THE Courtyard at FITCHBURG
ASSISTED LIVING & MEMORY CARE

THE FAMILY SENIOR LIVING PLANNER

This guide comes with checklists and trackers to help you and your family keep everything straight as you look through senior living options, including budgeting help.

TheCourtyardAtFitchburg.com

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ASSISTED LIVING | MEMORY CARE | SHORT-TERM RESPITE CARE

1. Quick Care Comparison Chart

Care type	Best for	Included	Not included
Independent living	Active retirees who want less upkeep	Private apartment, dining, activities, on-site maintenance, scheduled transportation	Personal or medical care
Assisted living	Seniors needing daily help but not constant medical care	Around-the-clock care team, housekeeping services, meal services, and personalized help with bathing, dressing, medications, and mobility	24-hour nursing care
Memory care	Seniors living with Alzheimer's or another form of dementia	Secured neighborhood, trained team, predictable daily routine, supervision	Hospital-level medical care
Skilled nursing	Those living with complex medical needs or in need of short-term rehabilitation	24-hour licensed nursing, medical management, on-site therapy	Low-cost, nonmedical daily living services

Here's something families in Wisconsin should keep in mind:

In Wisconsin, assisted living is licensed as either a Community-Based Residential Facility (CBRF) or a Residential Care Apartment Complex (RCAC). A CBRF offers 24-hour supervision and can serve residents who need more hands-on personal care, which is why families often move a loved one from an RCAC to a CBRF as their needs grow.

You may see "skilled nursing" and "nursing home" used interchangeably online, but they are not the same. Ask questions about the license if you aren't sure!

2. Care Needs Assessment Checklist

Help with daily tasks

- ☐ Needs help bathing or showering
- ☐ Needs help dressing or grooming
- ☐ Needs help using the toilet
- ☐ Needs help getting in and out of bed or a chair
- ☐ Needs help walking or moving around
- ☐ Needs reminders or help with eating

Managing the household

- ☐ Trouble preparing meals
- ☐ Missed medications, or doses doubled by mistake
- ☐ Bills going unpaid or piling up
- ☐ Housekeeping and laundry slipping
- ☐ Trouble driving, or recent car issues being ignored
- ☐ Groceries running low or food spoiling in the fridge

Health and mobility

- ☐ One or more falls in the last year
- ☐ A recent hospital stay
- ☐ Several chronic conditions to manage
- ☐ Trouble keeping up with medical appointments
- ☐ Noticeable loss of appetite or unplanned weight loss

Memory and thinking

- ☐ Repeating the same questions or stories
- ☐ Getting lost in familiar places
- ☐ Confusion about the day, date, or time
- ☐ Leaving appliances on or doors unlocked
- ☐ Wandering, or trying to leave at odd hours
- ☐ Rising anxiety, agitation, or confusion late in the day

Mood and social life

- ☐ Pulling away from friends or family
- ☐ Signs of depression, loneliness, or irritability
- ☐ Going long stretches with little company
- ☐ Missing usual activities like clubs or church
- ☐ Showing less interest in hobbies

How to Read the Results

There is no minimum score that requires care. These are simply good to track to show a family doctor so they can start looking into possible causes, not all of which require long-term care.

3. Monthly Budget Worksheet

This budget summary can help you organize your financial plan. Just fill in what you know:

Monthly income and benefits	Amount
Social Security	$
Pension	$
Retirement account withdrawals	$
Long-term care insurance benefit	$
VA Aid and Attendance	$
Family contributions	$
Other	$
Total monthly resources	$

Assets to help fund care	Amount
Savings and CDs	$
Proceeds from a house sale	$
Investments	$
Other	$

Estimated monthly care cost	Amount
Base monthly rate	$
Care level or tier fees	$
Medication management	$
Added services (therapy, etc.)	$
Total monthly resources	$

Your monthly gap	Amount
Total monthly resources	$
Minus total monthly cost	$
Cost gap	$

Wisconsin pricing varies widely by community and care level, so ask each community for a full price sheet rather than relying on averages found online.

4. Community Comparison Chart

Community name			
Date visited			
Care types			
Base price			
Dining quality (1-5)			
Cleanliness (1-5)			
Room quality (1-5)			
Activities (1-5)			
Results			

Notes:

Bring these questions to every community tour:

- What levels of care do you provide on-site, and what happens if our needs change?
- How are care plans created and updated, and how is our family kept informed?
- What is included in the monthly rate, and which services carry additional fees?
- What are your staffing levels during the day and overnight?
- How do you handle medication management and medical emergencies?
- What does a typical week of activities and dining look like?
- Are month-to-month terms available, and what is your move-out or refund policy?
- What happens if my parent's funds run low over time?

5. Your Next Steps

Documents to gather

- ☐ Photo ID and insurance cards
- ☐ Medicare and, if applicable, Medicaid information
- ☐ Long-term care insurance policy
- ☐ Current medication list
- ☐ Physician names and contact information
- ☐ Recent medical records
- ☐ Financial power of attorney
- ☐ Healthcare power of attorney and advance directive
- ☐ Recent financial and bank statements
- ☐ Veteran discharge papers (DD-214), if applicable

Things to do

- ☐ Complete the care needs checklist with input from your parent's doctor
- ☐ Choose your top three communities to tour
- ☐ Schedule tours and bring the comparison chart
- ☐ Review finances, and speak with a financial planner if helpful
- ☐ Check Wisconsin Medicaid eligibility (Family Care and IRIS)
- ☐ Ask each community about wait lists and move-in timelines
- ☐ Make a plan for the move itself, including downsizing help

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Ready to Take the Next Step?

The team at The Courtyard at Fitchburg is glad to answer questions and walk your family through the options in your situation. This decision may be difficult, but you don't have to do it alone.

This planner should not replace medical or financial advice. Talk with your doctor about any health concerns, especially if you suspect memory loss, dementia, or Alzheimer's, and speak with a financial planner about the right payment options for your situation.

Contact our team to learn more about your options for care in your loved one's situation.

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