

Understanding the Difference Between Independent Living and Life Plan Communities



A National Lutheran Community

Choosing the right senior living option is a significant decision that can greatly impact your quality of life. Two popular choices are Independent Living and Life Plan communities (or CCRCs), each offering distinct benefits to cater to different needs. In this resource, we'll clarify the differences between these options to help you make an informed choice.



What is Independent Living?

Independent Living is designed for older adults who are largely self-sufficient but wish to live in a community that offers a range of amenities and services. These communities are ideal for individuals who want to enjoy a social environment without the burdens of home maintenance.

Key features of Independent Living:

- **Amenities and services:** Independent Living communities typically offer various amenities such as dining options, fitness centers, social activities, and housekeeping services. The goal is to provide a comfortable and convenient lifestyle while allowing residents to maintain their independence.
- **Cost structure:** These communities generally have lower entrance fees and monthly costs compared to Life Plan communities. Residents pay for their living space and services, with costs often reflecting the amenities and level of service provided.
- **Continuum of care:** Independent Living communities focus on providing a vibrant social environment and a range of activities. However, they do not offer health services on-site. If your health needs change, you may need to relocate to a different community for additional care.

What is a Life Plan Community?

A Life Plan Community offers a continuum of care within a single community. This means that residents can start in independent living and gradually move to higher levels of care as their needs evolve. Life Plan communities are designed to provide long-term care solutions and ensure that residents can remain in the same community throughout different stages of their lives.

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Call 301-355-2801 or visit: www.thevillageatrockville.org

The Village at Rockville is affiliated with National Lutheran Communities & Services, a faith-based, not-for-profit ministry of the Evangelical Lutheran Church in America, serving people of all beliefs.

Key features of Life Plan Communities:

- **Amenities and services:** Similar to Independent Living communities, Life Plan communities also offer a variety of amenities, dining options, activities and opportunities for social engagement. The Village at Rockville, for example, offers an indoor aquatics center, art studio, library, game room, wood shop, nail salon, and more!
- **Cost structure:** Life Plan communities often have higher entrance fees and monthly costs compared to Independent Living communities. These fees cover not only the current level of care but also potential future care needs. This structure can be beneficial for those who anticipate needing more assistance over time.
- **Continuum of care:** Life Plan communities provide a range of care options, including independent living, assisted living, memory care and skilled nursing care. This model ensures that residents can transition smoothly to higher levels of care without needing to move to a new community.

Which Option is Right for You?

Deciding between Independent Living and a Life Plan Community depends on your current lifestyle and future needs. If you are healthy and active, an Independent Living community might be the right fit, offering a vibrant and supportive environment with fewer upfront costs. On the other hand, if you are looking for a comprehensive solution that can adapt to changing health needs over time, or if you have a spouse that requires a different level of care, a Life Plan Community could provide peace of mind and flexibility with its continuum of health services.

If you have any questions or want to learn more about our Life Plan Community, contact The Village at Rockville—A National Lutheran Community at **301-355-2801**.



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