

Larry Hogan  
Governor

Rona E. Kramer  
Secretary



Boyd K. Rutherford  
Lt. Governor

## DEPARTMENT OF AGING

Dear Consumer:

Thank you for considering Continuing Care Retirement Communities (CCRC) in Maryland. In this packet, you will find various resource materials to enhance your research into our communities and levels of care. Enclosed for your review, please find the following:

- A list of the names and addresses of continuing care communities that are in operation or are planned.
- A list that shows the number of units and levels of care in each facility.
- A document entitled “What is Continuing Care?” which answers certain frequently asked questions.
- A “CCRC Review” Worksheet to assist with organizing information.

These documents, in addition to more information, may also be found on our website at [www.aging.maryland.gov/continuingcareretirement.html](http://www.aging.maryland.gov/continuingcareretirement.html).

From planning through the completion of construction, all continuing care communities undergo a lengthy establishment process. An approved feasibility study initiates this process. The Department urges all consumers to consult with a financial advisor *before* signing documents and making deposits.

Deposit monies may not be collected from prospective residents by the community until the Department has approved its feasibility study. All deposits, which have been collected, must remain in an escrow account in a federally insured depository until (1) an initial certificate of registration is issued by the Department; (2) construction is complete; (3) an occupancy permit or its equivalent has been issued by the appropriate local jurisdiction; and (4) all health care licenses have been issued by the Office of Health Care Quality.

As part of the registration process, the Department reviews and approves the language contained in a community’s continuing care agreement documents to ensure compliance with continuing care laws. The agreements, which prospective residents sign with a continuing care facility, are legal contracts between the community and that resident. Contract terms may vary widely with regard to entrance fees, services offered and refund policies. The Department urges anyone who is considering moving into a continuing care community to consult with a legal advisor familiar with these types of agreements before signing any contracts.

All continuing care communities must renew their certificates of registration annually, and we encourage you to request copies of public renewal information and review it with a financial advisor. Although the Department of Aging is the agency which regulates continuing care communities, it does not rate the communities. Also, the Department of Health and Mental Hygiene through its Office of Health Care Quality regulates assisted living and nursing beds which are part of the continuing care community. It is important to note that a certificate of registration is not an endorsement or guarantee of the facility by the State of Maryland.

If you have further questions on any of the communities, please call the Continuing Care Division at (410) 767-1100.