

## **GUIDESHEET FOR EVALUATING CONTINUING CARE RETIREMENT COMMUNITIES**

### **Introduction**

The Ohio State University Retirees Association Benefits Committee has prepared this guidesheet to help members who are considering moving to a continuing care retirement community. The information presented is comprehensive, but not exhaustive. Many points identified may not be equally important to all persons. When evaluating continuing care communities, individuals need to plan ahead, examine the continuing care concept for them as well as investigate several continuing care facilities before making a decision.

As individuals age, many seek living arrangements that offer a safe, secure, stimulating environment, but also one which provides for changes in mobility and health status. Continuing care retirement centers (also referred to as CCRCs) offer several levels of housing arrangements depending on a resident's health and ability to function independently. All levels are located on the same "campus" or facility site. Residents move from one level of housing to another as health care needs change.

Care levels in most continuing care retirement centers include the following options.

**Independent living** units are generally one or two bedroom, studio apartments or detached units, often referred to as patio homes or villas, for residents who can function and provide personal care without assistance. Independent living is similar to apartment or condominium living with additional services provided, such as meals, basic housekeeping and laundry.

**Assisted living** units are designed for individuals who may have limited mobility and need assistance with daily living activities, such as bathing, dressing, eating or taking medications. Units can be a single room with bath or small apartment with bath and kitchenette.

**Nursing care** (also referred to as health care or skilled nursing) is basically a nursing home environment usually with two persons per room, although private rooms might be available. Individuals with chronic debilitating conditions and very limited mobility that require skilled nursing will receive care at this housing level.

**Special care** centers exist in some facilities for individuals with Alzheimer's, dementia, or other memory conditions.

Some continuing care centers are considered "life care communities." Residents pay a substantial entry fee; however, if a resident's health status changes, the monthly fee for assisted living or nursing care remains essentially the same as residents would pay for similar services in independent living. By contrast, continuing care centers that are based on a rental plan, charge for assisted living or nursing care at levels based on the going rate in the area for this type of care. Therefore, the cost for higher levels of care increases substantially from that of independent living in facilities using the rental plan; however there is no large entry fee.

When choosing housing for later years, consider potential health status as you age. Do you currently have or is there a family history of chronic or debilitating diseases, such as Parkinson's Disease, stroke or Alzheimer's that might require assistance with daily living activities? Although your health might be excellent now, evaluate the continuing care center as if you could not currently drive a car or handle financial matters since you might experience these situations at some point in the future. The location of the facility, the services provided and the proximity to family or friends who could assist you, if needed, should enter into your decision.

Finally, be aware that residents of most continuing care centers must meet certain health and financial entry requirements. Individuals considering a continuing care center need to make the decision and move in while they are still in relatively good health. **Some potentially debilitating diseases or health conditions, especially those limiting mobility, can disqualify individuals and result in being rejected for entry.**

Below are suggested criteria to help you evaluate and select a continuing care center that will best meet your needs and result in a supportive, stimulating environment in your later years. Be aware that variations exist in continuing care centers as well as eligibility requirements. When seriously considering moving to a continuing care retirement community, carefully think through your own situation and those factors that will be most important to you as you age. Investigate several alternatives before making a final choice.

**THE OSURA BENEFITS COMMITTEE**  
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## CONTINUING CARE RETIREMENT COMMUNITY EVALUATION CRITERIA

### Care Levels

**1. What care levels does the facility have and are there financial, physical or mental requirements for entry? Is there an assessment process for entry and how and by whom is it conducted? What conditions might disqualify a person for residence in independent or assisted living?**

- Independent living
- Assisted living
- Nursing care
- Alzheimer's/memory loss care

### Residence Plans

**2. What residence plans exist and what are their financial implications?**

- A. What entry plan options are offered?
  - Rental
  - Entrance fee: How much is returned if person dies or decides to leave the facility?
  - Endowment or return or capital option: How much will survivors receive? How much will resident receive if he or she decides to leave the facility?
- B. What are the entry fees and monthly fees? What is the average increase in monthly fees over the last five years?
- C. What are the rental fees? What is average increase over the last five years?
- D. What are additional costs for a second person?
- E. What basic services are provided with monthly fees?
- F. Do residents own or rent their unit and what are income tax implications?
- G. Do monthly and/or entrance fees include health and medical care and what portion of each is tax deductible?
- H. Are assisted living and nursing care facilities available to non-residents and do residents have preference over non-residents when needed?
- I. Is there a waiting period after admission to the continuing care center before entry fee residents have access to nursing care without a financial penalty?
- J. Does the facility have a trial period or satisfaction guarantee whereby new residents can leave without a financial penalty?
- K. To what extent does duplication of coverage exist for residents with long term care insurance?

### Ownership and Management

**3. Is the facility a “not-for-profit” or a “for profit” corporation?**

- A. Who owns the facility and how long has it been held by current owner?
- B. How is the facility managed (professional management company or local employees) and how long has the current management been in place?
- C. If ownership/management changes occurred, how would existing residents be affected by potential policy changes? Would grandfather clauses exist?
- D. What is the current financial condition and for the past five years? Ask for a copy of the financial statement.

- E. What types of accreditation or licensing does the facility and care levels at the facility hold? i.e. Continuous Care Accreditation Committee  
Commission on Accreditation of Rehabilitation Facilities  
Joint Commission on Accreditation of Healthcare Organizations  
Others
- F. How are residents involved in decision-making and information-sharing?
- G. For “non-profits,” is there a local Board of Directors?

#### Living Space and Accommodations

##### **4. What types of living units are available at the facility?**

- A. What is the size and layout of units? Persons sensitive to noise might want to select a top floor unit.
- B. To what extent do units in general, and especially bathrooms, accommodate wheelchairs, walkers, and mobility chairs?
- C. What utilities are included in monthly fees? Also, cable, internet, telephone hookups?
- D. Do units have kitchens with refrigerators, sinks, and ranges?
- E. To what extent can residents decorate and furnish units (at all care levels)?
- F. What types of security and emergency notification systems for residents exist?
- G. What is covered by facility insurance and what coverage does the individual resident need?
- H. Can assisted living or nursing care units be shared with a spouse or sibling?
- I. What is policy on overnight guests? Are guest rooms available? How many rooms? What is the cost?
- J. Is additional storage space available?
- K. Are pets allowed? Restrictions?

#### Dining and Food Service

##### **5. What are the meal plans, the cost of the plans and are they optional?**

- A. How many daily meals are included with each plan and level of care?
- B. What is the monthly fee for the meal packages? Is there credit for meals not eaten?
- C. How are special diets accommodated?
- D. Is there a registered dietician on staff? Full or part time?
- E. What are the hours for meal service? Are snacks available throughout day?
- F. If residents are ill, is tray service available? Additional charges for tray service?
- G. Are guests permitted in the dining room?
- H. Ask to see a sample menu for the week.

#### On-site Amenities

##### **6. What types of on-site services are provided for residents' convenience and what costs are associated with each?**

- A. Is laundry service provided? How often? Types? Costs? Dry cleaning?
- B. Is housecleaning provided? How often?
- C. Is there a bank on the premises for residents? Name of bank(s) and hours?
- D. Are there beauty/barber shops on site?
- E. Is there a gift shop or “store” and is there a snack bar/luncheonette on premises?

- F. Is there a health clinic for general medical care on site?  
 Who staffs it and what type of training have they had?  
 What are the hours?  
 What is the schedule for doctors to see patients?  
 How many doctors and types of doctors (e.g. podiatrists, dentists, specialists)?  
 Are doctors certified in geriatric medicine?  
 Are counseling services available?
- G. Is there a pharmacy associated with the facility that delivers prescriptions?
- H. What type of transportation is provided for shopping, recreational activities, medical/dental appointments, etc.? Is there a cost for this transportation? Distance limit?  
 Does the facility own a wheelchair van?
- I. How are special transportation needs handled, such as to airport, concerts, etc.?
- J. Does the facility have a concierge to help with travel, tickets, activities, etc.?
- K. What parking and garage facilities exist? Are there associated fees?
- L. Ask for a printed schedule of fees for extra services.

**7. What social, recreational and spiritual programs does the facility have?**

- A. Does the facility have a full time activities director? For entire facility? Separate activity directors for assisted living, nursing care, or special care units?
- B. What types of activities are offered on site and off-site? Ask for a printed sample of activities schedule.
- C. How often and what type of activities are planned on site for residents who have difficulty leaving the facility, both in independent living and other care levels?
- D. What types of facilities/instruction/assistance exist for special interest activities, such as woodworking, computer interests, fitness, gardening, or crafts?
- E. Are religious services held on site? What denominations? How often? Is transportation to off site religious services provided? Denominations?
- F. Do volunteer or community based programs for residents exist, e.g. bringing in or interaction with pets or children?

Onsite Assisted Living and Skilled Nursing Facilities

**8. What type of medical care is provided in the assisted living and skilled nursing areas?**

- A. Is the center affiliated with a specific hospital? Which one?
- B. How many doctors and types of doctors (i.e. medical, specialists, podiatrists, dentists) are on staff and are any certified in geriatric medicine?
- C. What is the number of RNs on duty on any given shift?  
 What is the number of LPNs on duty on any given shift?  
 What is the ratio of aides to patients in assisted living, nursing care, and Alzheimer's or special care units? What type of training and certification is required for aides?
- D. How often are residents in assisted living or nursing care visited by doctors on a regular basis and evaluated? To what extent are family members involved?
- E. Is there a daily plan for care of residents and how often is it checked and re-evaluated?
- F. What facilities exist on site for rehabilitation? Are there physical, occupational, or speech therapists on staff? Full or part time?
- G. Is the facility approved for Medicare and Medicaid patients?

H. Does the facility have an ombudsman to handle concerns?

I. See [www.medicare.gov](http://www.medicare.gov) to check ratings of specific skilled nursing facilities

**9. What happens when a change in health status occurs, mentally or physically, for you or your spouse that will require an enhanced level of care, short or long term?**

A. How are costs, such as monthly fees, affected for both the person in good health and the incapacitated person?

B. What are implications for fees for care of incapacitated person, including

Meals

Personal Laundry: Is laundry done separately?

Nursing care or assistance from aides (both in independent unit and nursing care)

Care supplies, such as bandages, incontinence products

Medications: Can resident's prescription insurance program be used or must site pharmacy supplier be used? What are cost implications?

Transportation for medical care, such as tests, visits to specialists, or dentists

C. Who makes the decision about need for additional care or transfer to additional care level and how is the decision made? Who makes the final decision and how is the situation resolved if the family disagrees with recommendations of facility?

D. Is there a waiting period after admission to the continuing care center before entry fee residents have access to nursing care without a financial penalty?

E. How are emergency situations handled? What is the protocol?

F. To what extent does Medicare, Medicaid, or long term care insurance cover costs of additional care expenses?

G. What type of assistance with daily living activities is provided for residents in independent living on a short or long term basis?

H. Is private duty assistance (hourly or live-in) at expense of resident permitted? If yes, must private duty assistance be with a specific service with which the facility contracts?

Site Visit

**10. Evaluate the general/overall environment and location of the facility.**

When visiting a facility, do so formally with facility representatives, but also return and do so informally on your own.

A. Note the people living at the facility and types of people attracted to the community.

B. Talk to residents informally. What do they like and dislike about living in the facility? Quality of health care, meal offerings, variety and frequency of social and cultural activities and timeliness of maintenance are possible areas of inquiry.

C. Is general environment positive and upbeat?

D. Note general maintenance indoors and outdoors? Are areas attractive, clean and free of odors?

E. Are there general areas indoors and outdoors for residents to socialize and interact with each other?

F. Note how residents interact with each other and with staff.

G. Note if staff dress and interact with each other and residents in a professional manner.

H. Is the facility convenient to bus lines, shopping, entertainment, medical appointments?

I. Note security provisions.

J. Ask for sample contract and copy of resident handbook.

Many continuing care centers have their own web site. Visit these sites for an initial introduction to basic information about area facilities. In addition, the following web sites provide useful references that may be helpful when making decisions for housing during later years.

<http://aarp.org/life/housingchoices> - checklists and resources to aid in decision-making

<http://carepathways.com/checklist-il.cfm> - comprehensive checklists for each type of care arrangement, i.e. continuing care center, independent living, assisted living and nursing care

<http://longtermcareliving.com/planning>

<http://ncal.org> – National Center for Assisted Living – includes checklists and cost calculator

<http://ohioline.osu.edu> – Click “Family,” then “Fact Sheets,” then “Senior Series”

Go to the following fact sheets:

SS-186-01 - “Choosing the Right Type of Housing Care” provides a point system to evaluate individual mobility, nutrition, hygiene, housekeeping, dressing, toileting, and medication assistance needs as well as mental status and behavioral status to determine the level of care (independent, assisted living, or nursing care) needed.

SS-144-98 - “Homes for Later Years” describes several care and housing alternatives for later years

<http://medicare.gov> – includes many resources including an evaluation of nursing facilities by name of facility