost will depend on a variety of factors such as the type of accommodations (e.g., apartment, private room, shared room), the range of services needed, and the geographic area. **The average monthly cost in California is from \$2,500 to \$3,000**, with costs ranging from a low of around \$1,000 a month for a resident on Supplemental Security Income (SSI) to over \$5,000 a month. Specialized services like dementia or hospice care are more costly.

Is there a limit on how much facility's can raise private pay rates?

No. Since residential care is a private business, providers will charge what the market will bear. However, facilities must issue 60-day notices to increase rates but can raise charges for level of care changes immediately and provide notice within 2 working days. (See CANHR's fact sheet on Admission Agreements)

Can facilities charge a pre-admission fee?

Yes. Some providers charge nothing or a minimum amount to cover costs of conducting an assessment, obtaining medical records and setting up files. Others charge fees of thousands of dollars. Demand a written description of what the fees cover. Negotiate the amount if too high, or look for another facility. Facilities are prohibited from charging security deposits. (See fact sheet on Admission Agreements)

Who Pays the Bill for Residential Care for the Elderly or Assisted Living?

Most people must pay privately for care. Long-term care insurance only covers a very small percentage of people. There is very limited public funding through Supplemental Security Income (SSI) for RCFE residents who qualify for this program (see CANHR's fact sheet on SSI in a RCFE). Unfortunately, the SSI rate is so low that fewer and fewer facilities will accept persons on SSI.

Aid and Attendance is a benefit paid by Veterans Affairs (VA) to veterans, veteran spouses or surviving spouses that may help pay for residential care. To learn more about criteria for Aid and Attendance see CANHR's Fact sheet on Aid and Attendance.

Will Medicare or Medi-Cal pay?

No. Because these are not medical facilities, neither Medicare nor Medi-Cal pays directly for the residential care/assisted living. There is an experiment in only three counties (L.A., Sacramento, San Joaquin) — the Assisted Living Waiver Pilot Project — to use Medi-Cal to pay for residents assessed to need nursing home level care. (See CANHR's fact sheet on Assisted Living Waiver (ALW))

How do I find out about the track record of a facility?

Upon request, a facility must show you the most recent copy of its latest inspection report (**Note:** Inspections are only required every five years, and annually if the facility is in non-compliance); and a copy of any substantiated complaints within the past year. The regulatory agency does not post compliance information on its web site or make such information available electronically to organizations like CANHR. The only way to view the record to is go to one of the district offices of Community Care Licensing and request to view the public record of the facility.

How Do I Find Out More About Residential Care for the Elderly?

You can contact the local **District Office of Community Care Licensing** to receive a listing of facilities. Some **Ombudsman Programs** also have listings, offer pre-placement services, and provide access to licensing reports.

For more information, see CANHR's RCFE fact sheets and Residential Care Guide — a listing of all Residential Care Facilities for the Elderly in California. The Guide also provides helpful information on services, staffing and costs for a growing number of facilities that have responded to CANHR's RCFE Questionnaire.