

# *Notes and News from* **NaCCRA**

Monday, April 17, 2017

With the change in NaCCRA's leadership, developments are occurring with such frequency and regularity that *Notes and News* appears more often than what we expect will later be needed. NaCCRA gives precedence to matters uniquely impacting CCRC residents, including capital adequacy for financial security and governance changes to give residents a say where they live. We also are concerned with issues impacting all older Americans.

## **Healthcare Reform**

All Americans, and particularly older Americans, are impacted by the political discussions now impacting our national healthcare policy. Government data show that healthcare cost for those 85 and older is more than 7 times the cost for people age 19 to 44. Unfortunately, political polarization has led to polarization of the healthcare discussions within Congress and between Congress and the White House.

NaCCRA's Board is reviewing a NaCCRA-initiated White Paper which seeks to find a middle course to bring healthcare in America in line with the quality and cost which our peer nations have been able to achieve. So far, the White Paper is just a Preliminary Draft to encourage nonpartisan, reasoned discussion.

Reflecting the thinking of one political polarity, the White Paper calls for universal coverage for every person within the United States. Our military defense protects all U.S. residents and we need comparable defenses against contagion. The Draft White Paper calls for a unified, Medicare-for-all, government run default option.

Reflecting the thinking of the other polarity, the White Paper would also allow private enterprise to demonstrate better performance than the government option. Entrepreneurial competitiveness and American ingenuity would be freed to work to improve quality and accessibility of healthcare while controlling cost. People could opt out of the government program if they find private alternatives giving better value.

You can access the evolving drafts of the White Paper by clicking on the button at the top of the next column.

## [Preliminary Healthcare Reform White Paper](#)

### **Washington State.**

NaCCRA supported the development of a NaCCRA-Washington Chapter to advocate for residents in Olympia, the state capital, and nationally. The Washington State group, as part of NaCCRA, succeeded in passage of the first CCRC regulatory legislation in that state's history. NaCCRA provided a budget through a dues sharing agreement to help with the citizen advocacy that made that breakthrough possible.

The Washington State group have since formed a separate organization, WACCRA, pronounced like NaCCRA, and have decided to collect their own dues. They also decided to hire a lobbyist. Recognizing WACCRA's wish for independence, NaCCRA's Board have agreed that WACCRA should now be on the same affiliation basis as are the other NaCCRA state affiliates.

One aspect of this is that paying NaCCRA dues will no longer automatically give Washington State members a voice in WACCRA. NaCCRA is developing a new membership billing and accounting system which, when complete, will allow people to pay one check for membership both in NaCCRA and in the state affiliate.

It will take time, however, to transition to a new system, and WACCRA's leaders didn't want to wait for that. NaCCRA is only as effective as we all can be working together for common goals. NaCCRA is likely to achieve, through the National Association of Insurance Commissioners, uniform state laws that can give Washington State residents better financial security than can be achieved through legislation in that one state alone.

WACCRA is an intrinsic part of NaCCRA, and WACCRA's leaders are instrumental in working within NaCCRA for the benefit of our members. WACCRA is now a fully self-sufficient partner alongside the other NaCCRA state affiliates. Together we will be advancing the welfare of CCRC residents, and older people generally, in Washington State and throughout the nation.

## Ageism.

LeadingAge national has made a campaign to end ageism in America the centerpiece of its advocacy this year. This campaign is courageous since many senior services providers and their staffs, LeadingAge members, may be insensitive to their own ageist attitudes as those that can develop among people who deal day-by-day with older people.

That insensitivity is understandable. Some older people become difficult and self-assertive. Some elicit our compassion. And some lose their cognitive skills or become doddering. It's not easy to face old age.

LeadingAge defines "ageism" as "... the extent to which [aging] is perceived as a loss of ability and hope rather than a third stage of growth filled with opportunity." NaCCRA has been helping LeadingAge to recognize aging realities and to discern ageism where it exists among LeadingAge itself and its members.

Bob Nicholson, NaCCRA's immediate Past President attended the ageism panel at the LeadingAge PEAK conference last month in Washington, DC. He shared seven points with LeadingAge leaders.

1. He felt like the token resident, the only resident evident in the gathering!
2. Despite the focus on ageism at the Conference, no residents were consulted or engaged in the effort. As Bob put it, there was "no mention whatsoever of residents."
3. The ageism workshop included no residents nor did it include others who might be classed as older. Bob asked, "How in the world can you design a such an event and not include at least one resident who like me has vast experience of AGEISM right in our midst, right in our communities, right in LeadingAge gatherings?"
4. Bob voiced concern that there is little interest among LeadingAge members in "inclusion of residents as partners in governance for the benefit of both management and residents."
5. Ageism, he remarked, is evident in "what I see in lots of situations, a defensive provider and a proactive resident." Bob concluded that "is not promising for the future."
6. Bob noted that at the 2012 LeadingAge Denver meeting, NaCCRA offered a panel that drew 240 attendees. He wondered, "Is it ageism that LeadingAge now turns away NaCCRA panel proposals?"

7. Bob closed with his wish that a way might be found for providers and residents to work together through LeadingAge for our shared interests.

## Staying Safe.

After kitchens, bathrooms are the most dangerous room in our homes, and this is particularly true as we grow older. Kitchens matter less for CCRC residents who have meals included with residence. With age our balance is not what it once was; our vision is not as all-encompassing as when we were younger; and we are more likely to encounter unexpected spells of faintness.

The senior housing marketing referral service, "A Place for Mom," offers the following tips to reduce the risks of using the bathroom.

- Leave a light on in your bathroom at night.
- Use recommended bath aids, securely installed on the walls of the bath/shower stall and on the sides of the toilet.
- Skid-proof the tub and make sure the bath mat has a non-slip bottom.
- To avoid scalds, turn water heater to 120 degrees Fahrenheit or below.
- Mark cold and hot faucets clearly.
- Use door locks that can be opened from both sides.
- If possible, bathe only when help is available.

The sad truth is that age brings with it reduced capacity. It's harder for us to catch ourselves when we slip. Moreover, when we fall, we are apt to go down hard, no longer able to break our fall with a quick action as we once could.

And, I don't know about you, but I find for myself that those nocturnal bathroom trips grow steadily more frequent as I get older. If the bathroom is a hazardous place, then each trip increases our risk of an unpleasant injury. Take care of yourselves. We need you for NaCCRA.

We hope that spring brings you joy and renewed life.

**Notes and News from NaCCRA** appears from time to time, whenever there is a need to keep NaCCRA members informed about current developments. **Please reproduce and distribute these Notes in your in-house mail boxes so others can know of NaCCRA.** Thank you for supporting NaCCRA. Our mission is to serve you.