



TOP 10 QUESTIONS

You Need to Ask Any Continuing Care Retirement Community

Not all continuing care retirement communities are created equal. As an informed consumer and potential resident, it's up to you to discern which community is right for you. But you don't have to do it alone.

Here we've provided a list of 10 questions you need to ask any continuing care retirement community before you make any decisions. Use this as a guide to help you make the best decision possible for you and your family.

1 Are you for-profit or not-for-profit, and what's the financial strength of the retirement community?

While for-profit retirement communities are driven by the bottom line, not-for-profit housing, long-term care service and support providers are mission-driven. Their objective is to provide the highest quality and most compassionate care and services to those they serve. Not-for-profit organizations manage their financial resources in accordance with their missions. Many of these housing and service providers were founded by faith-based and civic groups, and their long-standing values are reflected in their governance and management. They are not driven by daily pressure to increase their bottom line for owners, investors or shareholders. Instead, quality, not earnings, is the barometer of a not-for-profit organization's efforts. They are accountable to voluntary boards of directors, who donate their time and talent to ensure that the organization maintains ethical management, financial integrity and quality services.

2 How do you help me to maintain my freedom and independence?

A major fear revolving around retirement communities is that you'll be stuck in a sterile, hospital-like room with restrictions on your independence and little control over your environment. At a glance you'll see that 99.9% of continuing care retirement communities are not like this. But what you won't see right off the bat is how a retirement community proactively enables your independence. This should be one of the retirement community's primary goals for their residents.

As an example, inquire about the dining service options. Are you required to dine for so many meals per month or is the program flexible enough to allow you to dine as needed? Are dining hours limited?

3 Can you remain in Independent Living when your needs change and how is aging in place supported?

As much as we may not want it to, our health changes as we age. This process doesn't stop when we move to a retirement community, which is why it's important to determine if the community allows you to age in place when your health status changes. Are you able to engage in-home help to support those changes? The community should discuss with you the appropriate services they could provide through a home care agency or other service. Some communities may require that you move to another level of care instead of helping you age in place.

4 How may residents offer input and feedback?

Active engagement between administration and residents is crucial to a healthy, happy retirement community. Ask how administration communicates with residents and how the community solicits and facilitates resident input and feedback. There should be regular town hall meetings to keep residents informed before major changes occur in the community. A good community typically encourages resident participation in committees.

5 What is included in the monthly fee?

Continuing care retirement communities all have monthly fees, and most of your daily living expenses should be included in this fee, including:

- UTILITIES
- LINEN SERVICE
- MONTHLY DINING ALLOWANCE
- SCHEDULED TRANSPORTATION SERVICES
- HOME MAINTENANCE
- FITNESS CENTER MEMBERSHIP
- 24-HOUR SECURITY
- PROPERTY TAXES AND PROPERTY INSURANCE

Another important question is what services and fees are not included in the monthly fee. Also inquire if care is included should you need it.

6 What kind of emergency response systems do you have?

Emergency response is a critical component to factor in when deciding between continuing care retirement communities. Make sure 24-hour security is on campus and ask who responds should an emergency occur pertaining to your health. It's important that a nurse is available 24 hours a day in the case of health emergencies and that the community has a monitoring system in place.

7

How do you measure satisfaction of your residents? Can I see your last two surveys?

Current resident satisfaction levels are a good indicator as to the caliber of the retirement community. Most communities use an outside provider to survey resident satisfaction – make sure the one you’re interviewing does, too. These surveys are normally conducted annually and should be easily accessible, so ask to see the last two to three survey results to determine how satisfied residents are with the level of care they’re receiving, as well as determine trends over time. It’s important to ask what the community does with the survey results. For example, if the survey identifies areas of opportunity, the community should utilize the information to form improvement teams and make the necessary changes.

8

What is the difference between Independent Living and Assisted Living and when would I have to move to Assisted Living?

States have different regulations that could require a move from one level of care to another. Ask questions to get a clear understanding of what necessitates a level of care change.

9

Can you tell me the five most popular programs in your community and who decides what programs and events are scheduled?

Asking questions about programming will help you determine the range of programs available to you and the likelihood that you’ll find some that interest you. Communities with resident-driven programming typically have a committee in place that develops new and existing programs and events as opposed to a staff member making those decisions alone. As stated earlier, ensure there is regular engagement between administration and residents to help determine if the community is right for you.

10

Can I review your residency agreement?

It’s important to review the residency agreement prior to making a decision to move to a community so you can get the full contractual picture. It may help to compare it to other communities’ residency agreements, making note of key differences and any areas of concern you may have. Make a list of additional questions and have the community clarify any concerns before making a final decision.

ADDITIONAL NOTES:

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