Independent living and life plan communities (CCRCs)

What continuing care retirement communities are and what to check before paying an entrance fee.

- A CCRC (life plan community) offers independent living plus assisted living and nursing care on one campus, usually with an entrance fee and monthly fee.
- In Florida, continuing care contracts are regulated by the Florida Office of Insurance Regulation (Chapter 651, Florida Statutes).
- Ask: Is the entrance fee refundable, and how much? What happens to fees if care needs increase? What is the community's financial condition?
- Have an attorney or financial advisor review the contract before signing.

General information only, not medical, legal or financial advice. Programs and amounts change; confirm with the official source or a qualified professional. Novita Way LLC serves families in Pinellas, Hillsborough, Pasco and Manatee counties, Florida. Placement help is free to families.