

# What Is Your Long Range Plan

Harris McKee

# I. Historical Background

## II. Options

# Care Options

- CCRC Levels
  - Independent Living (IL)
  - Assisted Living (AL)
  - Memory Care (MC)
  - Skilled Care (SC)
- Some Facilities Have Only Some Levels
  - Omitting Skilled Care Avoids Regulations
  - My Brother, a D'64 Moved into one with AL & MC—He's Now Moving Out Because His Wife 6 Months After Their Arrival Needs Skilled Care

# Life Care vs w/o Life Care

- What is “Life Care:?”
  - Feature Like Long Term Care Insurance
  - Limits Costs When You Move to Higher Level of Care
  - Awarded At Our Facility By Individual (not couple) with Two-Year IL Expectation
  - Reason Not to Wait

# Equity Positions Are Very Different

- Range From Month to Month to True Equity
- In Between—Commitment to Return Some Fraction of Initial Payment
  - e.g. Return 90% of \$600,000 to \$1,000,000 or At Same CCRC
  - Return 50% of \$250,000
- 30 Years Ago in Cedar Rapids, Iowa Return Based on Then Required Initial Payment

# For-Profit vs Non-Profit

- No Simple Choice
  - Exec. Director at Mary's Mother's CCRC Recommendation
  - McKee Family Experience at CCRCs of Parents and Harris's At **Non-Profits** Better than Brother's With **For-Profit**

# Activities—Resident Driven or Facility Driven

- Our Independent Resident Activities are Resident Driven
  - 32 Committees Funded by Resident Association
- Fitness and Health Center Are Staffed by Facility Personnel
- Our Care Center Resident Activities are Shared by Facilities and Residents
- Community, Community, Community



# Structure & Logistics

- High Rise vs Campus
- Access to Transportation
- Accessibility to Family

# III. Mary & Harris McKee Case Study

**Admiral at the Lake, Kendal Affiliate**

- Chicago CCRC
- 31 Story High Rise
- 196 IL Units
- Attached 5-fl Ctr
  - Memory Fl
  - Assisted Living-3 Fl
  - Skilled Care-2 fl



# Logistics

- Supermarket Across Street
- Transportation
  - Chicago Buses at front door
  - 10-15 Minutes to downtown for \$1.25
  - Airport Home after Prewitt wedding in One Hour
  - Admiral Bus to Doctors & Events
- 22 Legitimate Theaters within a couple of miles

# Community

- Visitors Comment on What They See & Feel Here
- Resident Driven Programs?
- Filtering of the Admittance Process?
- Non-Profit Nature?

# A Sampling of Fitness

## Fitness Activities

Fitness Center



Fitness Classes



Swimming Pool & Jacuzzi



# McKee Path To Care-I

- Entered Admiral in February 2017 As Life Care Residents
- Early 2018--Mary spent 6 wks in Rehab after fall
- January 2019—Mary spent week in Care center so Harris could take family to Florida
- November 2019—Permanent Move To Skilled Care for Mary
- March 15, 2020—Covid-19 Shut Down

# McKee Path To Care-II

- Mary's Condition
  - Unable to conduct any of self-care efforts
  - Occasional cogent sentences!
  - Generally Good Spirits
- Harris' Care
  - Daily visits divided into Joyce Sutphen Poetry Reading and Singing



# Unexpected Harris Turn in Care Center

- I just spent a couple of weeks in care center after hospital stay for prostate caused kidney failure.
- Now back in apartment
- Even though I was on different floor, I was still able to visit Mary after return from hospital

What Is Your Long Range Plan

Don't Wait Until You Need It!

