

# ELDER CARE 101

WHAT YOU—AND YOUR PARENTS—SHOULD KNOW WHEN MANAGED LIVING BECKONS.

BY GINA LIEZD

When it came to finding a care facility for her parents, West Chester's Pamela Nichols was determined to be proactive. Her father had some medical needs, and she knew a retirement community would be in her parents' future. So she went to work touring facilities across the tri-state area. "When new ones came up, we'd go look at them, and we did it over a couple of years," she says.

Four years ago, when Nichols' parents gladly moved to Granite Farms Estates in Media, it was also a pleasant experience for their daughter. Luckily, her due diligence paid off.

Nichols' care is the ideal scenario for industry insiders like Erin Kershaw and Allie Mazza. As the cofounder and owner of Brandywine Elder Care Management in Chadds Ford, Kershaw tells clients that it's never too soon to familiarize themselves with senior living options. She stresses the importance of knowing the various levels of care. Independent living, personal care and assisted living are similar options with



slight differences. There's also memory care and skilled care (your typical old-fashioned nursing home).

Nichols' parents chose a continuing-care retirement community, which offers all levels on a single property. "A CCRC is designed to have people move in when they're independent, so they can take advantage of social activities, dining options and planned trips," Kershaw says. "As you need more levels of care, you can continue to get that service on the same campus, all of that way through skilled."

CCRCs typically have wait lists, so it's important to start the process while still living independently. "People say, 'I'll go

assisted living or memory care facilities. Based in Kennett Square, Mazza likes the work she does to match-making. At Brandywine Concierge Senior Services, she narrows down her clients' needs, finds the places that have what they're looking for, then walks them through the process. Many times, she'll join them on tours, and she recommends seeing the communities you're interested in more than once.

"On that first tour, they know you're coming, so they're going to roll out the red carpet," she says. "Go back for a second tour and have a meal, or go to a program. For the third visit, I recommend that you go unplanned. Just pop in on a weekend or an evening—a time when maybe not all department heads are there—and see what the vibe is then."

It's also important to see all levels of care on a tour, not just the fun things that come with independent living. While touring, pay close attention to the residents. "You should be counting how many happy, smiling residents you see, because that's going to set the tone for everything," says Mazza.

When you've found the communities you like, the next step is to get a true

understanding of the two types of contracts—life care and fee-for-service. "You're not buying real estate," says Anderson. "You're buying a contract for different levels of care."

At a CCRC, your entrance fee is typically nonrefundable, but the starting rate for independent living will remain the same as you move through higher levels of care. And while your entrance fee may be partially refundable under a fee-for-service contract, your rate will go up as you advance through the community. Many people think Medicaid will cover the cost of assisted living, but it only applies to skilled nursing, the highest level of care.

Also, when touring a CCRC, ask about a benevolent fund. "It's the idea that the CCRC will reduce the monthly cost to make sure they never have to ask you to leave if you run out of resources," says Anderson.

At a personal care, assisted living or memory care community, the price structure is different. There's no long-term commitment—it's month by month. You may not need a ton of money to move in, but you could be forced to leave if you run out of money.

## CONTINUING CARE RETIREMENT

COMMUNITIES TYPICALLY HAVE WAITLISTS, SO IT'S IMPORTANT TO START THE PROCESS WHILE STILL LIVING INDEPENDENTLY. "PEOPLE SAY, 'I'LL GO WHEN I'M READY,'" SAYS ELDER LAW ATTORNEY LINDA ANDERSON. "THAT'S NOT THE SYSTEM."

And take online reviews with a grain of salt. "People don't tend to write the good reviews, and you can probably find something negative about any community," says Mazza.

Anderson recommends visiting med.gov/care-compare, where you can compare facilities and get an honest rating of communities that do accept Medicare. **MED**

when I'm ready," says Media-based elder law attorney Linda Anderson.

"That's not the system. What kind of insurance can you buy the day after you have a catastrophic medical event? It's the same with getting into a CCRC."

Being on a wait list, however, doesn't mean you have to move when they call you. And keep in mind that the larger the space you desire, the longer the wait. "In some cases, if you're not ready, you get to reface two or three times and keep your place on that list," says Kershaw, who often has her clients put their name on several wait lists.

Those who already have needs should be looking at personal care. continued on page 24

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