



“Out of Adversity Comes Opportunity”

by Jim Haynes

It is said that those words were first spoken by Benjamin Franklin. In the last few months, the senior living industry has epitomized the word adversity. But I believe there is both an opportunity and vital need to learn from that painful experience.

I first met Jack DeVine several years ago when he and his wife, Peggy, stopped at Falcons Landing to visit Peggy’s aunt who is a longtime resident. We clicked and talked for hours. During their frequent visits to Falcons Landing, I began to see that this is a couple who would be perfect for our community. Jack is a 1965 graduate of the Naval Academy, served as an officer on a nuclear submarine, and was a nuclear industry executive. He was one of the first responders to Three Mile Island after the accident in 1979. In retirement, Jack is a keen observer of current events, has published a book and writes a bi-weekly op-ed column for a South Carolina paper. The National press occasionally picks up his work.

Last year Jack and Peggy put their names on the list for one of our new Terrace Homes. They are part of the next generation that is thinking hard about where and how to live for the rest of their lives.

I asked Jack if he would give us his thoughts on the outlook for senior living. (*See Senior Care Post COVID-19 on page 2.*)

Glen Blume is a NaCCRA member living at Foxdale Village in State College, Pennsylvania, and is a former member of their governing Board. He was on the mathematics education faculty at Penn State University. Glen called me and offered to help proof LifeLine as he has done this for several technical publications. I immediately accepted his offer. As we discussed CCRC life he mentioned Foxdale Village’s search for a new CEO. I asked him for the details of their process. You can read what he and two members of Foxdale’s Executive Team told me on page 4, *Searching for a CEO During the Pandemic.*

I believe learning from others like Jack, Glen, and other members are perfect examples of the *Collaboration* we speak of when we are asked, “Why join NACCRA?” These thoughts and the thoughts of others will help us learn where the puck is going to be.¹

And one more, very important message. We all know, all too well, that our nation is going through a very rough patch right now, with the coronavirus, the economy, and recently the widespread protests regarding racial justice and policing issues. Emotions are high. Let me simply remind you that NaCCRA’s entire reason for being is to help our members enjoy a safe, secure, and enriching senior living experience. The tone and subjects contained in LifeLine should conform with this premise. ■

¹ Paul Kaminski, a resident of Falcons Landing, one of the developers of stealth aircraft technology and the founder of The Institute for Future Conflict at the Air Force Academy, reminded us in an address recently that when Wayne Gretzky was asked how he became such a great hockey player, he replied, “I never skate to where the puck is, only to where it is going to be.”

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Senior Care: the COVID-19 Dilemma

by Jack DeVine



One thing we've learned from four months of misery is that the coronavirus is not an equal opportunity killer. More than 80% of US COVID-19 fatalities are people 65 years of age and older, and of those, three-fourths are over age 75¹.

That statistic is a chilling reminder to those of us settling into retirement: we're in the crosshairs.

And it poses a major dilemma to those entrusted with senior care. However well-intended, the way to protect senior citizens from COVID-19 infection is to severely limit their interactions with others: and such measures directly undermine seniors' quality of life and their emotional—and even physical—well-being.

In short, how can we care for our loved ones without making their lives miserable?

One stark example is the ongoing tragedy of nursing home care. To prevent the spread of infection, nursing homes across the country have been prohibiting all visitors—even husbands, wives, long term caregivers – keeping them away from their loved ones just when they are needed the most.

Even closer to home for readers of this newsletter is the challenge posed by COVID-19 to Continuing Care Retirement Communities. CCRCs nationwide have weathered the COVID-19 storm, largely by minimizing resident social contact, cancelling group activities, delivering meals to residents' quarters, and the like.

For the most part, those actions have been successful in keeping the spread of infectious disease under control. They have prevented catastrophe—but at a high price. The main reasons that seniors choose CCRC living—active social interactions with other retirees and close contact with loved ones in on-site assisted living and memory care units—have temporarily disappeared.

But what lies ahead? The post-COVID challenge posed to CCRCs is how to deliver an environment that provides necessary protection to residents and at the same time delivers the benefits that attracted those residents in the first place.

To do so, CCRC leadership —Boards and CEOs—will have to walk the tightrope, finding just the right balance.

On the one hand, they will be under immense pressure to protect every resident from COVID-19 exposure; that includes self-induced pressure—the responsibility of every leader to care for those in his or her care—along with externally imposed financial, regulatory, and even legal pressures. It is easy to envision a climate in which the consequence of any significant level of infection among CCRC residents is so severe that it dominates all leadership decision-making, all but assuring extreme restrictions on social interaction.

¹ National Center for Health Statistics, updated 6/24/2020

Continued...

And on the other hand, CCRC leadership must take into account the full range of factors that drive the physical and emotional wellness of residents, with full awareness of the debilitating impact of loneliness and the attendant critical need for social contact at all levels of care. There is a financial aspect on this side of the balance bar as well: the appeal of CCRC lifestyle is that it offers retirees rich social interaction at the point in life when they can enjoy it. Take that away, and the business model is in serious trouble.

It is too early to tell exactly what that balance looks like; but I expect that it will hinge on three critical factors.

1. **Medical and technological sophistication:** This will include extensive and repetitive use of COVID-19 testing, best practices on prevention, superior medical care of infected persons, industrial-grade standards and methods for disinfection and cleanliness, contact tracing with-real-time data management, and access to and use of vaccines when available.
2. **Flexibility:** The disease has not yet run its course, and medical tools to prevent and treat it are still being developed. Finding the optimal balance—the sweet spot—will be an iterative process of constant feedback and refinement. We won't get it right the first time and must be willing to learn and adjust.
3. **Active resident engagement:** Ultimately, a CCRC lives or dies based on customer satisfaction. The residents, the only paying customers are the ones who experience life in the CCRC 24/7 and they are the only ones who truly understand if it meets their needs. Active resident engagement is not just a valuable asset for the Board and CEO, it is essential to the CCRC's viability.

Despite all of the uncertainties and challenges posed by COVID-19, the simple fact remains that seniors have choices. Seniors recognize that their long-term interests are likely to be best served by organizations fully capable and committed to supporting their physical and emotional well-being. It's up to each CCRC to make that case.

Commissioned My Granddaughter

by David Bayer, Captain, U.S. Navy (retired)

One of my granddaughters, Alex Bayer, is a proud member of the United States Military Academy Class of 2020. Her graduation and commissioning ceremonies were originally scheduled to take place at West Point on May 23rd. My wife Jackie and I were looking forward to being there, and I had accepted Alex's invitation to commission her as a Second Lieutenant following her graduation. Due to the COVID-19 outbreak, however, the cadets were directed not to return to campus after their Spring Break. Accordingly, it was decided to reschedule the graduation at West Point for June 13th but keep the commissioning date as May 23rd and perform it virtually.



Alex arranged for her virtual commissioning to take place before a small group of family and friends at a waterfront restaurant in Flagler Beach, Florida near her home. The Academy Commandant performed the commissioning preliminaries virtually, after which I administered the oath and commissioned Alex as Second Lieutenant Alex Bayer, United States Army. Alex and I then shared a few comments with our family and friends.

Alex had not brought her uniform home with her for Spring Break so we were dressed informally “in civvies.” That was fine with me, as it appears that my dress uniform may have shrunk since I retired from the Navy 45 years ago!

It was a very meaningful occasion despite lacking the beautiful setting that West Point would have provided. The oath for commissioned officers in the United States military service to “... support and defend the Constitution of the United States against all enemies, foreign and domestic ...” has been basically unchanged since 1884. The wisdom expressed in those words continues to become even more meaningful as our country evolves. To participate in the commissioning of a fine young woman like Alex as she maintains her place in the Army's “Long Gray Line” is a memory I will always cherish.

Bayer is a resident at John Knox Village, Pompano Beach, Florida

Searching for a CEO During the Pandemic

by Glen Blume, Julie Hartley, and Adam Day



In Fall 2019, Foxdale Village, in State College, PA, initiated a search to replace its retiring CEO. After selecting a search firm and finalizing the position description, the plan was to conduct candidate interviews in early spring. The ensuing shutdown delayed those plans, although the search committee (three residents, including the Residents Association President; four trustees, including the Board Clerk (chair person); and three staff members, including two

members of the Executive Team and one supervisor) continued to meet with the search firm via Zoom to identify candidates. First-round candidate interviews, via Zoom, occurred in mid-May, and the finalists participated in on-site interviews in June. Restrictions due to coronavirus protocols caused much of the search process to be altered from what normally would have occurred. Some of those restrictions and the adjustments to the search process that they necessitated follow.

The search committee and search firm representatives met by Zoom for two meetings in April, to select candidates for first-round Zoom interviews that typically would have taken place on campus. Because candidates' daytime availability was limited by their need to address coronavirus issues in their current communities, most of the first-round interviews were conducted in the evening. The search committee members and search firm representatives met several days later to select finalists and to discuss the restrictions and process for finalist interviews. Numerous remote interactions (committee meetings, interviews with candidates) made it important to keep everyone informed, for video-meeting facilitators to ensure that all felt fully engaged and were heard, and for individuals not to interrupt each other.

A number of restrictions impacted the on-site interviews with finalists. Due to hotel closures, there was some difficulty in locating hotel rooms for the candidates, and dinners with the Board Clerk and his spouse the night prior to the interviews occurred either at an outdoor restaurant venue or socially distanced at an inside table. On the day of the interview, most of the in-person meetings were held in two conference rooms in an office building separate from the Community Building that houses the Health Center. Candidates were screened upon arrival, including temperature check, hand sanitizing, and completion of an absence-of-symptoms form. Candidates wore masks throughout the day and interviewers who participated in person also were screened and wore masks. One conference room was set up with tables and chairs at least 6 feet apart for group interviews, which included department heads, lower level staff, Executive Team members, and Resident Association officers and resident members of the search committee. Each group meeting involved seven or fewer interviewers.

Interviewees toured the campus, but closure of the skilled nursing and personal care facilities necessitated creating a video tour of the Health Center that the Director of Health Services used when meeting with candidates. Candidates enjoyed lunch with the current CEO, socially distanced, in the smaller conference room. Two separate Zoom sessions were conducted with Residents Council members, with the candidate in one of the conference rooms and the resident facilitator in a nearby office. On-site interviews concluded with a Board of Trustees reception held in the auditorium. Attendance was restricted to 10 persons. Attendees entered through a door directly from outside, were symptom screened, had temperatures taken and hands sanitized, and all wore masks. To ensure social distancing, the room was set up in pods of three around large tables. The concluding activity, a trustee-candidate Q&A session, required a large circle of chairs separated by at least 6 feet.

Despite the pandemic-mandated restrictions that precluded things such as shaking hands, meeting with large groups of residents, and seeing an active community as it normally operates, Foxdale was able to conduct a search that maintained the integrity of the search process and generated well-qualified candidates.

Groups Opposing Immunity for Nursing Homes

By Ann MacKay

The NaCCRA Board of Directors developed a statement opposing immunity for nursing home providers at a June 2020 meeting. The statement is posted on NaCCRA.com. In part it reads:

NaCCRA and its member residents living in continuing care settings are alarmed at the push to grant liability immunity to providers and operators of long-term care facilities in the face of the COVID-19 epidemic. Many states have acquiesced to provider association lobbyists at the expense of residents' legal protections. NaCCRA believes that long term care providers must not be given a pass on negligence in any form simply due to a pandemic, which makes seniors in such congregate settings even more vulnerable.

Therefore, we strongly oppose the liability waivers for COVID-19 legislated by some states. We urge that these be repealed and advocate an immediate moratorium on any future waivers for providers/operators of CCRCs and long-term care facilities. It is our position that existing laws and negligence standards are more than adequate to protect long term care facilities that are sued if they have followed the proper standards of care and protocols

As a follow-up to the NaCCRA statement on opposing broad nursing home immunity, NaCCRA was invited to join the Coalition for the Protection for Residents in Long-Term Care Facilities to oppose efforts by Congress to add broad immunity (protection from being sued by residents or their families) to legislation. Advocates from many consumer-focused groups meet weekly to discuss strategies and actions needed.

Hosted by The National Consumer Voice for Quality Long-Term Care, formerly the National Citizens Coalition for Nursing Home Reform, the group includes representatives from AARP, ACLU, National Academy Elder Law Attorneys, Justice for Aging, Center for Medicare Advocacy, SEIU, National Association of Social Workers, National Disability Rights Network, and others. Letters have been sent from the group on immunity issues to various Congressional hearings, including the House Ways and Means Health Subcommittee hearing on June 25.

Efforts are underway to oppose the US Senate push to add immunity for business into the next COVID benefit legislation. The coalition has sent a letter to the leadership in the US Senate opposing immunity for nursing homes, pointing out that legal liability has always functioned as a safeguard for nursing home residents by incentivizing nursing homes to provide quality care and comply with laws and regulations. It was reported that 28 states have immunity by executive order or legislation.

The Senate comes back from a recess on July 20. Legislation is expected when they return. There is no bill number or language at this time. The Chamber of Commerce and business leaders are pushing for immunity in the next COVID-19 legislation.

On the House side, Congressman David "Phil" Roe (R - 1st District, TN) has introduced H.R. 7059: **Coronavirus Provider Protection Act**, which provides very broad immunity language that would be detrimental to residents. Immunity is very broad and would cover directives at the local or state level. Some states and mayors do not require basic protections such as wearing a mask.

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How to Activate Long-Term Care Insurance

by Mark Rollag, Neighborhood at Rio Rancho, Albuquerque, NM



To receive benefits from most long-term care insurance policies (LTCs) one must satisfy two conditions: the “Benefit Trigger” and the “Elimination Period”. Generally, the benefit trigger in a LTC requires that an individual either is unable to perform two or more “Activities

of Daily Living” or is cognitively impaired. The elimination period is the interval of time that care must be paid by the resident after satisfaction of the benefit trigger (i.e., an LTC is a deductible insurance policy with the deduction measured in time rather than dollars).

The activities of daily living (ADLs) typically assessed to meet the benefit trigger are bathing, dressing, toileting, transferring, continence, and feeding. The first compromised ADL tends to be bathing, often followed by dressing. Note that most residents do not require help with two or more ADLs when they first enter the assisted living unit and, consequently, are not eligible for long-term care insurance until their condition worsens. They may, however, satisfy the benefit trigger if they are cognitively impaired.

When a resident, or a representative with durable financial power of attorney, suspects that the benefit trigger can be

satisfied, an assessment by a physician should be scheduled. The LTC may require that the assessment be conducted by a licensed physician or health care provider that they approve. Hence, the LTC customer representative should be consulted before scheduling the assessment. The telephone number for the LTC customer service is usually posted on the LTC website or printed on paperwork sent by mail.

When benefit eligibility is approved, the LTC will send a packet with claims instructions and forms that need to be completed. The resident’s finance office should be contacted, and arrangements made for copies of the invoices for Assisted Living, Memory Care, or companion charges to be sent to the LTC benefit office. This initiates the count-down of the elimination period, which is often set at 90 service days. Service days are days during which the claimant is eligible for benefits and is receiving and paying for care approved by the LTC care coordinator. Hospice care, respite services, and caregiver training might be paid by the LTC during the elimination period.

After the elimination period has been met, the LTC will start paying for covered costs up to the maximum dollar amount specified in the LTC contract. Claimants can authorize LTC payments via electronic fund transfers to an account used to pay for the services. A form for such transfer can usually be obtained from the LTC program manager.

Join the Conversation

by Ann MacKay

Want to find out what is going on in other CCRCs? Do you have information to share on topics of interest to members?

The NaCCRA Forums could use your input. There are topics galore from how things get done in a CCRC, to regulatory and legislation questions, information on financial soundness and CCRCs in trouble, to COVID-19 resources. Join your peers in adding to the conversations.

It is easy to set up your Forum preferences to receive an email any time there is a new post on a topic of interest to you.

Go to your Profile > Forum Preferences > Message Delivery. Check the box for Send Forum Messages Via Email.

In the Identification section, upload your picture and check the “Display this picture” box. Check other boxes with other information about you that you might want to display in your forum posts. Adding your picture adds credibility and a professional image to your post.

After you take these steps, all your posts even those you have already posted, will have your picture.

Together: The Healing Power of Human Connection in a Sometimes Lonely World

by Vivek H. Murthy, MD | Reviewed by Ann MacKay

A new book by Vivek H. Murthy, M.D., the 19th Surgeon General of the United States, traces the evolution of loneliness in our world and how important human connection is for our well-being. His interest came about after his listening tour of the U.S. when he started in the Surgeon General position. Loneliness appeared as an underlying theme during his tour. Throughout the book he shares research on the health impact of isolation along with stories of people who struggled while alone or found ways to build their communities. The book traces the evolution of loneliness and makes the distinction between loneliness and solitude. He maintains we are hardwired for connection, and this lockdown for have long-lasting effects. He ends with four takeaways.



1. Spend time each day with those you love—at least 15 minutes.
2. Focus on each other and give one another undivided attention. No multitasking—especially on Zoom.
3. Embrace solitude. Connecting with yourself is a prerequisite for connecting with others.
4. Help and be helped. Give and receive service to strengthen our social bonds.

Inspirational Aging

The Rev Dr. Robert D Nicholson, 88, former NaCCRA president, a Presbyterian Church (USA) minister and long-time resident of Aljoia at Thornton Place, a retirement community in Seattle, was a nominee for this year's Inspire Positive Aging Awards (IPAA) sponsored by Sound Generations of Seattle.

The booklet description reads, "Known to some as simply 'Pastor Bob,' Reverend Dr. Robert Nicholson is said to be a wonderful and inspiring person. At the age of 88, he is a role model for healthy aging. He still drives, travels around the country, makes time to invest in all his relationships, and is a truly loving person. Pastor Bob is passionate about fostering intergenerational relationships and collaborations. Prior to COVID-19, he was working with others to launch a monthly series called the '8 Generations Dinner,' inviting one person from each decade from

the 1920s to the 1990s. Planned to be hosted at his assisted living community, this dinner would be co-facilitated by him and would create a space for greater understanding and new friendships to form over dinner."





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