



How to select a continuing care retirement community

In recent years, many attractive options for retirement living have emerged. One popular option is the continuing care retirement community (CCRC). This type of community is different from other housing and care options for older people, because it offers a long-term contract that provides housing, services, and nursing care, usually all in one location.



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There are many different options in the CCRC industry. Consider the community size when making your decision; do you prefer a large community with many options and services, or something smaller and more individualized? Would you prefer a more “formal” environment, or are you a casual person at heart? There are CCRCs of all types and sizes, and you should find one in which you will feel most at home. Use the list below as a starting point for asking questions when visiting or contacting communities.

If you have decided that a CCRC is the best option for yourself or a family member, it is best to visit several locations. Here are examples of some things to keep in mind and questions to ask as you decide which CCRC is best for you:

- Find out the kinds of services the CCRC offers and which ones are included at no extra cost. Sometimes, extra services are available for additional fees.
- Inquire as to the kinds of contracts available to you. The CCRC contract is a legal agreement between you (the consumer) and a CCRC. This agreement generally secures living accommodations and services, including healthcare services, over the long term. The most common types of CCRC agreements are:
 - Type A (Extensive) Agreement: Includes housing, residential services, amenities and unlimited, specific health-related services with little or no substantial increase in monthly payments, except to cover normal operating costs and inflation adjustments.
 - Type B (Modified) Agreement: Includes housing, residential services, and amenities and a specific amount of healthcare with no substantial increase in monthly payments, except to cover normal operating costs and inflation adjustments. After the specified amount of healthcare is used, persons served pay either a discounted rate or the full per diem rates for required healthcare services.
 - Type C (Fee-for-Service) Agreement: Includes housing, residential services, and amenities for the fees stated in the resident agreement. Access to healthcare services is guaranteed, but it may be required at full fee-for-service rates.
 - Rental Agreement: Allows residents the opportunity to rent their housing and provides, but does not guarantee, access to healthcare services paid on a fee-for-service basis.

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- Assisted Living Agreement: The person served enters into an assisted living agreement and pays the per diem (an agreed upon daily rate) or market rate for assisted living services.
- Skilled Nursing Agreement: The person served enters into a skilled nursing agreement and pays the per diem (an agreed upon daily rate) or market rate for skilled nursing services.
- Equity Agreement: These types of agreements involve the actual purchase of real estate or membership, including condominiums and cooperatives.
- Determine which fee structure and contract option best suits your personal circumstances.
- Find out if the CCRC is subject to licensure. Ask to see the most recent inspection reports.
- Find out what the payment schedule is. Also, find out if the residents own or rent their living spaces.
- Find out if the CCRC is accredited by CARF-CCAC, the only accrediting body for CCRCs.
- Before signing a contract, have your accountant or lawyer review the contract.

Where can I get further information?

For more information about fee structures and other financial aspects of CCRCs, please see the “Consumer Guide to Understanding Financial Performance and Reporting in Continuing Care Retirement Communities,” or the brochure, “How to Choose Services for You and Your Loved Ones.” Both are available in the [Resources section of www.carf.org](http://www.carf.org).

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