



Continuing Care Retirement Communities: An Empirical, Financial, and Legal Analysis (Paperback)

By Howard E Winklevoss, Alwyn V Powell

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...



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