



**Submitted Statement of
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For the U.S. Senate Special Committee on Aging Hearing,
Assisted Living Facilities: Understanding Long-Term Care Options for Older Adults

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Chairman Casey, Ranking Member Braun, and members of the committee:

Thank you for holding the recent hearing, *Assisted Living Facilities: Understanding Long-Term Care Options for Older Adults*. Assisted living is a critical part of the long term care continuum, providing life-affirming care for nearly one million seniors every day. The National Center for Assisted Living appreciates the opportunity to share our perspective on how policymakers and providers can work together to improve accessibility to assisted living and ensure residents and families have the information they need to make informed decisions.

The people who work in this profession do it because they love it. They have a passion for serving seniors and are dedicated to providing a safe, secure, home-like environment while honoring every resident as an individual. This is one of the contributing factors of why the vast majority of assisted living residents [love their communities](#). [Surveys](#) find that 99 percent of residents feel safe in their communities, and 91 percent say they feel safer than living on their own.

Every assisted living community is unique and has the ability to adapt to the needs and wants of residents and local communities. Regulation at the state level allows for a dynamic, localized model that allows for individualized, person-centered care and promotes innovation. State-based regulation of assisted living is strong, as reported in the National Center for Assisted Living's "Assisted Living State Regulatory Review." The report found that two-thirds of states reported changes between [2020-2022](#) and another 31 percent between [2022-2023](#).

Because every community is different, the best way for someone to determine if an assisted living community is the right place for them is to visit. Many people who seek this type of care are searching locally, close to family and what they know and love. This is a very personal decision. It is important to find the right fit in a community where they are comfortable with how things operate, including resident rights, physical safety, staff training, and other central factors that are available through state survey data. A national database cannot match this personal experience in ensuring residents find the right care.

Regarding the cost of assisted living care, we fully support transparency in pricing. Residents and their family members should fully understand the true cost of care. Assisted living

providers are committed to transparency, and that is why it is common practice for these communities to provide prospective residents with written information regarding services, costs, fees, conditions for residency, and policies/procedures. Further, [over 90 percent](#) of states require consumer disclosure agreements and/or resident bill of rights to ensure residents and their families get the information they need to make informed decisions.

Most residents pay for assisted living through personal finances (or private pay), according to an [October 2023 report](#) by the Congressional Research Service, and consumer demand for private pay assisted living remains strong. However, the fact remains that **affording long term care out-of-pocket is really challenging for many, especially since assisted living is a combination of housing and some health-related services**. Meanwhile, few Americans are planning for the cost of long term care. While many assisted living providers will continue to meet ongoing demand by private pay consumers, many other providers recognize the potential to serve a growing elderly population who may not have the means. Yet, challenges such as absence of a state Medicaid waiver program, low Medicaid waiver rates, limited public funding make it difficult for some assisted living providers to develop more affordable models that are viable. We need a public-private partnership to identify opportunities to increase affordable assisted living options for low to moderate income older adults who can no longer live at home. It is also vital to look at expanding and properly funding Medicaid assisted living services to allow more providers to participate in the program. NCAL outlined these recommendations and more in the [white paper](#), *The Importance of Expanding Affordable Assisted Living Options and Proposed Solutions*.

Thank you for the opportunity to provide written testimony. We look forward to continuing this discussion and demonstrating that assisted living provides high quality care at a high value to our nation's seniors.

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