All she wanted to do was play bingo.

Ann Clinton enjoyed bingo even before she and her husband, Rankin, moved into Redstone Village, a continuing care retirement community on a hilltop in Huntsville, Ala., in 2012. Like most newcomers, they took an independent living apartment, paying a deposit of $351,424, and then about $4,600 a month.

About a year later, Mr. Clinton’s increasing frailty and dementia required a move into Redstone’s assisted living wing, and then into nursing care. He died in September. Through those travails, Mrs. Clinton played bingo.

She had back surgery last June; since leaving the hospital, she has been rehabilitating in Redstone’s nursing wing. But Mrs. Clinton, who is 80 and has Parkinson’s disease, still wanted to play.

At Redstone, all three levels of care are in one building, and she could easily ride her motorized scooter into the independent living club room for the regular Monday night bingo game.

“I have many friends over there,” Mrs. Clinton told me. “We had a lot of fun together.”

But in October, the bingo wars began. First, the activities director told Mrs. Clinton she would need a “sponsor,” an independent living resident to invite her and accompany her to the game. No problem: Her buddy Lynn Mielke agreed to play
host.

“I had a ball,” Mrs. Clinton said. She had missed the camaraderie.

In ensuing weeks, however, the director insisted that she couldn’t join the game at all, Mrs. Clinton said.

One night, the staffer said, “Ann, you’re not supposed to be here, because you’re up in skilled nursing,” Mrs. Mielke recalled. “Ann said, ‘I’m staying.’ ”

At which point perhaps half the women in the room walked out in protest of her playing.

Lawyers for senior legal groups encounter these kinds of dramas fairly regularly. C.C.R.C.s, as such graduated facilities are known, promote themselves as communities where residents can transition as their needs increase, shifting from independent living to assistant living, or to nursing home or “memory support” units, without having to uproot themselves.

The facilities therefore house healthy seniors and those who are ill or disabled, people who need assistance and people who don’t. Some have been known to adopt exclusionary policies, mandating separate facilities and activities for those requiring different levels of care.

In 2011, for instance, a C.C.R.C. in Norfolk, Va., called Harbor’s Edge barred those in assisted living and nursing units from a popular waterfront dining room. The facility eventually reversed its policy after fuming residents and families contacted the local long-term-care advocate, a lawyer, local news media and The Times.

“I’ve seen this same thing happen,” said Susan Ann Silverstein, senior lawyer at the AARP Foundation. “People being told: ‘You can’t go eat in the dining room.’ ‘You can’t go visit your friends in independent living; they have to come to you.’ It’s a very segregated situation.” Embarrassed and wounded after the walkout, Mrs. Clinton questioned her own behavior. “I was thinking, am I doing wrong?” she said. “I felt like I was not hurting anyone. I just wanted to play bingo.”

Zach Jacobsen, the executive director of Redstone Village, agreed to answer my questions only by email. I wasn’t asking about anybody’s health, but he wrote that the facility’s lawyers feared “inadvertent disclosure” of health information in violation of federal Hipaa laws.

For the same reason, he said, he could not discuss particulars of the bingo games.
He did say that “we cannot, for ethical and legal reasons, allow a skilled nursing resident to leave the care unit without signing out and without the oversight” of an independent living resident or sponsor. On at least one occasion, Mrs. Clinton acknowledged, she had signed herself out when her escort was delayed and rode her scooter to the game unchaperoned.

The Clintons had run into similar restrictions when Rankin Clinton moved to assisted living and was denied admission to Redstone’s main dining room to eat with his wife. “They were hurt by that,” said their son, Rankin Clinton III, known as Kin. “They felt it was just wrong.”

His objections led to meetings with Mr. Jacobsen, board members and the residents’ council president. That time, in 2013, Redstone Village agreed to allow people in assisted living to use the dining room if independent living residents invited them and agreed to be responsible for their care.

This time, when Kin Clinton objected to his mother’s exclusion, the facility simply suspended the Monday night bingo game.

“I’m very upset because I lost a game that I enjoyed,” said Fran Woodard, who is in the independent living wing at Redstone. She blames Mrs. Clinton, because “she broke at least three rules in order to come to an independent living activity to which she was not invited.”

It is not news that even (perhaps, especially) in older adult care facilities, some people prefer to avoid contact with those more incapacitated than themselves. It can be distressing to see neighbors deteriorate or frightening to consider that one’s own decline could follow — even if care for increasing disability was the reason for moving in.

Moreover, managers of C.C.R.C.s (the for-profit Greystone company in Irving, Tex., operates the nonprofit Redstone and 15 other C.C.R.C.s around the country) frequently market their facilities as primarily populated by the healthy and active.

“But that’s why we have anti-discrimination laws,” said Eric Carlson, a directing lawyer for the National Senior Citizens Law Center. “You don’t want to capitulate to people’s prejudices.”

He and Ms. Silverstein of AARP believe that Redstone’s policies may violate the federal Fair Housing Act, which outlaws discrimination based on disability, and the Americans With Disabilities Act. “Businesses should make accommodations for people with disabilities, and that goes double or 10 times for facilities that care for
older people,” Mr. Carlson said.

Nor do these lawyers buy Redstone’s argument of “legal and ethical” reasons to require assisted living or nursing residents who want to join independent living activities to be invited by a resident there “who takes primary responsibility for that person’s well-being.”

Mr. Carlson (via email): “A competent nursing home resident has the right to leave at his or own discretion. The nursing home is providing services at the resident’s request and is not a prison.”

Ms. Silverstein, (also via email): “No one has found them incompetent or in need of guardianship; they are not children requiring supervision.”

Kin Clinton, weary of complaining and negotiating, says he intends to file a lawsuit and is seeking a lawyer.

As for the bingo wars, two residents told me that the Monday night games had quietly resumed. The players have agreed to call themselves a club, with membership by invitation only.

A version of this article appears in print on February 3, 2015, on page D2 of the New York edition with the headline: An Unexpected Bingo Call: You Can’t Play.