

Using statistics on over 20,000 assisted living facilities, we have analyzed the senior living industry across the United States. For the state of Arizona, our findings include data on over 650 facilities. At a median monthly cost of \$3,800, assisted living in Arizona is likely to cost \$200 less than the average in the U.S.

With its climate of dry heat and beautiful landscape, this state is one of the most popular areas for retirement in the country. Arizona is known as one of the most tax-friendly states, as citizens pay no income tax and have no taxes levied against their Social Security checks or financial legacies. For people in almost any tax bracket, these factors make the state an ideal location to seek an assisted living community.

## Directory of Assisted Living Facilities in Arizona

Finding the right assisted living community can be a highly complicated task. To simplify your research process, we have conducted a comprehensive review of facilities in the state of Arizona. In the table below, you will find a helpful list of key data points, including each facility’s amenities, costs, and Medicaid acceptance status.

Table		

## Paying for Assisted Living in Arizona

### The Cost of Assisted Living

On average, Arizona’s assisted living facilities are less expensive than those in most other states. Arizona ALFs are also likely to be more affordable than facilities in most surrounding, southwestern territories. Only nearby Utah and Nevada have lower ALF costs, and median expenses in more comparable states like California or New Mexico can far exceed Arizona’s cost estimates.

- Average Monthly Cost in the **United States**: \$4,000
- Average Monthly Cost in the State of **Arizona**: \$3,800
- Average Monthly Cost in the State of **California**: \$4,500
- Average Monthly Cost in the State of **New Mexico**: \$4,250
- Average Monthly Cost in the State of **Colorado**: \$4,000
- Average Monthly Cost in the State of **Nevada**: \$3,500
- Average Monthly Cost in the State of **Utah**: \$3,350

Depending on which city seniors choose to settle in, assisted living expenses can vary dramatically. Arizona's higher elevation areas where the heat is more bearable, such as Flagstaff, are a desirable option, yet their popularity affects their average costs. Excluding cost data for Arizona's most populous cities reveals that median expenses for assisted living in the rest of the state are only \$3,400, about \$800 less than the national average.

- Average Monthly Cost in the City of **Flagstaff**: \$5,098
- Average Monthly Cost in the City of **Lake Havasu**: \$3,500
- Average Monthly Cost in the City of **Phoenix**: \$3,850
- Average Monthly Cost in the City of **Prescott**: \$3,775
- Average Monthly Cost in the City of **Sierra Vista**: \$3,800
- Average Monthly Cost in the City of **Tucson**: \$4,044
- Average Monthly Cost in the City of **Yuma**: \$3,625
- Average Monthly Cost in the **Rest of the State**: \$3,400

The type and level of care that a person needs will affect their average monthly costs. However, in Arizona, costs for different levels of care tend to vary less than they do in many other states. In-home care and memory care are both likely to cost only \$600 more than residence in an assisted living facility. Nursing home care will cost significantly more than ALF residence, regardless of location.

- Average Monthly Cost of Arizona **Assisted Living**: \$3,800
- Average Monthly Cost of Arizona **Nursing Homes (private room)**: \$7,908
- Average Monthly Cost of Arizona **Nursing Homes (semi-private room)**: \$6,494
- Average Monthly Cost of Arizona **In-Home Care**: \$4,433
- Average Monthly Cost of Arizona **Memory Care**: \$4,170
- Average Monthly Cost of Arizona **Independent Living**: \$2,371

# Financial Assistance for Assisted Living in Arizona

## The Arizona Healthcare Cost Containment Center System (Medicaid)

The Medicaid system for the state of Arizona is called the AHCCCS. The [AHCCCS covers long-term care services](#) for people who are nursing home-eligible, and who otherwise meet certain financial eligibility requirements. There are no waitlists involved, and no caps on how much assistance can be granted to individual participants.

Qualified assisted living residents may receive Medicaid reimbursement for personal care services, which licensed facilities offer to aid residents with activities of daily living, like eating, bathing, and dressing. For residents with greater medical impairment, the program may reimburse for directed care services provided by licensed ALF personnel, such as a registered nurse or nurse's assistant.

### Who is Eligible?

To qualify for long-term care coverage through Medicaid, Arizona citizens must meet the following eligibility criteria:

- Must be an Arizona resident or a qualified immigrant
- Must be 65 or older
- Must have a Social Security number
- Must be assessed by the AHCCCS as nursing home-eligible
- Must apply for all other cash benefit sources for which applicant may qualify
- Must not have countable resources of more than \$2,000
- Must have earned income below \$2,250

If an applicant's resources or income is over the limit stated above, exceptions may be made for married couples who have applied for [Community Spouse](#) approval. For single individuals with assets that exceed the Medicaid eligibility limits, a [Special Treatment Trust](#) may be a viable option. For all applicants, after income and resources are accounted for, a Share of Cost assessment may be levied that would require the applicant to pay for a small portion of their service costs.

## How to Apply

To initiate a relationship with a dedicated case manager at the Arizona Long-Term Care Services Office, [find the ALTCS office location](#) closest to you. The ALTCS has nine locations throughout the state. The Area Agencies on Aging are also a good place to start the application process. Your local Agency may be able to help you plan a more comprehensive retirement picture.

## More Ways to Finance Assisted Living

Some additional ways to finance assisted living costs include:

- Veterans Benefits
- Life Insurance Policy
- Long-Term Care Insurance
- Reverse Mortgage

## Free Assisted Living Resources in Arizona

### The Department of Aging and Adult Services

This is an office within Arizona's Department of Economic Security which aims to protect seniors from circumstances of poverty, abuse, neglect, and other high-risk situations. Through their Family Caregiver Support Program, this office may be of particular value to Assisted Living Facility (ALF) residents living with a spouse or partner who has greater medical care needs.

The Department of Aging and Adult Services maintains a list of helpful links to resources for seniors at [azdaars.getcare.com](https://azdaars.getcare.com). Adult Protective Services is also administered through the DAAS, and emergency contacts can be found under the Reporting Abuse section of this guide. To find out more, contact your local Area Agency on Aging or LTC Ombudsman's office.

## Free Transportation for Senior Citizens

Arizona's Area Agencies on Aging and Centers for Independent Living maintain transportation programs for local elders. Transportation may be medical, to help assisted living residents get to doctor's appointments, fill medications, etc., and non-medical transportation is also offered for more everyday needs, such as grocery shopping and other errands. Find more information on the website of the Department of Economic Security at [des.az.gov](https://des.az.gov).

## The Centers for Independent Living

Arizona hosts five Centers for Independent Living which all meet various support needs for AZ seniors. The Centers directly provide and facilitate access to community-based resources on a local level. CIL also advocates for the needs of elders, working to assure access to housing, healthcare, and other vital supports. For more information and to find a CIL location near you, visit [des.az.gov](https://des.az.gov), or call (866) 229-5553.

## Arizona's Long-Term Care Ombudsman

Arizona, like most states, has a long-term care ombudsman program to provide a system of advocacy and protection for people living in long-term care facilities, such as nursing homes or assisted living communities. Ombudsmen are usually volunteers who are organized and managed by permanent employees. Their main purpose is to visit with long-term care facility residents to field concerns and complaints, ensuring that LTC administrators and staff continue to deliver a quality of care that befits their licensure.

Arizona LTC ombudsmen work closely with the Area Agencies on Aging to reach out to consumers and advocate for their proper treatment. To contact an ombudsman, locate your local AAA office using the table provided in this guide.

## Veterans Affairs

Arizona's VA benefits offices can support veterans in their assisted living decisions. The main benefits office, located in Phoenix, also houses the VA's loan center. If you or a

family member plan to apply for Medicaid coverage of long-term care services, Arizona Medicaid requires that you must first apply for any veteran's benefits for which you may be eligible.

Veterans' Affairs has many dedicated departments, and sometimes finding the correct one can be difficult. For a complete list of relevant Arizona Veterans' Affairs telephone contacts, visit [Phoenix.VA.gov](http://Phoenix.VA.gov). To contact Arizona's [VA Benefits Office](#) or the VA Loan Center, find them at 3333 North Central Avenue, Phoenix, AZ 85012, or call (800) 827-1000. To find other services for veterans, call AZ Veterans' Services at (602) 255-3373.

## Area Agencies on Aging

The [Area Agencies on Aging](#) is a national network of organizations selected by each state to plan and coordinate services on a local level. The AAA works with Arizona's state and local governments to facilitate access to care and reduce confusion for people seeking aging-related support. Arizona is home to eight Agencies that each serve a nearby group of counties. The Native Peoples of Arizona are also represented, with the organization's eighth district serving more than 20 tribes.

Area Agency on Aging	Address	Phone Number
<a href="#">Area Agency on Aging, Region Eight</a> (Inter-Tribal Council of Arizona, representing more than 20 tribes throughout the state)	2214 N. Central Avenue, #100 Phoenix, Arizona 85004	(602) 258-4822
<a href="#">Area Agency on Aging, Region Five</a> (Pinal and Gila Counties)	8969 W. McCartney Road Casa Grande, Arizona 85294	(520) 836-2758 (800) 293-9393
<a href="#">Area Agency on Aging, Region Four</a> (La Paz, Mojave and Yuma Counties)	1235 S Redondo Center Drive Yuma, Arizona 85365	(928) 782-1886
<a href="#">Area Agency on Aging, Region One</a> (Maricopa County)	1366 East Thomas Road, Suite 108 Phoenix, Arizona 85014	(602) 264-HELP (4357)
<a href="#">Area Agency on Aging, Region Seven</a> (The Navajo Nation)	P.O. Box Drawer 1390 Window Rock, Arizona 86515	(928) 871-6868
<a href="#">Area Agency on Aging, Region Six</a> (Cochise, Graham, Greenlee and Santa Cruz Counties)	300 Collins Road Bisbee, AZ 85603	(520) 432-2528

<a href="#">Area Agency on Aging, Region Three</a> (Coconino County, Yavapai County and non-reservation residents in Apache and Navajo Counties)	43 South San Francisco Street Flagstaff, Arizona 86001	(928) 213-5215 (877) 521-3500
<a href="#">Area Agency on Aging, Region Two</a> (Pima County)	8467 East Broadway Boulevard Tucson, Arizona 85710	(520) 790-7262

## Social Security Offices

The federal government maintains a central website for the Social Security Administration at [SSA.gov](https://www.ssa.gov). Many Social Security-related tasks can be completed online, including:

- Applying for Social Security Benefits
- Requesting replacement Social Security cards
- Making sure you qualify for benefits
- Estimating your benefits
- Receiving Social Security statements electronically or by mail

For further assistance, contact or visit the SSA office in your locale. Refer to the alphabetically sorted table below to find your nearest location.

Social Security Office	Address	Phone Number
Casa Grande Social Security Office	1637 E. Monument Plaza Circle Casa Grande, AZ 85122	(800) 772-1213
Chinle Social Security Office	Highway 191, Bay E And F Chinle, AZ 86503	(800) 772-1213
Douglas Social Security Office	600 E. 15th Street Douglas, AZ 85607	(800) 772-1213
Flagstaff Social Security Office	2715 S. Woodlands Village B Flagstaff, AZ 86001	(800) 772-1213
Glendale Social Security Office	5907 W. Kings Avenue Glendale, AZ 85306	(800) 772-1213
Globe Social Security Office	1405 E. Ash Street Globe, AZ 85501	(800) 772-1213
Mesa Social Security Office	702 W. Jerome Avenue Mesa, AZ 85210	(800) 772-1213

Nogales Social Security Office	1760 N. Mastick Way Nogales, AZ 85621	(800) 772-1213
Phoenix Social Security Office 85007	250 N. 7th Avenue Phoenix, AZ 85007	(800) 772-1213
Phoenix Social Security Office 85032	16241 N. Tatum Boulevard Phoenix, AZ 85032	(800) 772-1213
Prescott Social Security Office	205 N. Marina Street Prescott, AZ 86301	(800) 772-1213
Safford Social Security Office	650 S. 14th Avenue Safford, AZ 85546	(800) 772-1213
Show Low Social Security Office	2500 E. Cooley, Suite 407 Show Low, AZ 85901	(800) 772-1213
Tuba City Social Security Office	1010 Main Street Tuba City, AZ 86045	(800) 772-1213
Tucson Social Security Office 85713	88 W. 38th Street Tucson, AZ 85713	(800) 772-1213
Tucson Social Security Office 85719	3808 N. 1st Avenue Tucson, AZ 85719	(800) 772-1213
Yuma Social Security Office	325 W. 19th Street, Suite 1 Yuma, AZ 85364	(800) 772-1213

## Assisted Living Laws and Regulations in Arizona

Arizona's DHS Department of Licensing Services oversees the regulation of assisted living throughout the state. Below is an overview of the standards and requirements of Arizona Assisted Living Facilities (ALFs).

### Assisted Living Service Plans

Before moving into an assisted living facility, prospective residents or their representatives will meet with facility managers for an interview. In this interview, the needs and expectations of the resident are established, and so is the ALF's ability to meet those stated needs. The service plan will be supplemented with a residency agreement which explains all resident rights, costs, and responsibilities.



ALF service plans must include:

- A description of the resident's medical conditions, including any physical, cognitive, or behavioral impairments
- The level and scope of services the resident will receive
- Types of services to be received and their frequency

Any residents who receive behavioral care must have goals and strategies included in their service plan to be confirmed by a physician or behavioral healthcare provider. If the plan involves recurrent medication administration or other skilled nursing services, a nurse or medical practitioner must review and confirm the document. Major changes in an ALF resident's life or health status may prompt a reassessment of the service plan. Regular updates are required every three, six, or twelve months depending on the level of care a resident receives.

### Assisted Living Admission Requirements

An ALF cannot accommodate residents whose medical needs exceed its available scope of care unless they are covered by a licensed home health agency. Home health agencies can be hired by residents with greater medical needs, although there are limitations on residency in an ALF for more fully disabled individuals. Residents cannot be admitted to an ALF if they are permanently bedridden or require the use of restraints, and in the state of Arizona, only Directed Care ALFs may accept nursing home-eligible residents.

### Assisted Living Scope of Care

Each state uses certain labels to classify the scope of care available at assisted living facilities. In Arizona, there are three such labels for ALFs; they are Supervisory Care, Personal Care, and Directed Care, with each designation signifying the extent of medical and functional assistance that residents may require.

Residents in ALFs may also engage in contracts to receive services from a third-party organization, such as a licensed home health agency, licensed hospice agency, or a private duty nurse. Facilities that are licensed as Personal Care Providers cannot house residents whose level of impairment requires the greater assistance provided in Directed Care facilities.

**Supervisory Care** facilities can provide:

- General supervision of residents' needs and continuing function
- Crisis intervention by staff
- Assistance with the self-administration of medicines

**Personal Care** facilities can also provide:

- Assistance with activities of daily living, such as bathing, eating, and dressing
- Coordination or provision of intermittent nursing services
- Administration of medicines and treatments by a licensed nurse

**Directed Care** facilities can accommodate people who:

- Need significant assistance with activities of daily living, such as bathing, eating, and dressing
- Are incapable of recognizing danger
- Are incapable of summoning assistance and/or expressing needs
- Are incapable of making basic care decisions

## Assisted Living Medicaid Policy

For people who are nursing home-eligible, Arizona's Long-Term Care Services program may partially reimburse ALFs for services rendered. Medicaid does not reimburse for room and board payments, but it does significantly limit the amount that Medicaid recipients may be charged for these costs. Coverage of care services is conducted through a managed care program in Arizona, which means that private companies provide coverage plans after bidding for contracts with individual facilities. Managed care plans do not place funding caps on an individual's coverage, and there are no waitlists for participation.

## Assisted Living Facility Requirements

Arizona allows ALFs to offer both private apartment living and private bedroom residency within shared buildings. In either arrangement, tenants must have at least 80 usable feet of space, not including closets or bathrooms. More than two people living in a single unit is very rarely permitted, but in units housing more than one resident, there must be at

least 60 feet of usable space per person. Residential units must have keyed entry, a bathroom (one per eight people), a resident-controlled thermostat, and a fully functional kitchen. Directed Care facilities may also be required to house residents' sleeping areas on ground floors.

## Medication Management Regulations

Residents may administer their own medications if they are deemed mentally and physically capable of doing so by a medical specialist. Unlicensed staff can assist residents indirectly by providing cues to take medicines, opening packaging, reading labels, and confirming proper dosage. However, certification or endorsement may be necessary for unlicensed personnel to more directly administer medicines. Nurses who are on staff or acting as third-party contractors are permitted to directly administer medications for people unable to do so for themselves.

## Staffing Requirements

While Arizona ALFs have no staff-to-resident ratio requirements, every facility must keep enough staff on hand to fulfill residents' needs and meet the conditions of facility licensure. An administrator or administrator's proxy will always be on the grounds, and administrators must designate a manager to oversee daily operations. A staff member must always be awake and available on the grounds, including throughout the night, and all staff must be able to perform support services for residents. A registered nurse will also be on staff to help coordinate care and directly assist residents.

## Staff Training Requirements

Staff of Arizona assisted living facilities can include caregivers, assistant caregivers, registered nurses, nurse's assistants, managers, and administrators. The qualifications required of any personnel will depend on the type of assisted living services, behavioral health services, or behavioral care provided at the facility.

Administrators must be at least 21 years old, state certified, and able to supply proof of at least 12 months of professional healthcare management experience. It is the administrator's job to institute a state-approved program of staff and managerial training

which includes entry-level training plus an additional 12 hours annual continuing education. All staff must also complete six hours per year of CPR and first aid training.

For the three levels of care available in Arizona assisted living facilities, the duration and subject matter of training will vary. Training for employment at a Supervisory Care facility requires a baseline 20 hours of pre-employment orientation. Personal Care facilities add on another 30 hours of training requirements for a total of 50 hours, and Directed Care facilities tack on another 12, for a total of 62 training hours.

## Background Checks for Assisted Living

Within 20 days of being hired, all staff members and volunteers at an assisted living community must submit to a background check by the Department of Health Services in order to obtain a fingerprint clearance card. Any person who has been convicted of abusive or exploitative behavior, or who is associated with substantiated reports of such behavior will not be hired at an Arizona assisted living community.

## Reporting Abuse

The state of Arizona maintains dedicated points of contact for anyone wishing to report rule-breaking on the part of assisted living facilities or to report elder abuse.

The Arizona Department of Licensing accepts complaints against ALFs through an [online form](#). The Department also provides a complaint tracking tool called [AZ CareCheck](#) that allows consumers to review assisted living facility ratings and surveys.

The Division of Aging and Adult Services maintains the state's adult protective services hotline. The hotline can be reached 24/7 and reports are confidential. To report any form of abuse, including physical or emotional abuse, exploitation, fraud, theft, neglect, or abandonment, call (877) 767-2385.

