MFS® Heritage Planning℠

Helping Yourself • Helping Your Parents • Helping Your Children℠

info sheet Screening Continuing Care Communities

Courtesy of:

Continuing care communities (also called life care communities) combine guaranteed lifetime housing with guaranteed medical and nursing care for older adults. The size of these facilities can vary from 100 to 500 units and residents can be single or couples. Although the facility will offer services such as meals, housekeeping, social and recreational activities, personal grooming, and transportation; the main difference between continuing care communities and other housing options for older people is the degree of medical care the facility can provide should the residents become ill.

Although the residents must be healthy when they move into the community, they have the security of knowing that if they do become ill, they will not have to move out of their home. Instead, the facility will provide the medical or hospital care they need.

Generally, facilities charge an entrance fee as well as monthly payments which may increase over time. These costs can range from $20,000 to $175,000 to enter and from $650 to $2,000 per month. New residents must meet health requirements set by the facility and be able to show that they have the financial resources to cover the monthly fees.

When screening continuing care communities, be sure you and your older relative visit several so you have a basis for comparison. It's a good idea to talk to residents, as well as the director and other staff members.

Many communities allow trial visits, so you and your elder can get a better idea about what life is like in the facility. Because these facilities are in demand, there is often a waiting list for entrance.

Since facilities will require new residents to sign a contract, it is a good idea to consult a legal and/or financial professional before you make your decision. Make sure you understand the conditions of the agreement.

Facilities

- ☐ How many independent living units are there?
- ☐ Are apartments attractive and comfortable?
- ☐ Are the apartments furnished or unfurnished? Can your elder bring his/her personal belongings and furniture?
- ☐ Do the monthly fees include housekeeping and maintenance? Utilities?
- ☐ Are the facilities fully accessible?
- ☐ Are the dining area, common areas, and grounds clean and well maintained?
- ☐ Are pets allowed? What kinds?

Meals

- ☐ How many meals are served a day?
- ☐ Are meals, tasty, varied, and nutritious? Does your elder have a choice of what is available?
- ☐ Can the kitchen accommodate special needs?
- ☐ Will your older relative have a choice between group or private dining?
- ☐ Are refunds on meals given if you take a vacation or enter the hospital?

Security

- ☐ What kind of security is provided?
- ☐ Do residents have keys to their apartments for internal security?

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Personal/Recreational Activities

- ☐ What is the policy on overnight stays for adult guests or underage grandchildren or great grandchildren?
- ☐ Is there an activities or recreation director?
- ☐ What kinds of social activities take place?
- ☐ What personal care services are available on site (e.g., barber/beauty shop, fitness classes, pharmacy)?
- ☐ Is a van or bus available to transport residents to shopping centers, doctors, and cultural events?
- ☐ Are volunteer opportunities available? Describe.
- ☐ Is there a resident council? If yes, how does it function? What kind of a voice does it have in program planning and administrative issues such as maintenance, menu planning, and staffing?
- ☐ What is the religious makeup of the community? How are religious needs met?

Financial

- ☐ What does it cost to enter? What deposit is required?
- ☐ Is any of the entry fee refundable due to death or incompatibility within a certain period of time? What are the conditions for partial or full refund?
- ☐ What are the monthly fees for each level of care? How have they increased over the past five years?
- ☐ Is any of the monthly fee tax deductible as a medical expense? If yes, how much?

Health Care

- ☐ How many intermediate nursing home beds are there?
- ☐ How many skilled care nursing home beds are there?
- ☐ Is the nursing home approved for Medicare/ Medicaid reimbursement? Does it have a state license?
- ☐ Which of the following health services are covered by the monthly fee: doctor visits, eyeglasses, medical equipment, home health care, home delivered meals, mental health care, dental care, prescription drugs, foot care?
- ☐ Can residents use their own doctors in the community?
- ☐ What hospital does the nursing home use? Can residents choose other hospitals?
- ☐ Does the administration have the authority to admit a resident to the nursing home if s/he becomes too confused or ill to care for himself or herself? What procedures are in place?
- ☐ If one spouse needs to enter the nursing home, can the other remain in the same apartment at no extra cost? If no, what changes would apply?
- ☐ Are residents with Alzheimer's disease or other dementias accepted for admission?
- ☐ Are residents who are depressed or experiencing other mental health problems admitted?

Resources for Further Information

Stuart, Lettice. **Making the Move: A Practical Guide to Senior Residential Communities.** Avon Books, 1997, 207 p., $12.00. Call 1-800-223-0690 to order.

Sherwood, Sylvia, ed. **Continuing Care Retirement Communities.** Johns Hopkins University Press, 1997, $40.00. Call 1-800-537-5487 to order.

The American Association of Houses and Services for the Aging can help you find information and services near you. Call 1-800-508-9442 for information or visit their site on the world wide web at http://www.aahsa.org.

The Seniors Site at http://www.senior-site.com includes a description and list of available continuing care communities.

For more information or a list of other MFS Heritage Planning educational materials on helping your parents, your children, or yourself, contact your financial adviser.

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