

ON AGING - WHAT IS A CCRC?

By Donna Deos

Welcome to our January edition!

I hope your holidays were wonder-filled and brought you much joy and happiness. Since it is January and we are all usually hunkered down and riding out the snow I thought we would use this month's column to talk about what a CCRC is. I eluded to it a couple of months ago and said we would cover it more another time. So, here we go!

A CCRC is a Continuing Care Retirement Community. It is, in my humble opinion, the best solution to all of your retirement needs. Why is this? Well, because you select it for yourself, while you are still able and you control your destiny moving forward. By doing this you free yourself and your loved ones up to have a more peaceful life.

Wow, huh?! That sounds pretty amazing. If it sounds too good to be true, it must be, right? Well, no, actually, it's not too good to be true. The state of NH boasts 7 CCRC's throughout the state. Yes, most are full with long waiting lists. (That's okay, because you're "not ready yet" now anyway - are you?! Don't worry. We will take this topic on next month!)

What do those long waiting lists tell you? It tells me that some people have figured out that what I'm telling you about CCRC's is absolutely true. They are a fantastic alternative to struggling out your existence in your big old house in the middle of the wilderness, far from conveniences and servic-



es when you need them most. Okay so here are the nuts and bolts.

Financially: you do need to have a nest egg to qualify to get into most of them. These are not where the folks who failed to plan and save for their retirement go. These communities are where the people who saved and built a nest egg go. This size of the nest egg you need varies depending on the community, as does the fee structure. Contrary to popular belief, you do not have to be rich to go there (okay, for some you do, but not all of them) and you do not have to give them everything you own. Those are just silly rumors started by people who don't really know what they are talking about and who are trying to make up excuses to not go and to not even look into the possibility. You don't want to be one of those people, do you?!

Medically: you have to be in decent shape. You have to be "independent". What does that mean? Well, this varies from community to community as well. In most, it means that you can manage all of your "activities of daily living" (ADLs) on your own. This means that you bathe, dress, toilet, transfer, feed yourself and manage your own medications. Oh, and you

need to ambulate safely as well. What does that mean? It means that you can walk around okay without falling. In many cases you can use assisted devices like a cane or walker. Some people even qualify while using scooters and wheelchairs as long as they can get in and out of them on their own and operate them safely. Transferring means that you can get in and out of bed or chairs on your own, that you don't need someone to help you get to a standing, sitting or lying position.

Here is the key: you can't wait until you "need" one of these places. You need to move to one while you are completely able to pull off living life safely on your own. So many times I've heard people say, "I'll go there when I need to." Well, you, my friend, will have missed the boat if you wait until then. When you "need" them, you no longer qualify.

The key is to go to one of these places because you want to enjoy the rest of your years. Not because you can no longer manage to stay where you are. A wonderful former resident of mine at the CCRC I used to work for wisely told me, "I want to move because I am going toward something, not because I have to go away from something." She nailed it. This is a proactive decision and not a reactive one. So, aside from being a proactive person who wants to be in control of their destiny and possible future care, why would someone do it? What are the perks?

Well, they have smaller, more manageable homes that are in close proximity to a huge array of amenities. They also include many of the household maintenance items that are starting to become too much for most home owners like: landscaping, snow removal and maintenance of the homes. They even offer meals, housekeeping and a plethora of activities year round. There is transportation and socialization at your fingertips. Most of the items I listed are included in your monthly fee. Many have pools and gyms, art rooms, libraries

and all sorts of great things.

Also - and here is another key - they have levels of care for when your needs change. Most all of the NH ones include one or two levels of assisted living, a memory or dementia care unit, rehabilitative services, health offices, nursing stations, long term nursing care and the ability to bring in in-home care where you are, even to bring in hospice care.

Yeah, well so what, Donna. I can do all of that care stuff in my home now. Yes, you can. But what will be the quality of that care? What will be the cost of it? And, what will be your quality of life? You see, these communities have it down. They know what they are doing, how best to do it and they have quality trained professionals there to help you. Also, they have economies of scale to provide all of that more economically than bringing it into your current home. Plus, they have what your home likely does not - Community, people, good meals (that you didn't have to prepare) and socialization. I know most everybody wants to stay in their own home. I've heard it over and over again. I get it. Our society and the media in particular, has been hammering that point for many years now. However, does that really make it the best choice?

Here's the thing: Your home is where You are. I'm not saying it's where you currently warehouse your stuff. It is wherever you are. It's a feeling, not a physical place. So, the big home that no longer best serves your needs does not have to remain the place you call home. The place you call home is where YOU choose to live your life. It's how you choose to feel about where you store yourself and your stuff. You likely have had several homes during your life. Your next home will be just as grand and just as special because you bring YOU to it: your life, your memories, your energy. You are what make your home special, not the physical structure of it. Every home you have lived in came to feel



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