

## Improving the Quality of Elder Care: The Continuing Care Retirement Community

### Demographic Trends in the Elderly Population

- As the baby boomer generation approaches late adulthood, the number of elderly persons in Missouri will increase rapidly well into the next century.
- In 1997, there were 740,000 persons 65 and older and 95,000 persons 85 and older living in Missouri.
- By 2020, the segment of the population 65 and older will have increased by 42% to reach over one million persons and those 85 and older will number roughly 129,000.

### Implications of the Demographic Trends

- With an increase in age comes a greater likelihood of cognitive and physical disability.
- These trends indicate an increase in the demands for social services, such as housing and formal health care, including long-term nursing care.

One option that provides for the needs of the elderly is the Continuing Care Retirement Community (CCRC).

### What are CCRCs?

- As the name suggests, CCRCs provide a continuum of care for their residents, usually ranging from independent living, through assisted living, to nursing care facilities.
- Because all levels of care are offered on the same campus, CCRCs allow residents to "age in place" without having to relocate to another facility should their health care needs change.
- CCRCs currently represent the fastest growing segment of the senior housing market and demand is expected to increase.

### Current Missouri Legislation regarding CCRCs

- Nursing facilities within CCRCs must comply with state regulations that apply to skilled nursing or residential care.
- Currently, however, there is no legislation that applies directly to CCRC facilities as a whole.

- By implementing state regulations that would unify the CCRC industry within Missouri, the government would both protect elderly consumers and their families and ensure the growth of a quality industry whose services will be needed as the elderly population increases. This act would thereby improve care for future CCRC residents.

## Policy Recommendations

To protect both the industry itself and the elderly consumers, several recommendations should be implemented at both the legislative and administrative levels:

- Requiring CCRCs to conduct feasibility/marketing studies to show whether a CCRC is needed and would flourish in a certain community
- Requiring CCRCs to conduct actuarial studies to provide evidence of their ability to finance long-term care for residents who purchase contracts that guarantee the payment of such care
- Requiring accreditation for all CCRCs that could be conducted through the Continuing Care Accreditation Commission created by the American Association of Homes and Services for the Aging (AAHSA)
- Requiring financial/contractual disclosure to prospective residents
- Requiring clearly articulated admission standards to prospective residents especially as they move within the CCRC
- Creating an interagency advisory council composed of representatives from the departments of Health, Insurance, and Social Services, Mental Health, and from the Division of Aging to coordinate state CCRC regulations

## **Selected References**

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*For a complete list of references or more information about this topic, please contact the Center for Family Policy & Research.*

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