



# Continuing Care Retirement Communities Peace of Mind for the Future

By Daniel Katz

When considering a move to an independent senior living community, families should think about what might come next. What if my parent needs some assistance in the future? Are these services available? Will my parent have to move again?

More and more, people are choosing communities that offer the entire continuum of care—from independent living to assisted living to long-term care, with the ability to easily move from one type of living to the next while staying on the same campus. These communities offer a plan for the future and can relieve stress from seniors and their families.

In a continuing care retirement community (CCRC), typically all levels of care are located together in one large complex. This makes it easier for residents to adjust from one stage of care to the next; enables them to easily visit a spouse or friend who may be temporarily or permanently in another level of care on the campus; and streamlines the care management

process. Families get to know staff members and visit regularly, feeling secure that their loved one is being taken care of every step of the way.

Some CCRCs offer financial plans that will see residents through their entire stay. Life care, for example, asks for a one-time fee to cover any future assisted living and long term care needs so that the resident continues to pay only for independent living no matter how much care they need or for how long, with no limits or maximums.

These communities work with families to ensure their loved-one's well-being is properly considered, and that they can feel comfortable knowing their loved one is receiving the appropriate care and attention through both simple and difficult times.



## ABOUT THE AUTHOR

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# Continuum of Care



## Independent living

offers spacious homes or apartments with a range of common spaces for residents to be physically active, engage intellectually and enjoy social activities. Residents benefit from various services, such as housekeeping, dining options, transportation and security. Residents are independent, come and go as they please and manage their own lives.



## Long-term Care

is for people who need hands-on care on a regular basis delivered by a licensed health care professional, such as a licensed practical nurse or registered nurse.



## Assisted living

adds a personal care component, with nurses and/or personal care aides providing assistance with daily living activities, such as dressing, bathing, personal grooming and medication management. Ideally this is a residential setting where residents have their own apartments for private time and a variety of common spaces to enjoy cultural programs, dining with others, and entertaining guests.



## Memory Care

offers specialized programming and staffing levels in a secure environment for those with Alzheimer's disease and other forms of dementia. Memory care programs may be provided at the assisted living level and/or the long-term care level.

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