

THE COMPLETE GUIDE TO **ASSISTED LIVING** IN LAKE COUNTY, INDIANA

Compare Facilities | Read Reviews | Make the Right Choice



Two Hearts Homes for Seniors

(219) 600-2200 | www.twohearts.care

18220 Clark St., Lowell, IN

1600 S. Feather Rock Dr., Crown Point, IN

A LETTER FROM OUR FAMILY TO YOURS

We know you're going through one of the most difficult decisions a family can face. Searching for the right place for your mom, your dad, your grandparent — it's emotional, it's overwhelming, and it can feel like no matter how much research you do, you're never quite sure if you're making the right choice.

We created this guide because we've sat across the table from hundreds of families just like yours. We've seen the tears, the guilt, the worry. And we've seen the relief that comes when a family finally finds the right home — a place where their loved one is truly cared for, truly safe, and truly happy.

When we built Two Hearts, we made a decision early on: we would stay small on purpose. Our homes welcome just 16 residents — not 60, not 100, not 200. That's not a limitation. It's the whole point. When you walk through our door, you won't find long hallways, reception desks, or residents waiting for someone to notice they need help. You'll find a home. A real one, in a real neighborhood, where your loved one sits at the dinner table with people who know their name, their favorite foods, and how they take their coffee.

At Two Hearts, our caregivers don't just know your mom's chart — they know her stories, her sense of humor, what makes her smile on a hard day. With a 1-to-6 caregiver-to-resident ratio during the day, no one gets lost in the shuffle. No one becomes a room number. Every person in our home is someone's everything, and we never forget that.

This guide isn't a sales pitch. It's a tool we built to save you time and give you peace of mind. Inside, you'll find every assisted living option in Lake County — not just us, but everyone. We've included websites, Google reviews, Medicaid information, touring checklists, and the questions most families wish they had asked sooner.

Why would we hand you a guide that includes our competitors? Because we believe that when you compare everyone side by side, you'll see what makes Two Hearts different. And if another facility turns out to be the better fit for your family, then this guide still did its job — it helped you find the right home for someone you love.

That's all that matters to us.

*With love,
The Two Hearts Family*

HOW TO USE THIS GUIDE

Everything you need to compare assisted living options in Lake County is right here. Click any facility name to visit their website. Click “See Reviews” to see Google reviews and get driving directions.

WHAT’S INSIDE:

- **Facility Comparison Chart** — Click facility names to visit websites, click See Reviews for Google reviews & directions
- **The Touring Checklist** — Print and bring with you when you visit — never forget the important questions
- **Services & Medical Care Breakdown** — Understand what each facility actually provides
- **Questions to Ask** — The critical questions most families forget
- **Red Flags to Watch For** — Warning signs that a facility may not be right
- **Financial Resources** — Medicaid, VA benefits, and other ways to help pay

PRO TIP: Highlight your top 3 choices from the comparison chart, then use the Touring Checklist on each visit. This will save you weeks of back-and-forth research.

FACILITY COMPARISON: LAKE COUNTY

Click any **facility name** to visit their website. Click “**See Reviews**” to read Google reviews and get driving directions.

Facility	City	Reviews & Directions	Memory Care	Accepts Medicaid	Phone
Two Hearts Homes for Seniors	Lowell	See Reviews	Yes	No	(219) 600-2200
Two Hearts Homes for Seniors	Crown Point	See Reviews	Yes	No	(219) 600-2200
Park Place of St John	St. John	See Reviews	Yes	No	(219) 351-5200
Residences at Deer Creek	Schererville	See Reviews	Yes	No	(219) 864-0700
Bickford of Crown Point	Crown Point	See Reviews	Yes	No	(219) 661-5806
StoryPoint Schererville	Schererville	See Reviews	Yes	No	(219) 322-8855
Crown Pt Christian Village	Crown Point	See Reviews	Yes	Yes (SNF)	(219) 663-5800
Clarendale of Schererville	Schererville	See Reviews	Yes	No	(219) 322-8855
Silver Birch of Hammond	Hammond	See Reviews	No	Yes	(219) 803-0202
Majestic Care St Anthony	Crown Point	See Reviews	No	Yes (SNF)	(219) 757-6100
Hartsfield Village	Munster	See Reviews	Yes	Yes (SNF)	(219) 836-6900
Cedar Creek Health Campus	Lowell	See Reviews	Yes	Yes (SNF)	(219) 696-8622
Spring Mill Health Campus	Merrillville	See Reviews	Yes	Yes (SNF)	(219) 736-7575
Towne Centre	Merrillville	See Reviews	No	Yes	(219) 756-1000
Ignite Medical Reorts	Dyer	See Reviews	Yes	No	(219) 322-1515
Ignite Medical Resorts	Crown Point	See Reviews	Yes	Yes (SNF)	(219) 865-3800
Brentwood at Hobart	Hobart	See Reviews	Yes	No	(219) 945-1919
Munster Med-Inn	Munster	See Reviews	No	Yes (SNF)	(219) 836-8711
Cedarhurst of Crown Point	Crown Point	See Reviews	Yes	No	(219) 228-8690

Medicaid Note: “Yes (SNF)” means the facility accepts Medicaid for their Skilled Nursing Facility beds only — assisted living is typically private pay. “Yes” means Medicaid is accepted for assisted living. Always verify directly.

SERVICES & MEDICAL CARE BREAKDOWN

Not all assisted living is created equal. Use this chart to understand what's typically included and what costs extra. Always verify with each facility.

Service Category	Typically Included	Often Extra Cost	Questions to Ask
Daily Living Assistance	Bathing, dressing, grooming, mobility help, toileting	Two-person assist, incontinence supplies	What's the staff-to- resident ratio?
Medication Management	Reminders, administration, storage	Injection administration, specialized meds	Who manages meds — RN, LPN, or aide?
Meals & Nutrition	3 meals/day plus snacks, basic diets	Specialized diets, room service, guest meals	Can you accommodate dietary restrictions?
Housekeeping & Laundry	Weekly cleaning, linen service	Personal laundry, dry cleaning	How often is deep cleaning done?
Transportation	Scheduled medical appointments	Personal errands, non-medical trips	How far in advance to schedule?
Activities & Social	Daily programming, group activities	Special outings, guest events	Can I see the activity calendar?
Memory Care	Secure unit, specialized staff training	Higher tier pricing, 1-on-1 care	What dementia training does staff receive?
Therapy / Rehab	Varies — some include basic PT/OT	Physical, occupational, speech therapy	Is therapy on-site or off-site?
Emergency Response	24/7 call system, on-site staff	Personal emergency devices	What's the average response time?

THE TOURING CHECKLIST

FIRST IMPRESSIONS

- Is the facility clean and well-maintained?
- Does it smell fresh and pleasant (no strong odors)?
- Are the common areas bright, welcoming, and comfortable?
- Do current residents appear happy and engaged?
- Are staff members friendly and attentive to residents?

SAFETY & SECURITY

- Are there handrails in hallways and bathrooms?
- Is there a 24-hour emergency response system?
- Are exits secured (especially for memory care)?
- Is there a generator for power outages?
- What is the fire safety / evacuation plan?

LIVING SPACES

- Are rooms/apartments an adequate size?
- Can residents bring their own furniture?
- Is there a private bathroom in each unit?
- Is there adequate closet/storage space?

CARE & STAFFING

- What is the staff-to-resident ratio (day/night)?
- Is there a licensed nurse on-site 24/7?
- How are care plans developed and updated?
- How do they handle medical emergencies?
- What training does staff receive?

MEALS & DINING

- Can you sample a meal during your visit?
- Are there multiple meal options at each sitting?
- Can special diets be accommodated?
- Are snacks available throughout the day?
- Is the dining room clean and pleasant?

THE TOURING CHECKLIST *(continued)*

COSTS & CONTRACTS

- What is the base monthly rate?
- What services are included vs. extra?
- Are there move-in fees or deposits?
- How often do rates increase, and by how much?
- What is the discharge/move-out policy?
- Do they accept Medicaid or VA benefits?

TAKE A VIRTUAL TOUR OF OUR HOMES

Can't visit in person yet? Click an image below or visit our YouTube channel to walk through both of our homes from the comfort of yours.



Lowell Home Tour
youtu.be/ahzYbUbgHho



Assisted Living Crown Point Indiana



1600 S Feather Rock Dr, Crown Point, IN 46307
<https://twohearts.care/>

(219) 600-2200



Crown Point Home Tour
youtu.be/tVcyCd4qkCs

RED FLAGS TO WATCH FOR

- Staff seems rushed, uninterested, or unable to answer questions
- Strong unpleasant odors (urine, cleaning chemicals)
- Residents appear unkempt, sedated, or disengaged
- High staff turnover or many unfilled positions
- No clear written contract or vague pricing
- Resistance to letting you tour freely or visit unannounced
- No activity calendar posted or very few activities listed
- Poor state inspection reports (check Indiana DOH website)
- Pressure tactics to sign quickly or large non-refundable deposits

QUESTIONS MOST FAMILIES FORGET TO ASK

1. What happens if my loved one's care needs increase significantly?
2. Can we visit at any time, including evenings and weekends?
3. How do you handle conflicts between residents?
4. What happens if my loved one needs to go to the hospital — is their room held?
5. Can you provide references from current residents' families?
6. What is your policy on hospice care within the facility?
7. How are families communicated with about changes in condition?
8. Is there a resident council or family council?
9. What happens to belongings if a resident passes away?
10. Can we do a trial stay or respite stay before committing?

FINANCIAL RESOURCES & PAYMENT OPTIONS

Understanding your payment options can significantly reduce the financial burden of assisted living. Here are the key programs and resources available to Lake County families.

MEDICAID & INDIANA PROGRAMS

- **Indiana Aged & Disabled Waiver:** Covers assisted living costs for qualifying seniors. Must need nursing-home level of care and meet income/asset limits (\$2,313/month income, \$2,000 in assets per person).
- **Regional Care Assistance Program (RCAP):** Indiana program that helps pay monthly assisted living costs for eligible seniors.
- **Medicaid:** Indiana Medicaid may cover costs in Residential Care Facilities (RCFs). Eligibility is based on income and medical need.

VETERANS BENEFITS

- **VA Aid & Attendance:** Monthly benefit for veterans or surviving spouses who need help with daily activities. Can provide up to \$2,431/month for a veteran or \$1,318 for a surviving spouse.
- **Adam Benjamin Jr. VA Clinic:** 9301 Madison St., Crown Point, IN 46307 — (219) 662-5000

OTHER OPTIONS

- **Long-Term Care Insurance:** If your loved one has a policy, it may cover assisted living. Review the policy carefully.
- **Life Insurance Conversion:** Some life insurance policies can be converted to pay for long-term care.
- **Reverse Mortgage:** Homeowners 62+ may be able to access home equity to fund care.
- **Bridge Loans:** Short-term loans to cover costs while waiting for home sale or benefits approval.

YOUR PERSONAL COMPARISON WORKSHEET

Use this worksheet to compare your top 3 choices side-by-side after touring.

Category	Facility #1: _____	Facility #2: _____	Facility #3: _____
Monthly Cost			
Move-In Fee			
What's Included			
Accepts Medicaid?			
Staff-to-Resident Ratio			
Meals Quality (1-5)			
Cleanliness (1-5)			
Staff Friendliness (1-5)			
Activities Offered (1-5)			
Location / Proximity			
Overall Impression (1-5)			
Google Review Rating			

READY TO COMPARE? START WITH US.

We created this guide because we believe every family deserves to make an informed decision. We're confident that when you compare us to everyone else, you'll see why families choose Two Hearts.

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Schedule your personal tour today. We'll walk you through everything on this checklist — and we'll even help you compare us to other options. That's how confident we are.