

## **Continuing care retirement community an option for those with resources**

*By Ellen Waldman*

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Along the spectrum of housing options here in Jackson County, we fortunately have the full array available: independent living; retirement communities; senior apartments; assisted living; adult foster care homes; dementia or memory care; skilled nursing; and one more, a continuing care retirement community, known as a CCRC. In fact, there is really only one CCRC here that meets the criteria, the Rogue Valley Manor (RVM) in Medford ([www.retirement.org/rvm](http://www.retirement.org/rvm); 1200 Mira Mar Ave, 541-857-7777). (Disclosure: I serve as a volunteer on the RVM Foundation Board of Directors as a way to bring a community voice to this organization. I do not receive any referral fees or other perks through this service).

What is a CCRC and how does it differ from a retirement community? Primarily, a CCRC offers guaranteed lifelong housing options, from fully independent to skilled nursing care. This contrasts with retirement and assisted living communities, which do not provide this wide of a range. As a person's care needs change, there are appropriate services at the CCRC to meet those needs. There is an entrance fee, sometimes called a buy-in fee, based on the type of unit selected. The CCRC offers a variety of activities and volunteer roles on the campus, providing opportunities to get involved and make new friends. I sometimes think of it as a cruise ship on land. For more info on CCRCs in general, check out the AARP website at <http://bit.ly/1UIDxod>.

At the RVM, when care needs increase, the resident can move from independent into assisted living, sometimes called residential living. There, the usual daily needs like medication administration, assistance with dressing or bathing, and other tasks are now provided. If someone gets ill, or after a hospitalization needs skilled nursing care, there is a health care facility and clinic on site. Finally, should a resident have a diagnosis of dementia, there is a secure memory care unit. These options allow a well spouse to remain in their home or apartment, and visit with their loved one in skilled nursing or memory care, easily and frequently.

Along with the actual housing options, myriad types of activities, and leadership roles that engage residents, there are also professional services on site. At the RVM, these include a bank, a CPA, investment and financial specialists, a hairdresser, a fitness center and pool with professional trainers, and maintenance help only a phone call away.

Joan lived by herself in a lovely home in Medford after her husband passed on. She was a quiet person, who liked to spend time reading. She was growing more isolated and realized she felt depressed. She was encouraged to take a look at the RVM as an option. With some reluctance she did take a tour and quickly recognized the benefits. Since she had no family of her own, as she moved towards the end of her life, she would have no one to really take care of her. She would have to move out of her own house at some point anyway, as it would not accommodate her aging needs. At the RVM, she could move once and for all, get to know people with common interests, and still have her own home. So she did just that. After a year, she also volunteered in their library, and was enjoying her new phase of life.

Marie also lived in her own home, with family members and paid caregivers to assist her with a diagnosis of early dementia. The family wanted her to be in a secure but lively environment for as long as possible. They toured the RVM and found a perfect apartment where Marie could live for now, continuing with caregivers, knowing that there was an excellent memory care unit on site when she needed it.

The RVM has a policy regarding placement in the dementia care unit, and in most cases, you can't move directly from the wider community into memory care. Check with them for more details about this point. Marie sees this as a great way to remain as actively engaged as she can for as long as possible, and knows that she will be guaranteed a stable environment for the duration of her life. She gets to enjoy her life at the RVM now, and they get to know her as a bright energetic person.

A CCRC offers a friendly environment, diverse housing options, lots of socialization and available activities, plus medical services and support on site. This can be a real incentive to move sooner than later. Since this choice does require adequate financial stability, it's not for everyone, but for those who have these resources, it's an interesting and viable option.