

Published on *SeniorNavigator* (<https://seniornavigator.org>)

## **Lifecare Communities aka Continuing Care Retirement Communities (CCRC's)**

### **Overview**

A Lifecare Community, also known as a Continuing Care Retirement Community (CCRC) is a type of housing community for older retired adults. A Lifecare Community offers its residents a contract that provides residential living and health care services for the rest of their lives. Residents (usually 65 and older but might be a younger adult with a disability) receive board and nursing services. If a person decides to live in a Lifecare Community they usually agree to stay for the duration of their life. They usually sign a contract stating this agreement. They also may pay an entrance fee and monthly fees. Part of the entrance fee covers future health care needs similar to an insurance policy.

Lifecare Communities are unlike other types of senior housing. They offer at least three levels of housing and special resident and health care services. Lifecare Communities allow older adults to age in place. 'Age in place' is a phrase that is used when someone lives in the same home or community, as they grow older. Lifecare Communities have the resources to change your living arrangement when your health care needs change.

### **Activities and Services**

Lifecare Communities have various types of living arrangements and levels of care. Each level of care and residence meets the changing needs of people as they age.

*Independent Living Units:* These include condominiums, apartments, studios, cottages, and houses. Residents live independently in their home but have the assurance that nursing care is close by in the event they should ever require it.

*Assisted Living Units:* These include studios and one or two-bedroom units with a full bath and sometimes a small kitchenette. Residents are given help with chronic

health problems. Residents in assisted living may not be able to care for themselves alone. They may need help with daily living skills such as bathing, dressing or taking medicine and they are given additional help.

*Intermediate and Skilled Nursing Care:* Rooms for one or two persons (private and/or semiprivate). Both short-term (respite) and long-term nursing care are provided as needed. A Medical Director oversees the care of each resident (in conjunction with their Primary Care Physician if they have one).

Some Lifecare Communities are very basic. Some are very luxurious. Most Lifecare Communities have apartments, cottages, an assisted living, and a healthcare unit. They are usually all on one campus. Staff is on-call and available 24-hours a day. Common services found in a Lifecare Community include:

- Meals in a dining room
- Grounds maintenance
- Scheduled, local transportation
- Security
- On-site physician services
- Rehabilitation centers
- Emergency call system
- Fitness/ wellness/ activities programs
- Libraries

Other services that may also be offered include:

- Housekeeping
- Laundry and linen
- Hair and beauty salons
- Utilities
- Banking on the premises
- Financial assistance such as the filing of insurance claims

## **Cost and Coverage**

There are many different types of contracts offered by Lifecare Communities. You should read each contract carefully. It is important that you know exactly what your plan includes. You should expect a Lifecare Community to offer a contract stating that the community will offer a home, social activities, a list of services and

amenities and access to other on-site levels of care.

**Extensive** (*Most expensive contract*)

An entry fee and monthly fee is required. Fees usually include housing, residential services, amenities and unlimited long-term care.

**Modified Entry**

An entry fee and monthly fee is required. The fees usually include housing, amenities and residential services. This plan limits the number of days per year when nursing care is covered. If the resident is unable to pay for the needed care, the community is not required to provide the care.

**Rental of Fee for Service Type** (*Least expensive*)

With this plan, the resident pays only a monthly fee. The fee covers housing and residential services. The resident has secured access to nursing care. The resident must pay the daily rate when he/she uses skilled services at the home.

In Virginia, the entrance fees range from approximately \$100,000-\$600,000 or more. The rental fees typically range between \$63,000 and \$143,000 annually depending on the level of care. The average monthly rental fee can range from \$2,500 - \$6,000+ for an individual in Independent Living depending on the facility and services. Assisted Living and Health Care monthly rental fees are more expensive.

All Lifecare Communities have rules for entry. Most of the rules have to do with the financial and health status of the future resident(s). Some Lifecare Communities have a fellowship policy or benevolent fund. This policy or fund helps residents who no longer have the funds to pay for their stay at the home.

Medicare does not pay for independent or assisted living at a Lifecare Community. If nursing care at the Lifecare Community is accredited by Medicare, then part of the skilled nursing care is covered. Lifecare Communities may also accept long-term care insurance.

Entry fees may be refundable on a sliding scale within a short time after move-in if you decide to withdraw.

**Licensure and Accreditation**

Assisted living and skilled nursing care at a Lifecare Community must be licensed by the state of Virginia. The Virginia Department of Social Services licenses assisted living facilities. The Virginia Department of Health licenses nursing home care. A licensed nursing home administrator must oversee the nursing home.

A Lifecare Community has a choice to certify their assisted living services and nursing homes. The Joint Commission offers voluntary certification for assisted living and long-term care services. The Commission on Accreditation of Rehabilitation Facilities (CARF) also offers a voluntary certification program for assisted living facilities. The Continuing Care Accreditation Commission (CCAC), a private non-profit organization, is the only organization that certifies Lifecare Community as a whole, rather than assisted living and nursing home separately. The CCAC process is voluntary and takes about twelve months to complete.

Be informed when choosing a community. You may think a community is a Lifecare Community when it is not. In Virginia, you may want to check if a community is registered with the State Corporation Commission (SCC). Lifecare Communities that are registered with the SCC must file a financial disclosure statement every year. They are also regulated under the Continuing Care Provider Registration and Disclosure Act, (38.2-4900). This act watches over the financial strength of the Lifecare Community.

### **Consumer Tips**

Before signing a contract with a Lifecare Community, read the Continuing Care Accreditation Commission's checklist for Lifecare Communities.

Have all contracts reviewed by your lawyer or financial consultant if possible before signing.

You may want to compare fees for services and health care at a Lifecare Community to stand-alone and alone assisted living facilities and nursing homes to see how the costs match up on fee services. Keep in mind the guarantee of a life-long place to live provided by a Lifecare Community whereas assisted living and nursing homes do not make this guarantee and may ask you to leave if they are unable to provide appropriate care for your medical condition.

Information about Lifecare Communities, including a listing of those in Virginia which are registered with the State Corporation Commission, may be obtained by contacting:

**Where can you find out about Lifecare Communities located in your community?**

Virginia's State Corporation Commission  
Bureau of Insurance  
Tyler Building - 1300 East Main Street  
Richmond, VA 23219  
804-371-9741 or 800-552-7945

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Source URL

<https://virginiannavigator.org>

Last Reviewed

Thursday, January 4, 2024