This document exists to clearly define the services extended by CHOICE. To best represent the interests of the older adult and/or the responsible party, [from here on referred to as the Client] and to comply with requirements of the state of Washington, CHOICE Advisory Services, Inc., [from here on referred to as the Agency or CHOICE] the Client’s confirmation of receipt of this information is requested and will serve as acceptance of services in order that CHOICE may be of help to you.

Although CHOICE is not a health care provider, information is managed by the Agency based on parameters set forth by RCW 70.02.017(7). This means that the identity of an older adult is only disclosed in relation to private health care information in instances where the older adult or a responsible party has given consent to do so. The Agency also complies with the Fair Housing Act.

As a requirement of RCW 18.330, the Agency may not require or request the Client to sign waivers of potential liability for losses of personal property or injury, or to sign waivers of any rights of the Client established in state or federal law. It is, however, critical to note that the Agency, through its processes and through this disclosure, have made a concerted effort to ensure the Client is aware that the Agency and its employees in no way make guarantees of services extended by providers.

About CHOICE Advisory Services, Inc.
CHOICE was established in 1993 as a Washington State S-Corporation. The Agency is comprised of approximately 21 full-time employees working directly with senior housing providers, care providers, elderly adults and those who seek to help older adults with transitions to housing or care communities. The Agency’s primary function is to identify and make information and resources available to consumers. The Agency gathers pertinent personal information about the older adult through its intake process which helps to identify needs, interests and preferences of the Client. Based on this input, the Agency then provides housing and care options that will likely be of interest to the older adult(s) and/or responsible party. Further, the Agency provides the support and resources to enable a move, or to encourage an older adult to become accepting of support and/or services.

The Agency manages detailed information about senior housing and care providers [from here on known as Providers]. The primary benefit of accessing the assistance of the Agency is to yield a more focused search during the selection process. To help the Client avoid the need to research and make dozens or even hundreds of phone calls, the Agency provides a targeted list of providers offering services in alignment with those being sought. A defined list of questions (called the intake process) helps CHOICE better define geographic preferences, style of living, personality and aesthetic preferences, pricing and anticipated services for the short-term and long-term.

The Client is in charge of the selection process
Employees of the Agency do not select a specific senior housing or care provider on behalf of the Client. The Client must make the selection of the Provider of his or her own accord. Likewise, the Client must negotiate applicable move-in and monthly rent and care fees directly with the Provider. To seek admission to a community or to establish in-home services, the Client must follow the application process of the chosen Provider. The Agency makes options known to the Client, but does not make the ultimate decision selecting any one particular option. If a Client is seeking the recommendation of a specific housing or care provider, it is recommended that the Client contract with a paid professional such as a guardianship Agency, trust department or private case/care manager which may hold the legal capacity to fulfill such a responsibility.
Medical professional’s approval may be required prior to admission

Washington state law may require the older adult’s physician to become involved in defining medication management and the appropriateness of care level prior to admission to a community. Additionally, a professional nursing assessment and the completion of a care plan may be required (particularly if an adult family home is selected). The Agency does not offer medical advice, does not assess medical needs and does not offer or define plans of care. The Agency is a non-medical information service. The Provider reviews the admission paperwork and/or assessment. The Provider makes the decision regarding acceptance or non-acceptance of admission.

The quality and competency of the care and services provided within a community or home are the jurisdiction and purview of the applicable state licensing Agency. Vigilant and on-going involvement of the family and/or a responsible party is strongly recommended in support of any vulnerable or older adult.

The service is provided free-of-charge

So that the services provided by the Agency may be extended free-of-charge to its Clients, The Agency signs contracts with Providers. The Agency receives a referral fee (a calculation is based typically on a percentage of the fees paid by the older adult from the 2nd, 3rd, and 4th months of residency/services) from the Provider selected by the Client. The Agency maintains a policy of charging the Provider only when the Provider is receiving direct compensation for housing and/or care from private funds or from long-term care insurance-based funds. The Agency accepts no fees from the Provider if any part of the monthly cost of housing is paid to the Provider by Medicaid/COPES or Medicare. In instances where a resident passes away or moves out prior to the 91st day of residency, the Agency pro-rates the Provider’s referral fee to the number of days the resident is actually in residence or receiving care.

The Agency endeavors to contract with all Providers in the same manner so that options are presented in a way which best serve the Client. The specific compensation a Provider pays to the Agency varies based on the apartment type and services arranged by the Client. The Agency makes the details of specific payments from the Provider to the Agency accessible to the Client upon written request. (See the last page of this document for the various ways you can contact the CHOICE main office.) The Agency prides itself in its practice of full disclosure.

The Agency works in support of Clients to ensure access to the most favorable pricing from Providers, thereby removing any concern that higher prices are being charged to the Client because of the Agency’s involvement. Although the Agency does not negotiate on behalf of the Client, the Agency does obtain specific information regarding any promotions or offers being made by the Provider to the general public and makes such information available to the Client.

Providers value the assistance the Agency offers, as it provides a needed service to older adults and their responsible parties. Because it is time intensive and costly for Providers to market services to older adults, working with an experienced referral agent is a cost-effective means for Providers to welcome new residents and clients to their business. In working with the Agency, the Provider knows that the Client has been well-informed regarding their options, and that Clients have the on-going support of a helpful third party with whom to discuss their concerns or questions. The Agency performs duties as a dual agent. The Agency provides information regarding provider options and is compensated by the Provider (a client relationship to CHOICE), yet the consumer (older adult or their responsible party) is also considered by the Agency as a client. The Client at no time pays any fee to the Agency.

The Agency charges no fee to the Client or Older Adult

CHOICE prohibits any employee of the Agency to assess any fees to the Client or older adult. To ensure that the Agency is compensated for our efforts, Clients are asked to allow the Agency to make initial introductions to all Providers.

If you own a Long-Term Care Insurance Policy

CHOICE and its representatives do not hold licensing or training to interpret long-term care insurance contracts. We do, however, offer a complimentary service of reading long-term care policies to give the Client insight as to the types of providers that may or may not be approved by the insurance company and to help the Client better understand how the language appearing in the policy may or may not relate to the actual industry of senior housing and care being offered at this time in Washington state. CHOICE and its representatives cannot be held responsible for any loss, harm or injury which may occur as a result of information (or lack of information) given to the Client about the long-term care insurance policy. CHOICE offers to be of support to the Client in the process of accessing long-term care coverage when applicable; however, the Agency and representatives make no statement about what claims may or may not be paid by the insurance company. The contract held with the insurance company is a legally binding agreement between the owner of the policy and the insurance company. The insurance company is the only entity which can approve or deny a claim.
The insurance company is to fulfill their contractual obligation based on the specific language appearing in the policy. It is of value, however, to make inquiry as to whether the insurance company has internal policies or exceptions which would make it possible for the policy holder to receive coverage for a provider-type not specifically mentioned in the policy.

The steps and guidelines set forth for the policy-holder by the insurance company must be followed and the policy-holder must initiate any questions to obtain the information desired or needed. Insurance companies will not make suggestions on how a policy-holder may qualify to file a claim and receive insurance coverage.

If a Client feels they have been treated unfairly as it relates to applying for and receiving payment of benefits for long-term care from a long-term care insurance provider, they may:

1) Send a written complaint to the Washington State Insurance Commissioner’s Office:
   - Call: 800-562-6900
   - Email: insurance.wa.gov/your-insurance/email-us/index.html
   - Submit an Agency complaint online at: insurance.wa.gov/complaints-and-fraud/file-a-complaint/
   - Submit an agent complaint online at: insurance.wa.gov/complaints-and-fraud/file-a-complaint/insurance-agent/

   Alternatively or additionally:

2) Send a written complaint to the Attorney General (mailing address also listed below)
   - Call: 800-551-4636 (within the state of Washington)
   - Call: 206-464-6684 (out-of-state callers)
   - Call: 800-833-6384 (for the hearing impaired)
   - Submit an online complaint at: https://fortress.wa.gov/atg/formhandler/ago/complaintform.aspx

3) And/or send your complaint via US Mail or other delivery method to:
   Washington State Office of the Attorney General
   1125 Washington St. SE
   PO Box 40100
   Olympia, WA 98504-0100

Conflicts of Interest
Except in instances where an employee owns a retirement plan or stock accounts that hold shares of a publicly traded concern associated with a senior housing or care provider, the Agency employees and principals hold no ownership in any senior housing or care provider. Further, neither the Agency nor its employees hold ownership in any in-home care Agency or in-home care provider.

The Agency does from time-to-time enlist the help of private case managers or nurses (at the Agency’s expense) to help older adults in conflict or who are in denial about their need to make a move or to accept care services. Additionally, the Agency may pay additional fees or commissions to other agencies or businesses in return for information, services or goods.

At times, the Agency may suggest the older adult or responsible party work with other providers (such as therapists, counselors, social workers, mental health professionals or arbitrators) to resolve conflict or to gain clarity on their own preferences before working with a CHOICE Advisor. In such instances, the older adult or Client are responsible for the costs of such services. At no time does CHOICE derive a referral fee from such providers.

RCW 18.330 requires the Agency to inform Clients that family members, friends and business associates of staff working at CHOICE Advisory Services, Inc. may hold positions in senior housing communities or in the health care industry.

License infractions of Providers documented by the State
The Agency reviews the website of the Department of Social and Health Services every twenty-four hours to search for Enforcement Letters (licensing infractions). It is the responsibility of the Client to verify the accuracy of all information and to interpret any specific DSHS issues regarding Enforcement Letters.
Clients may use the following websites as a means of verifying information:
For Assisted Living: https://fortress.wa.gov/dshs/adsaapps/lookup/bhadvlookup.aspx
For Adult Family Homes: https://fortress.wa.gov/dshs/adsaapps/lookup/AFHAdvLookup.aspx
Enforcement Letters are viewed by the Agency as a means for viewing compliance to laws and regulations. Given the highly regulatory nature of the senior housing and care industry and the frequency with which regulatory agencies write Enforcement Letters, the existence of such a document is not necessarily reason for a Client to pass over consideration of such Providers. Clients are encouraged to read and discuss any possible current or past Enforcement Letters directly with the Provider.

Not all options presented by the Agency are licensed by the Department of Social & Health Services (DSHS). For instance, the Department of Health (DOH) licenses home care agencies, and independent senior living options are not required to have additional licensing for the services they extend (other than retaining a standard business license).

Clients are given access to the full spectrum of options and care
Because of the Agency's long-standing service to the community and to the senior housing and care industry, nearly all senior housing Providers that a Client would wish to consider are contracted with CHOICE. Approximately 15% of the licensed or existing Providers do not meet the minimum expectations of the Agency and are therefore never given as options to clients. Less than 3% of the total Provider network of assisted living and adult family homes serving older adults has opted not to contract with CHOICE. Such Providers tend to have lengthy waiting lists, or have been in existence for decades and rarely have any availability. The Agency may opt to make known such Providers to Clients without receiving a referral fee. The Agency does not generally contract with Providers who specialize in care to young adults with developmental disabilities or young adult with mental health concerns.

For private duty (non-medical), in-home care services, the Agency will either offer a listing of businesses serving the Client’s geographic area of preference or the Agency will provide one or more specific home-care Agency options. In some circumstances the Agency may receive a referral fee from non-medical in-home care Providers. This will not impact the fee paid to the Provider by the Client. Rate structures are the same whether or not the Client accesses the Agency’s assistance.

The Agency makes referrals to both skilled nursing as well as Medicare-certified in-home care, yet neither the Agency nor its employees receive compensation from such referrals.

The Agency may make additional referrals to Clients for legal assistance, financial guidance or application for entitlements, health care or therapies, medical equipment, real estate, moving services or other community-based services. Neither the Agency nor employees of the Agency receive financial compensation for such referrals. Referrals to products or services require the due diligence of the Client. The Agency does not warrant or guarantee the quality of performance of any ancillary product or service. Further, the Agency is held harmless for any loss, injury or harm which may occur as the result of accessing ancillary products or services. The Agency and its employees make known ancillary products and services for your consideration and personal benefit. It is the responsibility of the Client to make their own personal choices regarding the purchase of such goods or services.

The Agency’s visits to Providers
As it relates to retirement living, assisted living and adult family homes, the Agency makes scheduled and unscheduled visits to Providers. Communities receive referrals from the Agency only after an in-person, full review process has been completed of the senior housing Provider. Additionally, employees of the Agency are in contact with Providers in their daily routines of serving older adults and their families. Dates on which Agency employees have visited specific Providers are available by request to the Agency. The senior housing and care industry serves an ever-changing clientele with ever-changing needs. The services and care extended by Providers is based not only upon regulatory requirements, but also upon the Provider’s willingness to extend such services to each individual resident. Residents and their responsible parties also hold the power to accept or decline services. Additionally, the senior housing and care industry is complex as it relates to interrelationships between older adults, their families, staff and regulatory agencies. It is critical to note that frequency of visits from the Agency should not be given value by the Client to anticipate future performance of a Provider. A visit by the Agency is only a snapshot in time. The Client must continue on-going review and communication with the Provider and/or regulatory or advocacy organizations at their own discretion and in a manner that fosters quality communication and quality care.

CHOICE Advisors are certified and knowledgeable
Housing & Care Advisors at CHOICE are required to complete classroom style training and professional field training with senior referral agents prior to serving Clients. Additionally, Housing & Care Advisors are required to obtain and maintain credentialing as Certified Senior Advisors, members of the Society of Certified Senior Advisors, accredited by The National Commission for Certifying Agencies. Advisors adhere to the ethics and standards of this professional
certification. In instances where an appointed Advisor has not yet completed the certification training and testing process, a Certified Senior Advisor oversees the work of the non-accredited professional to ensure quality of service.

The Standards of the CSA Code of Responsibility
- Competence
- Honesty
- Trustworthiness
- Fairness
- Professionalism

Required Disclosure from the Society of Certified Senior Advisors
Certified Senior Advisors (CSAs) have supplemented their individual professional licenses, credentials and education with knowledge about aging and working with seniors. Know what those licenses, credentials and education signify. The CSA designation alone does not imply expertise in financial, health or social matters. Detail: www.csa.us

CHOICE employees are mandatory reporters
The State of Washington requires all employees of the Agency report suspected instances of abuse, neglect, abandonment or financial fraud to the appropriate authorities such as Adult Protective Services or the Complaint Investigation Unit of DSHS. Clients must be aware that the request of a Client to not disclose such matters to Washington state authorities is against the law and strictly prohibited by the Agency.

CHOICE involves the older adult(s) as a standard business practice
To the maximum extent possible, the Agency involves the older adult in the process of searching for housing or care options. If the Client is not the older adult, but rather their responsible party, and they feel that the older adult may suffer unnecessary stress due to involvement in the search or feel the older adult may not be able to comprehend the situation, the Client is encouraged to communicate their concerns with the Agency immediately. The Agency endeavors to treat each older adult with the respect and dignity they deserve while remaining committed to the rights of older adults to be involved in these important decisions.

If you choose to end your relationship with CHOICE
If at any time a Client wishes to end a relationship with the Agency and stop receiving help from the Agency, the Client may do one of the following (please include the name of the senior, the name of the responsible party and a contact phone number):
- Send an email to: info@choiceadvisory.com
- Send a letter to: Referral Services at CHOICE, PO Box 12494, Mill Creek, WA 98082
- Call CHOICE at: Toll-free: 800-361-0138, 7 days a week between 8:30am and 8:30pm
- Send a fax to: Toll free: 800-206-6910

You may end your relationship without cause, and certainly (as there is no charge for our service), you may do so without penalty or recourse.

Be wary of sharing your contact information with Internet-based Providers
Attention: Many Clients or their family members go to internet sites and enter their name and phone number in order to receive information regarding a particular community or service; multiple family members may call numerous senior housing and care communities to request brochures and information. Internet-based companies may sell or give away the names, phone numbers, and email addresses to myriad of senior-related businesses, which will then begin mailing, calling and emailing the requestor to initiate a sales process. Also, because of the complexities of services and pricing, it is possible that many of the Providers who begin calling the requestors will not meet the specific expectations or needs of the Client. Clients are better served by taking a systematic approach to this process, which includes involvement of a CHOICE Housing & Care Advisor completing an intake process in order to make appropriate introductions.

To file a complaint against CHOICE
The Agency is under the jurisdiction of the State of Washington Attorney General’s Office. For concerns regarding ethical practices or compliance to laws, a formal complaint may be filed with the Office of the Attorney General. This office asks the initiator to give their name, address and daytime phone number. You may request your identity remain confidential from the individual or Agency with whom the complaint concerns.
Link to the “Elder and Vulnerable Adult Referral Agency Act”

Attorney General’s Office
Phone: 360-753-6200  Monday – Friday, 10am to 3pm
  800-551-4636  For in-state callers only
  800-833-6384  For hearing impaired callers
  206-464-6684  For out-of-state callers
Mail: Office of the Attorney General
      1125 Washington St. SE
      PO Box 40100
      Olympia, WA  98504-0100
Email: https://fortress.wa.gov/atg/formhandler/ago/complaintform.aspx

Other informational and complaint resolution resources
Adult Protective Services
Region 3: Snohomish, Skagit, Island, San Juan, Whatcom Counties 800-487-0416
Region 4: King County 866-221-4909
Region 5: Pierce County 800-442-5129
Region 5: Kitsap County 888-833-4925
Region 6: Thurston County 877-734-6277

Article-based information
Adult Family Homes: http://www.adult-care-homes.com
Assisted Living: http://www.assisted-living-seattle.com
In-Home Care http://www.home-care-seattle.com

Department of Social & Health Services (and associated regulatory information):
Email Information: https://fortress.wa.gov/dshs/dshsroot/ask/index.asp
                    RCWs: http://apps.leg.wa.gov/RCW/default.aspx?cite=70.128&full=true
Boarding Homes: WACs, RCWs and other regulatory information
                 http://www.aasa.dshs.wa.gov/professional/bh.htm
Nursing Homes: WACs, RCWs and related information
                http://www.doh.wa.gov/LicensesPermitsandCertificates/ProfessionsNewReneworUpdate/NursingHomeAdministrator.aspx

Glossary of terms related to aging, health care and older adults
http://www.assisted-living-seattle.com/category3.html

Home Care Agencies, non-medical

Home Health Agencies, Medicare-certified

Hospice Agencies

Medicaid information
Aging & Disability Services Administration (Care-related support for income/asset qualifying residents)
Toll-Free: 800-562-3022
Internet: http://www.aasa.dshs.wa.gov

Medicare information
Toll Free: 800-633-4227
Internet: http://www.medicare.gov
Society of Certified Senior Advisors (accreditation and continuing education for CHOICE Housing & Care Advisors)
Internet:  http://www.csa.us

To report suspected or known abuse of an older adult
Consumers:   866-363-4276
Mandatory Reporters:  800-562-6078

Veteran’s “Aid and Attendance”
Please contact CHOICE at 800-361-0138 for the details of this program
Assistance with resources for Veterans is provided free-of-charge
Veterans Administration Regional:  800-827-1000
WA Department of Veteran’s Affairs:  800-562-2308

Washington State Ombudsman Program
Toll Free:  800-562-6028
Internet:  http://www.ltcop.org

Consider the following benefits of accessing the Agency’s help
• CHOICE has been in business since 1993, which means you benefit from our knowledge and systems for helping older adults and their families
• No other Agency offers connection with such an extensive listing of providers as CHOICE
• All representatives of CHOICE are employees of the S-Corporation so that all procedures, taxation, insurance and liability concerns are accounted for appropriately and accurately
• CHOICE Housing & Care Advisors are available 7 days-a-week, 365 day-a-year, from 8:30am to 8:30pm
• Housing & Care Advisors have come to CHOICE with professional experience within service-oriented industries; then become credentialed, certified and obtain continuing education
• CHOICE Housing & Care Advisors are trained to be effective listeners and are trained to be professionals in managing sales-related matters
• CHOICE Housing & Care Advisors prefer meeting clients in person and offering personalized escorted tours of options, yet make themselves available in whatever manner best serves the Client, such as by phone or email
• CHOICE Housing & Care Advisors have the support of assistants to serve their clients in a timely manner
• Information gathered by CHOICE is managed based on professional guidelines
• CHOICE Staff is friendly and committed to providing quality communications and information
• CHOICE Staff is disallowed from having any business or relationships which may cause a conflict of interest in serving clients
• CHOICE follows a protocol for serving clients, inclusive of follow-up and quality assurance contacts with both the Client and the Provider
• There is NEVER a fee charged to the Client by CHOICE
• CHOICE Advisory Services, Inc, is a business committed to integrity and service
Authorization granted to CHOICE and permission to release information

Pursuant to the requirements of the Health Insurance Portability and Accountability Act (HIPAA), the purpose of this disclosure, at this time, is for both non-medical and for medical purposes. Further, there is the potential for the protected health information to be re-disclosed by the recipient and thus, no longer is protected under this Privacy Rule. I understand that this consent may be revoked in writing at any time with the exception and to the extent that disclosure of information may have already occurred prior to the receipt of revocation.

I give the staff and representatives of CHOICE Advisory Services, Inc. permission to access information regarding the older adult(s) named below. I also give permission to the providers working with CHOICE (physicians, clinicians, ARNPs, licensed assessors, senior housing and care providers and/or paraprofessionals as well as regulatory or vulnerable adult advocacy organizations) to access this information as it related to the Client's interest in arranging for in-home care or relocating to a senior housing or care community.

I confirm receipt of the Disclosure Statement & Information Release Form of CHOICE Advisory Services, Inc. contained in this document. Also, I verify that I am either the older adult seeking assistance or I am a family member or related to the older adult OR I hold legal documents such as Power of Attorney or Guardianship to help the older adult(s).

__________________________________________  X  ____________________________________________
Your printed name & relation to Older Adult  Your Signature & Date

Printed name(s) of Older Adult(s)

Please return a signed version of this document in one of the ways listed below:

- Complete the electronic version of this document (preferred method)
- Send a fax: 800-206-6910 (toll-free fax)
- Sign, scan and email to: bestcare@choiceadvisory.com
- Print, sign and mail to: CHOICE Advisory Services, Inc.
  Intake Department
  PO Box 12494
  Mill Creek, WA  98082-0494

Questions or concerns regarding this document may be directed to CHOICE at 800-361-0138