

30 Questions to Ask About CCRCs



1. What accommodations, services and levels of care are covered by the terms of the residency agreement?
2. What accommodations, services and levels of care are available only for additional fees?
3. What happens if I need care that isn't available at the community? What are the options? Who decides? Who pays?
4. Once I select a specific contract option, can I switch to another at a later date? Under what circumstances?
5. Can I move to a more expensive or less expensive residence? Under what circumstances?
6. What portion of my entrance fee is refundable, and what is the policy for issuing this refund?
7. If I pass away while a Resident, will my estate have to continue paying the monthly service fee during the pendency of reoccupying the residence?
8. Does my residence have to be reoccupied before my estate receives a refund?
9. Is there a benevolence clause (home for life provision) in your residency agreement? Is it applicable to all contract versions?
10. Does the community keep Residents informed of its financial condition on a regular basis? If so, how?
11. Are there financial disclosure documents available for review before I become a Resident?
12. Does the residency agreement qualify Residents for a tax deduction for medical expenses?
13. What is the community's history of price increases?
14. How is the decision made to transfer a Resident from independent living to assisted living or skilled nursing? Who is involved? Are there written policies or guidelines? Does the monthly service fee increase?
15. How many meals are included in the monthly fee? Must I take a specific meal each day, or is the plan flexible?
16. May I have guests at meals? Is advance notice required? Do I pay for their meals?
17. What is the ratio of staff to Residents?
18. Are there overnight accommodations for guests? How much does it cost and how long can they stay?
19. Is housekeeping provided? What chores are done and how often? Can I pay for extra or more frequent service?
20. What maintenance services are provided?
21. Is scheduled transportation provided? Is there a cost?
22. Is there a fee for on-site parking?
23. What is the policy regarding pets?
24. Is there a waiting list? If so, how does it work?
25. Is there a health center for Residents? What services does it provide?
26. How long will my residence be held for me during a stay in the health center (skilled nursing)? What is the policy?
27. Under what circumstances can the community terminate my agreement?
28. Will I be required to maintain any type of insurance? If so, what and why?
29. What is the average age of those who enter the community as independent living Residents?
30. Do I have to provide evidence that I have financial and health Powers of Attorney?