



# The Care You Need, When You Need It



One of the most difficult and emotional decisions seniors (and their families) have to make is – *when is it time to consider moving from living in your own home, to a new setting where you can receive care and services that are more convenient and safer than living alone or with an aging spouse or family member?*

There is so much to consider. How independent will you be? What services do you need? What is the cost? What happens if you move and then later find you need more care than you did at the time of your move? If your situation changes, will you have to move to another facility?

If you are in the process of trying make a decision about moving to a retirement or senior care facility, one attractive option to consider is a **continuing care retirement community or CCRC**.

## What is a Continuing Care Retirement Community?

Part independent living, part assisted living and part skilled nursing home, CCRCs offer a tiered approach to the aging process, accommodating residents' changing needs, all on one comprehensive campus. Upon entering, healthy adults can reside independently in free-standing cottages, apartments or condominiums. When assistance with everyday activities becomes necessary, they can move into assisted living or nursing care facilities. Many CCRCs now provide Alzheimer's or memory care options as well. These communities give older adults the option to live in one location for the duration of their life, with much of their future care already figured out. This can provide a great level of comfort to both seniors and their families and take much of the stress out of the caregiving relationship.

According to Sharon Sullivan, Executive Director of The Orchard, a CCRC in Ridgeland, "It is such a comfort to families to have their loved one in a continuing care retirement community. We have had residents who came to us in skilled nursing, moved to assisted living and are now living independently. Moves in a CCRC can go either to more care or to a more independent level. This is a great encouragement to the resident and their families."

The greatest benefit of a continuing care retirement community is that a resident's needs are closely monitored and can be addressed without necessitating a move to a different facility. The senior's family does not have to deal with the requirements of a strange facility and the resident remains in their own community with the same friends.

Mary Margaret Judy, Executive Director at St. Catherine's Village in Madison notes, "One of the living options at St. Catherine's Village is all-inclusive life care, which guarantees residents services throughout their retirement years at a predetermined rate. As a CCRC, St. Catherine's Village offers living options for adults 62 years and older as they age. This includes independent living in apartments and garden homes, assisted living in Marian Hall, memory care in Campbell Cove and Hughes Center, and skilled nursing in Siena Center. St. Catherine's Village now offers skilled nursing dedicated to memory care, as well."

## CCRC Payment Options

Payment for CCRC residency and services is structured in several different ways. Some CCRCs require an entrance fee, an upfront sum or down payment, →



to prepay for care, as well as monthly charges that may increase as needs change. These fees are dependent on a variety of factors including the health of the individual(s), the type of housing they choose, whether they rent or buy, the number of residents living in the unit and the type of service contract. Additional fees may be incurred for other options including housekeeping, meal service, transportation and social activities.

Other CCRC's charge a smaller entrance fee or deposit and then require a monthly fee or rent that is based upon the level of care provided. Most include meal service, housekeeping and recreational activities. Some services may be an additional charge above the monthly fee, depending on how the contract is structured. For example, a resident may live in an independent living apartment, but require medication management to make sure they are taking all of their prescriptions properly. That service might be an additional cost at some facilities, while others might include it as a part of the monthly fee. As needs change the resident has the option to move to an area of the campus where they can receive a higher level of care such as assisted living, memory care or skilled nursing care. In many cases monthly fees increase with each new level of care.

It is very important to understand all of the terms and conditions of contracts offered by the CCRCs in your community or region. Their financial requirements can vary widely. Your decision will depend largely on what contract option works best for you and your individual financial situation.

### How to get started

You'll need to research CCRCs in your area and schedule visits to get a first hand look at what they are like. While there, investigate thoroughly and meet with a representative who can walk you through the different housing options, cost structures and contract choices.

If you decide on a CCRC, visit local facilities and make arrangements to have a couple of meals there. Take the time to talk to other residents and family members to get their impressions of the facility to ensure it's the right choice for you. Compare notes on what your first impressions were at each location. It may seem insignificant at first, but the smallest details can make the difference between whether your adjustment is successful or not. Things like the size of the dining room, the distance from your apartment to common areas, dining and laundry facilities, or whether you are on the ground floor or will need to take an elevator to go to extracurricular activities, can make or break your experience.

If you are considering a CCRC as a couple, be sure you understand what will happen if one of you needs a higher level of care or dies, or if your circumstances dramatically change. Investigate whether there are circumstances where you can get a refund or leave any of your entrance fee to your estate should a change be necessary.

When visiting, spend ample time checking out each part of the facility, regardless of whether you are in perfect health at the time. You may need assisted living or nursing care at some point and knowing what to expect will be reassuring.

### The Comfort of a Continuing Care Retirement Community

CCRCs provide you and your loved ones peace of mind that should the need arise, increasing levels of care are available at the same location. It's reassuring to know that as your health situation changes, you can receive the care you need when you need it.





## Tips for Family Members

More often than not the adult children or other family members of senior adults considering a continuing care retirement community are instrumental in the final decision. It is crucial that seniors (when possible) are involved in the research and selection of the right facility for their loved one. Often, it is helpful for family members to do some “advance work” and come up with a list of facilities that meet the physical and financial criteria for consideration. That way the senior can choose from the options that are available and make the final selection based on their own personal preferences. The state of physical and/or mental health of the person moving may preclude their independent decision-making, but with the help of their adult children or caregiver, the selection of a CCRC, the move and the transition can be a positive experience.

### How to help a senior family member adjust to moving to a CCRC

Family members can help ease the transition of moving to a senior care facility, especially during the first few days after their move-in. Here are a few tips for family caregivers to keep in mind:

- **Acknowledge the traumatic nature of the move:** Realize what your loved one has lost by moving out of a home they've lived in, possibly for decades. Anticipate their grief – which will likely occur, regardless of whether or not the move was their idea – and help them cope in any way you can.
- **Prepare for the move:** Avoid unnecessary stress by packing well in advance of the move. Take the time necessary to help your loved one carefully go through their possessions and



decide which items to take, which to give away and which to discard. Make sure that any questions you or your loved one have regarding the move-in process and what a new resident can expect over the first few days are answered by the community ahead of time.

- **Help them get settled:** Assist with the unpacking and decorating of a senior loved one's new home. There is a certain level of excitement and anticipation that accompanies setting up a new place. Having family members involved in this process often makes new residents more comfortable and at-ease. Consider spending a night with them in the new apartment, if space allows and at the very least, share a meal together in the dining room.
- **Let them go:** Knowing when to step back and let a loved one get on with their new life in a senior living facility can be tricky – there's no one sign that will tell you it's time to let them go. This is why selecting the right community is essential. After the initial move-in period, it will fall on the men and women in your loved one's new community to step up and help. While it's certainly important for friends and family to make an effort to visit a senior in a CCRC, a resident's day-to-day socialization opportunities should stem from their peers in the community. Connecting early on with other residents in the community is critical for a newcomer's adjustment to their new home.