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## Assisted Living Options for People with Vision Impairment

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Over six million seniors have some degree of vision loss, according to the American Foundation for the Blind. It's a common problem that makes living alone a challenge for many older adults. Between treacherous staircases, tedious housekeeping tasks, cooking, and personal care, it can be difficult for seniors with vision problems to complete daily tasks on their own.

While living at home may become unsafe for older adults with vision loss, many seniors with vision impairments are still active, healthy individuals who don't require the round-the-clock care provided by nursing homes. Fortunately, assisted living communities can be an excellent housing solution for seniors with vision impairment.

If you're looking into assisted living for yourself or a loved one with vision impairment, we're here to help. In this guide, we explain what assisted living is and how it benefits seniors, how to pay for assisted living, and how to get help finding a senior living community. Read on to learn more about your options.

## What Is Assisted Living and How Much Does It Cost?

Assisted living facilities (ALFs) are communities designed for people who need some assistance with their daily tasks, but do not need round-the-clock care and can still live somewhat independently. The communities enable residents to receive assistance when needed and retain their independence in areas where it is not, and provides the peace of mind of 24-hour staff to assist during emergencies.

Assisted living facilities are intended for residents with low to moderate levels of physical dependence, unlike nursing homes which are able to accommodate bedridden and



to supplement the care provided by the facility's staff.

In addition to providing personal care assistance, many ALFs offer an appealing community environment with group dining options, regularly scheduled activities, faith centers, and more. The communities are also architecturally modeled with older adults in mind and may be easier for seniors with vision impairment to navigate safely than a traditional home.

## The Cost of Assisted Living

According to the 2020 Genworth Cost of Care Survey, the median cost for assisted living in the United States is about \$51,600 per year. While that breaks down to about \$4,300 per month on average, the location and size of the community, the number of services you need, and additional features can all impact the price. Additionally, some facilities may charge extra fees for transportation, group outings, and other optional amenities.

# Benefits of Assisted Living for People with Vision Impairment



While most assisted living facilities don't directly advertise their ability to accommodate people with vision impairment, many common aspects of these communities do help those



Safe and Accessible Spaces: Safety is a priority for everyone, but for those with vision impairments, safe spaces to live and get around in are even more important than for most. Assisted living communities are designed for individuals who may have limited mobility, with floor plans that are open and easy to navigate and staff members are available to provide help when it's needed.

**Personal Care**: Individuals with a vision impairment may find it difficult to complete some activities of daily living, such as showering and grooming, on their own. Trained staff members are available to assist residents and reduce the stress of living with a vision impairment.

**Housekeeping**: Many ALFs offer housekeeping services, either included with rent or as an additional fee, for individuals who are unable to do their own laundry and other chores.

**Social Spaces**: Individuals with vision impairments are sometimes prone to isolation and loneliness. Organized social events can give these residents a boost of confidence and help eliminate loneliness.

**Transportation**: For people with vision impairment, driving can be impossible and other modes of transportation can be difficult to access. At assisted living facilities, transportation services are available to residents and are often included in the monthly cost. This makes it far easier for residents to get to appointments or run errands without worrying about the logistics of getting from one place to another.

**Built-In Aids**: Accessibility aids are often available to assisted living residents at no additional cost. Grab bars, personal emergency alert systems, and wall-mounted emergency call systems make it safer and less stressful for individuals to get around.

**Physical Activity:** Remaining physically active can be difficult for many individuals with vision loss. In addition to having safe places to walk and exercise, many assisted living facilities employ on-site physical therapists and activity specialists to help residents stay active and healthy.

# Which Common Elderly Vision Challenges Does Assisted Living Support?

According to the Centers for Disease Control and Prevention, vision loss is among the top ten disabilities among American adults. With a rapidly aging population, more older Americans with vision impairments will require specialized care and support. Fortunately,



Below are some of the most common vision challenges that affect the elderly population and the ways assisted living facilities can help.

CHALLENGE	HOW ASSISTED LIVING HELPS
Cataracts	Cataracts lead to blurred vision, putting seniors at a higher risk of serious falls. Assisted living communities are designed with emergency response systems and guard rails. They have staff to assist with mobility to prevent falls and quickly help any residents who may experience a fall.
Age-Related Macular Degeneration (AMD)	AMD is a progressive eye disease that causes blurry central vision, making it difficult for individuals to read, see signs, distinguish colors, and recognize faces. Assisted living facilities offer safe and accessible spaces with optimized indoor lighting, handrails, and other built-in aids.
Glaucoma	Glaucoma is an eye condition that damages the optic nerve, causing irreversible vision damage and leading to blindness, loss of peripheral vision, and blurred vision. Affected seniors may become unable to complete activities of daily living (ADLs) and have an increased risk of falls. Assisted living communities have trained staff to provide ADL support and fall intervention strategies.
Diabetic Retinopathy	Diabetic Retinopathy is an eye disease that causes blindness and vision loss in diabetic patients. Aside from providing care plans that encompass basic needs, assisted living professionals are experienced in diabetes management in the elderly.



Dry Eye

allergies, weather, medication side effects, or prolonged dehydration. Although dry eye isn't considered a severe condition, it can negatively affect the quality of life in seniors. Assisted living attendants are trained in recognizing dry eye symptoms, prevention, and medication administration.

### Ocular Hypertension

Ocular hypertension occurs when the intraocular pressure inside the eye is higher than average. If the patient is prescribed medications for lowering intraocular pressure, trained caregivers in assisted living facilities can help ensure that these medications are administered on time. Although considered a disease in itself, suspected individuals should be closely monitored for the onset of Glaucoma.

Low Vision

Low vision is the condition of having impaired vision that glasses, medications, and surgery can't correct. Vision impairment in older adults can be traumatic and may lead to depression, feelings of isolation, and loss of independence. Plus, they're at higher risk of serious falls and medication errors. Assisted living communities can help seniors with visual impairment by providing a safer living environment, creating a moral support system, and minimizing associated risks.

## Who Should and Should Not Consider Assisted Living?

Since assisted living facilities are intended for individuals who need minimal to intermediate amounts of assistance, ideal candidates with vision impairment will still be fairly independent.

Residents will have access to assistance with tasks such as:

- Grooming
- Bathing
- Toileting



Mobility

## Who Shouldn't Use Assisted Living

Individuals who need extensive levels of assistance or 24-hour supervision are not candidates for assisted living facilities as these communities do not have the staff or resources to offer that level of care.

Specifically, assisted living isn't for individuals who:

- Are unable to perform the majority of their personal care tasks
- Are permanently bedridden
- Can not safely maneuver in emergency situations
- Rely on medical equipment that they can't maintain themselves
- Have active tuberculosis
- Have late-stage Alzheimer's or dementia

Those who are in relatively good health and are capable of taking care of themselves without any additional assistance also aren't good candidates for assisted living, since they'll be facing high fees for care that they do not need. There are independent living communities and 55+ communities that may be better suited for these individuals.

# What To Look For In An Assisted Living Facility for Vision Impaired Seniors

Seniors with impaired vision require specialized care and needs. In this case, you need an assisted living facility that can provide the right environment and type of care so your visually impaired loved one can live life in relative comfort. Here are the qualities you should look for in an assisted facility for vision-impaired seniors.

Qualified and Trained Staff

One of the crucial pieces in the vision-impaired senior care puzzle is a highly-trained staff that understands and can provide the specialized care required by visually impaired residents. Aside from having the proper qualification and



Vision Impaired
Friendly
Features and
Amenities

Some of the hallmarks of a vision impaired-friendly assisted living facility include good indoor lighting, carpeting, easy-to-navigate rooms and hallways, sharply contrasting walls, and assistive devices such as Braille features, oversized clocks, magnifying glasses.

## Eye Health Monitoring

Caregivers must know how to monitor your loved one's vision and eye health. For instance, an increase in opaqueness or cloudiness in the eye's natural lens may indicate the onset of cataracts. The staff can implement timely interventions to ensure the condition doesn't progress.

### Support with Daily Tasks and Activities

Vision impairment can bring about feelings of inadequacy, loss of independence, and restriction to daily tasks and activities. Look for assisted living communities that can help your vision impaired loved one cope by finding engaging activities that fit their level of vision and cognitive ability and provide support with everyday tasks.

# Questions to Ask When Choosing Assisted Living for Seniors with Vision Impairment

While there are many similarities between assisted living facilities, each one is a bit different from the next. You should visit several different facilities and weigh their strengths and quirks before you decide which community is right for your loved one.

Take your time to thoroughly visit each community, getting a good feel for how it's run and what life is like there. Don't be afraid to ask staff members any questions you might have. As you tour, be on the lookout for the following things:



Is the signage large print or written in braille?

Residents rely on signs around the facility to tell them where they are and how to get from one place to the next. You should also take a look at bulletins and printouts placed around the community and make sure that they're easy to read.

Are walkways free of clutter or furniture that could be a fall hazard?

In order to minimize the risk of falls, floor plans should be open and free of fall hazards like area rugs. Look at the floor plans for individual rooms as well as the public spaces to make sure your loved ones can safely maneuver throughout the community.

Are enrichment activities available for those with vision loss?

One of the best things about assisted living communities is that they offer residents activities for socializing. Find out what kind of activities are offered and if any assistance is offered to residents for the activities to make sure your loved one will be able to participate in things they can enjoy.

Has the staff had training specifically for seniors with vision loss?

Ask if the staff has been trained to help individuals with vision loss. Seniors with vision impairment have unique needs, and it is important that staff members can provide all residents with a safe and enjoyable day-to-day experience and provide the proper assistance if an emergency does occur.



for vision loss?

loved one can safely maneuver around the room. The menus should also be available in large print and/or braille.

Are staff members available to escort residents from one location to the next if they don't know the way?

Getting around can be difficult for seniors with a vision impairment, especially in a new environment. Find out if staff members are available to help your loved one get used to their new space - some facilities require higher levels of independence than others.

## **Assisted Living Facility Accessibility Regulations**



Generally speaking, assisted living facilities are regulated on a state level. Inspections are conducted on a regular basis, typically annually, and the state issues each facility a license. Depending on the state, these inspections are overseen by the Department of Health, the Department of Social Services, or a combination of the two.

Though state regulations vary, there are certain services that essentially all ALFs



accessibility to shopping and other activities.

Additionally, assisted living facilities are subject to federal laws in place to protect the rights and wellbeing of people with disabilities. Below are the major protections in place that affect assisted living facilities:

The Americans with Disabilities Act: The Americans with Disabilities Act was enacted in 1990 to protect individuals from discrimination in employment, public services, and housing. Most prominently for assisted living facilities, the act lists structural requirements that new and remodeled buildings must adhere to. In order to comply with the ADA, buildings must meet requirements regarding flooring surfaces, accessible routes, stairs, ramps, elevators, doors, and bathrooms that make the space accessible to people with disabilities. For people with vision impairments, this means access to safe spaces that are easy to navigate.

**Section 504 of the 1973 Rehabilitation Act:** Section 504 was the precursor to the Americans with Disabilities Act. It prohibits discrimination against people with disabilities in any program that receives federal funding.

The Architectural Barriers Act: Architectural barriers are physical features of a space that prevent individuals with disabilities from utilizing the space. In 1968, this act requires buildings that are designed, built, funded or leased with federal funds to be accessible.

# Financial Support Options for Assisted Living

All too often, assisted living is too expensive for seniors and their loved ones to comfortably afford. Thankfully, there is financial support available in various forms such as Medicaid, Medicare, the Department of Veterans Affairs, and Social Security.

#### Medicaid

Medicaid is a combined federal and state program that provides individuals with limited income and resources with healthcare coverage. Across the country, Medicaid waivers are available to help eligible individuals to cover the cost of long-term care.

Applying for Medicaid can be a long process, but individuals who may be eligible for assistance should begin by applying at healthcare.gov. There, you'll be able to create an account and apply through the Health Insurance Marketplace. Unlike typical health care, you can apply for Medicaid at any point in the year.



assisted living funds and are currently available in over 40 states with plans in place to expand to the rest of the country. To learn more about what programs are available in your state and how to apply, contact your state's Medicaid office.

Regardless of where you live, you should be prepared to provide documentation regarding your finances as well as a report from your physician indicating your medical need for assisted living.

#### Medicare

Typically, Medicare does not directly cover the costs of an assisted living or other long-term care facilities. The tax-funded program is more commonly used to cover the costs of skilled nursing facilities or in-home health care. It is available to people over the age of 65 or people who have qualified disabilities that give them access to early coverage.

Though Medicare does not cover assisted living itself, the program will cover any qualified healthcare costs an individual incurs while residing in an assisted living facility. While the funds won't cover the cost of room and board, using them for qualified expenses like therapy services or, sometimes, a visiting health care aide, can free up money to pay for assisted living.

## **Social Security**

Those who qualify as low-income or those who were previously employed but unable to continue working due to a disability may be eligible to receive Social Security benefits. The benefits will continue to be paid until the individual is able to work again or until they reach full retirement age. This supplemental income can be used to cover the cost of living in an assisted living facility.

Determining whether or not you or your loved one is eligible for Social Security can be a confusing and intensive process. This resource breaks down the qualification process and provides helpful contact information for Social Security representatives.

## When is Vision Loss a Disability?

Individuals with vision impairment are considered legally blind if their vision cannot be corrected to surpass 20/200 in their better eye. When applying for benefits, other factors such as medical history and the capacity of remaining eyesight are taken into



#### Financial Assistance for Veterans

The U.S. Department of Veterans Affairs offers several benefits to help veterans alleviate the financial burden of long-term care in an assisted living facility.

#### **Basic Pensions**

For veterans over the age of 65 who financially qualify as low-income or meet other special requirements, a basic pension can help cover the cost of residing in an assisted living facility. Basic pensions are not awarded specifically to cover long-term care costs, but the recipient can use the funds for whatever they need.

To apply for Veterans pension benefits online, you can complete the VA Form 21P-527EZ, "Application for Pension". Once the paperwork is completed and the required documents are collected, mail the application to your local Pension Management Center.

If you prefer to collect or submit forms in person. you can visit your local regional benefit office. To find your local office, use the VA Facility Locator.

#### Aid & Attendance

Aid and Attendance is a monthly, needs-based payment above and beyond the VA pension that can help cover the costs of long-term care. It is available for veterans who need the aid of another person to safely complete the activities of daily living. The need for this benefit does not need to be related to a veteran's service, but a physician must attest to the individual's need.

While Aid and Attendance funds aren't awarded specifically to cover the cost of living in an assisted living facility, they can be used for that purpose. Depending on factors like marital status, this benefit can provide up to \$2,000 per month in assistance. The forms required to apply for A&A benefits can be found on the official VA website. Once you've completed the forms and compiled the required documents, you can apply by writing the Pension Management Center that serves your state.

### **Residential Care**

The VA is available to help veterans locate and learn more about the long-term care



To find out more about residential care options in your state, contact your local VA Regional Benefits Office or call the VA Health Care Benefits number at (877) 222-8387.

# Additional Resources for Vision Impaired Seniors

Loss of vision can be an overwhelming and traumatic experience for your loved ones. However, with the right information, resources, and support, many older adults have successfully managed their blindness or vision impairment.

If you or a loved one are struggling with vision loss, here's an inclusive list of online resources that offer information, products, and support to help cope with the challenges of being visually impaired:

RESOURCE	CONTACT	HOW IT HELPS
American Foundation for the Blind	1-800-232-5463	A non-profit organization that provides educational information for people with vision loss.
National Eye Institute	301-496-5248	Provides educational information about treating and preventing diseases affecting the eye or vision.
National Council of State Agencies for the Blind	(301) 654-4885 (5)	Provides a list of state agencies to help blind or vision impaired individuals achieve personal and vocational independence.



	309-452-3088	help the visually impaired.
American Council of the Blind	202-467-5081, 800-424-8666	Offers programs, services, and resources for the blind and visually impaired individuals
Vision Center		An extensive web guide for people seeking information and resources about eyeglasses, eye care products, LASIK eye surgery, etc.
Independent Living Aids, LLC	(800) 537-2118	Offers a wide range of products designed for the visually impaired.
The Glaucoma Foundation	(212) 285-0080	An online resource for the eye disease, Glaucoma.
Macular Degeneration Partnership	949-824-9771	Offers information, tips, and resources for individuals living with AMD.
EyeCare America	877-887-6327	An award-winning program that offers free medical eye exams from volunteer ophthalmologists.

# **Get Help Finding Assisted Living**

Finding the right assisted living facility for your loved one can be a daunting task, but you



Caring.com Family Advisor toll-free at (800) 973-1540.

#### **Citations**

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