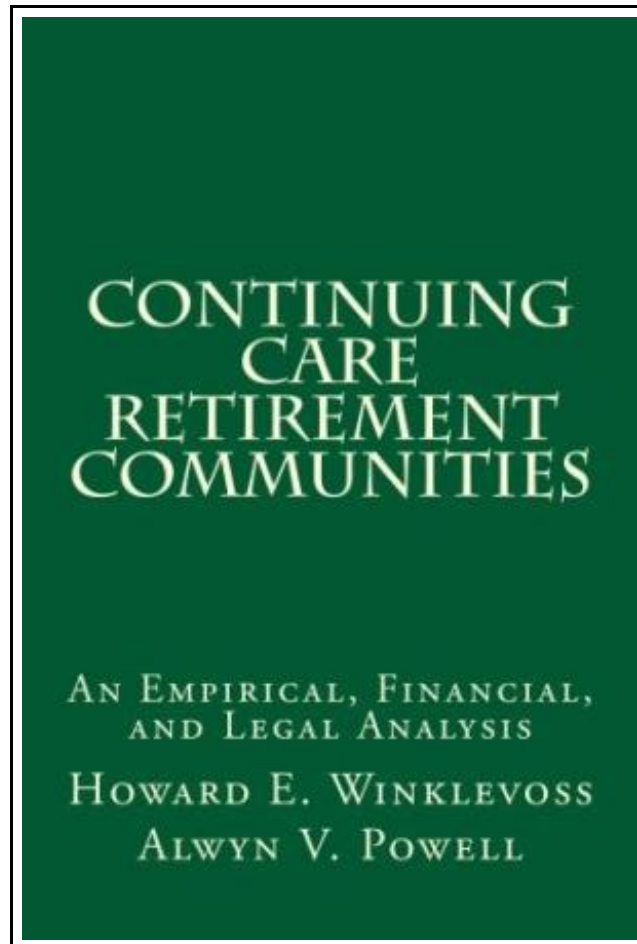


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Createspace, United States, 2014. Paperback. Book Condition: New. 229 x 152 mm. Language: English . Brand New Book \*\*\*\*\* Print on Demand \*\*\*\*\*.Continuing Care Retirement Communities. First published in 1984. Today there are about 275 continuing care retirement communities (CCRCs) in the United States where some 90,000 elderly people (average age about 80) live independently in their own apartments but have the opportunity for eating together, group recreation, and other activities that comes from being part of an organized community. Most important, in addition to having immediately available a variety of health and social services which they can call on according to their desires and needs, the residents have a virtual guarantee that they will be adequately taken care of no matter what happens to their health. The fear of someday being a burden on relatives or friends or of finding oneself helpless among uncaring strangers is effectively removed. It is this health care guarantee that principally distinguishes CCRCs from other retirement communities. CCRCs provide insurance against the cost of long-term care, and supplement coverage of acute health care costs paid for largely by Medicare and private insurance. Their unique feature is that they provide this otherwise unobtainable full insurance in combination with independent living arrangements that the resident can enjoy as long as health permits. CCRCs are intended to be fully self-supporting, and therein lies the origin of this book. The study is the first detailed analysis of the actuarial, financial, and legal issues involved in keeping existing CCRCs financially sound and providing for the formation of new communities in ways that protect the rights of residents while assuring the perpetuation of the community. CCRCs provide essentially a new form of insurance, but until now this type of insurance has not been subjected to rigorous examination. It is fortunate...



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