

# Continuing Care Retirement Community (Independent Living) Checklist User Guide

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All questions that appear in our checklists serve a purpose and help you gather the right information to make an informed decision about a provider. However, the implications associated with some of the questions may not be completely obvious.

This user guide addresses those questions in particular; it is organized to match checklist categories.

## **Location questions:**

Staying connected to family and friends is very important to the well-being of the person considering a move to a CCRC. Sometimes this gets overlooked. You may have to make a trade-off between accessibility and quality; quality is important—but not always more important than being able to visit with friends and family regularly.

## **Building maintenance questions:**

Building and grounds maintenance provide a window into management's commitment to community and the community's financial well-being; it should be considered as part of any provider evaluation.

As part of your evaluation, also make sure to look at actual apartments, townhouses or homes that the community offers and not just the floor plans.

## **Amenity questions:**

Make sure to ask about the amenities listed, as well as any others that are offered or important to you. Do not assume that an amenity exists without verification.

## **Service questions:**

Make sure to ask about the services listed in the checklist. Again, do not assume that a service, whether it's laundry or transportation, is available without verifying that it is.

When you evaluate the dining room, look over the menu and taste the food. You may also want to participate in activities offered at the community so check them out. Do the activities interest you? Remember that if the weather is bad or you are unable to get out, these activities may be the only options available to you.

## **Care questions:**

While most people exploring CCRCs are healthy and independent, it's a good idea to ask about the healthcare options available on site, whether you intend to use them right away or not.

## **Current resident questions:**

The best advertisement for any community is well cared for, happy, engaged residents. Along those lines, the way staff members interact with residents will tell you a lot.

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For example, when staff knows residents by name, it is a sign of respect and consistent, ongoing engagement – and generally associated with better care and happier residents. The use of ‘honey,’ ‘dearie’ and/or other generic names, unless invited to do so, is demeaning.

Resident councils are very important as well – and generally mean more accountability among staff and as such, better care. Councils provide a forum where residents can voice requests and complaints as a group.

### **Staffing questions:**

Nurses, dietitians, social workers and activity directors each bring important professional expertise to CCRCs. Here is an explanation of the types of healthcare professionals offered by some facilities – and what they do:

- A registered nurse oversees and administers healthcare and medication management.
- Licensed practical nurses have less formal education than registered nurses; they perform many nursing tasks but must work under the supervision of a nurse.
- A dietitian ensures that meals are nutritionally-sound and residents on special diets are accommodated.
- Social workers assess and address residents’ social and psychological needs.
- An enthusiastic, involved activity director sees to it that residents have an interesting and robust schedule of activities and outings.

Questions about the amount of time staff have worked at a community are important as well because stable staffing is typically a reflection of good management, which translates to better care for residents.

Exception: There are always exceptions. Sometimes stability is the result of tolerance of low standards and poor performance. A change in management and/or staff may represent efforts to correct such a problem. If you encounter a situation where major changes have occurred or are in process, you should probe further. Ask about prior problems, current goals and the corrective measures that new management is putting into place.

### **Policy and procedure questions:**

No one likes to think about future physical and mental decline. However, things happen, and it’s important to know ahead of time if you would be allowed to hire a private caregiver to stay in your apartment if functioning declines, as well as what triggers lead to a move to a higher level of care within the community.

Use the assisted living and nursing home checklists to evaluate those units at the CCRC as well. It is important that you are satisfied with the amenities and the quality of care offered in both, in case you need a higher level of care in the future.

### **Contract questions:**

Contracts are tedious to read and confusing to many of us. However, it is crucial that you understand your contract before committing to move into a CCRC. These communities typically require a large deposit in addition to the ongoing monthly fees and charges. You should know how your deposit will be handled in the event that it is not used up for your care or you decide to leave.

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It is also important to understand what your fees cover, what they do not, the cost of services you may need to add and how terms of the contract may change. If you find this task difficult, ask an attorney to review the paperwork before signing.

CCRCs offer different types of contracts that guarantee different types and/or levels of care through life; these include:

- Life Care Contracts: Ensure all-inclusive care for life at a cost specified in the contract. These days, it is not as common a contract form as it once was.
- Modified Life Contracts (offered more often than Life Care ones): Ensure a set number of days of higher-level care at a guaranteed cost.
- Fee for Service Contracts: Provide higher level of care for residents on a fee-for-service basis. Usually, the fees are discounted for community residents.

Only you, with advice from your adviser, can determine which type of contract is best, given your preferences and resources.

You should also ensure the community will be around for years to come. When you move into a CCRC, you enter into a long-term relationship. These facilities are structured to allow residents to ‘age in place’ over time; as such, it is very important that the community you are considering is well run and financially sound. Unless you are qualified to review and understand financial statements, have your accountant and/or attorney review these documents.

Make sure you understand and are satisfied with the terms of the contract, costs, and the financial viability of the community. Never sign paperwork under pressure.

#### **Licensure questions:**

If the community, its assisted living or its nursing home, is not licensed in a state that requires licensure—run. Similarly, if the community, its assisted living or its nursing home is not forth coming about whether their respective licenses and/or annual surveys are in good standing—run.

Accreditation is voluntary – and generally, a sign of commitment to high standards and continuous quality improvement. When a facility goes this route, a third party, the accreditation organization, reviews all aspects of the community’s operations, including policies, procedures and protocols.

#### **Summary:**

Remember that you are looking for a home for yourself or your loved one. When you have completed your investigation, it is helpful to ask yourself the following six simple questions:

Did you feel well treated when you visited the community?

Was the staff forthcoming with information?

Were your questions answered to your satisfaction?

Did the residents look happy, well cared for and engaged with life?

Many CCRCs have a religious affiliation. Does this community feel as if it could be the right home for you, based on your affiliation?

Would you feel comfortable living with the staff and residents you saw?

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