

# Points to Consider for CCRC Consumers

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Points to Consider accompanies *A Consumer's Guide to Continuing Care Retirement Communities in California—Is One Right for You?* These questions are intended to promote informed decision-making. Make notes about CCRCs you investigate.

## Personal Considerations

1. Does the location give you proximity to family, friends and outside activities of interest? Do you prefer an urban, suburban or more rural environment?
2. Did you find persons with whom you could identify?
3. Are there programs and activities you would find interesting and enriching?
4. How do you think you would like living in a peer-aged community? What is the average age of persons being admitted? Average age of residents?
5. Is there a waiting list? What are your chances of entering the year or years that would best suit your needs, health condition, and financial circumstances?
6. Is the CCRC operated by a non-profit or for-profit organization? Preference?
7. If non-profit, what is the role and responsibility of the sponsoring entity, e.g., Episcopal Diocese, Baptist, etc.?

## Affordability

1. Can you afford the entrance fee?
2. Can you afford the monthly costs for services and care now and in the future?
3. Are the costs for services clearly indicated for each care level? What are the historical increases in monthly fees over the past 3 to 5 years? Projections?
4. If you have long term care insurance, will it offset costs for higher care levels?
5. Does the nursing home accept Medi-Cal as a form of payment?
6. Does the CCRC have a fund to provide subsidies to residents? Conditions?

## CCRC Contracts

1. What type of contracts (e.g., life care, modified, fee for service) does the CCRC offer? What type best meets your needs, financial ability and estate planning goals?
2. Are entrance fee amounts and refund provisions clearly stated?
3. Is there an option for a refund on all or a portion of the entrance fee? Are the refund provisions clear? Do they meet your estate planning goals?
4. Will you have to make substantial investments in remodeling the independent unit? Will these investments increase the refund of the entrance fee, or reduce the amount of your entrance fee?

5. Do certain pre-existing health conditions prevent admittance or increase the entrance fee and monthly rates? Are there other disqualifying conditions, e.g., age?
6. Is long term care insurance an eligibility requirement for application to the CCRC?
7. Are the fees for services and care levels clearly stated? Is it clear what services and care levels are not covered, and are they the responsibility of the resident? Does it indicate how these fees are decided and how frequently they can be increased?
8. What are the rules governing the community (house or community rules), and are they incorporated by reference as part of the contract? Are these rules reasonable?
9. What are the provisions and protections, if any, if the CCRC merges with another CCRC or in the event of a partial (e.g., due to renovation or new construction) or full closure of the CCRC?
10. Under what conditions can either the provider or the resident revoke the contract?

### **Availability & Quality of Services and Care**

#### **Independent Living**

1. Is there an initial social and health care assessment? What criteria are used, and who conducts the assessment?
2. Are Assisted Living services, e.g., assistance with activities of daily living like bathing, dressing, and going to the toilet, offered in one's independent unit? Costs?
3. What is the frequency of transfers from independent living to higher levels of care?
4. If one spouse goes to a higher level of care, what consequences does it have on the spouse in the independent living unit, e.g. move to a smaller unit, increase in monthly fees, etc.?

#### **Assisted Living**

1. Is the Assisted Living available on the campus of the CCRC? If not, how far is it from the main campus?
  2. Are there any specialized services offered, e.g., dementia care and hospice care?
  3. Is the Assisted Living service provided by CCRC staff or by a contracted agency?
  4. What are the qualifications and training of staff and the ratio of staff to residents for each of the three shifts?
  5. Does the Assisted Living accept persons from outside the CCRC as residents? Is there any problem for CCRC residents accessing care when needed? If no space is available, where and how is care provided? Discounts? Additional cost?
  6. What is the Assisted Living facility's history of compliance to regulatory requirements? Have complaints been filed? What type and their disposition?
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## **Nursing Home**

1. Is Nursing Home care provided on the campus of the CCRC? ? If not, how far is it from the main campus?
2. Is the service provided by the CCRC or under contract?
3. How long has the administrator, director of nurses and charge nurses worked at the CCRC?
4. What is the turnover rate for Certified Nurse Assistants (CNAs)?
5. Does the Nursing Home accept persons from outside the CCRC as residents? Is there any problem for CCRC residents accessing care when needed? If no space is available, where and how is care provided? Discounts? Additional cost?
6. What is the Nursing Home's history of compliance to regulatory requirements? Have complaints been filed? What type and their disposition?

## **Primary Health Care**

7. Are there primary care services offered at the CCRC? What is the range of services? Do residents usually keep their primary care physician?
8. How are medical emergencies handled?

## **Administrative Practices**

1. What is the experience of the CEO and other top management staff, especially in administering aging and long term care services?
  2. Is the administration done by the corporation or contracted to a management firm?
  3. Does staff of the organization provide all major services or are these services subcontracted? If so, which ones (e.g. food service, security, etc.)?
  4. Does the administration actively seek the input and participation of the residents and family members? How is input sought? How frequently?
  5. Is there an atmosphere of respect and open communication with residents and family members? Are administrators accessible to residents and family members?
  6. What is the degree of transparency concerning major decisions affecting the CCRC's policies and practices? How are decisions communicated?
  7. Is there a Residents' Association? What role does it play in the CCRC? Does it provide an independent voice for the issues and concerns of residents?
  8. Are residents represented on the Board of Directors of the CCRC? How many, and what is the scope of their roles and responsibilities?
  9. Is there a Family Council or Organization?
  10. Are there systems to deal with resident concerns and grievances? Do residents view them as fair and effective?
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## Plans for Renovation & New Construction

1. How old is the physical plant? Has the facility been renovated, and if so how long ago? Are major repairs and renovations planned in next 3 to 5 years, and what is the plan to pay for them? Timetable for starting and completing the project?
2. Is new construction planned in the next 3 to 5 years, and what is the plan to pay for new additions? Timetable for starting and completing the project?
3. For new CCRCs, will the assisted living and nursing home services be in place when you might need them?
4. What will be the impact on the community's environment and normal routines, e.g., noise, limiting access to some areas of the building or grounds, etc.? Will temporary relocation be required? If so, where and for how long?
5. What is the expected impact on occupancy rates, entrance fees, and monthly fees over the next 3 to 5 years due to either renovations and/or new construction?

## Financial Soundness of the CCRC

1. Have the vacancy rates gone below 90% in the past 3 years? What are the projections for future occupancy? Are there many vacant independent units?
2. Do expenses exceed operating income? If so, how is the deficit made up? What percentage is from amortized entrance fees? Investment income? Funds from donor gifts and/or endowments?
3. How are entrance fees invested? What is the investment philosophy and how are risks monitored? Is performance information on investments made public?
4. What is the asset to debt ratio? How large is the long term debt?
5. Is the CCRC a single entity or only one of a two-facility corporation? Is there any chance of closure or merger in the next 3 to 5 years?
6. Is the CCRC a part of a multi-facility CCRC? If so, how are other CCRCs in the corporation doing financially? What is the policy in using funds from one CCRC to offset losses and shortfalls in other CCRCs from the same corporation?
7. Is the corporation involved in other types of senior housing (e.g., low-income housing) or services, and are "profits" from CCRCs used to assist such enterprises?
8. Does the CCRC have contingency funds? If so, what is their purpose and the amount set aside?
9. Does the facility have reserve funds? If so, what is their purpose and the amount set aside?
10. Is the CCRC involved in any lawsuits? What is the nature of the suit(s), status, cost to the CCRC, and impact on future resident fees and services?