

Review Article

Capital Care: Building a Perennial System to Safeguard the Aging Population in the Asian Communities***Corresponding author**

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Abstract

The increasing health challenges associated with aging and ever-transforming health demographics in the United States add immense pressure on the healthcare system and call for effective management of care for an aging society. Continuous health policy changes, rising health risks and diseases, hospital visits and medical emergency costs, workforce capacity shortages, and a lack of mental health and well-being programs can be detrimental to the system, indicating an upward trajectory in health expenditures. As the aging process progresses, it comes with weaknesses and a decline in health. In addition to the transition, one may undergo severe mental depression and anxiety caused by loneliness and changes in routines. Early intervention can help identify underlying mental health issues, and wellness programs can improve the quality of life. Adult day care centers have played a pivotal role in addressing some of these challenges by offering recreational activities and expanding their operations nationwide. Although adult day care centers focus on increasing social engagement and mental health well-being, a gap still exists in the provision of care between English-speaking and non-English-speaking populations. There is a lack of a mechanism to serve a diverse audience. Thus, certain minorities may be excluded from utilizing the benefits of adult day care centers.

Asian day care centers for adults are in high demand. This case study analyzes Capital Care, a prominent adult care center, as it pursues a system that is both equitable and responsive to the needs of the elderly population in Asian communities, with a focus on serving clients from the subcontinent. The majority of the enrollment is from India, Pakistan, and Bangladesh, servicing members who have built their lives as immigrants and have language barriers limiting their social engagement. Capital Care Center strives to lead in the competitive market. However, the company continues to face pain points that it addresses through effective solutioning. This paper examines their operational challenges, growth measures, outcomes in alleviating clients' stress levels, and their impact on the community.

Background

In the year 1998, Shazia Khan, the founder of Capital Care Adult Daycare Center, moved to the United States. This was the time when she was settling into a new country that would now be her home. Leaving her habitat behind in Hyderabad, India, and in the quest to build her nest from scratch, she immersed herself in raising her family. Over the years, both she and her husband, Shakir Khan, were overwhelmed by raising their two boys and devotedly cared for her elderly father-in-law, affectionately known as Abba. In her spare time, she freelanced as a translator, working on various projects, including translating an entire Hindi-to-English dictionary for tourists, interpreting for hospitals, and recruiting. As time passed and the kids grew older, she decided to work and entered the IT industry. Although pursuing a solid career in information technology and working in various domains and industries, Shazia has always had a passion for running her own business. This is something she can wholeheartedly manage and contribute to, adding value to the community's welfare. Gradually, she reached the point in her self-exploration journey. However, this was just the beginning of something new.

Little less than a decade ago, she observed, Abba was showing signs of Dementia. He was aging and needed extra care. Abba, being a loner and an introvert, found adapting to this new phase quite challenging. Being confined at home and having a limited social life made him feel secluded from the rest of the world. It is one thing to care, but caring with compassion requires deep empathy and understanding of how one feels. This requires strength, patience, and a high level of emotional intelligence. Shazia realized that this could not be the end, and a solution must exist. Determined to help Abba, she explored places that offered elderly care services for a few hours a day, including social and mental health activities to promote ongoing development. The biggest challenge she faced was finding an institute that offered language services. They were specifically seeking adult daycare centers staffed with Hindi-speaking staff. As the Dementia progressed, her search for a suitable place also intensified. There is an old saying: 'Necessity is the mother of invention.' Moreover, gradually, the idea came to fruition on a fine day in 2018. Why can't they start a service to help folks going through a similar experience? The idea quickly transitioned from initiation to development, and finally to execution. She began looking at the Illinois Department of Aging website and exploring options for becoming a provider. Dubious on the approval from state due to no prior experience, she still reached out via email sharing her interest in running an adult day care, and to her surprise, within half an hour, she received an email response from the state program director, Crystal, who not only approved her but guided her in the process and graciously offered the support that is needed to start a new institution.

The first step in the process was to review the policies. These were heavy documents, but they were an essential step in embracing the new journey. There were hundreds of email exchanges between Shazia and Crystal. Initially, the feedback received from other day care center owners was this was an extensive complex process, and involved a lot of government intervention, there were heavy fines and fees associated with running a large-scale daycare center for adults, but driven by faith and determination, she sent the application and after much deliberation, received approval in December 2019, to launch her center. They signed the lease to run the center. Moreover, they were ready to go!

Introduction

Although retirement is a phase people look forward to all their lives and a time of excitement to pursue long-awaited, pending, and shelved activities, it is also a life-changing event with significant psychological impacts. The disruption and subsequent adjustment to a change in routine is a psychological and emotional journey. One goes through emotional fluctuations as they rediscover the purpose of their life. Along with retirement comes aging. During both phases, people undergo significant mental and physical effects. The changes in their finances, health, and lifestyle often cause them to experience feelings of loneliness, sadness, and a sense of lost purpose, causing stress, depression, and anxiety. Although there is increased leisure time, a certain level of ambiguity about what lies ahead remains, which can affect mental health. This ongoing mental stress plays a significant role in overall well-being, as it diminishes immune system response, impacting health in many ways and leading to increased doctor and hospital visits. A support system at this stage is crucial for redefining oneself within the given space.

Adult day care centers play a pivotal role in providing a platform for addressing concerns through active engagement, offering valuable opportunities. The goal is to provide various channels for members to redirect their energy and growth while keeping them rooted at the core. These day care centers are built on foundations to serve members who share common pain points and can connect on various issues. Allocating a couple of hours a day to the center can help recharge and alleviate some of the symptoms, contributing to better physical and mental health.

Although the value proposition of adult day care centers focuses on positive outcomes, such as improved health management for the aging population, there are risks associated with running the centers. Operational challenges include payment systems and finances, health and safety, managing complex cases involving individual health, sustainability, and capacity, and staffing, regulatory, and administrative issues. The risks must be addressed through efficient systems to benefit the communities, improve health, and reduce the overall need for non-emergency medical services. It is critical to address the mental health and well-being of caregivers and adult day care staff as they navigate the complexities of participant needs.

As the number of retirees and the aging population grows, it is crucial to understand the increasing need for adult day centers to meet these needs. The perceived impact of adult day care centers is that they serve as a platform for socialization. However, they should be integrated into the health ecosystem to support member well-being by addressing care gaps and reducing the burden on the healthcare system through community interventions. Early interventions, fitness programs, and a channel to socialize and continue growing can help fill the space left with more time on hand. From a macro-level analysis, the activities of adult day care centers may seem like individual components; however, research shows that micro-level activities have a domino effect on the overall sustainability of the health system.

Additionally, a growing number of immigrants who are aging also need an avenue to access health opportunities provided by adult day care centers. However, a language barrier can prevent them from utilizing their health benefits. Given the increasing number of immigrants and their associated health needs, the focus on adult care centers has been rising. Still, the growing need to provide language and cultural activities cannot suffice their mental well-being needs. A language barrier can limit one's ability to

socialize in a foreign country, thereby confining them to a specific space. Asian language-based adult day care centers are also expanding in heavily populated states, striving to provide a nurturing environment that actively engages and boosts participation. Increased competition, aging needs, and compliance risks are challenges that require modern practices and solutions to achieve organizational efficiency and maintain a competitive advantage in the healthcare industry.

Surely, a growing aging population calls for an effective care management system to prevent the healthcare system from becoming inefficient. As humans age, they become more susceptible to health issues, which may lead to an increase in overall hospital and doctor visits. An overcrowded health system has adverse effects in many areas. This, in part, may result in the maximum utilization of insurance benefits, increased healthcare costs, longer patient wait times, and reduced interaction time between patients and physicians, potentially leading to gaps in care. An adult day care center equipped with the proper tools and services can serve as a liaison, addressing health issues early on and promoting mental health and overall well-being.

We need a system that delivers personalized care and connects healthcare professionals to their patients through synchronized solutions. Organizations must continuously seek ways to optimize growth through innovation, recognize the drivers, scale processes, enable development, implement tools, and contribute to the community.

Literature Review

Mental health can be directly correlated with life's transitional events. During the retirement phase, multiple factors such as loss of routine, changes in finances, may have impacts on mental health, along with some of the ongoing age-related health issues. This may lead to psychological distress if not managed effectively. Although symptoms of mental illnesses in retirees and the aging population may vary, mental health during a transitional phase can be measured based on the social living and working conditions the individuals signed off from. The Retirement and Aging data study by [1], indicates higher levels of stress when one retires from unfavorable conditions, such as a high-demand job or a smaller social network. As the aging population grows, effective healthcare management to boost immunity is essential, along with regular wellness checks and an active lifestyle. Studies indicate that early interventions and adult daycare programs are sufficient in providing quality care. According to the guidelines published by the World Health Organization (WHO), conditions such as loss of mobility, malnutrition, visual impairment, hearing loss, cognitive impairment, and depressive symptoms can be addressed through early intervention by non-medical healthcare workers in a community-based care setting. This early intervention by social care workers balances the intrinsic capacity and functional ability while establishing a connection between caregivers and providers. Another retrospective study [3], was conducted, involving 18 participants with varying levels of dementia who engaged in daily activities at adult day care services. They recorded improvements in activity scores related to physical and cognitive functions, which were maintained or partially improved.

Adult day care centers also offer health care seminars and sessions to raise members' awareness. Per [4], health coaching is an effective strategy for building skills and confidence related to patients' health and health care plans, and it can address the growing burden of chronic diseases.

Several studies support the role of adult day care centers in promoting mental health and well-being [5]. Analyze that 59.1% of the interventions resulted in positive impacts on their knowledge, behaviors, clinical indices, and hospitalization rates [6]. The text highlights the benefits of early intervention and education in diabetes control through daily assessments. Between 2009 and 2012, 6 long-term care facilities trained interdisciplinary staff, caregivers, and patients through an individualized curriculum. About 1031 residents were screened for risk of hypo- or hyperglycemia. There was a significant decrease in hyperglycemia-related issues, accompanied by a corresponding drop in recurrence rates, which ranged from 73% to 90%. Similarly [7], conducted a descriptive study to investigate the effects of adult day care attendance on blood pressure, using questionnaires with 372 hypertensive patients aged 60 years or older who had been diagnosed at least 2 years prior. Of the 90 participants who attended the adult daycare center programs, 71.1% had controlled hypertension, compared to 51.4% of those who did not, reducing risks of heart disease, kidney failure, and dementia.

Some of the key benefits highlighted by [8], include additional health monitoring through a second set of eyes, slowing the progression of dementia, and implementing various interventions related to hypertension and diabetes. Additionally, there are physical assistance, caregiver relief and support, and various interim services. Although the benefits of adult day care centers showcase tremendous health improvements in the aging population, managing them effectively can be a challenge [8]. have also highlighted the administrative challenges associated with the day-to-day operations of adult day care centers, such as financial stability and steady revenues.

Costs and resources spent on participants can be higher for participants with complex needs. Managing transportation, rising costs and expenses, adjusting to administrative policy changes, and addressing workforce shortages are challenges that must be effectively managed to run the center efficiently. Another challenge for healthcare startup companies, as highlighted by the [9], is integrating with the insurance system. Reimbursements from the state follow billing cycles and do not cover overhead costs; therefore, the budget must be carefully adjusted to meet these costs. Staff turnover rates can also be tied to the operational challenges of adult day care centers. Quality of care is directly correlated to the staffing capacity [10], researched 7500 articles and included 157 in their review, and concluded that smaller facilities in terms of bed count, higher nursing staff levels resulted in lower staff turnover ratios. This study can suffice for adult day care services as well, particularly, high-quality care, ample staffing, and practical guidelines and regulatory compliance are determinants of sustainable adult day care.

Team-based learning and training activities can help address challenges and demands in the current healthcare system, fostering a culture of wellness. Studies by [11], indicate that care team burnout can be linked to work isolation and can be reduced through team efficiency, emphasizing team functioning, team membership, and care coordination and follow-up.

Another study by [12], focuses on the impacts of COVID-19, primarily on the closures of adult day care centers. This is definitely perceived as a gap in care, since adult day care services play an essential part in one's mental health and well-being through ongoing health checks and socialization. The study claims that adults with complex healthcare needs were at risk of losing access to service benefits.

Healthcare costs continue to rise. [13], cite a trend rising upwards in categories such as ambulatory care, hospital care, prescription drugs, and long-term care. Thus, due to gaps in care and challenges in health management, expenditures associated with the aging population are rising. Furthermore, [14], emphasizes the challenges associated with an aging so-

ciety and systemic issues that put healthcare on the brink of failure. They highlight the significant disconnect between the supply and demand for healthcare services for the elderly population. The increasing demands of the elderly population and the shortage of the medical workforce are a testament to an inevitable healthcare crisis. Thus, solutions must be in place to ensure an effective care management system.

As the growing immigrant population ages, it is critical to recognize the need for bilingual staff and healthcare workers to communicate effectively and understand patients' health needs [15]. Conducted a case study of a patient who has limited language proficiency, and is on a clinical visitation to review her mammogram results, and relies on a family member who has accompanied her for interpretation. This implies a significant communication risk and a lack of professionally trained staff to address health risks, thereby increasing the demand for additional bilingual health professionals to act as liaisons and establish deeper connections.

The healthcare environment is already very stressful, given the pace of delivering at the highest quality and safety standards. A critical aspect raised by [16], is the impact of work stress. Strong evidence of work-related stress leads to increased absences, points to an unhealthy work culture, and encourages leadership to focus on transforming the workplace to alleviate stress. A nurturing environment motivates team members to higher workforce productivity.

[17], highlights the importance of defining a strategy, as it enables organizations to apply deep thinking and logic to the value proposition they deliver to their consumers or customers. One can be a novice in initiating a new organization; however, if the approach and end goals are not clearly defined, the company risks losing its competitive advantage.

A current approach for adult day care centers to run successful operations is to use technology and integrate systems to ensure efficient day-to-day operations [18]. The study examines the effectiveness of using the Care MOBI mobile app in adult day care settings and recruited 22 staff members as participants. The overall results indicated improved care management through an easy-to-use communication platform, signifying the importance of innovative tools for daily operations.

Methods

For this case study, we used interviews and survey methods to conduct our research and analysis. Additionally, this case study analyzes revenue and growth data from the last 5 years.

An interview was conducted to provide an overview of the history and formation of Capital Care Services, and to analyze its challenges, success strategies, and positive impact on the community.

About 100 participants were surveyed to assess the impact on their mental health and well-being after joining the Capital Care Center. The survey included questions about participants' health conditions before and after joining the adult day care center. The growth in member enrollment at Capital Care was also measured from its inception to the present over the last 5 years.

Survey Results

A survey was conducted to assess satisfaction with members' physical and mental health, as well as their overall program experience. Of the 100 participants we surveyed, an average of 99 % reported a positive experience post-adult day care admission. The remaining 1% reported satisfactory responses, but that could be tied to the standalone socialization factor. Table 1 and Figure 1 display the results.

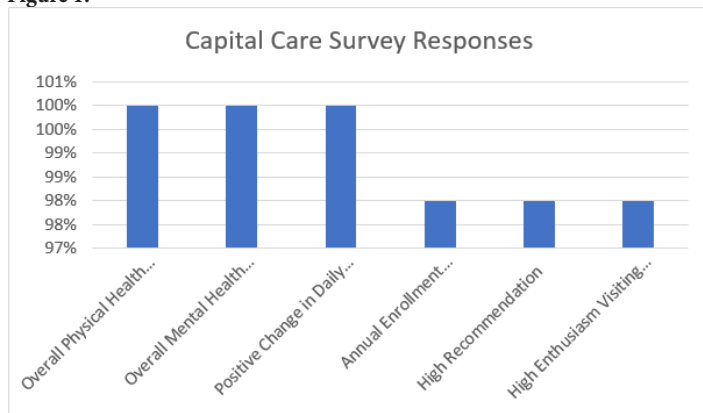
The results reveal that 99% of members confirmed an overall improvement

in their health. The key metrics for higher satisfaction relate to the quality of care and the environment, which are tailored to the participant's health needs.

Table 1: Survey Responses

Area	Response Rate
Overall Physical Health Improvement	100%
Overall Mental Health Improvement	100%
Positive Change in Daily Routine	100%
Annual Enrollment Renewal	98%
High Recommendation	98%
High Enthusiasm Visiting Center	98%

Figure 1:



Enrollment Growth

The enrollment reports for the last 5 years show an initial dip [19]. This can be a factor in the initial struggle during COVID-19. Table 2 and Figure 2 show steady membership growth, driven by marketing strategies and the quality of care services.

Table 2:

Year	Member Enrollment
2021	2
2022	14
2023	17
2024	33
2025	40

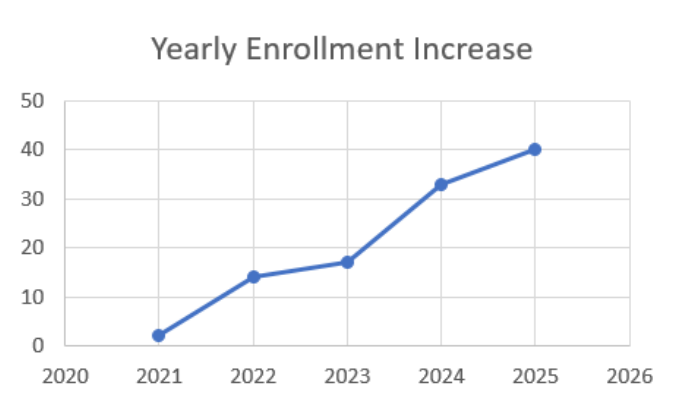


Figure 2: Data Source: Capital Care Enrollment Report

Analysis

This case study uses quantitative analysis to review data collected over the last five years, with member satisfaction and membership growth in perspective. The survey results and revenue growth show significant growth of Capital Care Center and point to an increase in demand for adult day care centers and services.

Alongside survey results, we analyzed the yearly medical expenditures of a leading health insurance company, Health Care Service Corporation, HCSC. We tracked their overall medical spend over the last 4 years, revealing an upward trend in rising managed care costs [20-24]. The data obtained from the yearly HCSC reports are displayed in Table 3 and Figure 3 below:

Table 3:

Year	Cost (in Billions)
2021	80
2022	102.3
2023	108.5
2024	122.7

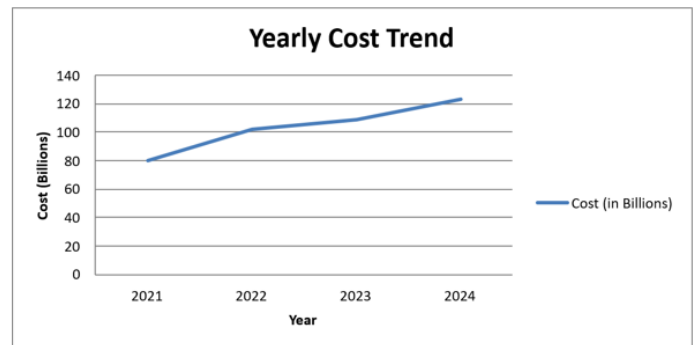


Figure 3: Data: Health Care Service Corporation Annual Reports

Challenges

The Capital Care team faced tremendous challenges during its initial years and had to navigate a rocky road. One of the significant challenges faced at the outset was that, just a few months into the project, the world was hit by COVID-19. They had to step back from their planned roadmap as the pandemic shook the industry, grounding the initiatives before they could take off. With zero enrollment and a halt to all operations, the company incurred significant losses because leasing center costs still had to be paid for the signed three-year term.

Along with the increased costs, there was no marketing strategy in place. How would they grow in such ambiguous times, when the world was shut down? Although they incurred all the business operations costs, the road to recovery seemed nearly impossible, and there was no way to backtrack. Client and member outreach is critical to the initial launch (insert research), and there was no platform to promote the opening.

Of all the challenges, one that stands out is that the Khans had no prior experience running the center. Acquiring licenses and permissions was a journey, but it presented an entirely different set of challenges. This lack of industry knowledge, the unavoidable Covid-19 pandemic, and the absence of a marketing plan felt like driving on a route with no destination. It was not easy to understand and find the starting point in all of this.

The current industry challenge is the increased competition. Initially, Capital Care had only a few competitors, but gradually, other adult daycare centers from diverse groups were also launched. In the Chicago suburbs, the majority of the clientele has Asian backgrounds. Although this is an

open-to-all business, nearly all of its members are from India or Pakistan. The pool, which currently caters to a diverse audience, remains small. Opening it to all would significantly expand the business center. There are limitations due to the small segment they are serving—predominantly South Asian communities.

Compliances and regulations are another part of the challenge. The details are too deep, and state site reviews are measured at the granular level. Some of the operational challenges include maintaining logs of water temperature and food quantities, as well as ensuring adequate service, all of which are highly compliance-oriented. It is still a learning process. They accommodate clients according to schedules, providing pick-up and drop-off services. Lastly, shortages in driving staff can be a hurdle, and all of the above factors can contribute to rising overhead costs.

Success Strategies

The Khans were hopeful and recognized that progress and continuity must continue, rather than waiting for economic stability following the pandemic. Thus, they sought permissions and opened the gates for a limited number of clients. In 2021, when restrictions were slightly lifted, they had around 8-12 clients starting in June.

With little funding remaining for an actual marketing roadmap, they used their own Canva and posters to socialize the locations and benefits. They wrote their own literature and designed the layout with their children. They developed their own website. Given the limited expenses, they focused on in-house solutions for technical and marketing work. Deep down, this was work built from scratch, with heart and soul put into its purpose. “I am a firm believer that if I am doing anything, it has to be hands-on,” said Khan, reflecting on the initial years of the center.

Once the state certification was obtained, they were registered in all the counties of Illinois. This led to some exposure when counties were asked to monitor daycare enrollment centers. However, the team of two made extra efforts to improve their outreach to members. They contacted county officials by phone and letter to inform them of the opening and services. Shakir also distributed the brochures in the community and religious centers. He would stand at the door, passing flyers to community members as part of client outreach. Many enrollments occurred through flyers and word of mouth. Gradually, the center picked up. They would also set up booths at local festivals and community events to engage and socialize about their services.

They also marketed their center via WhatsApp, a messaging app, to keep clients and community members informed. The WhatsApp groups turned out to be a massive success, as it is easier to forward messages across them. There was little social media influence in their strategy. Since most of the adult population in Asian communities does not use social media platforms for communication, much of the client awareness came through WhatsApp.

Growth

Soon after, the center picked up in late 2023. At one point, the company reached breakeven, having recovered the losses incurred in its initial years. However, due to word of mouth, great reviews, and excellent service, the center soon gained momentum and faced a pool of new clients. This was a trial-and-error method that they had applied during this time. Booths did not generate much output, but their unique services appealed to a broader range of clients.

Initially stuck in the lease, the pathway to recovery was long and arduous. However, they still hired a nurse to oversee some of the operations, but covered the rest of the expenses themselves. For example, they drove clients to their homes, reducing the need for additional administrative staff. The business model is designed efficiently. The center charges the insur-

ance or the state. The state reviews the client, and following the post-evaluation, the approval process is initiated through paperwork based on the services they utilize. They document the days and times the client visits the center and then include this information in the reimbursement claim.

An attractive deal for members is the pickup-and-drop-off service. Due to limited driving capabilities, this service helps clients sign up and join. Both Shakir and Shazia closely monitor schedules and dispatch ride tickets to build a robust commute system for their clients. Most people are mobile, but the environment also accommodates those with limited mobility. They also accommodate clients with dietary restrictions, such as those with diabetes or following a low-fat diet.

Most of the clients do not fall into a particular age bracket. They are lonely people—seniors who are confined to their homes.

What sets them out, to a large extent, is that the South Asian community people enjoy the services; both Khans are hands-on and not entirely dependent on the staff. It is a labor of love for lonely individuals who are left at home and have limited social circles. Welcoming and comfortable.

Sustainability – they maintain adequate staff, expand a new center, sell a proposition, split the staff, and hire people with care and passion. Policy changes are part of the game, and they are always adaptable. Continuous improvements, staff investments, staff members' ideas, bringing doctors to give lectures, person of the month, craft activities, nutritionists, collective ideas, staff as families, and labor of love, encouraging ideas at the table.

Conclusion

Capital Care turned its personal journey into a powerful mission. Together, Shakir and Shazia made strategic investments, weathered a slow start, disrupted the market, embraced change, and brought meaningful elements of care to their business.

Home care and adult day care services both fall under community health services and share the same umbrella, with similar operational processes. Although adult day care services may seem like an opportunity to socialize, with health and wellness services, social, physical, and recreational activities offered, they have a much deeper purpose that extends beyond that. As we age, we tend to lose specific abilities and transition to a different lifestyle. The emptiness in schedules can naturally lead to depression and impact mental and physical well-being. A good adult day care center can serve as a liaison in addressing some mental health and well-being needs. It can significantly improve cognitive functionalities in elderly participants and alleviate the burden on family members and caretakers by serving as a platform for early intervention. Most importantly, it reconnects members, allowing them to relive and repurpose their lives.

Asian American community members suffer from drastic mental health challenges, given the hardships they faced while surviving in a new country that they call home. Language-based adult day care services, such as Capital Care Center, have demonstrated great success in making these options available to revive norms, think outside the box, and apply innovative methods to meet their company's needs and align with their organizational goals. Surely, they have aligned their growth around their membership response, setting a paradigm for many others to follow.

One must understand that rising healthcare costs, barriers to access needed care, lack of racial and ethnic diversity, and ongoing entropy in the pharmaceutical, hospital, and insurance sectors put us on the brink of collapse and call for a better care system in the cycle. Indeed, there are operational risks associated with running an adult daycare service center, and addressing them requires a systematic change in the process. The standard processes and alignment, individual health issues, customizing member needs, staffing challenges, lack of cultural awareness, rising health care

costs, and a shortage of the healthcare workforce call for a revamp of operational processes. This should focus on practical, continuous job training and motivational aspects for workers. There is a simultaneous market competition and instability around Medicare and Medicaid. These challenges also call for innovation, the implementation of new technologies, adaptability to evolving health policies and restrictions, and a willingness to change to remain in business.

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