

## Long Term Care Facilities in Belleville

Long Term Care Facilities in Belleville - Usually, the majority of retirement facilities are either independent living or assisted care or they are nursing facilities. These types of facilities provide a certain level or kind of assistance, but the person should move if their needs change beyond the scope of the residence. The term "age in place" stems from the senior's ability to live in the same place as they age, even if their needs eventually change. Also known as life care communities or CCRCs, continuing care retirement communities, provide individuals the ability to live in the same community throughout changes in both medical requirements and personal assistance. Continuing care retirement communities have employees, equipment, and the proper facilities to offer care for various types of severe conditions or illnesses, but will not take the place of hospitalization, if the patient's condition is too severe. Various levels of assistance may be offered in different sections of the continuing care facility, so a move to a different room is sometimes required. This type of move is generally a lot less stressful since the person still remains within familiar surroundings and the same community.

One of the main benefits connected with staying in a continuing care retirement community is the opportunity to "age in place." This could be interesting for a lot of reasons, but mainly to reduce stress experienced by individuals whose requirements change as they age. Not only is this less of a burden on the person, but there is less burden and stress put on loved ones who would otherwise be responsible for decision-making, moving, packing, and assisting the senior adjust to all new surroundings. As couples normally have requirements that vary from one another, it is usually possible for couples to stay in the same facility, near each other. Residents and their families can rest assured that their loved one would be taken care of without major interruptions in care.

Amongst the main disadvantages in continuing care facilities is the high level of financial commitment required. Usually, there is a large, up-front cost needed as a type of down payment. As with any other type of care, expenses may be unpredictable since it is nearly impossible to know what needs will be needed later on in life. Sometimes, there is segregation among residents of a home, depending on their level of assistance, and there may be a stigma attached to people who need more assistance.

Except for the additional level of flexibility, continuing care retirement communities offer services similar to those in independent or assisted living facilities. Maintenance and housekeeping services are available and are usually included in the base monthly rate and depending on how often the resident wants these chores done, would vary in cost. A specific number of meals are normally included in the base monthly rate as well. Additional charges apply to meals cooked for friends and family, extra meals, or meals that are brought into resident's rooms.

Normally, continuing care facilities are near places such as fitness centers, walking trails and shopping. They also boast many amenities like putting greens or golf, pools and spas. This could make them more interesting to younger and more active seniors. CCRCs usually arrange and offer suitable transportation, but many people would keep their vehicles if they are still able to drive.

A rather huge payment up front is necessary in order to live in a continuing care retirement facility. Usually, as much as three quarters of this lump sum payment is available as part of the person's estate or refundable. A major benefit of this initial lump sum payment is that it can cover basic costs if the resident lives longer than they "planned." How much a unit costs per month would actually depend on many factors like for instance the amount of care needed, number of services used, whether it is an individual or couple that lives in the unit and size and location of the unit.