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Guide to Senior Living in Ohio

The Buckeye State is home to around 11.6 million Americans, just over 17% of whom are over the age of 65, which is nearly 2 million residents. Ohio has a thriving senior community living independently and in senior living facilities across the state. This population is growing rapidly as well. Ohio is expected to have more residents over age 60 than under age 20 as of the 2020 census throughout the state as a whole, including in 66 of 84 counties. As such, senior care in Ohio is very important. As a Midwestern state with a moderate cost of living, care is more affordable in Ohio than in some of the costlier states.

For seniors who need help paying for the cost of a senior living facility, however, help is available through several different outlets. This guide serves as an overview of senior living care in Ohio, including comparisons to nearby states and between cities, financial resources, and local programs that can assist seniors in need.

Covid-19 Rules and Restrictions for Ohio Senior Living Facilities

The following rules and guidelines were obtained from the Ohio Department of Health website, as well as other state-level government sites. Among others, these rules apply to assisted living homes.

This data has been most recently updated on 7/13/20, but keep in mind that COVID-19 is a rapidly evolving crisis, so all of the below information can change at any time. For additional questions and up-to-date information, you can

contact your loved one's senior living facility or your local Area Agency on Aging.

Visiting Loved Ones

Can I visit my relative in person if he/she wants emotional support from me?	Yes, outdoors (conditions apply)
Can I visit my relative in person for end-of-life compassion care?	Yes
Will my loved one be required to self-quarantine after I visit him or her?	N/A
Do I need to wear PPE and/or a cloth mask if I do visit my relative in person?	Yes
Are Hairdressers and other non-medical contractors still allowed in senior living facilities?	No
Does the state recommend or require that senior living facilities assist families with setting up virtual visit alternatives?	Yes
Are visitors being screened for elevated temperatures?	Yes
Are visitors being asked questions about health, travel, and potential virus contact?	Yes

Outings and Group Activities

Are residents allowed to leave the facility for non-medical reasons?	Yes
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Are residents of senior living facilities who leave and return required to self-quarantine?	NA
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Are senior living facilities required to cancel all group outings?	Yes
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Are residents still eating together in the dining hall?	No
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Are facilities still allowed to host group activities within the community?	No
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Safety Measures for Staff & Contractors

Are staff members and contractors being screened for elevated temperatures?	Yes
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Are staff members and contractors being tested for Coronavirus?	Yes
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Are staff members and contractors being asked questions about health, travel, and potential virus contact?	Yes
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Safety Measures for Residents

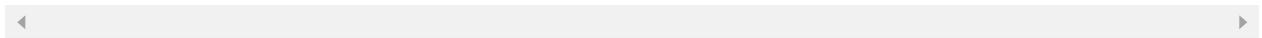
Are staff members required to regularly screen	Yes
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residents for coronavirus symptoms?

Are residents relied on to screen themselves and self-report potential coronavirus symptoms? No

Are staff members required to take residents' temperatures? Yes

Are residents being tested for coronavirus? Yes



Paying for Senior Living in Ohio

The Cost of Senior Living in Ohio

Assisted living facilities can be a great resource for seniors in need, but they aren't the ideal choice for everyone. For seniors who require other kinds of care due to things like budget or personal medical needs, there are other alternatives. This is what seniors can expect to pay per month for different forms of adult care in Ohio:

In-Home Care	\$4290	
Assisted Living	\$4339	
Home Health Care	\$4385	
Adult Day Care	\$1376	
Nursing Home Care		\$6996

The Cost of Assisted Living in Ohio

Per Genworth Financial's 2019 Cost of Care Survey, the cost of assisted living in Ohio averages \$4,339 per month, a cost of around \$300 higher than the national average of \$4,051. Ohio is located in the Midwest, a relatively inexpensive part of the country in comparison to the East and West coasts. However, all of the closest neighboring states are even more affordable, boasting lower overall costs of assisted living care than Ohio.

Ohio	\$4339
United States	\$4051
Indiana	\$4100
Michigan	\$4000
Pennsylvania	\$3913
West Virginia	\$3750
Kentucky	\$3497

The Cost of In-Home Care in Ohio

In-home care in Ohio is in-line with the United States average at \$4,290, indicating services intended to help seniors age in place at home are reasonable. Costs in nearby states show that as well with Ohio sitting at midrange. The highest cost in the area for monthly in-home care is in Michigan at \$4,385, followed by Indiana at \$4,334. Even more affordable help with tasks like cooking and housekeeping can be found in Kentucky at \$3,813 per month and West Virginia at \$3,432.

Ohio	\$4290
United States	\$4290
Michigan	\$4385
Indiana	\$4334
Kentucky	\$3813
West Virginia	\$3432

The Cost of Nursing Home Care in Ohio

Nursing homes provide medical care and supervision around-the-clock for seniors who need ongoing support. Ohioans may be relieved to know that this type of care in their state is \$548 below the national average(\$7,513) and is also less than most surrounding states. The only state with a lower fee is Kentucky at \$6,905, but it's only a \$91 difference, indicating that nursing home care in Ohio, at \$6,996 per month, is quite affordable.

Ohio	\$6996
United States	\$7513
Michigan	\$8373
Indiana	\$7021
Kentucky	\$6905
West Virginia	\$10707

Financial Assistance for Senior Living in Ohio

Residential State Supplement Program

The Residential State Supplement Program (RSS) is a supplemental state program in Ohio that provides financial assistance to those who require support in a residential environment. While not explicitly for seniors, many seniors do meet the requirements for the RSS program and can benefit from the financial coverage provided. The RSS program provides financial support for accommodations, supervision, and services related to personal care for qualifying adults who reside in eligible living arrangements. This program pays a monthly allowable fee to eligible individuals living in class two residential facilities or adult care facilities.

To be eligible for the RSS program, Ohioans must be:

- 18 years old or older
- Eligible for Medicaid
- Receiving a form of Social Security, including SSI or SSDI

- Currently receiving care in a nursing home with an upcoming planned discharge or have been evaluated at a protective level of care
- Planning to reside or currently residing in an eligible living arrangement

In addition to health-related criteria, seniors must also have a monthly income lower than \$1,300 and total assets of less than \$2,000.

Contact: For more information about the Residential State Supplement program, seniors can email RSS@mha.ohio.gov or call 614-752-9316. For questions about the verification process, seniors can email RSSverify@mha.ohio.gov or call 614-466-4061.

Ohio Medicaid's Assisted Living Waiver

The Medicaid Assisted Living Waiver program in Ohio offers an alternative way to pay for care in an assisted living facility. This option is available for current enrollees in Medicaid who meet the eligibility requirements. It covers the base cost of care in an assisted living facility, leaving seniors to use their income and other resources to cover expenses related to room and board.

Non-financial eligibility for the Medicaid Assisted Living Waiver program includes:

- Age 21 years old or older
- Required assistance with activities of daily living like bathing, grooming, using the bathroom, eating, and mobility
- Eligibility for admission into an assisted living facility
- The ability to pay monthly room and board payments as established
- Meeting all other criteria for Medicaid acceptance

The financial eligibility is determined by Departments of Job and Family Services on a county by county basis. To qualify, seniors can't have countable assets worth more than \$2,000 and monthly income cannot be greater than 300% of the monthly Social Security Income benefit. In some cases, participants in the waiver program may have to pay a patient liability fee toward costs of services.

Contact: To learn more about the Assisted Living Waiver program, seniors can contact the Department of Aging at (800) 266-4346 or by email or call 1-866-243-5678 toll-free to receive contact information for a local Area Agency on Aging.

Senior Living Laws and Regulations in Ohio

Note: All these rules typically apply to non-clinical senior living facilities, such as independent living, assisted living, and memory care facilities. Nursing homes and other senior living facilities with a clinical setting may have additional or slightly different requirements and regulations.

In Ohio, numerous laws and regulations exist to ensure senior living facilities meet the highest possible standards. These guidelines help make sure seniors are kept safe and healthy while living in a senior living community.

Admissions Requirements

To be eligible for senior living care in Ohio, seniors must require assistance with daily living activities but still be able to live a somewhat independent lifestyle. Skilled nursing care requirements are capped at 120 days in a 12-month period. If seniors must be in a nursing home or hospital for longer than this window, facilities may deny admission. Those with challenging medical conditions or who have health problems that require consistent and ongoing maintenance, such as severe skin ulcers, are not permitted to enter or remain in senior living.

Senior Living Service Plans

Health assessments are required for all seniors prior to admission into an senior living facility. These exams are required both to assess eligibility as well as to guide the design of an effective care plan. Assessments should continue on an ongoing basis to ensure conditions don't change. Any changes to physical or mental state requires a revision of a care plan to best address new needs. Residents are not bound to the care outlined in a service plan. As long as residents are made aware of any risks to denying a recommended service, they are allowed to turn down care.

Staffing Rules and Policies

Licensed Ohio senior living facilities must employ numerous different categories of staff members, including an administrator and members of a direct care team. Administrators must work a minimum of 20 hours a week during normal business hours and remain on call when off site. Direct care team staff members work hands-on with residents with duties limited by training or licensure. Ohio does not have minimum staffing ratios.

Staff working in senior living facilities in Ohio must undergo an orientation that covers job duties, building procedures, facility rules, emergency preparedness, and the rights granted to residents. At least eight hours of continuing education are required each year, with a focus on communication and personal care. Staff members must complete first aid training within 60 days of starting a job. Administrators need nine hours of continuing education annually.

Any facility that maintains service for individuals with dementia must train all staff members in at least two hours of specialty coursework on cognitive issues with a minimum of four hours of annual continuing education.

Staff members working directly with residents must have a Bureau of Criminal Identification and Investigation background check. Employees who have been Ohio residents for under five years must go through an FBI background check.

Medication Management

Patients who can take their own medications and are permitted to do so by a physician can receive assistance from non-licensed care team members in managing prescription drugs. This assistance includes reminders, organizing containers, verifying labels, and giving medication to patients to consume. If medication must be administered to a patient, either because a patient is unable or unwilling, a CNA, RN, LPN, or physician must perform this responsibility. In some cases, licensed home health aides are also permitted to assist with medication management.

Ohio Senior Living Free Resources

Ohio Agencies

Ohio Department of Aging

The Ohio Department of Aging is a government-run agency that is dedicated to research, public policy, and local initiatives that benefit Ohio's aging population. The Department of Aging provides support for seniors, their caregivers, and professional organizations offering services to seniors, such as licensed care facilities. This also includes ways to report signs of elder abuse as well as tools to connect seniors with area organizations that can provide financial support. Numerous department-sponsored events are held

throughout the year, helping seniors to learn more about their area resources as well as broader topics like Medicare and Medicaid access.

All seniors, caregivers, and senior care organizations are free to use the resources provided by the Ohio Department of Aging.

Contact: The Ohio Department of Aging is available toll free at 1-800-266-4346 or through the website contact form.

Area Agencies on Aging in Ohio

Area Agencies on Aging, colloquially known as AAAs, are organizations that serve seniors living throughout the state of Ohio. Unlike state-level resources, AAAs work in smaller footprints, serving the residents of specific cities or counties to provide the best possible access to local services. AAAs can connect seniors with nonprofits that offer financial support, transportation and meals, as well as providing counseling for services such as Medicare. AAAs are available for free to all seniors living within a specified geographical area. Most areas in Ohio are covered by an AAA.

Veterans Affairs Offices in Ohio

For Ohioans who have served in the military, access to Veteran Affairs Offices can provide numerous opportunities for financial support. In addition to the monthly stipend available to many veterans, the VA Aid and Attendance Benefit program can also provide support for senior living costs. There are numerous VA offices throughout the state of Ohio seniors can contact to learn more about benefits options.

Social Security Offices in Ohio

Social Security can offer a valuable income source for seniors to help cover the costs of senior living. Seniors in Ohio who need to contact Social Security to learn more about benefit opportunities can get in touch with any of the offices available throughout the state.

Frequently Asked Questions

How much does assisted living cost in Ohio?

In Ohio, assisted living costs an average of \$4,339 per month. However, some areas of the country are more expensive than others. Toledo and Akron, for example, cost more than the state average, with expenses around \$5,036 and \$4,625 per month respectively.

Are there financial assistance programs for assisted living in Ohio?

Yes, residents in Ohio have numerous options to cover some of the costs associated with living in an assisted living facility. Some seniors can use the Ohio Residential State Supplement Program (RSS), a program that can cover some of the expenses associated with a residential care experience. The state also offers an Assisted Living Waiver program through Medicaid, which provides financial benefits for seniors who are Medicaid-eligible and choose assisted living care.

What are “Activities of Daily Living”?

Activities of Daily Living, or ADL, are general tasks required as a part of day-to-day living. They include getting out of bed, bathing, getting dressed, using the bathroom, cooking, eating and general cleaning tasks such as laundry. ADL are commonly a part of care in an assisted living facility.

What is the difference between assisted living and nursing homes?

The primary difference between an assisted living facility and a nursing home involves the level of medical care offered to residents. Basic first aid and medication management are permitted in an assisted living facility but any complex medical needs, such as feeding tubes or ventilator use, are best suited to a nursing home environment.

Who should consider assisted living?

Assisted living is a great solution for those who require extra assistance with the activities of daily living but who do not require substantial enough care to necessitate a nursing home. Many duties managed in an assisted living facility can be managed with the support of a home care aide rather than a medical professional.

The Top Cities for Senior Living in Ohio

Learn more about the cost of senior living in the top Ohio cities. Additionally, find reviews and information about assisted living facilities and other senior living communities across the state.

Bexley (3)	Gosnen (2)	Mount Orab (3)	Stuebenville (11)
Bidwell (1)	Grand Rapids (1)	Mount Saint Joseph (1)	Stow (10)
Blanchester (4)	Granville (6)	Mount Sterling (1)	Strasburg (1)
Blue Ash (1)	Green (1)	Mount Vernon (15)	Streetsboro (3)
Bluffton (4)	Green Uniontown (1)	Munroe Falls (2)	Strongsville (8)
Boardman (2)	Green Springs (2)	Napoleon (1)	Struthers (1)
Bowling Green (11)	Greenfield (5)	Nashport (1)	Sunbury (4)
Brecksville (1)	Greenville (8)	Navarre (2)	Swanton (2)
Brewster (1)	Grove City (9)	Nelsonville (4)	Sylvania (5)
Bridgeport (3)	Groveport (2)	New Albany (2)	Tallmadge (8)
Brilliant (1)	Hamden (1)	New Boston (4)	The Plains (4)
Broadview Heights (1)	Hamilton (18)	New Carlisle (2)	Tiffin (10)
Brook Park (2)	Hartville (1)	New Concord (1)	Tipp City (2)
Brookville (1)	Hayesville (1)	New Lebanon (1)	Toledo (102)
Brunswick (3)	Heath (4)	New Lexington (3)	Toronto (2)
Bryan (2)	Hicksville (1)	New London (2)	Trenton (2)
Bucyrus (8)	Highland Heights (1)	New Matamoras (2)	Trotwood (3)
Burton (1)	Hilliard (9)	New Paris (2)	Troy (11)
Byesville (2)	Hillsboro (7)	New Philadelphia (3)	Twinsburg (5)
Cadiz (2)	Holgate (1)	New Richmond (2)	Uhrichsville (3)
Calcutta (1)	Holland (1)	Newark (20)	Union City (4)
Caldwell (1)	Hopedale (1)	Newbury (1)	Uniontown (3)
Cambridge (5)	Hubbard (1)	Newcomerstown (2)	University Heights (1)
Camden (2)	Huber Heights (5)	Newton Falls (2)	Upper Arlington (2)
Campbell (1)	Hudson (4)	Niles (6)	Upper Sandusky (5)
Canal Fulton (3)	Huntsburg (1)	North Baltimore (2)	Urbana (9)
Canal Winchester (3)	Huron (3)	North Canton (4)	Urbancrest (1)
Canton (24)	Independence (2)	North Lewisburg (1)	Utica (2)
Cardington (2)	Ironton (5)	North Lima (4)	Van Wert (4)
Carlisle (2)	Jackson (4)	North Olmsted (4)	Vandalia (4)
Carroll (1)	Jamestown (2)	North Ridgeville (2)	Vermilion (2)
Carrollton (3)	Jefferson (1)	North Royalton (5)	Versailles (3)
Cedarville (1)	Jeffersonville (1)	Northfield (1)	Wadsworth (8)
Celina (3)	Johnstown (1)	Northwood (2)	Walnut Creek (2)
			Wapakoneta (4)

Centerburg (1)	Kensington (1)	Norwalk (6)	Warren (24)
Centerville (6)	Kent (13)	Norwood (1)	Warsaw (1)
Chagrin Falls (2)	Kenton (7)	Oak Harbor (4)	Washington Court House (11)
Chardon (3)	Kenwood (1)	Oak Hill (1)	Washingtonville (1)
Chesterland (1)	Kettering (14)	Oberlin (4)	Waterville (4)
Chillicothe (5)	Kimbolton (1)	Obetz (1)	Wauseon (5)
Cincinnati (189)	Kingston (1)	Olmsted Falls (2)	Waverly (3)
Circleville (6)	Kingsville (2)	Olmsted Township (1)	Waynesville (2)
Clarksburg (1)	Kirkersville (1)	Oregon (10)	Wellington (6)
Cleveland (126)	Kirtland (1)	Orrville (3)	Wellston (4)
Cleveland Heights (8)	Lakeside	Orwell (1)	West Alexandria (1)
Cleves (1)	Marblehead (1)	Ottawa (5)	West Carrollton (2)
Cloverdale (1)	Lakeview (1)	Oxford (4)	West Chester (5)
Clyde (3)	Lakewood (12)	Painesville (11)	West Jefferson (2)
Coldwater (1)	Lancaster (18)	Pandora (1)	West Lafayette (2)
Columbia Station (1)	Laurelville (1)	Parma (9)	West Liberty (2)
Columbiana (4)	Lebanon (8)	Parma Heights (2)	West Milton (2)
Columbus (165)	Lewis Center (3)	Pataskala (2)	West Union (12)
Columbus Grove (1)	Lewisburg (1)	Paulding (2)	Westerville (19)
Conneaut (3)	Lexington (1)	Payne (1)	Westlake (14)
Convoy (1)	Lima (33)	Peebles (3)	Wheelersburg (3)
Coolville (1)	Lincoln Heights (1)	Pemberville (1)	Whitehall (1)
Copley (4)	Lisbon (2)	Peninsula (1)	Whitehouse (2)
Cortland (3)	Lockland (1)	Perrysburg (12)	Wickliffe (3)
Coshocton (9)	Lodi (2)	Pickerington (4)	Willard (2)
Covington (2)	Logan (5)	Piketon (6)	Williamsburg (2)
Crestline (5)	London (4)	Piqua (7)	Williston (1)
Creston (1)	Lorain (23)	Plain City (2)	Willoughby (6)
Cridersville (3)	Loudonville (4)	Pleasantville (2)	Willoughby Hills (1)
Crooksville (1)	Louisville (5)	Poland (2)	Wilmington (12)
Cuyahoga Falls (17)	Loveland (10)	Pomeroy (3)	Winchester (1)
Dalton (1)	Lowellville (1)	Port Clinton (4)	Windsor (1)
Danville (1)	Lucasville (1)	Portsmouth (13)	Wintersville (4)
Dayton (89)	Lyndhurst (1)	Powell (4)	Woodmere (2)
	Macedonia (3)		
	Madira (1)		

Defiance (10)	Madison (6)	Proctorville (1)	Woodsfield (3)
Delaware (17)	Maineville (2)	Racine (1)	Woodstock (1)
Delphos (2)	Malta (1)	Ravenna (10)	Wooster (15)
Deshler (1)	Mansfield (30)	Reynoldsburg (6)	Worthington (10)
Dover (5)	Maple Heights (2)	Richfield (3)	Xenia (10)
Doylestown (1)	Marengo (1)	Richmond Heights (3)	Yellow Springs (3)
Dublin (16)	Marietta (12)	Richwood (1)	Yorkville (1)
East Cleveland (11)	Marion (17)	Ripley (2)	Youngstown (39)
East Liverpool (6)			Zanesville (16)

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