

What Is a Continuing Care Retirement Community? A Comprehensive Guide



Retirement Communities 101: What is a Continuing Care Retirement Community? A Practical Guide to Understanding and Researching a CCRC

by Dana Cornwell Bodney

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As we age, many of us begin to think about our future and what options are available for us as we get older. For some, moving to a continuing care retirement community (CCRC) may be a desirable option. CCRCs offer a wide range of housing and care options, providing seniors with the opportunity to age in place while receiving the support they need.

This comprehensive guide will provide you with everything you need to know about CCRCs, from the different levels of care they offer to the costs, amenities, and benefits. By the end of this guide, you will have a better

understanding of CCRCs and whether or not they are the right choice for you.

Levels of Care Offered in CCRCs

CCRCs offer a variety of levels of care, ranging from independent living to skilled nursing care. This allows seniors to receive the care they need as their needs change over time. The most common levels of care offered in CCRCs include:

- **Independent Living:** Independent living units are designed for seniors who are able to live independently but may want access to amenities and services such as meals, transportation, and housekeeping.
- **Assisted Living:** Assisted living units are designed for seniors who need some help with activities of daily living (ADLs), such as bathing, dressing, and medication management.
- **Skilled Nursing Care:** Skilled nursing care units are designed for seniors who need 24-hour nursing care. This level of care is typically provided for seniors who are recovering from an illness or injury or who have a chronic condition.
- **Dementia Care:** Dementia care units are designed for seniors who have dementia or Alzheimer's disease. These units provide a safe and secure environment with specialized staff who are trained to care for seniors with dementia.

Costs of CCRCs

The cost of a CCRC varies depending on the size and location of the community, the level of care needed, and the amenities and services

offered. However, CCRCs typically have an entrance fee, a monthly service fee, and a healthcare fee.

The entrance fee is a one-time payment that gives you access to the community and its amenities. The monthly service fee covers the cost of housing, meals, transportation, and other services. The healthcare fee covers the cost of medical care, including nursing care, rehabilitation, and prescription drugs.

The cost of a CCRC can be significant, but it is important to remember that it also includes the cost of housing, meals, and healthcare. When comparing the cost of a CCRC to the cost of living in your own home, it is important to factor in the cost of these expenses.

Amenities and Benefits of CCRCs

CCRCs offer a wide range of amenities and benefits that can make life easier and more enjoyable for seniors. Some of the most common amenities and benefits include:

- **Housing:** CCRCs offer a variety of housing options, including apartments, villas, and cottages. You can choose the type of housing that best meets your needs and lifestyle.
- **Meals:** CCRCs typically offer a variety of dining options, including restaurants, cafes, and room service. You can enjoy delicious and nutritious meals without having to cook or clean.
- **Transportation:** CCRCs typically offer transportation services to residents, including transportation to and from medical appointments, shopping, and social events.

- **Activities and Social Events:** CCRCs typically offer a variety of activities and social events for residents, including fitness classes, educational programs, and social gatherings.
- **Healthcare:** CCRCs offer a variety of healthcare services, including primary care, skilled nursing care, rehabilitation, and dementia care. You can receive the care you need without having to leave the community.

Is a CCRC Right for You?

Deciding whether or not a CCRC is right for you is a personal decision. There are many factors to consider, including your health, financial situation, and lifestyle preferences.

If you are considering moving to a CCRC, it is important to do your research and visit different communities to find one that is a good fit for you. You should also talk to your family and friends and get their input.

Moving to a CCRC can be a big decision, but it can also be a great way to enjoy your retirement years in a safe and supportive environment.

Continuing care retirement communities (CCRCs) offer a range of housing and care options for seniors. They can provide a safe and supportive environment for seniors to age in place while receiving the care they need.

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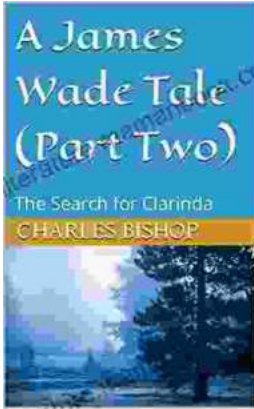
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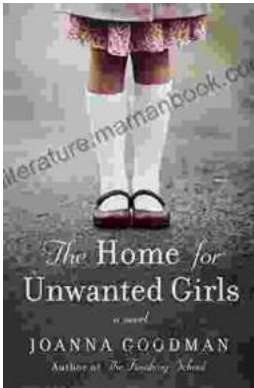
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