

Boston ElderINFO

Continuing Care Retirement Communities in Massachusetts

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*For Information and Referrals in Boston call Boston ElderINFO 617-292-6211 TTY 617-451-6404
For Information and Referrals outside of Boston call 1-800-AGE-INFO (800-243-4636)*

TTY 800-872-0166

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The following information is retrieved from the Executive Office of Elder Affairs website:

<http://www.mass.gov/elders/housing/ccrc/ccrc-overview.html>

CCRC Overview

In the last few years, some new options for retirement living have been developed. One is the Continuing Care Retirement Community or CCRC. CCRCs are different from other types of senior housing because these communities provide housing, personal services, and health care, usually at one location. CCRCs offer an environment and the services necessary for residents to "age in place." In other words, as a person's personal and health care needs change, they are able to remain at the retirement community.

CCRCs often have a variety of housing on one campus, from townhouses or "cottages" for independent living to studio apartments for people in supportive living programs. In addition to providing housing, CCRCs provide or make available some combination of the services and amenities listed below.

- Nursing and other health-care services
- Meals usually in a community dining area
- Housekeeping
- Emergency assistance
- Personal care assistance
- Recreational and social activities
- 24 hour security
- Building and grounds maintenance

In addition to providing health services, CCRCs offer, usually for a set monthly fee, a package of services, activities, and amenities that are designed to maximize the resident's independence. The composition of service packages varies greatly by CCRC. It is important to be clear about which services are included in the monthly fee and which are available at an additional cost. At many CCRCs, the types and amount of services, both available and included in

the fee, will depend on whether the resident lives in independent or supportive housing.

The variety and intensity of health care provided varies greatly by CCRC. Some offer pre-paid insurance as a part of their regular fees; others require residents to purchase insurance on their own. At some CCRCs residents pay the same monthly fee whether they are in an independent living unit or the nursing facility while at others, different rates apply to independent living, assisted living and skilled nursing care. If different rates apply to different types of housing then, monthly fees would increase over time. Other communities offer a partial pre-payment arrangement in which nursing facility care is guaranteed for a specific number of days and beyond that, the resident is responsible for all costs. Still others guarantee only the availability of care and residents pay for care on a fee-for-service basis.

Continuing Care Retirement Communities

In the last few years, a variety of supportive housing options for elders have evolved. One option is the Continuing Care Retirement Community or the CCRC. CCRCs are different from other types of senior housing because they provide various levels of housing, personal care services, and health care services - all usually in one location. CCRCs offer a supportive environment in which elders can live amongst their peers and receive services that will allow them to "age in place." As their personal and health care needs change, elders can receive increasingly comprehensive care while remaining in the familiar setting of the community.

CCRCs typically combine a variety of housing options on one campus, from townhouses or cottages for totally independent living, to apartments for elders who need some personal care assistance, to nursing home accommodations for elders who require more comprehensive care. CCRCs provide or make available, usually for a set monthly fee ranging from \$700 to \$3,000 per month, some combination of the services, activities, and amenities listed below.

- Nursing and other healthcare services
- Meals usually in a community dining facility
- Housekeeping and laundry

- Scheduled transportation
- Emergency assistance
- 24 hour security
- Personal care assistance, for example bathing, grooming, dressing, and toileting
- Recreational and social activities
- Building and grounds maintenance

The composition of service packages varies greatly by CCRC. It is important to be clear about which services are included in the monthly fee and which are available at an additional cost. At many CCRCs, the types and amount of services, both available and included in the fee, will depend on the type of accommodations in which the resident lives.

Most CCRCs also require a sizable declining-refundable entrance fee, ranging from less than \$100,000 to more than \$300,000.

Conclusion

This Consumer's Directory provides a brief introduction to continuing care retirement communities in Massachusetts. It is not meant to rank communities but to highlight some of the issues and concerns that should be evaluated before making a commitment to invest in a CCRC. We hope this guide will take some of the mystery out of choosing a CCRC. Life is full of surprises but choosing a CCRC should not be one of them. If you have any questions or concerns about CCRCs, please call the Executive Office of Elder Affairs at (617) 727-7750, (800) AGE-INFO (or 800-243-4636) or TTY/TTD (800) 872-0166.

Who Should Consider a CCRC?

CCRCs Are Generally Intended for Older Adults, Who:

- Are generally in good health and capable of either living independently or living with some assistance, but who anticipate an increasing need for assistance with activities of daily living and/or healthcare in the years ahead.
- Are looking for more recreational, cultural, and social opportunities with their peers.

- Seek a secure, safe, and supportive environment in which they can have their long term care needs taken care of and in which they can "age in place".
- Have the financial resources to cover the one-time initial entrance fee and monthly service fees for the rest of their lives.

CCRC Health Care Services

The variety and intensity of healthcare provided varies greatly by CCRC. Some offer pre-paid insurance as a part of their regular fees; others require residents to purchase insurance on their own. At some CCRCs residents pay the same monthly fee whether they are in an independent living unit or the nursing facility, while at others, different rates apply to independent living, Assisted Living and skilled nursing care. Typically, CCRCs with different rates for different types of housing increase the monthly fees over time as residents require more services. Other communities offer a partial pre-payment arrangement in which nursing facility care is guaranteed for a specific number of days and beyond that the resident is responsible for all costs. Still others guarantee only the availability of care, and residents pay for care on a fee-for-service basis.

Issues with Health Care Services

Nursing Home Care

- Which health and long-term care services are included in the monthly fee?
- Does the nursing facility accept Medicare and/or Medicaid?
- Where is the nursing facility located - on the campus, nearby, or across town?
- What type of license does it hold?
- Does the facility provide different levels of care (skilled or intermediate) that may be needed in the future?
- Can skilled nursing care be provided in a resident's own apartment or only at the skilled nursing facility?
- What is the staffing ratio in the nursing facility?
- Who decides when a resident needs a higher level of care and how is the decision made?

- Who has the final judgment about nursing home admission and length of stay: the resident, the resident's physician, the medical director, or the administrator of the community? How is the decision made?
- Is admission to the nursing facility immediate or must residents "wait in line" for placement?
- Is the purchase of long-term care insurance required? If so, what type of insurance is required, how much does it cost, and what exactly does the policy cover?
- Are any required long-term care insurance premiums included in the monthly fee or are they extra?
- If the resident already has long-term care insurance, what, if any, portions of the monthly fee would be covered under long-term care insurance.

Other Health Services

- What types of health services are available in the independent and Assisted Living units?
- Are these services included in the monthly fees or are they on a fee-for-service basis?
- Are ambulatory health care services available on the campus and who pays for them?
- Does the facility offer short-term services such as routine physicals, dental examinations, pharmacy services, and physical therapy? Are these included in the monthly service fees, or do they cost extra?
- Does the CCRC offer assistance with medications, such as phoning doctors when prescriptions run out, reordering prescriptions, picking up/delivering prescriptions, filling planners, and reminding residents to take their medications?

CCRC Financial Considerations

Investing in a continuing care community requires a substantial monetary commitment. Therefore, you might want to have a trusted financial advisor examine your personal financial situation to make sure you can afford the facility for the long-term.

Likewise the community, in order to deliver contracted services over a long period of time, must be financially sound. It is a good idea to ask to review copies of the CCRCs past financial statements and to have a certified public accountant review them to gauge the financial health of the community. The community should, upon request, make available a copy of its most recent audited financial statements. Some CCRCs in other states have had significant financial problems that have created hardship among their residents. The risks involved for both the consumer and the provider need to be explored.

Contracts

Massachusetts law ¹ requires CCRCs to disclose in writing certain information to prospective residents before the contract is signed or any money is given to the CCRC. The information that must be disclosed includes: the name and business address of the provider, type of legal entity, names of officers, directors and partners, a description of the business experience, name of managing organization, affiliation with religious, charitable or non-profit organizations, certified financial statements of the provider, and if not yet built, construction and financing information.

The same law also requires that all contracts for CCRCs include the following provisions/information ²:

1. The prospective resident may cancel the contract any time before moving to the community. Depending upon the terms of the contract, the buyer may be eligible for a refund of most of the fees paid;
2. The prospective resident may rescind the contract if the unit is not available to move into on the date agreed. Again, depending upon the contract, the resident may receive a refund;

3. Whenever a resident leaves the community or dies, he or she has a right to a refund of the entrance fee, minus one percent for each month of occupancy;
4. A list all services or medical care covered by the basic agreement as well as all those which are available at an extra charge; explanation of all other fees; and rate adjustment procedures;
5. Explain the health and financial conditions required of residents to be accepted; and
6. Information about the how the community will be able to financially fulfill its contractual obligations.

Most CCRCs are required to file a disclosure statement that includes a copy of their contract and advertising materials with Elder Affairs. The public can review this information at Elder Affairs office at 1 Ashburton Place, 5th Floor, Boston, Massachusetts.

Again, it is recommended that you have an attorney review the terms, conditions, and requirements of a CCRC contract before you sign it.

Entrance Fees/"Buy-in" Options

In addition to the monthly service fees, many CCRCs require a one-time entrance fee. Entrance fees vary from one community to another depending on the type of housing and services and the extent of health care that is provided.

All CCRCs are required to have a "declining-refundable" entrance fee, which means when a resident leaves the community, they or their estate, will receive a refund of a portion of the entrance fee after subtracting no more than 1% for every month the resident lived at the community.

Some communities offer a cap on the declining-refundable entrance fee that limits the amount by which the community can reduce the initial entrance fee. This guarantees that the resident will receive a refund of at least a specified percentage of the initial entrance deposit, regardless of how long that person lived in the community. For example, if a resident lived at the CCRC for 15 years, the community could deduct 1% of the entrance fee every month for the whole 15 years (i.e., subtract 1% each month for 180 months). However, if the

declining-refundable entrance fee was capped such that residents would receive no less than 90% of the initial entrance fee upon departure from the CCRC, the resident and/or his/her estate would receive the initial entrance fee minus only 10%. Therefore, the longer a resident anticipates remaining at a CCRC, the more advantageous a capped fee deduction is.

At some CCRCs, residents become members of a real estate cooperative, owning a small percentage of the entire community rather than an individual unit. At others, residents have the option of renting a unit rather than purchasing one outright. An attorney and/or financial planner should be consulted in order to understand the benefits/disadvantages of these different options.

CCRC Issues with Financial Considerations

- How long has the facility been in business?
- Is the facility in good financial health?
- How does the community calculate its financial reserves?
- What occupancy level needs to be maintained to guarantee financial stability?
- What rights do the residents have should the community go bankrupt?
- Does the residency agreement spell out how often and/or for what reason (e.g., increased taxes) the monthly fees can be raised? Is there a cap for increases in these fees?
- Has the monthly fee been raised in the past? How often and for how much?
- Is there an initial entrance fee?
- If so, what happens to the initial "entrance fee"? What exactly is it used for?
- If a couple moves into one unit, do both people have to pay an entrance fee?
- Does the contract clearly spell out arrangements for the return of the initial entrance fee upon the termination of the contract?
- What, if any, portion of the fees are directly related to health care services? (They may be tax deductible.)
- What happens if a resident runs out of money?

CCRC General Services & Amenities

How to Begin Looking For the Right Continuing Care Retirement Community?

- Once you or your family member has determined that a CCRC is a sound option, it is best to start by talking to people you know and trust. If you know someone who lives in a CCRC in an area that is desirable to you, talk to that person and see if he or she is happy there. Why did he or she select this community? Would he or she recommend the CCRC to other people?
- The Executive Office of Elder Affairs (Elder Affairs) maintains a list of CCRCs in Massachusetts that includes their location, the number of units, and a contact telephone number for each facility. This list can be found toward the end of this guidebook. Elder Affairs does not make recommendations regarding selecting specific CCRCs. However, this guidebook should help you to know what factors to consider when deciding if a particular CCRC would make a good home.
- Elder Affairs believes that the only way for you to know whether a CCRC would make a good home is to visit. If possible, you should try to make a few visits at different times during the day. You may also want to participate in an activity or social event. Most importantly, you need to speak to a number of staff and residents who work and live at the CCRC. Although it is likely that you will receive a tour and information from an admissions representative, it is important for you to speak with other staff and residents. This is because the primary role of the admissions representative is often to market the CCRC. They are hired to "sell" you a unit. Speak to other staff people (for example, activity director, personal care workers, and dining staff) and residents to get a variety of perspectives.
- You may also wish to inquire as to whether the CCRC offers respite or trial stays. Some CCRCs may allow consumers to move in for a short period of time to see whether or not they would be happy living there. This provides you or your family member with the opportunity to see what it would be like to live at the CCRC without signing a lifetime contract.

- Several CCRCs have chosen to become certified as Assisted Living Residences by Elder Affairs. In order to be certified, these CCRCs, or at least, the certified Assisted Living section, must meet general requirements regarding staffing, residents' rights, and personal care services. The certified Assisted Living section of the community is inspected by Elder Affairs at least every two years. Although Elder Affairs does not have "report cards" for certified Assisted Living Residences, prospective residents may call the Assisted Living Ombudsman at Elder Affairs at (800) AGE-INFO to ask if there have been any complaints filed against the Assisted Living Residence or if the Residence has been found in violation of any applicable laws and regulations. Prospective residents may also request a copy of the findings of the last inspection done by Elder Affairs. Please note this information will not be available for any CCRCs that are not yet operational.
- All Nursing Homes/Skilled Nursing Facilities are required to be licensed and inspected by the Department of Public Health. If the facility has a Nursing Home onsite or is associated with a Nursing Home, you may want to look at the facility's Nursing Home Report Card by calling the Department of Public Health at (617) 753-8118 or by visiting their web site at www.mass.gov/dph. You can also request a copy of *A Consumer's Guide to Nursing and Rest Homes* by calling Elder Affairs at (800) AGE-INFO.
- The Better Business Bureau may also be able to tell you if any complaints have been filed against a CCRC. Other good resources include: The Guide to Long Term Care Alternatives in Massachusetts produced by the Women's Educational and Industrial Union in partnership with the Massachusetts Extended Care Federation, and the Massachusetts Extended Care Federation's Guide to Assisted Living & Continuing Care Retirement Housing.
- If you are interested in a CCRC that is under construction, it is particularly important that you ask questions about the company's experience with senior living and financial stability. When visiting the site of the CCRC, it will be difficult to visualize it as a fully operational community. If the management company manages another fully-operational CCRC in the area, you might want to visit that CCRC to get an idea of how it is run.

- Remember, a CCRC is a lifetime commitment, so it is important to choose a community carefully and wisely, taking into account any and all of your or your family member's present and future needs.

Issues with General Services & Amenities at a CCRC

Amenities

- Are there barber/beauty shops, convenience stores, banking, or a post office available on the campus?

Building and Grounds Maintenance

- Is maintenance of the building(s) and the grounds included in the monthly fee?
- Exactly what kind of maintenance is provided? Will the community maintain the appliances that came with the unit and/or personal appliances?
- How well are the grounds and buildings maintained?

Living Quarters

- Are the living quarters secure, comfortable, and well-maintained? Are they easily accessible and safe?
- Are residents allowed to keep pets in their unit?
- Can residents bring in their own toaster oven, microwave, or other small appliance for their unit if these items are not furnished by the CCRC?

Emergency Response System

- Is there an emergency response system in the unit?
- Is it conveniently located?
- Is the signaling mechanism portable? Does the system still work if the resident is not in their unit? Does the response system work if a resident is outside of the community?
- Where does the system signal, who responds, and how long does it take?
- Is the security system adequate?
- Is it community-wide?

Location

- Is the facility located in a safe area, near family, friends, houses of worship, and hospitals?
- Is the community near parks, museums, theatres, and other places of interest?

Meals

- How many meals are included in the monthly fee?
- If only 1 or 2 meals per day are included, is it possible to choose which meal?
- Are meals served in a common dining room?
- Can arrangements be made for meals to be delivered to individual apartments, if a resident is ill or doesn't want to go to the dining room?
- Are therapeutic or special diets included in the fee or do they cost more?
- Is the food good?
- Are guests welcome for meals?
- Are the kitchen facilities clean and sanitary?

Personal Care Services

- What personal care services, if any, are covered in the basic monthly fee?
- What other services are available, how much do they cost, and how are they billed?
- What, if any, is the additional basic monthly fee, for a second occupant in the unit?
- Can residents bring in outside services on their own and does the CCRC need to know about this?
- Does a resident need to take the whole package of services or can they choose services a-la-carte?
- If only service packages are available, do the packages provide enough care?
- How much flexibility is there with assistance or supervision with personal care?
Can I determine when I receive assistance with personal care?
- Does the contract guarantee how long the services will continue?
- Who sets the price for the services that are not included in the monthly fee?
- How will residents be notified of any fee changes?

- Are housekeeping, linen service, and laundry included in the basic monthly fee, or are they available at an additional charge? If they are included, how often is each done?
- Does the CCRC accept residents with mild cognitive impairments and are there any special programs for this population?

Recreational and Social Activities

- What types of social and recreational activities are available and how often do they take place?
- Do the residents generally participate in the activities?
- Who plans events?
- Are there separate areas for woodworking or other crafts?
- Is there a golf course or a pool nearby?
- Are wellness classes/clinics offered?
- Are fitness facilities available?

Resident Government

- How active and informed are the residents?
- Is there a Residents' Council? What authority does the Council have?
- What is the role of residents in the governing of the community?
- How are residents' complaints handled by the community?

Staff

- Do the staff members have professional backgrounds in the continuing care and geriatrics field?
- What are their qualifications?
- Do they seem sincerely concerned with the safety, security, and well being of the residents? Are they pleasant and caring?

Transportation

- Is transportation provided on a regularly scheduled basis? Can special arrangements be made to accommodate individual needs?

Sites in Massachusetts for a CCRC

- **Applewood At Amherst**
One Spencer Drive
Amherst, MA 01002-3363
Phone: (413) 253-9833
- **Briarwood Continuing Care Retirement Community**
70 Briarwood Circle
Worcester, MA 01606
Phone: (508) 852-2670
- **Brookhaven At Lexington**
1010 Waltham Street
Lexington, MA 02421
Phone: (781) 863-9660
- **Brooksby Village**
100 Brooksby Village Drive
Peabody, MA 01960
Phone: (978) 536-7810 or
(800) 978-7276
- **Carleton - Willard Village**
100 Old Billerica Road
Bedford, MA 01730
Phone: (781) 275-8700
- **Edgewood**
575 Osgood Street
North Andover, MA 01845
Phone: (978) 725-3300
- **Fox Hill Village**
10 Longwood Drive
Westwood, MA 02090
Phone: (781) 329-4433
- **Glenmeadow Retirement Community**
24 Tabor Crossing
Longmeadow, MA 01106
Phone: (413) 567-7800
- **The Groves In Lincoln**
19 Cambridge Turnpike
Lincoln, MA
PO Box 689
145 Lincoln Road
Lincoln, MA 01773
Phone: 781-259-0800
- **Kimball Farms**
235 Walker Street
Lenox, MA 02140
Phone: (413) 637-7000 or
1-800-283-0061
- **Lasell Village**
120 Seminary Avenue
Newton, MA 02466
Phone: (617) 663-7000
- **Lathrop Community At Easthampton**
100 Bassett Brook Drive
Easthampton, MA 01027
Phone: (412) 586-0006

- **Linden Ponds**
300 Linden Ponds Way
Hingham, MA 02043
Phone: 1-800-832-5319 or
781-337-2255
- **Loomis House Retirement Community**
298 Jarvis Avenue
Holyoke, MA 01040
Phone: (413) 538-7551
- **Loomis Village**
246 North Main Street
South Hadley, MA 01075
Phone: (413) 532-5325
- **Mayflower Place Retirement Community**
579 Buck Island Road
West Yarmouth, MA 02673
Phone: (508) 790-0200
- **Newbury Common**
100 Newbury Court
Concord, MA 01742
Phone: (978) 369-5155
- **NewBridge On The Charles**
45 West Street
Dedham, MA 02026
Phone: 617-363-8773
- **New Pond Village**
180 Main Street
Walpole, MA 02081
Phone: (508) 660-1555
- **North Hill**
865 Central Avenue
Needham, MA 02492
Phone: (781) 433-6526
- **Orchard Cove**
1 Del Pond Road
Canton, MA 02021
Phone: (781) 821-1730
- **Overlook Continuing Care Retirement Community**
PO BOX 1000
88 Masonic Home Road
Charlton, MA 01507
Phone: toll free (866) 430-6642 or
(508) 248-7344
- **Reeds Landing - (Loomis Community)**
807 Wilbraham Road
Springfield, MA 01109
Phone: (413) 782-1800
- **Southgate At Shrewsbury**
30 Julio Drive
Shrewsbury, MA 01545
Phone: (508) 842-8331
- **Springhouse**
44 Allandale Street |
Jamaica Plain, MA 02130
Phone: (617) 522-0043
- **Sweetwood**
1611 Cold Spring
Williamstown, MA 01267
Phone: (413) 458-8371

- **Thirwood Place**
237 North Main Street
South Yarmouth, MA 02664
Phone: (508) 398-8006 or (800) 248-5023
- **Village At Duxbury**
290 Kings Town Way
Duxbury, MA 02332
Phone: (781) 585-2334 or 1-800-696-9744
- **The Willows At Westborough**
One Lyman Street
Westborough, MA 01581
Phone: (508) 366-4730
- **The Home For Aged People Of Fall River**
1160 Highland Avenue
Fall River, MA 02720
Phone: 508-679-0144
- **Village At Proprietors Green**
10 Village Green Way
Marshfield, MA 02050
Phone: 781-834-7885