

- **Fee-for-Service.** This option provides financial flexibility since health care/nursing care benefits are not covered in either the entry fee or the monthly fee. A typical resident is one who prefers to pay for health care as needed versus having health care costs bundled with entrance fees or monthly service fees.
- **Rental Communities.** These are not always considered CCRCs. They may offer some continuum of care such as an assisted living facility or skilled nursing facility. A rental community does not require an upfront entrance fee. Most offer some selection of services such as dining and housekeeping.

ASSISTED LIVING COMMUNITIES

Assisted living is designed for seniors who need assistance with their daily living activities such as bathing, dressing, cooking, shopping, medication reminders and housekeeping. Most communities strive to preserve independence and dignity while assisting residents.

Assisted living communities with 15 or fewer residents are often called group homes or family-style assisted living. Some have specialties such as Alzheimer's or diabetic care. Larger communities with 15 or more residents are often integrated with independent living communities and/or skilled nursing care facilities.

SKILLED NURSING CARE

Nursing care is designed for individuals who need supervision and care on a regular basis but who do not require hospitalization. Skilled nursing provides ongoing health care, rehabilitative care and restorative care under the supervision of a physician in a private or semi-private room.