



Love & Patience

SENIOR PLACEMENT & CARE NAVIGATION

Understanding Care Costs

A private comparison worksheet. Ask each community for a current written estimate.

Use the same time period for every quote. Mark whether each charge is included, extra or not yet confirmed. This worksheet does not estimate eligibility or benefits.

Cost / detail	Option A	Option B	Option C
Community / contact			
Quote date / valid until			
Base monthly rent			
Monthly care charges			
Medication support			
Other recurring charges			
TOTAL estimated monthly cost			
Move-in / community fee			
Deposit (ask if refundable)			
Other one-time charges			

Keep recurring monthly charges separate from one-time charges. Do not count unapproved benefits or insurance as guaranteed payment.



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Questions to ask before comparing the totals or signing an agreement.

Clarify the quote

- ☐ Which items are included in the base price? Ask for a written itemized estimate.
- ☐ How is the care charge determined? What changes could increase it?
- ☐ Are there extra costs for supplies, transportation, escorts, special diets or additional services?
- ☐ When can rates change, how much notice is provided, and how are changes documented?
- ☐ What are the deposit, refund, cancellation and move-out notice terms?

Confirm payment sources separately

For existing insurance, ask the insurer about covered services, provider requirements, waiting periods, limits and claim procedures. For public benefits, use the official program's eligibility and application channels. Do not assume Medicare pays assisted living rent or long-term personal care.

Items to confirm / written estimates to request:

Need help comparing communities? Contact Rick. Keep this completed worksheet for your own use; please do not send financial records through the website. This is a planning tool, not a quote or financial, tax or legal advice.