

# What is Continuum of Care ? Do I Need It ?

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So you've made the decision to move yourself or your loved one into a senior care community. But wait, what is this you hear? Now you need to decide between a stand-alone care residence or something called a continuum of care? Good grief!

You are not alone if you are feeling overwhelmed by the intricacies of the long-term care industry. The place where you or your loved one will live and be cared for is not a decision to be taken lightly.

Here at Vesta, we get lots of questions about what a continuum of care is and whether it is the best fit. For example, one client asked, "I am relatively healthy, do I need a continuum of care or will a senior apartment suffice?" Another wondered, "We are looking for an assisted living community for my mom. At this point, we know she will not move back to independent living. How will a continuum of care benefit her?"

All great questions. We are here to simplify it for you. As you consider a transition into a long-term care community for yourself or your loved one, we aim to help you make the best decision possible. Stick with us while we define a continuum of care as well as discuss its alternative. Then, we will discuss how a continuum of care could be useful for three groups of people: those with major health conditions, those still relatively healthy, and married couples.

## What Is a Continuum of Care?

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In very basic terms, a continuum of care provides a safety net. Because no one has a crystal ball, it's tough to know what care needs might arise as someone ages. One person may choose to move into a senior community before they need any care. Others will move in when they need light assistance. Either way, a continuum of care community will offer a safety net that can offer more care as one needs it. Sometimes these continuum of care communities are referred to as Continuing Care Retirement Communities (CCRC) or Life Plan Communities.

A continuum of care community is a residence that includes a spectrum of living plans for those with differing levels of health and daily living needs. One community might include some or all of the following programs and services: independent living, assisted living, memory care, skilled nursing, and hospice. (For help distinguishing one from another, read [Understanding the Five Types of Senior Care](#).) One building or campus likely contains these different types of residences.

Keep in mind that a continuum of care is not a rigidly defined term. It may refer to a community that includes all of the levels of care listed above or just a few. For example, one community might include independent living apartments, assisted living, and memory care, but not skilled nursing or hospice.

Some communities may have fewer of the levels listed above, but one or more of these levels are fine-tuned. For instance, one local community that provides independent living and assisted living, also offers two levels of [Memory Care](#). One unit is for early-stage dementia, and another is for late-stage dementia.

In a nutshell, a continuum of care community includes a spectrum with independent living on one end, high-level care on the other, and everything in between.

## CCRC Pros and Cons

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For some, a drawback is affordability. Some CCRCs require residents to pay a substantial entrance deposit or endowment when they move into an independent apartment. In 2018, the average entrance fee in the U.S. for a CCRC was \$329,900(1) Residents also pay monthly fees for service, amenities, and care. Although a significant portion, 80-90%, of this

fee will be returned to the individual or estate when the resident leaves the apartment, some people may not have those assets readily available or may choose not to part with that sum of money all at once.

On the other hand, some continuums only require a security deposit that is completely refundable when the resident leaves the apartment. Others may have a one-time entrance fee that is just a few thousand dollars.

To learn more about paying for long-term care, read our blog post, [“Understanding Wisconsin Medicaid.”](#)

However, you will find that CCRCs offer many benefits. This includes amenities and social opportunities appropriate to each type of residence. Most have dining rooms where residents can socialize over a meal. Many have bars where they host happy hours. Some have pools and fitness centers. Religious services, interest groups of all kinds, and cultural outings are also common. CCRCs offer older folks more than just a place to live. They offer a lifestyle.

## **The Alternative to a CCRC**

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An alternative to the CCRC model is self-contained communities. These communities may suit those who prefer making decisions one life stage at a time. Perhaps it would begin with aging in place at a private home or senior living apartment. When or if assisted living or memory care was needed, a move into a stand-alone community is an option. If a surgery or hospital stay required rehabilitation or skilled nursing, that would take place at a different facility.

First, let's talk about the benefits of this model:

- Some prefer taking things one step at a time. For these individuals, planning for future health care needs can be overwhelming.
- In addition, stand-alone assisted living, memory care, or skilled nursing residences are typically less expensive than a CCRC.
- And, not everyone wants the amenities discussed above. They prefer to pay for the basics.

On the other hand, moving again and again can be stressful for an older adult. In fact, this particular brand of stress has a formal nursing diagnosis called relocation stress syndrome. Also known as transfer trauma, it is defined as “the combination of medical and psychological reactions to abrupt physical transfer that may increase the risk of grave illness or death.”(2)

In layman's terms, moving from one place to another (especially abruptly) can lead to confusion, depression, or agitation. This, in turn, can contribute to falls, weight loss, or a lack of self-care.

Now, some moves are necessary (and inevitable), and some older adults may be more prone to developing complications than others. Still, the risk of health complications due to frequent moves is something to keep in mind as you consider long-term care. Moving once to a CCRC could result in better health outcomes than abruptly moving two or more times.

## **Aging in Place at a CCRC**

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Your health and physical condition may look very different at 75 than at 85 or even 95. We can all agree that change is inevitable, but many of us don't know exactly what this will look like. If only we had a long-term care crystal ball!

Absent a soothsayer, a few statistics might help in your decision-making.

- Of those individuals who reach age 65, 52% will develop a severe disability that will require long-term care.(3)
- Of those individuals who reach age 65, 68% will need assistance with Activities of Daily Living.(4)
- Americans are living longer. The "oldest old" (age 85 and older) often have greater health care needs. In Wisconsin, 54% of the residents in assisted living are over the age of 85.(5)

None of us wants to believe that we are the ones who will need care, but the numbers speak for themselves. And one of the benefits of CCRCs is the flexibility and security that they provide to cover you regardless of whatever life throws your way.

One person could spend 10 years in an independent living apartment. When her arthritis reaches a point that mobility and daily activities become challenging, she could transition into assisted living.

Another person released from the hospital following surgery may need to spend a few days or weeks in skilled nursing for rehabilitation. Some CCRCs would enable him to do this before returning to his independent living apartment.

Everyone's journey is different. While some may continue to move up into areas with higher levels of care, others may move up and down between the care levels. And while these medical fluctuations are occurring (which can be frightening), the familiarity of the environment and staff can provide comfort.

## **A Chronic Condition? CCRCs Have You Covered**

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While some older adults don't know what their future may bring, others have an inkling. Anyone who lives with a chronic health condition may have at least some idea of the challenges they will be facing down the road. For these individuals, a CCRC offers a great

option. Care can be scaled up as a condition worsens without starting over in a completely new residence.

My own Mom moved into a CCRC for just this reason. Diagnosed with both Parkinson's disease and bladder cancer, she was a youngish older adult living on her own. Knowing that her high health care needs would only worsen with time, she moved into an independent living apartment. We liked that assisted living was available to her should she reach a point with Parkinson's where she needed assistance.

Instead, her health rapidly declined due to cancer. The community that she lived in offered both Home Health Care Services and Hospice. We utilized both to support her while she stayed in her own apartment. As a result, she had consistent caregivers in the final months of her life.

### **In Sickness and In Health: CCRCs for Married Couples**

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People age differently, and this goes for married couples, too. While one may be sailing along with few or no health concerns, the other could be ready for assisted living or memory care. Or each spouse could have declining health but have vastly different needs. A continuum of care community has much to offer these couples. Spouses can live in the area appropriate to their care needs and yet be within the same community. This makes visiting and managing health care details easier.

Don and Betty Armstrong spent the final years of their lives using such an arrangement. They both had advanced health care needs when they entered an area CCRC, but their needs were quite different. Don, who suffered from heart disease, had developed vascular dementia. Betty, who lived with lupus, had developed compressive neuropathy in her spine and was confined to a wheelchair.

Married over 60 years, Don and Betty were inseparable. Bill Armstrong and his siblings prioritized finding a community that would enable them to live side by side while still having their needs met. The solution was to place them both in skilled nursing with separate rooms next to each other.

This particular CCRC also placed an emphasis on cultural enrichment and even has a gallery with curated exhibits on site. For Betty, who worked as a professional artist throughout her lifetime, the gallery was a peaceful oasis and an opportunity for a respite, necessary for the loved ones of dementia patients.

No two CCRCs are alike. Bill and his siblings looked at several which would have placed Don and Betty into memory care and skilled nursing respectively. Their determined focus on keeping the couple together led them to find the CCRC that suited the couple's needs.

## Our Final Word on CCRCs

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A CCRC provides a community filled with opportunities to learn, grow and socialize. And importantly, they offer stability for older adults, a place where their health care needs will be met without the worry or stress of a move or new environment. Many assume the phrase, “aging in place” means staying in one’s home until the end of their life. However, aging in place can be done in a CCRC too!

To this point, we have mainly discussed the benefits for the residents of a continuum. These communities offer benefits to family caregivers, too. Mainly, peace of mind. The community includes health resources for the resident should they need them. They provide socializing opportunities and activities to stave off loneliness or depression. Nutritious meals are readily available, too. Busy sons, daughters or other family members can know that their loved ones are safe while they attend to raising families and maintaining jobs.

Leaving one’s home is never easy, and CCRCs are a financial commitment. But many who have transitioned to life at a CCRC find that the communities are a win-win for older adults and family caregivers alike.

*If you need assistance finding a care community that would be the best fit for you or your loved one, Vesta Senior Network can help. Our team of elder care advocates have nearly 60 years of combined healthcare industry experience, and we have assisted over 900 families. [Contact us](#) today.*

### Citations:

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