

A WHITE PAPER ON NACCRA

The Mission of the National Continuing Care Residents Association (NaCCRA) is to collaborate nationwide with residents and prospective residents of Continuing Care Retirement Communities (CCRCs) and its affiliate organizations for the purpose of promoting, protecting and improving the CCRC lifestyle.

Performing this mission acquires several forms. NaCCRA develops plans and advocacy positions addressing a variety of issues to improve resident life through its several committees. It informs its members of its activities through its newsletter, The Lifeline, annual General Membership Meetings, and officer visits to CCRCs. NaCCRA has had considerable success in performing these first two steps in its mission. The difficult step, which has had limited success to date, is that of seeing its advocacy positions carried forward into regulation, law, and resident contracts for implementation.

A partial reason for this latter concern is that the licensure and control over CCRCs falls largely within the purview of the several states in accordance with the U.S. Constitution. Several state residents have formed state resident associations, and many of these have been successful in promoting resident life improvement within their states. However, only a few state resident associations exist, and the activity and success of the several state resident organizations has not been uniform. Furthermore, several national and federal organizations have assumed the role of providing standards which the 50 states have widely accepted.

- The National Association of Insurance Commissioners (NAIC) consisting of the 50 state insurance commissioners and a professional staff prepare standard laws governing the operation and licensing of insurance companies and contracts which are universally accepted and enacted by the 50 United States.

- The Federal Accounting Standards Board (FASB) and affiliated organizations prepare accounting standards and guidance for use by a wide variety of organizations, including CCRCs, which are commonly used throughout the nation.
- The U.S. Department of Health and Human Services (HHS) is responsible for the administration of the Medicare System, the Health Insurance Portability and Accountability Act (HIPAA) regulations, and the Affordable Care Act (ACA).
- The U.S. Congress passes laws that establish departments like HHS and regulations such as the Affordable Care Act, and provides funding to support them. The congress frequently passes bills that attempt to unify the individual nature and activity of the several states through partial or full funding of programs.

All of these activities, and others, can and do affect the lives of CCRC residents throughout the nation. A higher degree of uniformity in the laws and regulations of the several states over CCRCs would also be beneficial. The advocacy positions developed by NaCCRA are intended to attack issues at these levels. Again, the difficult step, which has had limited success to date, is that of seeing its advocacy positions carried forward into regulation, law, and resident contracts for implementation.

The state resident organizations that are successful in their advocacy programs have membership roles including 25% to 50% or more of their state CCRC independent residents, or have personal access to key legislators in the state legislature, or both. The estimated number of residents in CCRCs in the 50 United States is just under 200,000. NaCCRA membership remains under 2,000, approximately 1% of the available population. A general consensus exists that NaCCRA needs a membership numbers of at least 20,000, and more likely closer to 50,000 to be truly effective at the national level through write-in campaigns.

The alternative approach, used by many organizations is to hire an advocate in Washington to promote NaCCRA advocacy programs in the national arena and encourage their passage through the Congress and several Federal

Agencies. Partners in Management, NaCCRA's business manager, that the cost for professional advocates will be roughly \$50,000 to \$100,000 per year for each advocacy program. NaCCRA does not have the revenue at present to support professional advocates. It is possible that it could ride on the tail of larger organizations such as LeadingAge and AARP should it choose to affiliate with them in some manner to that end.

Presently, NaCCRA is exploring six major thrusts designed to enhance its position and capability to become an effective advocacy organization.

- Major growth in membership,
- Comprehensive relationships with state resident associations,
- Working relationships with large external organizations,
- Advancing programs within its capabilities to complete,
- Major revision to its Bylaws.

All of these efforts are underway, but remain in their early stages of planning and accomplishment. It should be clear that all of these efforts will require some level of coordination with state resident associations and several of them, of necessity, will require substantial support and cooperation from the state resident associations.

- The NaCCRA Membership and Dues Committee is considering placing NaCCRA revenues on a membership base, eliminating state and community dues, and developing arrangements with states for collection of joint membership dues. It is believed, with joint memberships throughout a state, that major NaCCRA dues reduction can be entertained. A myriad of detail remains to be worked out.
- NaCCRA believes that a comprehensive working arrangement with state resident associations is critical to its future. This will include finding expertise to work on NaCCRA committees developing and initiating programs for residents, and leadership to help forward NaCCRA endeavors.

- Major objections to the current proposals for affiliation with LeadingAge exists, with some preferring that our relationship be unwritten. NaCCRA has agreed with LeadingAge initiating a search to determine if an acceptable language in an affiliation agreement can be found.
- Current NaCCRA programs needing support include a Standard Resident Bill of Rights, advocacy for the Model Laws, preparation of a Common Consumer Guide, and development of a CCRC Financial Assessment Tool.
- A major revision to the NaCCRA Bylaws is under consideration by the Board of Directors. New changes are being adopted to address issues raised within the preceding thrusts. Some consideration is being given to dividing the Bylaws into three or more documents, including Bylaws, Standing Rules, NaCCRA Policies, and Advocacy Programs.

NaCCRA started as an organization of state resident associations. To survive and become truly effective it must change its revenue source to its individual members. However, I continue to believe that the state resident associations must continue to be the principal drivers of NaCCRA, both in concept and fulfillment, for it to achieve its stated mission at the national level. Charlie Paulk, NaCCRA Past-President and Executive Director, has said that the most important of the three resident organizations is the community Resident Association, the next is the state Resident Association, and finally comes the national Resident Association. I agree with Charlie, and that is why I also believe that concept, direction and fulfillment for NaCCRA must come from below, from the state and community organizations.

Walton Boyer