



Waiting Lists

Wait-listed applicants at retirement communities once had priority to available beds, but that is no longer the case.

BY JESSICA A. PAVELKO, CSA

IT'S TRUE that Lancaster County has a high supply of retirement-community options; however, the area will also be facing an increasingly high demand for services as the baby boomers approach their retirement years.

In many instances, an individual must financially qualify for a retirement community. Even if an individual showed \$250,000 worth of assets on an application submitted in 2005 and now has a need for placement in 2011, he or she may not qualify (all have different criteria). Why? That letter of acceptance received in 2005 may not be reflective of the applicant's current finances nor of the community's current financial qualifications. (Additionally, financial qualifications may vary based on the level of care and accommodation within

the same community.)

Social Security has not had a Cost of Living Adjustment (COLA) in the past two years. In the past 10 years, Social Security's COLA has averaged 2.4 percent. Communities are increasing their rates at an average of three to five percent per year; as a result, they are also increasing their financial criteria.

An individual must also be evaluated from physical and cognitive standpoints. Different styles of communities offer different levels of care. Residential or Independent Living, Personal Care (once referred to as Assisted Living), Skilled Nursing and Memory Support may not all be offered at the same community. Therefore, it is important to consider what levels of care are offered at each community and whether or not that community

can meet the short-term and long-term needs of the individual.

Continuing Care Retirement Communities (CCRCs) commonly have the largest number of applicants on their waiting lists (as many as 1,000). CCRCs are appealing in that they provide a continuum of care, as well as other benefits; however, unless an individual moves into a CCRC at an Independent Living or Personal Care level, it is not likely that a person from the greater Lancaster community could go to Skilled Nursing at one of these CCRCs. (CCRCs must reserve adequate space to meet the needs of their existing clients who reside in Independent Living or Personal Care.)

Communities are frequently expanding Independent Living by building new cottages and apartments. Conversely, the supply of Skilled Nursing beds is decreasing because communities are converting their Skilled Nursing units to "household models." Therefore, as indicated in a previous article (February 2011), many communities are encouraging individuals who reside in the more independent levels of care to age in place by hiring companion care or other services. These services

maximize an individual's ability to remain independent. "Being on our Future Resident List [waiting list] gives people access to residential living choices, invitations to special events, our mailings and some other perks," says Scott Miller, director of marketing at Garden Spot Village. "However, our household model of Skilled Nursing is in very high demand and you have to actually live here to have access to it. Being on the waiting list does not help in that regard."

THE DECISION TO MOVE to a retirement community is not an easy one to make. However, if there is an advantageous time, it's when an individual has financial means and good health. If Independent Living is being sought in a CCRC, start planning or filling out applications

one to five years in advance of the projected move. The timeframe varies greatly based on the accommodation desired (studio apartment versus a two-bedroom cottage).

Personal Care should be considered six months to one year in advance, and Skilled Nursing six months or less. Instead of waiting for a hospitalization to occur before looking at retirement-living options, it is important to be proactive in exploring what options exist based on your current needs and desires.

Once an individual is on waiting lists, it is important to stay in touch with the communities to discuss financial criteria, anticipated availability and upcoming events that are available. Many communities will not place an individual at the bottom of the wait list if an accommodation has been declined.

Rather, these communities will continue to work through the list next time something becomes available. When an anticipated timeframe has been considered, it is important to make the community aware of one's desires.



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