

SIX QUESTIONS
FOR A BETTER
SENIOR LIVING
DECISION





ASK THE RIGHT QUESTIONS

When you're looking for an answer, asking the right questions gets you there quicker. That's especially true when it comes to your choice of senior living.

We've helped a lot of seniors and their families in their search for how and where to live in their advancing years. We've heard all their questions and become adept at knowing which questions expedite decision-making and which don't.

With a bias toward helping you focus on finding what's right for you, here are the **6 questions** we believe you should ask when you're trying to decide on a senior living lifestyle that suits you.

question 1

What do you want?

Your goals come first. The clearer you are about what you want out of life now, the better prepared you'll be for making a good decision. This is important, because what you'll soon realize — if you haven't already — is that making a senior living choice will mean a delicate balancing act, where head and heart aren't altogether at peace with the mixture of feelings, insights and relationships that come into play. Your clarity about your goals will help you stay centered, and staying centered is key for making a good decision. So what do you want?

WHAT DO YOU CONSIDER A MUST for how you want to live in retirement?
(Check the ones that are most importance to you.)

- | | |
|---|--|
| <input type="checkbox"/> Convenient or familiar location | <input type="checkbox"/> Choice of dining venues |
| <input type="checkbox"/> Choice of residences and floor plans | <input type="checkbox"/> Chef-prepared meals |
| <input type="checkbox"/> Home health services | <input type="checkbox"/> On-site health services |
| <input type="checkbox"/> Maintenance-free homes | <input type="checkbox"/> Planned cultural, educational and social activities |
| <input type="checkbox"/> Housekeeping services | <input type="checkbox"/> Opportunities to make new friends |
| <input type="checkbox"/> Modern kitchen | <input type="checkbox"/> Scheduled transportation |
| <input type="checkbox"/> Safety-optimized bathroom | <input type="checkbox"/> 24/7 security |
| <input type="checkbox"/> Mission-driven, nonprofit ownership | |
| <input type="checkbox"/> Interfaith services | |

63% OF SENIORS SURVEYED SAID HAVING ACCESS TO A **FULL CONTINUUM OF CARE** IS THEIR #1 REASON FOR CONSIDERING A **CCRC**.
(MyLifeSite Consumer Survey, 2019)



question 2

Are you ready for a senior living community?

That orange glow on the horizon — is that a sunset or a sunrise? Before they've decided to move to a senior living community, some people see the choice as limiting possibilities, opportunities and freedom. They see a sunset. That's paradoxical, because most of the time, as soon as you make the move into a community, you notice all kinds of new possibilities, opportunities you hadn't imagined and — surprisingly — a keen sense of being liberated. That's not a sunset. That's dawn.

Consider which way you're facing, metaphysically speaking. Face the sunset, and you're ready for nothing new. Face the sunrise, and a new day lies ahead. You can move at your own pace, set your own terms, march to your own private drummer, and live for yourself and the ones you love.

Asking yourself if you're ready for a senior living community can mean a simpler question: ***Are you ready for a new day?***

TAKE THIS SELF-ASSESSMENT QUIZ

Check YES or NO to the following statements.

- | YES | NO | |
|--------------------------|--------------------------|---|
| <input type="checkbox"/> | <input type="checkbox"/> | I'd be more active if opportunities were available to me. |
| <input type="checkbox"/> | <input type="checkbox"/> | I want to maintain my independence and decide for myself how I'll spend my free time. |
| <input type="checkbox"/> | <input type="checkbox"/> | I like interacting with active, energetic people. |
| <input type="checkbox"/> | <input type="checkbox"/> | I'm ready for a more carefree lifestyle. |
| <input type="checkbox"/> | <input type="checkbox"/> | I'm ready for someone else to take care of home maintenance. |
| <input type="checkbox"/> | <input type="checkbox"/> | I want to make sure I'm using my money wisely. |
| <input type="checkbox"/> | <input type="checkbox"/> | I want to make decisions about my future now, so I'm not a burden to my family if something ever happens to me. |

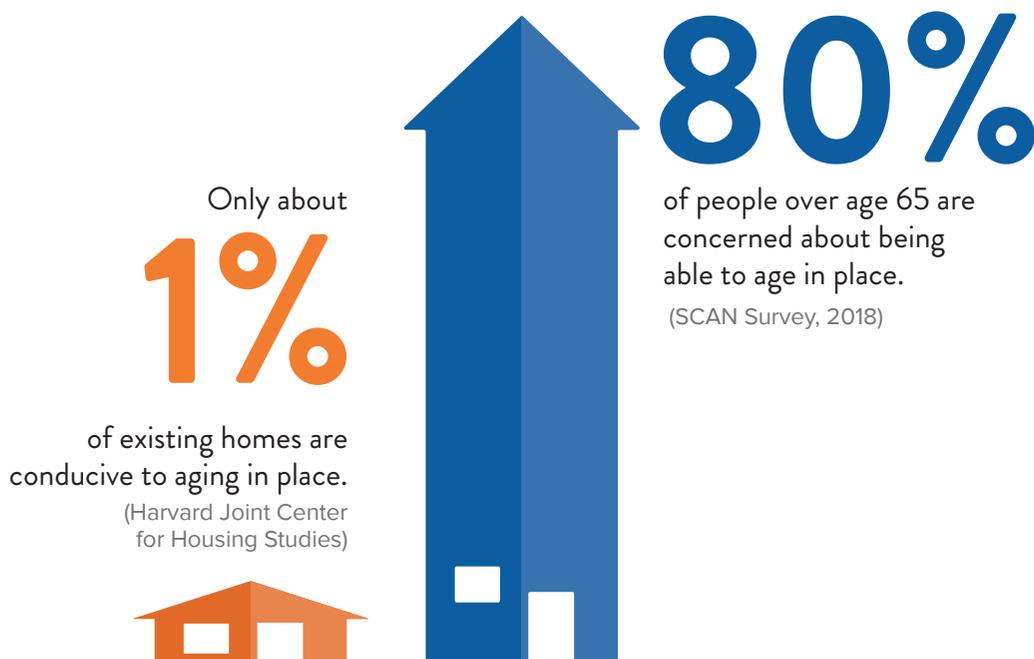
If you checked **YES** to any of the above statements, a senior living community may provide the opportunities you seek.

question 3

Is your home ready for you to continue to stay there?

There's an irresistible logic to staying right where you are. No packing! No garage sales! No goodbyes! But will you be saying hello to home renovations instead? Rooms that are outdated and unsafe may need to be adapted as abilities change or a caregiver is needed. From basics such as installing grab bars and handrails as safeguards, to enlarging doorways and adding ramps for walkers or wheelchairs, or perhaps renovating a bathroom to fall-proof it or create space for a caregiver to assist. ***The costs of making a home safer for aging in place add up fast.***

Also consider the cost of staying put. Lively excursions, like-minded friends, new interests: These arrive effortlessly and naturally at a senior living community, where everything is arranged for your preference and pleasure. Ask yourself if world-expanding opportunities like these come your way if you stay where you are.



question 4

How do you choose a senior living community that's right for you?

It helps to be practical when shopping for a senior living community. We've compiled suggestions to do just that, plus a list of questions to refer to during a visit. But once you've collected all the facts and figures, our advice is to set it all aside and listen to your inner voice. Because when it comes to picking a new home, it's the heart and soul of a place that matters most. You'll know when a community is right for you.



How to get started:

READ | Learn the language used by senior living communities. Terms like CCRC or Life Care are just a start. (Our glossary on page 8 covers common terms you'll come across.) Compare alternatives like senior rental homes and 55+ or “active adult” communities.

TOUR | Make a list of communities you'd like to know more about, then schedule a virtual visit. Invite a friend to the visit.

NOTICE | As you visit with the sales counselor, they should want to get to know you, not just talk about the many features of the community.

INTERACT | Look for opportunities to interact with residents during a virtual visit or a virtual event.

SHARE | The community should be open with financial disclosure information and allow you to share it with your accountant. If the community isn't willing — or offers only extremely limited information — make note of their reluctance.

DELIBERATE | Take time to think about what you've learned. Schedule another visit if you need to.

Ask these questions when you visit:

FINANCIALS

- How much of the community's financial information can be made available to me?
- What's an entrance fee, and what does it pay for? What does the monthly fee cover?
- What's the history of price increases? How are they handled?
- What happens if I outlive my financial resources?

HEALTH CARE

- What health care services aren't covered?
- If there's a health care continuum, how does it work?
- What costs change as I move through the health care continuum? And what costs change when my spouse uses these progressive levels of care?
- What does it take to qualify for each level of health care services?

question 5

Do you need Life Care?

Satisfying senior lifestyles rarely happen spontaneously. They take planning. To help with this, some CCRCs help residents control living expenses and health care costs with a cost management plan called Life Care. It can protect you from rising market rates and save you thousands to tens of thousands of dollars.

How Life Care works

Upfront, you pay an entrance fee, and thereafter, you pay monthly fees, which cover almost all your living expenses — meal plans, upkeep, utilities, scheduled transportation, etc. You're granted unlimited access to the community's wealth of opportunities, including long-term health care, at a predictable cost that's considerably less than market rates.

The advantages

Life Care simplifies care and saves you money if a long-term health need crops up. For example, if you require skilled nursing and you're married, your spouse can continue to live in the residence you've been sharing. Your skilled nursing costs may be only about half the cost of elsewhere — saving you thousands — while your monthly costs remain about the same. Since health care at a Life Care senior living community is typically on-site or nearby, your spouse can easily visit. You may also see other benefits such as tax deductions for a portion of the entrance fee or monthly fees, or earned benefits paid directly to you from your long-term care insurance policy.

79%

of older adults say one of their top fears in retirement is health care costs going out of control.*



question 6

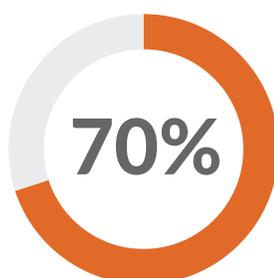
How do you involve the family in this decision-making process?

Once you've decided what you want to do, and when you're ready to share what's on your mind, sit down to talk it over with your loved ones. Your choices will impact everyone in the family, and you'll need their support for a smoother, easier transition. It's natural that you, or they, feel uncomfortable discussing topics such as long-term care, finances, and a possible move to a senior living community.

Here are some tips on how to approach the conversation:

- Create a list of the concerns that prompted you to explore senior living options.
- Share what you've learned.
- Talk with them face to face, not via email or text.
- Write down what you want to say, and bring your notes.
- Set a time when you're not rushed and there are no distractions.
- Plan to revisit the conversation at different times, over a period of time.
- Ask open-ended questions.
- Practice active listening, and try to understand their concerns.
- Maintain a sense of humor, and don't take things personally.
- Go with the flow when loved ones bring up subjects that you don't expect.
- Be patient, and ease them into a productive discussion.

By moving into a senior living community while you're still active, you're choosing to be exactly where you want to be. Your residence is maintenance-free; your expenses are simplified to a single monthly fee; and you're surrounded by engaging, like-minded people, as well as opportunities for recreation and socialization. It's a decision that's a gift to your family too. You free your children from making stressful decisions on your behalf because you have a plan in place for future care. They'll have peace of mind knowing that if there's ever a change in your health, professional care is right there where you need it.



of **seniors 65+** can expect to use some form of long-term care in their lifetime.*

*U.S. Dept. of Health and Human Services

Glossary of common terms

Active Adult Communities

Residential living for adults 55+. There's typically a choice of single-family homes, townhomes, or condos to own or rent. Meals, home maintenance, utilities, housekeeping, and a variety of services and amenities are usually covered by a monthly fee.

Activities of Daily Living (ADLs)

Bathing, eating, dressing and other daily activities.

Aging in Place

Remaining in a current living environment despite physical or mental health changes due to aging, without the need to move from one care environment to the next as needs progress.

Assisted Living

Personalized, supportive care for those who need help with the activities of daily living. Help may include physical care, as well as access to health and medical services, medication management, and wellness programs.

CCRC (Continuing Care Retirement Community)

Also known as a Life Plan Community, a CCRC offers several kinds of residences for independent living and various levels of health care such as assisted living and memory support. In independent living, there may be a choice of freestanding-homes, attached homes or other options. Assisted living residents usually live in apartments, while skilled nursing and memory support residents occupy suites or rooms.

CCRCs provide a long-term contract for maintenance-free living; a wide variety of activities, services and amenities; and access to different levels of care in one location. Most CCRCs require an entrance fee along with a predictable monthly fee.

Entrance Fee

A one-time fee paid when moving into the independent living part of a CCRC. The amount varies depending on the size of the residence and the number of residents living there.

Five-Star Quality Rating System

A rating system developed by CMS (Centers for Medicare & Medicaid Services) that awards ratings from 1 to 5 stars for nursing homes that accept Medicare and Medicaid. Ratings assess health inspection results, staffing data and quality measures.

Levels of Living (aka Continuum of Care)

This refers to a range of health programs and levels of care for seniors. It may include some or all of the following: independent living, assisted living, skilled nursing, rehabilitation, memory support, and home health care.

Life Care Community

Life Care is a type of residential contract available at some CCRCs. It offers full-service housing options, a range of premium amenities and services, and complete on-site long-term health care.

Long-Term Care

Support and medical services for those who have lost some or all of their capacity to function without assistance.

Memory Support/Care

Specialized care for those suffering from Alzheimer's or other dementias. Care is usually carried out on-site in a controlled environment, with group activities and events included.

Respite Care

Services that provide a short stay for seniors while their caregiver takes a temporary break.

Senior Living Community (aka Retirement Community)

A community for older adults, usually 62+. These communities encourage active aging, with a range of services, amenities, activities and events to appeal to a wide range of interests. There is usually access to health care services as well.

Skilled Nursing

Licensed and trained support for those needing full-time care, or assistance with most or all activities of daily living.



HERE FOR YOU

We are eager to help seniors and their families find the resources they need when they seek to make the best possible senior living decision. If we can answer your questions, provide you more information, or if you'd like to schedule a virtual visit, please give us a call.

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