

CONTINUING CARE RETIREMENT COMMUNITIES

AN EMPIRICAL, FINANCIAL,
AND LEGAL ANALYSIS

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Continuing Care Retirement Communities An Empirical Financial And Legal Analysis

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Continuing Care Retirement Communities An Empirical Financial And Legal Analysis:

Continuing Care Retirement Communities Howard E. Winklevoss, Alwyn V. Powell, 2014-06-16 Continuing Care Retirement Communities First published in 1984 Today there are about 275 continuing care retirement communities CCRCs in the United States where some 90 000 elderly people average age about 80 live independently in their own apartments but have the opportunity for eating together group recreation and other activities that comes from being part of an organized community Most important in addition to having immediately available a variety of health and social services which they can call on according to their desires and needs the residents have a virtual guarantee that they will be adequately taken care of no matter what happens to their health The fear of someday being a burden on relatives or friends or of finding oneself helpless among uncaring strangers is effectively removed It is this health care guarantee that principally distinguishes CCRCs from other retirement communities CCRCs provide insurance against the cost of long term care and supplement coverage of acute health care costs paid for largely by Medicare and private insurance Their unique feature is that they provide this otherwise unobtainable full insurance in combination with independent living arrangements that the resident can enjoy as long as health permits CCRCs are intended to be fully self supporting and therein lies the origin of this book The study is the first detailed analysis of the actuarial financial and legal issues involved in keeping existing CCRCs financially sound and providing for the formation of new communities in ways that protect the rights of residents while assuring the perpetuation of the community CCRCs provide essentially a new form of insurance but until now this type of insurance has not been subjected to rigorous examination It is fortunate that such an examination has begun and it is to be hoped that this book will be followed quickly by other work in the field The members of the Advisory Committee who worked closely with the research team believe that the CCRC field may be on the threshold of a major expansion principally because for the first time large numbers of older Americans will be able to meet the cost The financing method combines a sizable entrance fee average 35 000 single and 39 000 couple at the time of the study with a monthly payment which is adjusted from time to time for inflation and occasionally other factors average 600 single and 850 couple About 70 percent of older people now own their homes and in many cases they have enough equity in those homes to meet the required entrance fees And inflation proof Social Security plus some additional income from private pensions and investments can form a basis for meeting the monthly fee for many older people although undoubtedly considerably less than a majority It is true that many who can afford CCRCs will nevertheless prefer other retirement arrangements but for a considerable number the full health insurance including long term care combined with independent living in a community setting will make CCRCs attractive On behalf of the other 12 members of the Advisory Committee I wish to commend the research team Howard E Winklevoss Ph D project director Alwyn V Powell MAAA David L Cohen Esq Ann Trueblood Raper and Amy R Karash for their efforts to address the comments and suggestions of the Advisory Committee throughout the past 18 months and for diligently pursuing the

research which has produced this book We also wish to thank Dr Dan M McGill who served the study as consultant to the research team and as chairman of the Wharton School Insurance Department and the Pension Research Council It is our hope that the book will be useful to public policymakers to corporations and foundations with an interest in older people and their health to the financial community and to potential sponsors of CCRCs **Continuing Care Retirement**

Communities Ian Morrison,Susana Frisch,Ruth Bennett,Barry Gurland,2013-10-08 Here is the first detailed study of the economic social and administrative implications for the establishment of continuing care retirement communities CCRCs Leaders in the field of optional living arrangements for the elderly examine models of continuing care retirement communities throughout the United States A wide range of sometimes conflicting views are vigorously discussed by proponents of continuing care communities as well as by representatives from states that do not allow the existence of such institutions Other intensely debated topics include existing and recommended financial and legal regulations of the industry legal financial and ethical implications of continuing care communities and a sociohistorical overview of the concept of continuing care **Continuing Care Retirement Communities and the Life Care Industry** Rebecca Rector,1988

Caring for the Disabled Elderly Alice M. Rivlin,Joshua M. Wiener,2001-06-29 Caring for the Disabled Elderly analyzes the major options for reforming the way long term care is financed It first explores the potential market for private long term care insurance and other private sector initiatives Then it turns to the advantages and disadvantages of various public sector programs The study recommends both a greatly expanded role for the private sector in financing long term care and a new public insurance program **Continuing Care Retirement Communities** Sylvia Sherwood,1997 A continuing care retirement community CCRC or life care community is a residence and nursing care option designed to respond to the needs of elderly persons as they need more supportive services over time Although CCRCs have been in existence for some time little longitudinal research has been conducted on these facilities In Continuing Care Retirement Communities the authors present a multifaceted portrait of CCRCs since the mid 1980s With a review of community organizational and economic status and interviews of over 2 000 CCRC residents the study examines resident profiles resident satisfaction differences among the communities and controlled comparisons with elderly people in other settings The book also analyses and integrates the findings as a whole deriving implications for policy planning and future research This documentation of the quality of life for CCRC members will be of use to gerontologists educators researchers health policy and finance professionals CCRC managers and federal and state regulatory agencies In the growing field of continuing care retirement communities this is a groundbreaking and significant publication a mini encyclopedia of what is now known about life care communities with all their variation This is an invaluable resource for planning future development and internal programming and for gaining a better understanding of the reach of social research which tries to probe not only the readily popular statistics but the less traceable dimensions of human behaviors and choice taking as more and more citizens begin to

consider how to plan for their aging years Robert Morris Gerontology Institute University of Massachusetts **Continuing Care Retirement Communities** American Association of Homes for the Aging, 1987 Geriatric Training Curriculum for Public Health Professionals, 1990 Journal of the American Society of CLU & ChFC., 1985 George Mason University Law Review, 1984 North Carolina Central Law Journal, 1988 *National Continuing Care Directory*, 1988 *Healthcare Financial Management*, 1987 Some issues accompanied by supplements **Retirement Housing Markets** Susan B. Brecht, James F. Sherman, 1991 *Aging 2000: Our Health Care Destiny* Charles M. Gaitz, T. Samorajski, 1985 Edited proceedings of a symposium held Oct 23 26 1983 in Houston Texas sponsored by the Texas Research Institute of Mental Sciences **Handbook of Clinical Gerontology** Laura L. Carstensen, Barry A. Edelstein, 1987 Annual Report of the Florida Committee on Housing for the Elderly Florida. Committee on Housing for the Elderly, 1987 Aging and Mental Retardation Marsha Mailick Seltzer, Marty Wyngaarden Krauss, 1987 Mise en contexte selon l'étude nationale sur les programmes offerts face la situation du vieillissement de la population ayant une déficience intellectuelle Description des caractéristiques de la personne âgée ayant une déficience intellectuelle Orientation vers un continuum de services et de recherche **Medicare Policy** Karen Davis, Diane Rowland, 1986 Annual Report - Robert Wood Johnson Foundation Robert Wood Johnson Foundation, 1981 *Proceedings*, 1994

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