

## Long Term Care Facilities in Kelowna

Long Term Care Facilities in Kelowna - The majority of retirement facilities are usually either nursing, assisted care, independent living facilities. These facilities offer a certain type or level of assistance, but the individual should move if their needs change beyond the scope of the residence. The term "age in place" stems from the senior's capability to live in the same place as they grow older, even if their needs change eventually. Continuing care retirement communities, also referred to as life care communities or CCRCs, offer individuals the ability to stay in the same community throughout changes in both medical requirements and personal help. Continuing care retirement communities have the proper facilities, staff and equipment to offer assistance to a wide range of serious sicknesses or conditions, but would not take the place of hospitalization, if the patient's condition is too severe. Various levels of care may be offered in different sections of the continuing care facility, so a move to a different room is occasionally required. This type of move is usually much less stressful as the person still remains within familiar surroundings and the same community.

The opportunity to "age in place" is only among the main advantages of staying in a continuing care retirement community. This can be interesting for many reasons, but mostly to lessen stress experienced by people whose requirements change as they age. Not only is this less of a burden on the person, but there is less burden and stress placed on loved ones who would otherwise be responsible for decision-making, packing, moving, and helping the senior adjust to all new surroundings. Because couples normally have needs which vary from one another, it is usually possible for couples to stay within the same facility, near each other. Residents and their families could rest assured that their loved one would be taken care of without major interruptions in care.

Among the main drawbacks in continuing care facilities is the high level of financial commitment required. Normally, there is a large, up-front cost needed as a type of down payment. As with any other kind of care, expenses may be unpredictable since it is practically impossible to predict what needs are going to be needed later on in life. Sometimes, there is segregation among residents of a home, depending on their level of assistance, and there might be a stigma attached to individuals who need more care.

Except for the additional level of flexibility, continuing care retirement communities provide services similar to those in assisted or independent living facilities. Maintenance and housekeeping services are provided and are usually incorporated in the base monthly rate and would vary in cost depending on how often the resident wants these tasks completed. A certain number of meals are normally incorporated in the base monthly rate too. Extra charges apply to extra meals, meals prepared for family and friends, or meals which are brought to the rooms of the residents.

To appeal to more active and younger seniors, continuing care facilities normally boast amenities such as pools, spas, putting greens or golf, and are near activities such as walking trails, fitness centres and shopping. CCRCs usually offer and arrange proper transportation, but a lot of people will keep their cars if they are still able to drive.

Paying for a continuing care retirement community requires a rather big payment up front. Many times, as much as three quarters of this lump sum payment is refundable or available as part of the person's estate. A major benefit of this initial lump sum payment is that it could cover basic expenses if the resident lives longer than they "planned." How much a unit costs per month will depend on a lot of things like for instance the amount of care required, number of services utilized, location and size of the unit, and whether it is an individual or couple that stays in the unit.