*Enriching the Lives of Older Adults*

# Is A Connecticut Continuing Care Retirement Community Right For You?

***CCRCs Are Also Known As***
***Life Plan Communities***

**Prepared By Older Adults**
**Who Are Members Of The**
**Connecticut Continuing Care Residents Association**

With Advice From
**LeadingAge Connecticut**

# *Enriching the Lives of Older Adults*

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***"We moved to continuing care after seeing how my Mom thrived for 14 years using all three levels of care. My husband's Dad died in his own bed in a house, but a house without a safe way to bathe and stairs to his bedroom so painful to climb due to his spinal condition."***

***— Quote from a resident who helped with this Guide Book***

# *Welcome!*

## *Some Basics If You Are Thinking Ahead About Life & Living Well To The Very End*

Did you know that over 5,000 older adults in Connecticut live in a continuing care community?

The authors of this "Guide Book" may call their home a "CCRC" for short (it stands for Continuing Care Retirement Community). Others call their communities a "Life Plan Community." Whatever the term, these are places designed to provide services to help you grow older in place, with all that you may need, to make you feel safe and your families and friends less concerned about your status.

The authors of this Guide Book live in such a place. ***We are not sales people.*** We just are one step ahead of where you may be, because we decided to move into such a place. And we are members of Connecticut Continuing Care Residents Association (ConnCCRA), the organization that commissioned this guide.

Our aim is to provide you with important information to help you **make an informed decision** as to whether a continuing care community in Connecticut is right for you. And, if so, which one? Currently 16 of 18 communities in Connecticut meet the full definition of a CCRC.

This Guide has sections on Financial Factors, Types of Housing, Levels of Healthcare and many more practical tips.

***See list of communities, locations & contact information (as of 2020), on last pages of this guide.***

## *What do you "imagine" a CCRC is like?*

The authors of this Guide Book would like to quote a recognized author and lecturer on continuing-care living before you read any of our "advice." Brad Breeding's name appears in our list of references you will find at the end of this publication. Many of us have heard him speak. His publications in book form and online are not only recommended by the Connecticut Continuing Care Residents Association (ConnCCRA), but also by the National Continuing Care Residents Association (NaCCRA).

> ***"When you hear the phrase "retirement community," what comes to mind? Perhaps you envision the nursing home your elderly parents or grandparents were in, with people staring at a TV or eating off of cafeteria-style trays. Or, maybe you think of "a bunch of old people" sitting around all day or playing bingo.***
>
> ***If this is what you imagine I would recommend you take time to learn about today's retirement communities that offer a healthier and more holistic lifestyle than the alternatives. Many people have a negative preconception of senior living that may not match what is currently available in today's CCRC marketplace."***

In Connecticut you will find some of the nation's best managed communities. They are not static. They are listening, innovating and expanding.

*Take a look at some CCRC choices in our small state!*

# *Just Time For 1 Page? Read This . . .*

***A Decision to Enter Continuing Care Is Unlike Any You Have Made Before! You are considering a life and financial decision that is different from choosing a home/condo/rental.***

Why is the move into a CCRC unlike previous moves you have made? Here are some "whys."

**#1** Different because you cannot get a mortgage. You will be required to put down a lump sum of cash for the entire cost of your unit, plus make monthly payments for services.

**#2** Different because this decision likely is for the rest of your life!

**#3** Different because moving into continuing care will take some lifestyle adjustments. Downsizing. Your neighbors will be much closer, not across the street. And smoking may not be allowed even in your unit.

✓ **Visit several communities before deciding to move in!**

As you visit various CCRCs be alert as to how you "feel" about each one. Is it for "you"?

When you visit, do not just talk to the marketing people, ask to meet residents as well. Most of these communities have guest rooms where you may be able to spend one or two "trial" nights. At minimum, take the Marketing Department's offer to arrange to have a meal in the dining room with residents who may have similar interests. This can provide a wonderful opportunity to find out what residents appreciate about their community. And for you to ask questions. Ask many, many questions!

✓ **Find experts to give you advice before signing anything!** An attorney. A financial advisor. Someone independent from the community you are considering**.**

✓ **See the Resources Section!** There are print and online experts we recommend on Page 26.

# BRIEF HISTORY OF CCRCs

***History***

As early as the 1900s some religious organizations in the United States offered a precursor to today's CCRCs. The concept grew in the 1960s and since the 1990s has expanded throughout much of the U.S.A. States such as Pennsylvania, California, Florida, New Jersey and Virginia have a higher concentration of this form of retirement living. In Connecticut, we have several communities that have provided this kind of living for more than 40 years.

***State of CT Definition of a CCRC***

Continuing Care Retirement Communities (CCRCs) are also sometimes referred to as "Life Plan" communities. Through contractual agreements, continuing-care communities provide residents with a variety of living accommodations and many services, including long-term health and nursing services.

Various levels of care, generally starting at Independent Living in residential apartments or cottages with the availability of Assisted Living (offering help with daily activities) and Skilled Nursing, as needed are provided, on the campus.

Each resident must enter into a continuing-care contract with a CCRC in order to obtain residency. Every resident is required to pay a substantial, lump-sum entrance fee and monthly fees in exchange for housing and health-related services. These fees vary depending upon the community, the type of living unit chosen and whether one or two individuals occupy the unit.

Continuing-care communities have different policies regarding the availability and terms of entrance-fee refunds. Housing units can be apartments in high-rise or low-rise buildings, townhouses, garden apartments, cottages or free-standing homes. Units can range in size from studios to three bedrooms. Residents are generally not entitled to have equity in their units; instead, they are entitled to use of their units in exchange for the fees they pay. CCRCs are not licensed in Connecticut, but they must register with the Connecticut Department of Social Services (DSS). And adhere to Chapter 319hh of Connecticut General Statutes, Management of Continuing-Care Facilities. Various components of health-care packages, however, are licensed by the State of Connecticut. A 2015 provision now allows CCRCs residents to form an elected Resident Council.

***NEW TRENDS. . .***

- More flexible meal plans are being offered in some communities. So ask.
- Second occupants of units may be other than a spouse. Ask about this on day one and in later years, could a different second person move in?
- Some communities are experimenting with ways to bridge the jump from your current home to Independent Living in a continuing care community. In this "model" participation starts in your own home with some services provided. And you have limited privileges to come to the campus for use of certain facilities. Or to dine occasionally or attend events, for example. All for a fee of course. Two member communities are offering this option.

# FINANCIAL FACTORS

***This Is An Investment Decision!***
Signing the contract to enter a continuing care community is an investment decision, not just a housing or healthcare decision. This concept has been in Connecticut for more than 40 years. All CCRCs in Connecticut have survived the ups and downs of business cycles, but in other parts of the country, a few have failed. You want to learn about the financial "health" of communities you are considering. Investigate the community using tips provided here and from your own trusted sources. ***A prospective contract signer is advised to first consult an attorney or other professional experienced in matters relating to investments in continuing care communities!***

***Who Owns The Community?***
Who owns the facility is important to know before you sign the contract. Is the community that interests you owned by a single entity or part of a chain of places in other states? Is it owned by a "for-profit" entity or a "non-profit?" Is it owned by a religious-affiliated entity? Among the facilities in Connecticut more are non-profits, but some have converted to for-profit status and new for-profit ones may open in our state.

***Non-Profit or For-Profit?***
This factor really should not matter, but it does have some tax implications you should be aware of. For instance, for profits pay property taxes in the community. Non-profits deal with obligations to the community under different laws. This "for-profit or non-profit" status may impact your own tax filings. Learning the actual ownership of a for profit may be hard to determine because ownership may be by Real Estate Investment Trusts, called REITs by the investment community. For-profit communities at present have no residents on Owner's Board of Directors while some non-profits do. This matter of resident representation at the very top of a community's management is currently a discussion topic among residents of such communities across the country.

***Initial Investment vs. Monthly Fees***
The contract you will sign will have three big parts: 1) The initial cash payment details that will be a bigger or smaller amount based on the size/floor plan of the living unit you choose AND are you one person moving in or two? 2) The healthcare plan you select; 3) The schedule of monthly fees that will include (for example) fees for using a community car to take you to the doctor etc. The fees may go up by a percentage most years, generally in January. ***By law your community must provide 30 days notice before fees are increased along with an explanation and an opportunity for dialogue and comment.*** The lump-sum entrance fee cannot go up or down, because that dollar amount is something you and management agreed to when you both signed the contract.

# AFFORDABLE?

***What Management Will Ask of You***

When you decide to sign a contract, you will be questioned about your personal finances to determine whether you have sufficient assets to put down plus to continue to meet the monthly service fee. Your assets and liabilities as well as your investment portfolio, annuity and retirement income must be disclosed. Generally, you will be required to present copies of recent income tax returns and recent bank and investment account statements. If you have long-term care insurance, disclose that. You will be required to make a deposit when you sign the contract. Many people rely on the sale of their present home to meet the outlay required by the total entry fee. Before moving in, any balance will be due. Some communities may offer a bridge loan so you can pay the balance prior to the sale of your previous home or condominium. Not all do.

**What If I Run Out of Money Later On?**

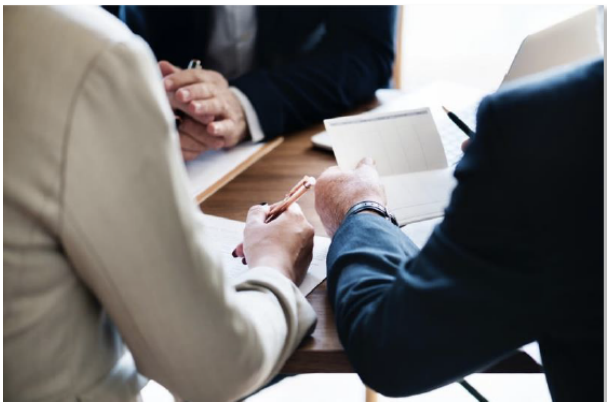
CCRC / Life Plan Communities do not want to accept anyone who might run out of money. Based on your financial disclosures, Management generally has the experience to judge if you might run out of money. But running out of money does happen. Management does work to find a solution with residents who find themselves in this predicament. Some people do move away to a less expensive place or move in with a family member outside of the community when they no longer can afford the CCRC. You should ask what solutions to this problem are available before you sign the contract.

***What Are Some Solutions?***

Some communities offer contracts that promise to never stop providing safe housing if money runs out. This may either be in the community itself or in a sister facility nearby that is less expensive. ***If the contract involves the right to a refund of a portion of your entrance fee, some communities may permit the use of the refund amount to pay your monthly bills. Not all refundable contracts permit this.*** Some communities have an "aid" program that can pay a portion of the monthly bill, but not 100 percent. You must apply to see if you qualify and to learn how much will be offered. Do not be embarrassed to ask about these before signing the contract.

***What If I Need Assisted Living Or???***

Most of us cannot predict if we will need levels of healthcare that are more costly than Independent Living. You must ask about these costs before you sign the contract. Keep in mind that Medicare plus your Medigap insurance and medical deductions may lighten the burden in a small way. But under most contracts higher levels of healthcare come with significantly higher costs. (See Contract Types.) ***Your financial expert should closely review this aspect of the contract. Ask if aid programs offer assistance once you leave Independent Living for a higher level of care.***



# READ CONTRACTS!

***Get A Copy of the Contract***
You are entitled to a copy of the contract for review before signing. If you are deciding between two places, obtain the contract from each. These are long documents and can be overwhelming. Ideally you will have ample time to review the documents yourself and by other experts you likely will hire. But if there is a waiting list for the type of unit you are seeking, yes, you will feel pressure. ***So line up your potential advisors before you start seriously visiting communities.***

***Who Can Help You Understand the Contract?***
The community's Marketing Department will go over the contract with you. But likely you would not make any decision about an investment of over $100,000 without involving your family or trusted friends. So go even further! ***Please seek appropriate professional help beyond this guide booklet or family.*** **Consult an attorney or other professional experienced in investments in CCRCs. Plan to spend time with experts before you sign a contract.**

And see the **Resources Section** to learn of books or websites specializing in CCRCs.

***Are Contracts Difficult To Master, Yes!***
The straight answer is yes. The Marketing team may not have explained every detail.

***But YOU must understand the whole contract, including parts they might not have emphasized. Having your professionals looking out for your interests is a must!***

Nevertheless, in state required annual surveys of residents, most people admit they did not fully understand the contracts they signed. But these surveys also show that most residents are satisfied with communities chosen. People do move away. In Connecticut an annual ConnCCRA survey of Independent Living occupants shows our communities maintain close to 90 percent occupancy rates year over year. The contract spells out how much, if any amount, you can recover if you leave the community. **Look into language about any refundable provisions. Ask your attorney to explain that part to you before signing a contract.**

***Can Contracts Be Negotiated/Changed?***
Generally, contracts cannot be negotiated, but if the community has vacancies, why not ask. Once signed, contracts are final. Reasonable cost-of-living increases to monthly fees should be expected.

***Community Management***
The contract may not tell you a lot about the current management team. You should ask who the executive director is and how long has that person been in that job and in the community. Compare this with the Disclosure Statement. If key management is new, follow up on this.

***Take Note of "No Tipping" Language***
Employees likely are forbidden to accept tips of cash or goods for any reason.

# CONTRACT TYPES

***Contracts Vary, So Study Them!***

Most continuing care communities require you to enter at the Independent Living level and then, as needed, you may transition to Assisted Living Services or other care such as a Memory Services or Skilled Nursing. Not everyone uses all three levels of care during one's years in the community. A current trend is to encourage residents to remain at the Independent level made possible by hiring extra duty aides when needed. The Independent Living setting generally is the most affordable level in a CCRC, depending perhaps on the size of the unit you have selected.

***Introduction to Contracts***

Most contracts cover five major topics and communities may offer you up to three healthcare "types of contracts." Types of healthcare contracts are discussed in detail on another page. ***This fact demonstrates why reading the contract and getting financial advice is important.***

**Five Key Contract Topics follow**:

1. Entrance Fee Amount Details
   This section is straight-forward dealing with the entrance fee amount for your unit, plus a monthly fee. If there are two of you, you likely will need to pay a second person entrance fee and a second person monthly fee. This will include the type of healthcare you will have while in Independent Living and the payment arrangements should you later need a higher level of healthcare.

2. Fees for Services Details
   For example, what meal plans are offered. Or what will it cost to have the community transport you to your doctor or the airport? Or what will it cost if you ask for extra services not covered by your contract. Charges for services may go up a certain amount each year. Look through the contract for the details showing fees. Ask about past or pending increases in such fees.
3. Financial Facts & Future Plans
   Many pages in the contract or in the Disclosure Statement are devoted to information about the owner of the community, discussion of future plans, financial statements and protections available from the state.
4. Meal Plans
   Most communities offer as part of your monthly fee 30/31 days of a continental breakfast and a hot main meal in a dining room. Most also have a café open for hot food at breakfast and a variety of choices at lunch. Hours vary. However, some communities now are offering more meal-plan choices and café service into the evening in lieu of the full formal served dinner. Ask about what dining choices you will be offered.

5. **Healthcare Services At Various Levels & Costs**
   When you sign the contract, you also will sign up for the healthcare services the community will offer you and the cost arrangements. **The costs and services differ among communities and your understanding these differences is vital.**

# HEALTH CONTRACTS

***There Are Three Types***

Be alert to the big differences in health coverage being offered by the communities you are considering. Are you comparing "apples to apples " or "apples to oranges"? Your out-of-pocket costs might be significantly different depending on what you choose and what actually happens as you age in place. This decision is a gamble.

***Type A***

This is often called a life-care contract. You may pay a higher entrance fee and a higher monthly fee. In exchange for this, you can live in the community for the rest of your life and pay the same monthly fee even if you move to the nursing level. In short, you are self-insuring against what it may cost if you need higher medical services in Assisted Living, Memory Care or Skilled Nursing. Not all continuing care facilities offer this contract type. Generally, the communities that do require a 90 percent refundable component. Should you run out of money, Management may be able to apply funds from the refundable amount to cover what you no longer can pay. Your community likely will offer a tax advisory letter in March for you to share with your tax preparer who will help determine what you may be able to deduct on Federal income tax returns in light of current or changes in tax laws.

**NOTE:** If you live to the end of your life never using a higher level of care, this may not be a wise choice. But there is no way to know how your life will go. There are studies that indicate that fewer than 20 percent of those moving into Independent Living ever used Skilled Nursing services. But the costs if you do need a higher level of care are significant. Check what private health insurance coverage you have.

***Type B***

This type of contract combines some aspects of fee for services and some guarantees of availability of Assisted Living, Memory Care and Skilled Nursing if needed. This is done by discounting higher levels of care for defined periods of time, before market rates are charged. Some contracts offer refundable entry fees, but may be contingent upon the resale of your living unit. Your community likely will offer a tax advisory letter in March for you to share with your tax preparer who will determine what you may be able to deduct on Federal income tax returns.

***Type C***

This type of contract is a plain "fee for service" contract. If you need services aside from housing and amenities, you will pay for the services you use at a "market" rate. So, if you eventually need Assisted Living, Memory Care or Skilled Nursing, monthly fees will increase dramatically. If you have long-term care insurance, this may make this kind of contract acceptable. Also, high net-worth individuals may be okay with this plan type. Ask your tax preparer whether any expenses may be deductible.

# LIVING UNIT CHOICES

***See Photos of All Housing Options!***
If you have access to a computer and the Internet you can learn much about the living choices and services available. The list of communities in this guide have links to websites where you can see apartment floor plans and photos of the dining room, the library, exercise rooms and so forth. The marketing staff will give you color brochures when you visit. When you visit, ask to see several floor plans. Ask the cost of each.

***Main Building or a Cottage?***
Do you want the dining room and activities just down hall or the elevator? Or are you OK with going outside rain or shine to get to the fun stuff or for breakfast or dinner? Not all communities have cottages. But be careful of making a decision with "love at first sight" thinking. What about five years from the present? Yes, it is possible to move within a community but it gets harder to do so as you get older.

***What Floor Plans Are Offered & Available When You Want To Move In?***
Is there a waiting list for the living unit you want? How long? What does each style and size cost? Think, will your furniture fit? Will you get the sunlight or shade you prefer? Will it be a long walk to the dining facilities or to the main entrance? Will new carpeting be installed and in what color? Same for paint choices for walls. What window treatments are possible? Ask if the community offers (as an incentive to come) the services of a consultant who will help you decide what furnishings to bring. Ask about door keys and policies regarding locking doors.

***Visit All Levels of Care!***
Even if you do not need Assisted Living or other levels of care, ask to visit these. Someday you or your partner might live at one of these levels.

# LOCATION / GROUNDS

***Where Are You Willing to Relocate?***
Most of the CCRC/Life Plan Communities are in suburban or even "country" Connecticut. A few are in a city. Those in a city do have beautifully landscaped grounds with walking paths and gardens. The others not only have gorgeous grounds, but may be close to where you or your families currently live. The statement "location, location, location" is key to your thought process about where you want to live out your remaining years.

***Use This List To Prioritize Locations***
Here is a check list to help you prioritize what you want to be near:

1. Family & friends?
2. Hospitals?
3. Doctor, dentist, specialists?
4. Highways, airports, trains, buses?
5. Golf, beach, tennis, major league sport venues?
6. Theaters, museums, music venues?
7. Shopping, groceries, pharmacies?
8. Cities like Boston, New York, Hartford?
9. Other needs?

***Parking & Snow Removal***
Ask where you will be parking your own car if you are still driving and where your guests will be able to park. Learn what fees may be charged for covered parking spots. Picture the entire campus when there will be heavy rain or snow. What snow removal services will deal with local roads leading to your community and within the community including roadways and sidewalks? Will cars parked in outdoor spaces be cleared off? If still working, will snow removal accommodate your schedule?

***Gardening & Outdoor Sports!***
When you make a visit to a community, be certain to ask for a tour of the grounds. Some have areas where residents can garden and some may not. Are there hiking trails, putting greens, a relationship to a nearby golf course, bocce courts, ponds?

***Pet(s): Yours & Other Residents***
How many dogs or cats or other animals are permitted? What other animal types are allowed? What are the rules regarding service dogs? Is there a charge for having a pet? Any size limitations? Where will you be allowed to walk your dog and the rules regarding clean ups? What are the leash rules? What areas of the buildings are dogs not permitted? In bad snow falls, will staff make it possible for you to get safely to the outdoor pet walking areas? What are procedures for registering complaints about pet behavior?

***Outdoor & Indoor Security***
Ask about security at the entrance to the community, about when main doors are locked and how one gets in. And what happens if you do not come out of your unit in the morning? Does anyone check?

# Check List to Ask About

## Personal Considerations

24-hour Security
Basic Utilities
Basic TV/Phone
Safety Pendant/Wristband
Internet/WiFi
Housekeeping
Parking Yourself/Guest
Transportation to doctor/
Shopping/Church
Meal accommodations for
Religion or dietary reasons
Hearing Loop in Auditorium
Snow Removal
Pet Friendly
Wheel Chair Transport
Visually-impaired Support
Handrails in bath areas
Podiatrist Available
Support Groups For Hearing etc.
Ways to Support Charities

## Community Amenities

Bank or ATM
Café Hours/Days
Library
Vending Machines
Computer Room & Help
Swimming Pool/Whirl Pool
Auditorium/Piano/Projection
Gift Shop
Convenience Store
Gardening/Greenhouse
Woodworking Shop
Transportation to cultural events
Entertainment/Lectures/Concerts
Full-Service Dining Room
Private Party Dining Room
Wine or Full-Service Bar
Clubs: Men's, Book, Welcoming, Knitting
Transport to Airport/Train Stations
Life-Long Learning Classes
Religious Services/Chaplain

## Healthcare On Site

Wellness / BP Clinic
24-hour Emergency Service
Physical Therapy Services
Visiting Podiatrist
Orthopedic Product Vendors
Personal Trainers
Dietician Services
Personal Certified Nursing Assistant (CNA) Services

# RESIDENT RIGHTS

***Yes, Older Adults Always Have Rights***
When you move into a continuing care community you bring with you certain federal and state legal protections against age, disability and other forms of discrimination. Residents can raise concerns about a community to the Department of Social Services (DSS). General concerns can be directed to Connecticut's DSS Advisory Committee on Continuing Care Communities, which meets quarterly. These meetings are open to the public. There are two residents of continuing care communities that are voting members of this Committee.

**There Is A State Ombudsman**

The State Ombudsman has a role regarding Assisted Living & Skilled Nursing under the Dept of Aging & Disability Services. 860.424.5200. Protective Services for the Elderly, 888.385.4225. Also a Connecticut Commission on Women, Children, Seniors, Equity & Opportunity.

***Overview of Basic Rights!***

- CCRC residents in Connecticut do have more rights that are more comprehensive and better defined than in most other states thanks to legislation passed and signed into law in 2015. Read more about the Continuing Care Residents Bill of Rights on next page.

- Residents receiving Assisted Living, the Memory Care Services and those in Skilled Nursing are protected by a number of state and federal laws. These facilities are inspected by the state. Results are public records.

NaCCRA

***Other Advocates for Resident Rights***
There are a number of groups that lobby for older adult rights. AARP, for instance. Resident Councils in each community do. Our ConnCCRA and The National or NaCCRA too. LeadingAge Connecticut, part of the national LeadingAge®, has several member Life Plan Communities in our state and both levels are powerful advocates for a quality lifestyle in continuing care communities. Fighting "ageism" is a goal. Other group owners with many CCRC locations also advocate in Washington D.C. and state capitals where they operate. Your elected State and Federal representatives listen to older adult concerns because we vote! If you are interested in such matters, ask about the Resident Council at communities you are considering!

# CONNECTICUT'S CCRC BILL OF RIGHTS

### *Our State Has More Protections*

Thanks to hard work by CCRC residents across the state, the Connecticut legislature passed and the Governor signed a "CCRC Resident Bill of Rights." We are one of a very few states with such a law. It went into effect October 1, 2015. It applies to all newcomers to CCRCs or Life Plan Communities after that date. Some of its provisions do benefit those of us who became residents prior to 2015. For instance, our communities now must provide us with written notice of any proposed rate increases 30 days before they take effect along with an explanation of the increase and an opportunity to discuss it. They also must share plans of significant renovations or expansion plans before these begin. That generally was not the case before passage and is not the case in many states.

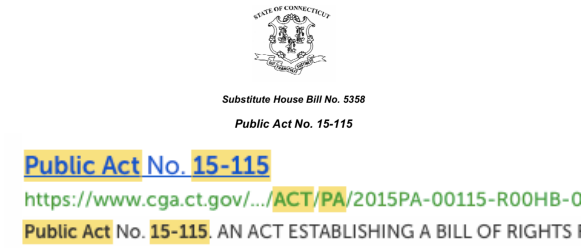
### *Overview of New Protections*

The Bill of Rights has five general protections that did not exist before Public Act 15-115 was passed. The formal name is An Act Establishing a Bill of Rights for Residents of Continuing Care Retirement Communities. The five broad protections are listed below as follows:

1. A voice in all decisions affecting the resident's health, welfare, and financial security.
2. Transparency regarding the financial stability of the provider operating the facility at which the resident resides.

3. Timely notification of the developments affecting the facility, including but not limited to: (a) ownership changes of the provider operating the facility at which the resident resides, (b) a change in the financial condition of the provider operating the facility at which the resident resides, and (c) construction and renovation at the facility at which the resident resides.
4. Independence in decisions regarding medical care and assisted living services.
5. Responsible accommodations for persons with disabilities.

To find this law, please go to **portal.ct.gov**. In the search field enter Public Act 15-115.



# WHO REGULATES CCRCs?

### *The State Regulates CCRCs & Life Plan Communities*

The State Department of Social Services (DSS) has limited regulatory powers over the Independent Living component of all continuing care communities.

***The DSS does not guarantee the security of your investment embodied in the contract or the financial solvency of the CCRC / Life Plan owner. Nor does DSS inspect the Independent Living area of a CCRC or Life Plan Community.***

By law Assisted Living, Memory Services and Skilled Nursing parts are regulated by the state. The state inspects Skilled Nursing, Memory and Assisted Living facilities. These inspections are done by the State Department of Public Health. Reports are public records. All facilities must meet local zoning, construction, fire, health and building regulations.

### *DSS Requires Disclosure Statements*

State law requires every CCRC/Life Plan Community to annually file a detailed document with costs, occupancy rates, future construction or renovation plans and much, much more. This is called the Annual Disclosure Statement. You will be given the current version when you first inquire and any update before you sign the contract. You also can download this from the DSS website and Management is required to have a printed version available to residents.

### *Disclosure Statements Are Online!*

All CCRC Disclosure Statements are long documents. One current Disclosure Statement is 71 pages. The Statement contains lots of detailed information about the current status of the community and about future plans. The financial section may not be audited if the community owner is a privately-held corporation. These statements are kept but NOT reviewed by the DSS staff unless something causes a red flag. Your financial advisor or attorney should see a copy. To obtain see Resources Section.

### *DSS Advisory Committee For CCRCs*

The CCRC Bill of Rights gave permanent status to this committee that previously had been at the discretion of the DSS Commissioner. The committee meets quarterly with dates posted online and is open to the public. Minutes are available online. Voting members include owners, executive directors of CCRCs, attorneys, actuaries, the president of ConnCCRA and an appointee by the Commissioner from one of the CCRC communities. Generally, the public is allowed to address the committee.(See page 26.)

### *Reputation of Connecticut's CCRCs*

Over the last 20 years, only two Connecticut CCRCs experienced financial difficulties and in both cases they were able to reorganize and become financially stable again. Today several are expanding and Independent Living occupancy is around 90 percent in all.

# HEALTHCARE ONSITE

***A Big Reason For Being In A CCRC!***

Coming to a Continuing Care / Life Plan Community is a promise for lifetime health services you may need, often on the same campus. For example, if your partner needs rehabilitation services after breaking a hip, in many cases you can visit that partner without needing to drive or taxi to that bedside. Rehab services are provided by all CCRC / Life Plan Communities often on the same campus. Generally, Memory services or hospice are on campus too. Some communities have doctors and podiatrists who come to the community on a regular schedule. Transportation to nearby doctors is a service offered for a fee. Ask if fees are about to increase?

***Tour All Health Facilities***

While you may not need extra services now, look at all the community offers. The manner in which resident healthcare needs are provided varies among communities.

***Overview of Healthcare Services***

Healthcare services fall into two main categories: immediate and long-term. Once in Independent Living, you may need immediate healthcare at some point. So ask about availability of a wellness center or care in your unit for a minor burn or dizziness. Or where blood pressure can be checked? And about proximity of primary and emergency facilities? In the long-term category, ask about any waiting times to get Memory Services or Skilled Nursing and how is that resolved?

**Is *Hospice/ Palliative Care Available?***

Yes, most communities can arrange to make these pain-relieving and end of life services available in Independent Living or in coordination with the existing Skilled Nursing services. You and your family will be called to periodic care planning meetings to discuss additional services. These are attended by medical and social work staff who will report and make you aware of decisions that should be made.

***What Medical Staff Is On Duty?***

Whatever category of living you are in ask about hours/days medical staff is available. A doctor? A nurse, but at what level? Learn if there are times when only Certified Nursing Assistants (CNAs) are on duty. Likely you will be provided with a pendant to summon medical assistance? If so, will it cover you while you are outside walking your dog or jogging on trails?

***What If I Need An Aide For Some Days & Nights?***

Will I have to find an outside provider or will the community be able to provide me with an Aide for long or short terms? Are there rules against using outside Aides? If not, how can I be certain of the safety of myself or my personal belongings. Yes, most communities can help you arrange for

these services and most have rules about who can be hired as an Aide. Communities generally price the services of an Aide at market rates or perhaps just below. The cost of an Aide will be added to your monthly bill if you use one provided by the community.

***Costs of Health Services Must Be Faced***

Just as living at home, costs rarely go down and you can expect some costs to go up in continuing care. But the advantage of living in a CCRC or Life Plan Community is you can plan better because increases are somewhat predictable. And generally happen only once per year.

***Medicare and Private Insurance?***

Of course, most continuing care residents have Medicare and private medical insurance even before entering a CCRC / Life Plan Community. But just as in your own home, these programs do not pay for your housing or daily living expenses and that is true in a CCRC as well, whether you in Independent or Assisted Living. Some services within Healthcare units may be reimbursed by Long-Term Care Insurance. Medicare may pay for a walker or motorized version. Your prescription plans will continue to pay for pills etc., and any out-of-pocket medical expenses may be deductible on your Federal income tax returns. Your community will provide guidance about aspects of your bill that may be deductible.

***What Screening Will I Have To Pass?***

You should ask this question of the Marketing Staff and details should be explained in the contract. Generally, to be accepted into a CCRC/Life Plan Community you and any second occupant will be asked some health questions. If you opt for a Type-A Life Care contract you will be asked for reports from your doctor(s).

***Documents You Will Be Asked to Keep On File***

You will have to show proof of apartment insurance. You will be asked for current copies of your will; your appointment of a healthcare representative, including the name and contact information; or names and addresses of children or closest family and if there is a "do not resuscitate" provision (a DNR). If you do have a DNR order, the Health Center staff can arrange for you to have an official DNR bracelet or pendant.

***If You have Hearing or Vision Issues Ask About Support Services***

If you live with declining vision or hearing, you will find lots of others to commune with. Most communities strive to provide technologies and services to make your life easier. Be certain to ask about hearing loops in auditoriums and support groups etc.

# KNOW CARE LEVELS

***General***

Admission to a CCRC's Health Center is usually based on the availability of a bed. If none is available the facility is customarily obligated to arrange for admission to another facility and to pay the resident's fees not covered by insurances until an opening occurs. Ask about the CCRC's past record for meeting resident needs on campus. These services must be licensed by the state and or accredited..

***Assisted Living***

When you begin to receive Assisted Living services generally you will pay your regular monthly service fee and additional charges based on the level of services and assistance required. Medicare does not pay for assisted living but may cover some services such as physical therapy. Transitioning to Assisted Living may be initiated in a variety of ways guided by assessments made by family members, a resident's physician, the community's Medical Director and others as needed. A widely utilized standard for admission to Assisted Living Services is the need for a stable individual to need support for more than two essential activities of daily living. Are staff employees of the community, or from an outside provider? Ask how long that provider has had the contract? FYI, the often-used acronym "ALSA " means Assisted Living Service Agency.

***Memory Care Services***

Ask if memory care is provided on-site? Where? Best facilities have a ratio of staff to residents that exceeds the average for other local facilities.

***Ask if services are personalized to reflect the resident's unique abilities, interests, and personal history.***

The goal should be to sustain the highest possible level of independence for the individual. Does the unit have an outdoor secure space? Are there private rooms and also double rooms at a lower price? The process for transition to Memory Services likely mirrors that which occurs when a resident moves to Assisted Living. Ask about who staffs the facility and its rating and history of compliance with regulatory requirements.

***Skilled Nursing Services***

The Connecticut Department of Public Health licenses the Skilled Nursing facility within a Connecticut continuing care community. When you visit look for quality of life in the unit. See if the atmosphere is more friendly than a hospital corridor. Doors may be closed for patient privacy, but is the dining area attractive with window views of lovely grounds and flowers on the tables? Ask about staffing. Generally, a

doctor has regular hours in this section, but ask for details about the schedule. Admission to the Skilled Nursing is possible when a resident requires 24 hours of care, or when a resident is discharged from a hospital directly to his or her community's Skilled Nursing unit for rehab or another reason. Availability of a bed is also a factor, so ask how often is this a problem. Medicare has a 48-page guide to choosing a nursing home facility useful also for evaluating a CCRC Skilled Nursing unit. Accreditation organizations also offer evaluation tips. The state does not require accreditation. (See Resources)

***Ask Who Can Access Beds in the Health Center?***

As you tour the Health Center, ask about individuals in each of the living spaces. Are they residents of Independent living temporarily needing Assisted Living, for instance. Or are the occupants from outside of the community? Many communities rely on keeping facilities at every level full by making rooms available to outside clients. Ask if this poses a problem.

***In-Room Communications***

How does an occupant call for medical or personal help? Ask if the bedside telephone can be used to make long distance calls? Is there Wi-Fi for the occupant's smart phone or laptop computer. What TV channels are offered.

***Ask To See Special Needs Bathing Facilities***

What equipment is available and are there enough bathing rooms for the Skilled Nursing or Memory Unit occupants. Some communities may offer memory assistance in apartments.

# OTHER . . .

***Rehabilitation Services***

Find out if there are separate wellness, fitness and rehabilitation facilities for residents at all levels of the community. Ask to see the space and equipment in each. Also inquire about the credentials of the staff. Are staff from an outside service provider? How long has the current provider been under contract?

***Check Out All Exercise Facilities***

Is there a gym and a swimming pool? See if the facility has the equipment you like to use now, plus equipment that may be more appropriate for you as you age in place. Ask what exercise classes are offered including in the swimming pool? Is the facility exclusively for the use of residents or can it be used by outsiders who may gain access to all areas of the exercise facility through a "club" membership?

## LIST OF COMMUNITIES IN CT

**Arbors at Hop Brook. Manchester***
http://www.arborsct.com/about-us
**2018 January Annual Financial Filing & Disclosure Statement**
**2018 March Annual Financial Filing & Disclosure Statement**

**Ashlar Village, Wallingford***
https://www.masonicare.org/ct-locations/ashlar-village-ct
**2015 Annual Financial Filing**
**2016 Disclosure Statement Part 1**
**2016 Disclosure Statement Part 2**

**Covenant Living of Cromwell***
https://www.covlivingcromwell.org
**2018 Disclosure Statement**

**Duncaster, Bloomfield***
https://www.duncaster.org
**2018 Disclosure Statement**

**Edgehill Senior Living, Stamford***
http://www.edgehillcommunity.com
**2018 Disclosure Statement**

**Elim Park, Cheshire***
www.elimpark.org
**2019 Disclosure Statement**

**Essex Meadows, Essex***
www.essexmeadows.com
**2018 Disclosure Statement/December**

**Evergreen Woods, North Branford***
https://evergreen-woods.com
**2017 Disclosure Statement**

**McAuley, West Hartford***
http://themercycommunity.org/
**2017 Disclosure Statement**

**Meadow Ridge, Redding***
https://www.meadowridge.com
**2018 Disclosure Statement**

**Pomperaug Woods, Southbury***
https://www.pomperaugwoods.com /
**2018 Disclosure Statement**

**Seabury at Home, Bloomfield**
https://seaburylife.org/home/seabury-at-home-2/
**2018 Disclosure Statement**

**Seabury Retirement, Bloomfield***
https://seaburylife.org
**2018 Disclosure Statement**

**StoneRidge, Mystic***
https://stoneridgelcs.com
**2018 Disclosure Statement**

**Watermark at 3030 Park, Bridgeport***
https://3030park.watermarkcommunities.com
**2019 Disclosure Statement**

**Watermark at East Hill, Southbury***
https://easthill.watermarkcommunities.com
**2018 Disclosure Statement**

**Whitney Center, Hamden***
www.whitneycenter.com
**2018 Disclosure Statement**
**2017 Disclosure Statement**

*= Members of Connecticut Continuing Care Residents Association. The DSS website lists 3 retirement communities that are not ConnCCRA members

# Resources

*With special appreciation to Mag Morelli, LeadingAge Connecticut*

**ConnCCRA** – President, John Johl, Essex CT 860.767.1992 jhjohl@gmail.com

**NaCCRA** President, Jim Haynes, of Virginia, jhaynes@avgroup.com
Find other helpful publications about this form of older adult living.
http://naccra.com/

**2020 Brad Breeding (CCRC author and speaker) Free Website Advice**

- 3 Reasons Seniors Delay a CCRC Move & Why They Should Reconsider
  This one article covers factors such as "Can I afford a CCRC/Life Plan Community?" or "Do I need legal advice before signing the contract?"

**Author / Expert on Senior Living - Fred Herb** http://agingsmartly.org/

**Wikipedia.org** Continuing care retirement communities in the United States

**CT Department of Social Services (DSS)**

- DSS & its appointed commissioner oversees CT CCRC/Life Plan Communities
- CCRC Expert/Advisor to DSS Committee on Continuing Care Retirement Communities: Richard Wysocki, DSS Analyst/ Rich.wysocki@ct.gov
- Hotline CT Protective Services for the Elderly 888.385.4225

**Annual Disclosure Statements**

- Continuing Care Facility - Reimbursement
- Documents and Forms. The first community in a list of 18 will be Arbors and then alphabetical to Whitney Center.

**Nursing Home Accreditation**

- Commission on Accreditation of Rehabilitation Facilities Continuing Care Accreditation Commission (CARF- CCAC)
- Joint Commission on Accreditation of Healthcare Organizations (JCAHO)

**LeadingAge Connecticut –** 203.678.4477

**Connecticut Commission on Women, Children, Seniors, Equity & Opportunity -** 860.240.1475 https://wp.cga.ct.gov/cwcseo

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**- END -**