

WALA ADVOCATE



WISCONSIN ASSISTED LIVING ASSOCIATION • SPRING 2026 VOL. 31 • NO. 1



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MISSION STATEMENT

The Wisconsin Assisted Living Association (WALA) is the largest trade association in Wisconsin representing the assisted living profession. Our mission is to support assisted living communities, staff, and residents through advocacy, education, and service.

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CHAIRPERSON'S CORNER

By Jill Kreider, WALA Board Chairperson

Dear WALA Members and Friends,

On behalf of the entire Wisconsin Assisted Living Association team, I want to extend our heartfelt thanks for joining us at the 2026 WALA Annual Conference held February 25-27 at the beautiful Kalahari Resorts in Wisconsin Dells. Your presence, enthusiasm, and active participation made this year's event truly special and one of our most engaging gatherings yet. I heard from many members and vendors that this was one of the best yet!

The theme, *Creating MORE Success*, resonated throughout the three days as we explored innovative ways to elevate our communities, strengthen operations, and deliver exceptional care. Hundreds of professionals—operators, owners, executives, administrators, and community leaders—came together to network, share best practices, and tackle the real-world challenges we face every day. The energy in the rooms was amazing, from lively discussions in breakout sessions to meaningful connections made over meals and in the exhibit hall. Your contributions turned this into more than just a conference—it was a powerful reminder of the strength and dedication within our industry.

A major highlight was our keynote speaker, Gregory Offner, the acclaimed author, workforce strategist, and award-winning keynote speaker. Gregory kicked off the main day with an inspiring and practical session that left attendees energized and equipped with fresh perspectives. His insights on workforce strategies—focusing on building resilient teams, fostering engagement, and navigating today's labor challenges—were spot-on for the issues many of us are addressing in our communities. Attendees walked away with actionable ideas to implement immediately, reinforcing how investing in our people directly drives success for residents and organizations alike. Gregory's dynamic delivery and real-world examples made his presentation a standout, and the feedback has been overwhelmingly positive.

Beyond the keynote, the conference featured a robust lineup of educational sessions covering regulatory updates, leadership tools, resident care innovations, and more. Whether it was diving into legal developments like the "Top 10 Citations" or exploring creative approaches to culture and accountability, the content was designed to help us all create more success in our daily work.

As we carry this momentum forward, we invite you to stay connected with WALA through our upcoming events. Mark your calendars for these great opportunities to continue learning and growing:

- The 83.15 Admin Course sessions in June and October—essential for administrators seeking to meet licensing requirements and sharpen their skills.
- Our popular Golf Classic in August—a fun, relaxed way to network with colleagues while enjoying time on the course.
- Management Essentials programs offered throughout the year—tailored sessions to build core leadership competencies for managers at every level.

Continued on page 4



CEO CORNER

By Mike Pochowski, WALA President & CEO



Thank you to everyone who joined us at our 2026 Annual Conference. It was great to see and host over 830 assisted living professionals and industry experts. We were excited to have 114 exhibitors, 35 educational sessions, 30 students from the University of Wisconsin – Eau Claire CHAASE Health Care Administration Program, and a number of great networking opportunities. It is always an honor to celebrate the Annual Hero Awards. Thank you to all of our attendees, sponsors, exhibitors, speakers, and volunteers for making the conference a huge success.

In addition, it was exciting to kick-off and announce our partnership with the American Senior Housing Association (ASHA) on WhereYouLiveMatters.org (WYLM) where we are investing \$300,000 to drive leads directly to providers.

WYLM was launched by ASHA in 2016 as a strong alternative to paid referral agencies offering:

- Unbiased guidance to consumers
- Credible industry insights
- Direct consumer access to assisted living communities

The goal of WYLM is to disrupt the \$400 million referral agency market. In Wisconsin, communities spend on average \$28,400 in referral agency fees.

WYLM is a non-profit consumer education and lead generator website. Last year, the Ohio Assisted Living Association piloted WYLM and 114 communities received 127 direct conversions in only 90 days.

Participating WALA member communities on WYLM will receive:

- Listings on an unbiased platform to support consumer decision-making
- FREE leads to WALA members; NO COST per referral
- Direct delivery of leads to your community
- No contracts or required agreements
- A strong alternative to paid referral agencies

But we need your help. In order for WYLM and our marketing efforts to be successful, 70% of providers in our initial targeted greater areas of Milwaukee, Madison, and Fox Valley need to be verified on WYLM. Verified communities appear first on WYLM and there will be more generated leads with a high verification rate.

You can verify your communities today at www.wherelivematters.org/manage-your-listing.

Once we reach the 70% verification rate, we will begin our marketing efforts which will include:

- Google Paid Search
- Search Engine Optimization
- Paid Radio Ads on 620 WTMJ and during Milwaukee Brewers Games

We have already been successful in highlighting WYLM and discussing the need for consumer transparency and disclosure requirements on referral agencies on Fox 6 News in Milwaukee:

[Wisconsin bill seeks 'transparency' from senior care referral companies | FOX6 Milwaukee](#)

[Open Record: Search for Senior Living | FOX6 Milwaukee](#)

If you have any questions about getting your account setup you can contact admin@wherelivematters.org. You can also contact info@ewala.org.

Thank you for your continued support and membership in WALA, we greatly appreciate it.



CHAIRPERSON'S CORNER

continued

These events provide valuable education, CEUs, and chances to build relationships that strengthen our entire assisted living community. For the full schedule and registration details, visit our events calendar at <https://www.ewala.org/events/>. We hope to see you at one (or more!) soon!

One additional important call to action: If you haven't already, please sign up for [WhereYouLiveMatters.org](https://www.wherelivematters.org) as soon as possible. This valuable resource, supported by leading senior living organizations, helps families discover and understand the benefits of assisted living and other senior living options. It highlights how communities like yours provide the perfect balance of independence, personalized support, social engagement, safety, and wellness—leading to healthier, happier, and longer lives for residents.

Key benefits include:

- Opportunities for meaningful socialization and community that combat isolation.
- Tailored assistance with daily activities while preserving autonomy.

- Access to health promotion, nutritious meals, and preventive care that support overall well-being.
- Peace of mind for families knowing their loved ones are in a secure, engaging environment.
- Research-backed outcomes showing reduced hospital visits, lower Medicare costs, and improved longevity.

By listing your community on [WhereYouLiveMatters.org](https://www.wherelivematters.org), you help families find the right fit more easily and showcase the positive impact of assisted living. It's a simple yet powerful way to advocate for our profession and connect with those seeking quality care. Head to the site today to get started—your participation amplifies our collective voice.

Thank you again for making the 2026 Annual Conference such a success. Your commitment to excellence in assisted living inspires us all. Here's to continued collaboration, growth, and creating MORE success together in the year ahead.

Warm regards,

Jill

WALA connection



Residents at Rolling Meadows in Strum, Wisconsin, are painting blue and red rocks with hearts as a way to thank their community and spread positivity. The activity is both relaxing and uplifting for residents, while also helping them express gratitude for anonymous support they've

received. Hundreds of these decorated rocks will be hidden around Strum for people to find, keep, or re-hide—sharing kindness and joy throughout the community.

Read more about this at WEAU News 13: <https://www.weau.com/2025/07/22/residents-assisted-living-facility-paint-rocks-spread-joy/>

Do you have a fun and uplifting story to share about what's going on in your assisted living community? [Please submit it here](#) or contact eboutan@ewala.org to be featured in an upcoming WALA publication.

UPCOMING WALA EVENTS

APRIL 21

Management Essentials - Creating a Culture of Accountability: Leading without Micromanaging

MAY 5

Management Essentials - Creative Connections: Empowering Care through Art

MAY 19

Management Essentials - Transitioning from Employee to Leader to Manager

JUNE 2 - MADISON

83.15 CBRF Admin Course Begins

OCTOBER 6 - DEFOREST

83.15 CBRF Admin Course Begins

AUGUST 26

WALA Annual Golf Outing



CONGRATULATIONS TO THE 2026 WALA HERO AWARD WINNERS!

The 2026 WALA Hero Award winners were announced at the Annual Spring Conference. Selected from an outstanding group of nominees, these individuals were recognized for their exceptional talent, dedication, and commitment to resident care across Wisconsin.



Rhonda Meinen

Azura Memory Care & Assisted Living of Verona

Rhonda has earned her role as House Supervisor through strong leadership, dedication, and a commitment to excellence. She supports daily operations while continuing to provide hands-on care, train new caregivers, and assist with onboarding across Azura communities. Known for her strong work ethic and positive attitude, Rhonda consistently supports residents, families, and teammates with compassion. Outside of work, she enjoys spending time with her family and values Azura's supportive, family-oriented culture.



Lisa Schaefer

Valley VNA Senior Living

Lisa has been a valued member of the Valley VNA team for 23 years. She is known for treating every resident with kindness, patience, and genuine compassion. Lisa goes above and beyond to comfort residents, advocate for their safety, and support families and coworkers alike. In her free time, she enjoys being with her husband, three grandchildren, and two rescue dogs, Harley and Hailey.



Crystal Hundley

Hamilton House – Lifespark Senior Living

Crystal has served as Memory Care Coordinator at Hamilton House for nearly five years, building on more than 20 years of experience in healthcare. She began her career as a caregiver and advanced into leadership through dedication and passion. Inspired by her grandmother, Crystal finds joy in making others smile. Outside of work, she enjoys reading, cooking, and spending time with her grandchildren.



Anthony Vaughns

Brookdale Senior Living

Anthony brings a diverse background in hospitality, healthcare management, retail, real estate, and customer service to his role as Executive Director. With a people-first approach, he balances strategic leadership with hands-on support to ensure residents, families, and staff feel valued. Anthony is passionate about senior living and believes the true reward lies in meaningful connections and small acts of service that make a lasting impact.



EFFECTIVE MONITORING OF RESIDENTS' HEALTH PROVIDES PEACE OF MIND FOR RESIDENTS, FAMILIES

By Angie Jopke, President and owner of ALEATraining.com

Monitoring the health of residents in assisted living is an essential job responsibility for caregivers. When done properly, it provides peace of mind for residents and their families.

Why is peace of mind so important? It reduces stress, anxiety, and guilt for families while ensuring residents feel safe, cared for, and socially engaged.

It transforms the experience from stressful caregiving to supportive, trusted care, ensuring resident safety while alleviating family guilt.

Health monitoring goes beyond routine medical check-ups. It encompasses a comprehensive approach to observing and managing the health status of residents to ensure their overall well-being.

Regular health assessments play a critical role in the early detection of potential health issues, allowing for prompt intervention and treatment.

This proactive strategy not only helps in maintaining the physical health of residents but also supports their mental and emotional well-being.

Health monitoring is the foundation for:

1. Detecting health issues early
2. Preserving independence
3. Offering peace of mind to families and residents

Health monitoring is essentially preventative care.

From vital sign monitoring, medication management, to mental health screenings, these evaluations help reduce hospitalizations and enable better management of chronic diseases.

It is also very important to document any health issues. Documenting needs to be tailored to the individual needs of each resident.

Health care is not one-size-fits-all, especially when it comes to older adult care. Person-centered care plans include every individual's history, preferences, and evolving conditions.

There are six core components that define effective Health Monitoring in assisted living:

1. Detect potential conditions early
2. Ensure a balanced diet
3. Monitor brain function and memory
4. Monitor physical function and mobility
5. Address specific medical histories and health risks
6. Promote emotional well-being through social connection

1. Detect Potential Conditions Early

Early detection is an important goal of health monitoring in assisted living communities. Regular monitoring of vital signs, symptoms, and behavioral changes allows caregivers to identify health concerns before they become serious.

This includes:

- Routine checks of blood pressure, heart rate, weight, and temperature
- Monitoring for early signs of infection, dehydration, or chronic disease complications
- Tracking subtle changes such as fatigue, appetite loss, or sleep disturbances
- Using screening tools for conditions such as diabetes, hypertension, or osteoporosis

By identifying issues early, healthcare providers can adjust medications, recommend treatment, or coordinate physician care, helping prevent hospitalizations and serious complications.

2. Ensure a Balanced Diet

Nutrition plays a vital role in maintaining health, energy, and immune function in older adults. Health monitoring includes evaluating dietary intake, weight stability, and hydration levels to ensure residents receive proper nutrition.

Key aspects include:

- Monitoring calorie intake and nutrient balance
- Ensuring adequate protein to prevent muscle loss
- Supporting hydration and electrolyte balance
- Adjusting diets for conditions like heart disease, diabetes, or kidney disease

Caregivers should work with dietitians to design personalized meal plans, accommodate food preferences, and address issues such as swallowing difficulties or reduced appetite.

3. Monitor Brain Function and Memory

Cognitive health monitoring helps detect changes in memory, attention, language, and decision-making abilities. Early identification of cognitive decline allows for timely medical evaluation and supportive care planning.

Common monitoring approaches include:

- Periodic cognitive assessments
- Observing changes in daily functioning
- Tracking mood, confusion, or behavioral shifts
- Monitoring for signs of Alzheimer's or dementia

Activities that support cognitive health—such as puzzles, reading, educational programs, and memory exercises—are often incorporated into daily routines to help maintain mental engagement.

4. Monitor Physical Function and Mobility

Maintaining mobility is critical for independence and injury prevention. Monitoring physical function helps identify declines in strength, balance, and coordination that may increase the risk of falls.

This includes:

- Evaluating walking ability and balance
- Tracking changes in strength and endurance
- Assessing ability to perform activities of daily living (ADLs)
- Identifying fall risks or joint pain

Physical therapy, exercise programs, and adaptive equipment may be introduced to help residents maintain mobility and reduce the risk of complications such as arthritis or Parkinson's disease.

5. Address Specific Medical Histories and Health Risks

Every resident has a unique medical background. Effective health monitoring involves reviewing and managing existing conditions, medications, and genetic risk factors.

This personalized approach may include:

- Medication management and adherence monitoring
- Tracking chronic conditions such as pulmonary disease, liver issues, or heart failure
- Coordinating care between physicians, specialists, and caregivers
- Monitoring for side effects or interactions between medications

By tailoring care to each resident's health profile, assisted living providers can reduce complications and optimize treatment outcomes.

6. Promote Emotional Well-Being Through Social Connection

Emotional health is just as important as physical health. Social engagement and emotional support help reduce loneliness and improve overall life satisfaction among older adults.

Health monitoring includes attention to:

- Signs of depression, anxiety, or isolation
- Participation in group activities and community events
- Maintaining relationships with family and friends
- Encouraging hobbies, volunteer opportunities, and shared interests

Social engagement can also help lower the risk of depression and support cognitive health, contributing to a stronger sense of belonging and purpose.

Health monitoring is the ongoing process of tracking an individual's health status through various tools and technologies. By collecting vital signs, physical activity data, and other health metrics, it helps identify trends, prevent diseases, and enhance overall well-being.

This proactive approach not only aids in early detection of potential health issues, but also encourages healthier lifestyle choices, ultimately contributing to increased longevity.

ALEA Training offers flexible online and onsite training services that meet the Wisconsin state administrative code requirements. ALEA also offers consultation services. For more information, go to aleatraining.com or call Angie Jopke at 608-819-2190.

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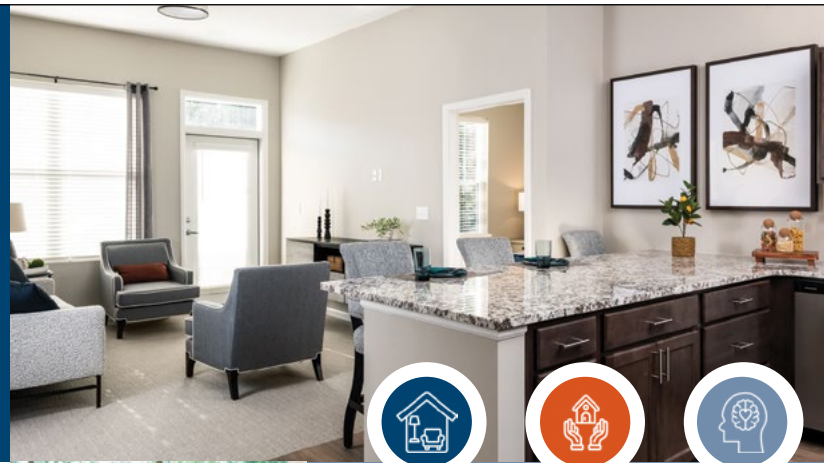
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Sarah Miller, Integrator of Stable Living, ALEA Training user



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Our online training includes hundreds of courses covering a variety of topics for facilities to choose from and is approved by the Bureau of Assisted Living.



In-Service programs are customized to meet needs and challenges providers face. Programs can be created to enhance team building, dementia care, or meet the required annual continuing education hours.



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ALEA also offers consultation services.

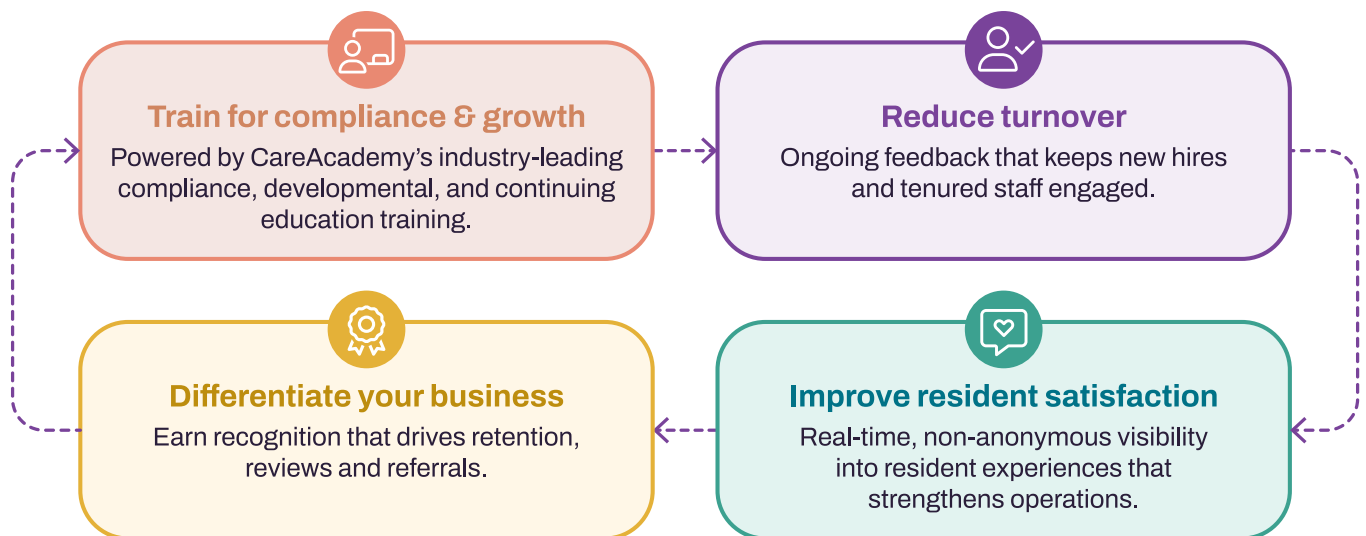
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FROM GROUND UP TO UNIT TURNOVER RENOVATIONS: WHERE DESIGN-BUILD CAN ADD VALUE

By Connor Emmel, Business Development, Iconica

Senior living organizations are making capital decisions amid higher expectations and tighter constraints. Residents and families compare existing communities to newer complexes in the market, while providers navigate staffing pressure, cost volatility, and financing scrutiny. Capital expenditures to renovate, expand, or construct new facilities can ease some of those pressures when spent wisely. One key aspect to remember is delivery method matters: how design and construction are coordinated can directly affect cost certainty, schedule reliability, and operational disruption. This article highlights two common scenarios, ground-up development and unit turnover renovations, and where integrated delivery models such as design-build can add value in each.

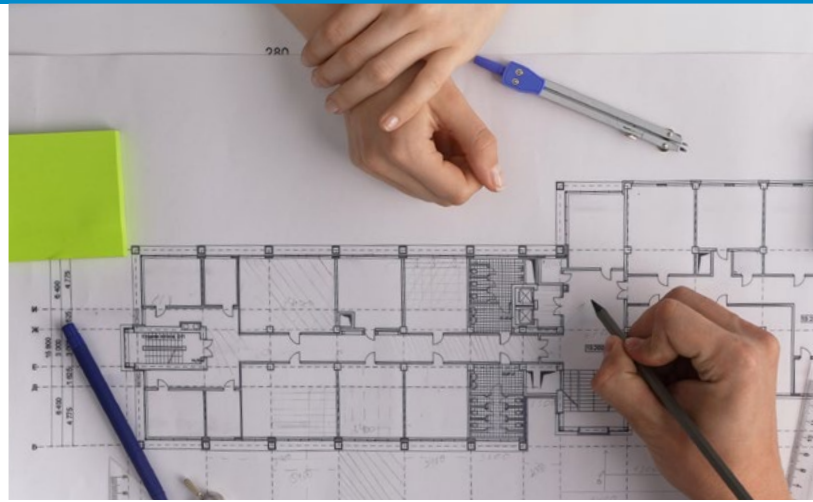
GROUND-UP COMMUNITIES: PREDICTABILITY THROUGH PLANNING

A new senior living community is a long-lived operating system. Layout and system decisions influence staffing efficiency, resident safety, maintenance burden, and satisfaction for decades. Great-looking buildings can still underperform if the design creates operational friction such as long travel distances, poor sightlines, undersized support spaces, or costly-to-maintain systems.

Before design becomes detailed, owners and operators benefit from getting aligned on several goals that connect the building to measurable outcomes:

- Market position: Who is the target resident, and what are they comparing you to?
- Care and service model: What levels of care/services must be supported now and in five years?
- Staffing reality: How will the plan reduce steps, improve visibility, and support retention?
- Financial objectives: Are you optimizing NOI, expanding a continuum, entering a market, or repositioning?

Early planning decisions often determine whether a project stays predictable. Entitlements, community engagement, utility coordination, stormwater constraints, and long-lead equipment (electrical gear, HVAC components) can materially affect timelines and cost. A design-build team can lead these efforts—surfacing risks early, coordinating stakeholders, and aligning procurement and sequencing to protect schedule and budget.



Where design-build tends to add value in ground-up work

For ground-up projects, the most consistent advantage of integration is earlier alignment between scope, cost, and constructability. When design and construction planning proceed together, teams can often reduce late-stage redesign and change orders. Common value areas include:

1. Earlier cost visibility tied to real decisions: Early estimating helps owners understand the cost impact of program choices (unit mix, amenity sizing, structural systems, exterior envelope, MEP approaches) before documents are bid, reducing the pattern of designing first, then cutting later.
2. Constructability input that prevents downstream disruption: Senior living buildings are coordination-heavy with life safety, accessibility, acoustics, kitchens, laundry, and complex MEP distribution. Early input can reduce field conflicts, RFIs, and rework.
3. Procurement planning for long-lead risk: Identifying long-lead items early and aligning alternates can protect schedule reliability and reduce last-minute substitutions that compromise design, quality, or cost.
4. Clear accountability for coordination: Under separate design and construction contracts, accountability can become fragmented when problems surface. With a sole-source provider, the integrated delivery structure clarifies accountability for aligning design intent with field execution, often where cost and schedule-creep begins.

None of this replaces disciplined owner decision-making. But for teams seeking predictability, integration tends to shift risk discovery earlier, when it is cheaper and less disruptive to address.

UNIT TURNOVER RENOVATIONS: MODERNIZE WITH CONTROL

Existing communities compete every day. Even strong operators can be disadvantaged if unit interiors feel dated relative to newer competitors. Unit turnover renovations are

frequently among the highest-impact investments tied to occupancy, rate strength, and brand perception, particularly when executed as a repeatable program rather than a one-off project.

High-performing turnover renovation programs typically focus on upgrades that (1) look and feel updated, (2) improve resident experience, and (3) reduce maintenance burden. Common high-impact categories include:

- Flooring and transitions: durability, cleanability, acoustics, slip resistance
- Lighting and controls: warmer, more residential lighting; improved bathroom lighting; simpler controls
- Bathrooms: accessibility, water management, durable fixtures that reduce callbacks
- Finishes and hardware: consistent, maintainable selections; targeted casework/hardware updates where needed
- Technology readiness: Wi-Fi reliability, outlets/charging, flexibility for future systems

A key driver of success is standardization. A defined turnover kit reduces decision fatigue, simplifies purchasing, shortens downtime per unit, and improves consistency across the portfolio making it easier to forecast cadence and budget year over year.

Where design-build tends to add value in renovations

Renovations bring a different set of risks than ground-up projects. Unknown conditions, code triggers, and sequencing challenges can erode budgets quickly. Integrated delivery can add value by emphasizing verification and repeatability:

1. Early field verification improves cost accuracy: Confirming existing conditions of MEP capacity, bathroom constraints, and wall assemblies reduces surprises that lead to change orders.
2. Standard details accelerate learning and execution: Repeatable scopes and details let crews improve cycle times, reduce punch lists, and deliver consistent outcomes across multiple turnovers.
3. Sequencing that minimizes unit downtime: Construction planning aligned with turnover schedules can reduce days offline and help operations forecast availability more reliably.
4. Selections aligned to availability and maintenance: Integration can help ensure finishes and fixtures are attractive, available, installable, and maintainable resulting in reduced substitution risk and long-term upkeep headaches.

For operators, the win is often not the most dramatic transformation; it's a renovation cycle that is predictable, repeatable, and minimally disruptive.

A COMMON THREAD: EARLIER DECISIONS, FEWER SURPRISES

Whether ground-up or renovation, recurring failure modes are familiar: unclear scope, late pricing surprises, long-lead delays, and coordination gaps. Integrated delivery approaches are one way to address these by pushing risk discovery earlier and tightening accountability.

A practical set of next steps for owners and operators evaluating project delivery:

1. Define success in operational terms (workflow, staffing, resident experience) and financial terms (NOI, rate strategy, occupancy targets).
2. Identify schedule drivers early (entitlements, utilities, long-lead procurement) and plan around them.
3. Standardize where repeatability matters (especially turnover renovations) to improve cycle time and cost certainty.
4. Choose delivery structure intentionally based on project risk, in-house resources, and the need for early cost/schedule confidence.

Senior living buildings are not just real estate assets; they are environments of care, community, and employment. Whether developing new or renovating, teams that integrate planning, design, and construction earlier are better positioned to deliver the outcomes stakeholders care about.

Key Takeaways

- Ground-up projects benefit when scope, cost, and constructability are aligned early especially around entitlements and long-lead procurement.
- Turnover renovations perform best as repeatable programs, with standardized scopes that reduce unit downtime and maintenance burden.
- Integrated delivery can help by surfacing risks earlier, tightening coordination, and improving predictability across both project types.

About Iconica

Iconica is an experienced and trusted partner in senior housing design and construction. We specialize in seamless renovations and new facility development. Our multidisciplinary team works under one roof and designs with constructability, clarity, and efficiency in mind. With a strong focus on balancing vision and budget, we provide accurate pricing and phased renovation solutions that maximize value without compromising quality. Our designs render functional and welcoming spaces that enhance well-being and provide a home-like environment.



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HORIZON

2026 Property & Casualty Report

SENIOR LIVING + SOCIAL SERVICES

Authored by: Sara Kekula and Taylor Goodland

Organizations have always operated under scrutiny, but today those pressures are stacking more tightly. Regulatory and policy shifts, staffing challenges, and funding uncertainty are colliding with rising expectations around care, preparedness, and accountability, leaving less room for error. Emergency preparedness, cyber risk, and service continuity are now part of everyday planning, while funding uncertainty is forcing organizations to rethink programs, partnerships, and growth strategies. In this environment, even small breakdowns in staffing, documentation, supervision, or facility operations can quickly snowball into larger claims, longer investigations, and tougher underwriting conversations.



ON THE HORIZON.

Key shifts influencing risk, highlighting where pressures are building and expectations are changing.

Claims severity continues to rise

Incidents may not be more frequent, but their consequences are greater. Claims now involve higher medical costs for injured employees, residents, or third parties, longer recovery periods, and increased legal and regulatory scrutiny. At the same time, broader legal and societal factors are contributing to larger settlements and jury awards. What was once a contained event is more likely to escalate into a prolonged investigation or dispute, pushing severity higher across general liability, professional liability, auto, and workers' compensation.





WHERE SEVERITY IS ESCALATING

Senior Living

- Resident falls and mobility incidents
- Medication administration errors
- Aging facilities and deferred maintenance
- Transportation tied to medical appointments and outings
- Survey findings that compound claim defensibility

Social Services

- Client supervision in community settings
- Third-party premises (client homes, shelters, public spaces)
- Transportation incidents involving staff and clients
- Allegations tied to supervision, boundaries, or response timing
- Claims expanding due to documentation gaps in case management

Workforce pressure and its impact on claims

Senior Living

Workforce challenges in senior living show up most clearly at the point of care. Staffing shortages, turnover, and reliance on agency staff can make it harder to keep training, supervision, and documentation consistent across shifts and buildings. When teams are stretched thin, routine tasks like assisting with mobility, administering medication, or responding to minor incidents are more likely to escalate and draw scrutiny during claims or surveys.

Social Services

Workforce pressure in social and human services often stems from high caseloads, funding-driven turnover, burnout, and secondary trauma. These demands can make it difficult to maintain consistent supervision, documentation, and escalation across decentralized programs and field-based environments. When incidents occur, outcomes often hinge on whether processes were practical to follow, supervision was available when needed, and case notes clearly reflect real-time decision-making.



When teams are stretched thin, delays in response and recovery can allow issues to build and increase the overall impact of a claim.

How oversight shapes claim outcomes

Senior Living

Facilities remain the primary driver of risk in senior living. Aging buildings, deferred maintenance, and everyday environmental conditions continue to contribute to slips and falls, mobility-related injuries, and workers' compensation claims involving staff.

Carriers and regulators are paying close attention to how facilities are maintained and how incidents are identified, documented, and followed up on. Maintenance tracking systems, incident reporting tools, and access controls are increasingly viewed as indicators of consistency and oversight, particularly when tied to survey readiness, injury trends, and claims defensibility.

Social Services

Operational oversight in social and human services is often less centralized and more complex. Many exposures exist outside owned facilities, including client homes, shelters, community spaces, and partner locations. Transportation risk frequently involves field staff and clients, rather than scheduled or facility-based programs.

Carriers are paying closer attention to how organizations manage supervision, documentation, and incident reporting across these environments. Technology such as mobile reporting tools, GPS tracking, and digital case management systems can support oversight — but only when use is consistent across programs and staff.

The issue isn't a lack of systems, it's misalignment. When technology, policies, or procedures exist but aren't used consistently across locations, programs, or shifts, gaps tend to surface quickly during claims, inspections, or renewal discussions.



WHERE OVERSIGHT BREAKS DOWN

Senior Living

- Oversight varies by building or shift
- Reporting gaps
- Transportation
- Inconsistent tech use

Social Services

- Oversight varies by program or team
- Documentation gaps
- Field and community settings
- Inconsistent tech adoption



COVERAGE TO WATCH

Abuse & Molestation Liability

For organizations serving vulnerable populations, abuse and molestation liability continues to be one of the most scrutinized and consequential coverages. Allegations involving staff, volunteers, clients, or third parties can result in significant financial and reputational impact, even when claims are unsubstantiated.

Underwriters are closely evaluating supervision models, background checks, reporting protocols, training practices, and documentation consistency when determining terms, limits, and pricing. In some cases, these controls influence not only cost — but coverage availability itself.

OVERLOOKED RISKS.

Where those shifts are already affecting outcomes, creating friction across claims, recovery, and financial impact.

Consistency

Documentation is often as important as the incident itself. Care notes, incident reports, supervision logs, and maintenance records increasingly shape how claims are evaluated and defended.

Senior Living

The challenge is consistency across shifts and buildings. When documentation practices vary between teams, gaps can emerge that weaken defensibility and prolong claims. Organizations seeing stronger outcomes focus on clear documentation expectations, standardized reporting, and routine review — particularly around incidents involving resident care, facilities, and transportation.

Social Services

Claims frequently hinge on whether documentation clearly reflects supervision, boundaries, and timing — especially when services occur in community settings or third-party locations. Inconsistent case management records or delayed reporting can allow issues to escalate and complicate defense.

External pressures

Regulatory and funding pressure is shaping daily decisions across senior living and social service organizations. Shifting oversight, reimbursement uncertainty, and tight budgets often leave teams operating with little flexibility, even for organizations with established service models.

In response, many organizations are reassessing programs, exploring partnerships, or pursuing affiliations and acquisitions to stabilize operations and diversify revenue. While these strategies can support mission sustainability, they also introduce new risk considerations around staffing, facilities, coverage alignment, and inherited exposures.

When strategic decisions move faster than risk review, misalignment often surfaces later — through claims, audits, or renewal challenges rather than during planning.



Most documentation gaps we see aren't about effort. They happen when expectations aren't clear or consistent across teams. When organizations simplify and align how documentation is handled, defensibility improves quickly.

— Talia Pletcher, Risk Manager



Senior Living

Regulatory and reimbursement pressure is closely tied to care delivery and facilities. Survey readiness, licensure requirements, staffing mandates, and funding linked to census or acuity influence everything from staffing models to maintenance planning.

Supply-chain disruption adds another layer. Rising costs and delays affecting food, medical supplies, building materials, and transportation often require substitutions or workarounds. When those changes aren't evaluated alongside care standards and compliance expectations, risk can quietly increase.

Social Services

Funding volatility and policy shifts tend to drive pressure. Grant cycles, contract requirements, and political funding decisions can lead to rapid changes in programs, staffing, or service scope.

Regulatory scrutiny remains high as well. Documentation, reporting, and enforcement are closely tied to public accountability, and gaps between policy and practice are more likely to surface through audits, contract reviews, or claims — often long after operational decisions were made.

Emergency preparedness shapes claim outcomes

Emergency preparedness is no longer a box to check. Severe weather, utility outages, public health events, and other disruptions are becoming more frequent stress tests of operations, communication, and decision-making.

From a claims perspective, how an organization prepares and responds often shapes the outcome. Clear roles, timely decisions, and plans that work in practice can influence severity, regulatory scrutiny, and defensibility long after the event. Organizations that treat preparedness as an ongoing process — tested, updated, and understood across teams — are better positioned to maintain continuity of care when disruptions occur.



Supply-chain issues don't just affect budgets — they affect care delivery. Delays or substitutions in food, medical supplies, or maintenance materials can have downstream impacts if they aren't evaluated alongside care standards, safety protocols, and regulatory expectations.

— *Talia Pletcher, Risk Manager*



FREQUENT CLAIMS WE'RE SEEING:

Fires

Water damage

Pipe bursts



Senior living and social service organizations are frequent cyber targets because they manage sensitive resident and client data alongside systems that support daily care and services.

When a cyber incident occurs, the impact often goes beyond data loss. System outages can disrupt medication administration, delay client services, interrupt admissions or intakes, and trigger regulatory reporting requirements. Recovery can be especially challenging for organizations already navigating staffing and funding pressure.

“Cyber events quickly become operational events. Organizations that plan for cyber the same way they plan for other emergencies are far better positioned to recover.”

— *Matt Thomson, Director of Cyber Liability, M3 Insurance*

M3 LENS: CLOSING THE GAP BETWEEN RISK AND REALITY.

As operational and regulatory pressures continue to stack, M3 helps organizations bring clarity to how risk is identified, managed, and defended. Our senior living & social services practice group works closely with leadership teams to spot where everyday decisions around staffing, facilities, transportation, documentation, and vendors may be quietly increasing risk, and to align coverage and risk controls in ways that strengthen defensibility without losing sight of the mission.

Many of our advisors come from these care and human services environments and understand the operational, regulatory, and funding complexities organizations face. That perspective helps M3 anticipate how shifts in policy, funding, and service delivery may affect risk — often before they surface as claims or renewal surprises — and support insurance programs designed to adapt as needs evolve.

Now is the time to step back and assess how your operations and risk strategy align. Your M3 client executive can help identify where small adjustments today may prevent larger disruption tomorrow.



M&A RISK SOLUTIONS

Mergers and affiliations rarely involve clean handoffs. Transactions often include campuses, service lines, management transitions, or program transfers — each bringing different care models, staffing structures, transportation exposures, and regulatory requirements. Without early risk review, organizations may inherit aging facilities, inconsistent documentation practices, staffing gaps, transportation risk, or unresolved claims tied to prior operations. These issues often surface later through claims, surveys, audits, or renewal discussions that surface well after a transaction closes.

[LEARN MORE](#)



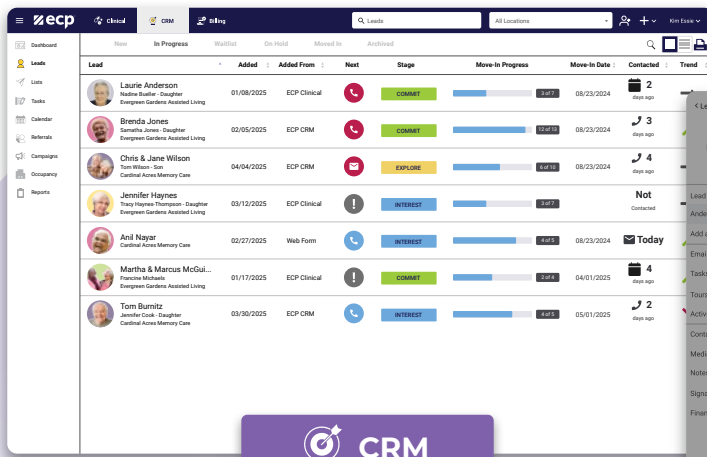


Happy Communities Start Here

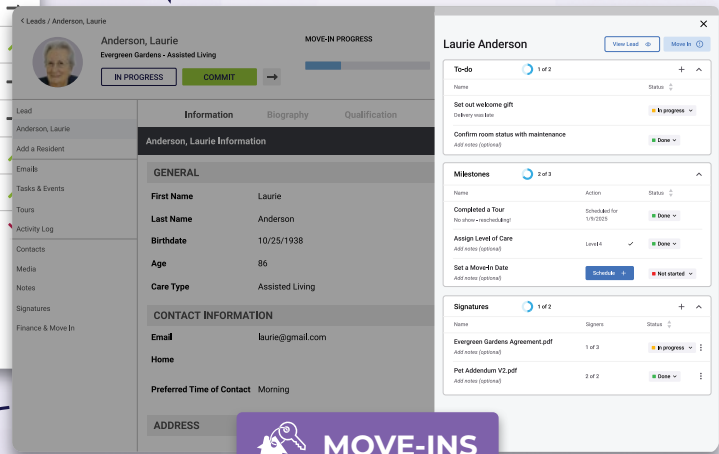
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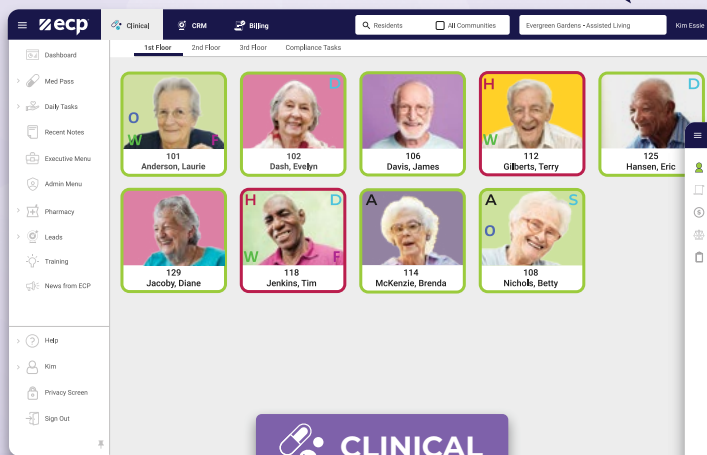
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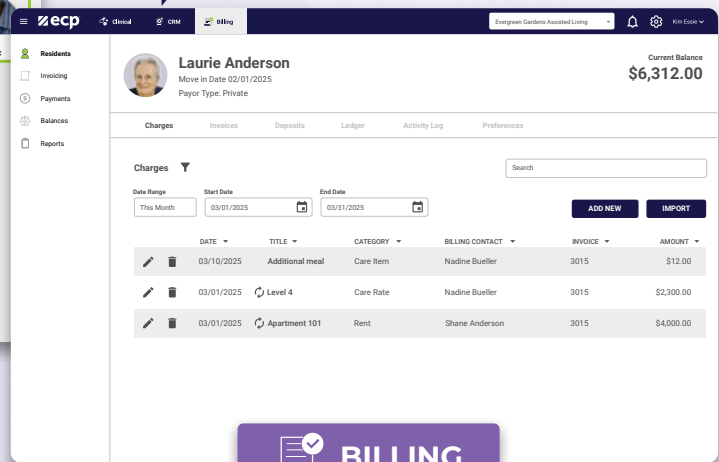
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WHO IS THE AMERICAN SENIOR HOUSING ASSOCIATION (ASHA)?

The American Senior Housing Association (ASHA) is a national organization that works alongside the assisted living industry to advance the principles of quality, innovation, and research. ASHA advocates for assisted living providers at the federal level and supports efforts that improve care and consumer understanding. Learn more at: <https://ashaliving.org>

WHAT IS WHERE YOU LIVE MATTERS (WYLM)?

Where You Live Matters (WYLM) is a consumer-focused website originally launched by ASHA in 2016 and now revitalized to become the leading destination for people seeking trusted information about assisted living. WYLM provides:

- Unbiased guidance for consumers
- Credible industry insights
- Direct access to reputable assisted living communities

Unlike paid referral or lead-generation services, WYLM supports consumer-driven exploration by offering information without financial incentives, contracts, or commercial pressure.

WYLM's strength is its ability to serve as a free, high-quality lead source, connecting prospective residents and families to reliable resources and trusted communities.

ASSISTANCE & RESOURCES

Account set-up or login trouble:
Admin@wherelivematters.org

Other questions:
info@ewala.org | 608-288-0246

THE ASHA & WALA PARTNERSHIP



In 2026, WALA and ASHA partnered to provide WhereYouLiveMatters.org access to all WALA provider members at no cost.

Through this partnership, WALA members receive exclusive access to a free lead generation platform allowing communities to connect directly with high-quality prospects as an invaluable alternative to paid referral agencies.

BENEFITS OF WHEREYOU LIVEMATTERS.ORG



Participating communities receive:

- Listing(s) on a trusted, unbiased platform that provides information to support consumer decision-making
- Free leads for WALA members; no cost per referral
- Direct delivery of leads to your community (no middlemen or advisors)
- No contracts or required agreements
- Ratings verified through trusted sources
- A strong alternative to paid referral agencies

THE POWER OF PARTICIPATION

WYLM grows stronger as more assisted living communities participate. While the platform is open to all WALA members immediately, initial marketing efforts will focus on the greater areas of:

- Milwaukee
- Madison
- Fox Valley

These areas have the highest concentration of assisted living providers in Wisconsin.

Goal: At least 70% of WALA providers in these regions must be verified through WYLM by March 31, 2026.

HOW TO PARTICIPATE

STEP 1: CHOOSE AN ADMINISTRATIVE USER

Identify one administrative user per organization/company to manage listings for consistency.

STEP 2: CREATE AN ACCOUNT

Complete the online form here:

<https://www.wherelivematters.org/manage-your-listing>

STEP 3: VERIFY YOUR LISTING

ASHA will send a verification email allowing you to claim and edit your community listing(s). One user may manage multiple listings within the organization.

STEP 4: UPDATE YOUR PROFILE

Log in to update:

- Community description
- Contact information
- Photos
- Services and amenities

This process typically takes 10–15 minutes per community.

STEP 5: SHARE WYLM RESOURCES

Link to Where You Live Matters from your community website and share these resources with prospects and partners such as hospitals, doctors, healthcare providers, Ombudsman, ADRC, etc.



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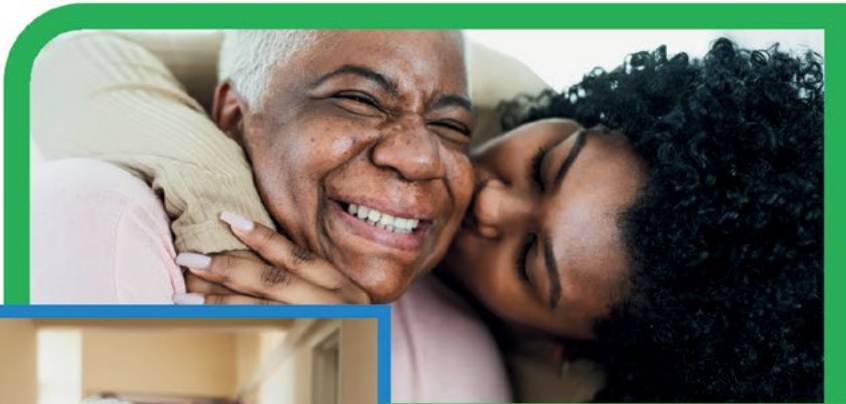
Why Communities Partner with Oak Medical

- ✓ Onsite physician & advanced practice providers
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- ✓ Strong collaboration with facility care teams

Let's Talk Partnership

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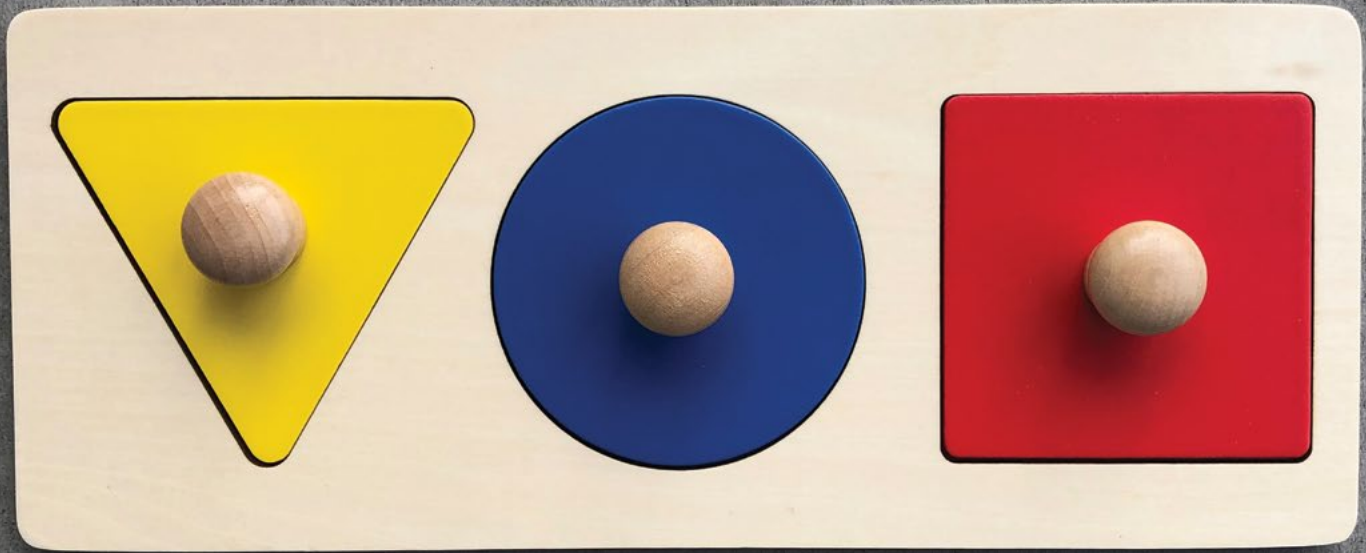
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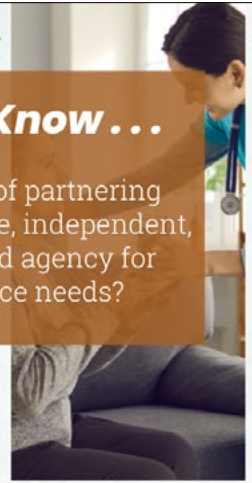
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August Health.....		Casa Cason LLC.....	Oshkosh
ALIS.....	Chicago	Woodrow Adult Family Home.....	Milwaukee
Sequoia Integrative		Growth and Strength Adult Family Home.....	Racine
Medical Services.....	Kaukauna	AleraCare, LLC.....	Appleton
Dementia Care Solutions.....	Green Bay	Guiding faith living center.....	Sun Prairie
Mc family home.....	Milwaukee	Ever Green Senior Living.....	Menomonee Falls
Brightcare Living LLC.....	Madison	Merciful care LLC.....	Hudson
Heart Of Joy Family Care.....	Milwaukee	Autumn's Promise Assisted Living.....	New Franken
Marathon Meadows Care Llc.....	Weston	Tranquil Pathway Homes.....	Eau Claire
Iberia's House of Hope LLC.....	Brookfield	Solomon Hill AFH.....	Menomonie
Country Lodge AFH LLC.....	Lancaster	Vencedora Housing LLC.....	Fredonia
Bright Home Care LLC.....	Madison	The Covington Place LLC.....	Sun Prairie
Quality of love.....	Milwaukee	Golden Years Oasis.....	Chesterton
Anastasia Care Home LLC.....	Brookfield	Mallak Care LLC.....	Fitchburg
Differently Abled LLC.....	Waukesha	Alliance Quality Care.....	Appleton
Specialized Necessities LLC.....	Racine	Huntington Place, a Ciel Senior	
Wright Stride LLC.....	Milwaukee	Living Community.....	Janesville
Fladavy Adult Family		Devine Health LLC.....	Madison
Home La Crosse.....	Menomonie	Az HomeCare LLC.....	Madison
Almaz Quality Care LLC.....	Oshkosh	Brookridge Adult Family Home LLC.....	Friendship
LSI CARE SERVICES.....	Hudson	Infinityhomehealthcare LLC.....	Milwaukee
Silverstone Memory Care.....	Plover	Changing Lives Group Home.....	Milwaukee
Joyful AFH LLC.....	Appleton	Imago Dei LLC.....	Milwaukee
Lovelys Blessings Residential Living llc.....	Milwaukee	A Place of Love Adult Family Home.....	Milwaukee
Harrie AFH LLC.....	Milton	First Choice Living llc.....	Appleton
Farhiya Maxamed AFH.....	Oshkosh	Pathways Adult Family Home LLC.....	Milwaukee
Fox Valley Care LLC.....	Appleton	Devoted Care WI LLC.....	Eau Claire
Lifestyle Adult Family Home.....	Milwaukee	Faith In Action Homes, LLC.....	New Berlin
Stone Brick Residential Living Facility LLC.....	Milwaukee	Wise Group Home.....	Wausau
Comfort Of Yours Adult Family.....	Milwaukee	Guardian Homes LLC.....	Shorewood
Christians House Of Hope LLC.....	Sun Prairie	Prime Care Home Health LLC.....	Beaver Dam
Evolve Adult Family Home, LLC.....	Milwaukee	Gm caring connections.....	Oshkosh
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Ripon Senior Living.....	Ripon	Connected 2 Support C2SWA LLC.....	Milwaukee
Care4all, LLC.....	Milwaukee	Sunrise Haven Adult Family Home.....	Milwaukee
Gentle Heart LLC.....	Madison	New Beginnings Community Living Center.....	Milwaukee
Munira Quality Care LLC.....	Neenah	Barka Adult Family Home LLC.....	Onalaska
Foundra prime care LLC.....	Outagamie County	Ingrid Adjanohoun AFH.....	Fitchburg
Home of Roots and Grace.....	Milwaukee	Abdiwali Abdi AFH.....	Janesville
Angel Care Living Facilities LLC.....	Racine	Sanctuary Home of Kindness LLC.....	Madison
Aaria Health.....	Sun Prairie	Shine Care Homes LLC.....	Menomonie
Tazo Care LLC.....	New Berlin	Hilson Signature Care	
ZP Care Solutions LLC.....	Milwaukee	Adult Family Home, LLC.....	Cudahy
O'Rourke Dementia		LifeWise Living LLC.....	Madison
Stabilization Unit.....	Monroe	Fidelity Home.....	Wausau
Belinda Lambouths AFH.....	Racine	Badger Living Homes LLC.....	Madison
Hannah's House West LLC.....	Madison	Excel R3.....	Racine
Trauma & SEL Transformative Living.....	Milwaukee		
Divine Living LLC.....	Racine		
Elevated Living AFH.....	Wauwatosa		
Floxy AbilityNest Adult Family Home.....	Waterloo		
NOTLOH Adult Care Home LLC.....	Milwaukee		



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