

## Long Term Care Facilities in Oakville

Long Term Care Facilities in Oakville - Traditionally, nearly all retirement facilities are either assisted care or independent living or they are nursing facilities. These facilities offer a certain type or level of assistance, but the person must move if their needs change beyond the scope of the residence. The term "age in place" stems from the capability for a senior to live in the same place as they grow older, even if their requirements change eventually. Also known as CCRCs or life care communities, continuing care retirement communities, offer people the ability to live in the same community throughout changes in both medical requirements and personal help. Continuing care retirement communities have equipment, the proper facilities and employees to offer care for various types of serious sicknesses or conditions, but will not take the place of hospitalization, if the patient's condition is too serious. Different levels of assistance can be offered in various sections of the continuing care facility, so a move to a different room is sometimes necessary. This particular kind of move is generally a lot less stressful since the individual still remains in familiar surroundings and the same community.

Amongst the major benefits connected with staying in a continuing care retirement community is the opportunity to "age in place." This could be interesting for many reasons, but mostly to lessen stress experienced by people whose needs 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 helping the senior adjust to all new surroundings. Because couples normally have needs which vary from one another, it is normally possible for couples to stay within the same facility, in close proximity to each other. Residents together with their families can rest assured that their loved one will be cared for without major interruptions in care.

In continuing care facilities, a high level of financial commitment is required and this is among the main disadvantages. Normally, there is a large, up-front cost required as a type of down payment. Like with any other type of care, expenses could be unpredictable because it is nearly impossible to predict what needs would be required later on in life. At times, there is segregation amongst residents of a home, depending on their level of assistance, and there may be a stigma attached to people who need more care.

Services provided in continuing care retirement communities are usually very similar to those in independent or assisted living facilities, but with additional levels of flexibility. Housekeeping and maintenance services are provided and are usually incorporated in the base monthly rate and depending on how frequently the resident wants these chores accomplished, will vary in cost. A specific number of meals are normally included in the base monthly rate too. Additional charges apply to extra meals, meals cooked for friends and family, or meals which are brought into resident's rooms.

To appeal to more active and younger seniors, continuing care facilities normally boast amenities like spas, pools, putting greens or golf, and are close to activities such as shopping, walking trails, and fitness centres. CCRCs usually provide and arrange suitable transportation, but lots of individuals will keep their vehicles if they are still able to drive.

Paying for a continuing care retirement community requires a rather huge payment up front. Normally, up to three quarters of this lump sum payment is refundable or available as part of the person's estate. A major advantage of this initial lump sum payment is that it could include necessary expenses if the resident lives longer than they "planned." The cost of a unit per month would actually depend on many things like for example the number of services utilized, amount of care required, size and location of the unit, and whether it is an individual or couple that stays in the unit.