

Notes and News from **NaCCRA**

Monday, June 12, 2017

Many NaCCRA members and prospective members do not have email to receive these Notes and News. We urge you to share this news with anyone who you think might be interested.

You can help NaCCRA by putting a copy of Notes and News in every in-house mailbox in your CCRC.

Dues Change.

At its June 7 Board Meeting, NaCCRA's Board voted to increase annual individual dues by \$10 to cover the increasing cost of distribution for the Lifeline newsletter. Dues will remain at \$20 for those who provide an up-to-date email address and who agree to receive the Lifeline electronically.

NaCCRA encourages local Lifeline reproduction in CCRCs and distribution through in-house mailboxes to all residents. That can allow members in your CCRC to retain the current \$20 dues.

A Focus on Education.

NaCCRA advocates for CCRC residents and for strengthening the continuum of care to ameliorate the challenging transitions of aging. Our approach to advocacy differs from that of the special interest lobbyists who dominate in the halls of Congress and in state capitals.

NaCCRA believes that an educated citizenry, represented by conscientious legislators, will do what is right for the people. Accordingly, we seek to educate consumers, legislators, and decision makers.

For instance, many legislators, and prospective residents, may not realize that there are CCRCs that use resident entrance fees, not to secure lifelong promised contractual benefits to residents, but instead divert those entrance fees to enterprise purposes. This is evident in balance sheets with liabilities greater than assets.

Educating people about these perils can result in better choices for older Americans.

Financial Security for Residents.

At its Board meeting on June 7, NaCCRA's Board adopted three positions, two of which can help improve the financial soundness of CCRCs, with a third on healthcare.

The first position holds that "A provider with a 'negative net asset position,' i.e. GAAP or statutory liabilities greater than assets, dilutes the financial security needed for the assured fulfillment of lifetime continuing care contracts."

The second position advocates a proven guaranty mechanism for entrance fees contracts like those for bank deposits, insurance policies, stock brokerage accounts, and pension benefits.

These proposals are intended to shield residents from the losses incurred in CCRC bankruptcies or near-bankruptcies. You can learn more about these proposals and voice your own opinion by clicking on the button below.

[Financial Soundness for CCRC Residents](#)

NaCCRA advocacy positions require a two-thirds majority of the Board, and such adoption merely authorizes the exposure of the position to the membership and the public, including LeadingAge, to invite dialogue. This is consistent with NaCCRA's educational mission as a guide for consideration by providers and by state and other legislators

Healthcare.

NaCCRA's Board also adopted a third proposal urging a nonpartisan approach to healthcare to reduce costs and to provide better outcomes and well-being for all Americans.

NaCCRA's members have repeatedly and consistently complained of the partisan maneuvering that impedes healthcare for Americans. They have urged NaCCRA to intervene with less biased solutions than those now in the public arena.

NaCCRA's proposal would provide a mechanism for universal coverage; would challenge private provider enterprises to improve on the government option and reward them if they do; and would encourage business to advocate fiscal restraint.

The aim is to improve the quality of care by encouraging entrepreneurial innovation and to reduce costs in line with those of the European democracies.

[NaCCRA members are invited to view these proposals and to provide input by clicking here](#)

Technology.

NaCCRA first reported on the Amazon Echo two years ago in the [July-August 2015 Lifeline](#). Advancements around this clever device benefitting older people, including CCRC residents, have appeared at a rapid pace since that beginning.

At Carlsbad by the Sea Retirement Community in California nearly a third of the residents now have Echo devices and the provider has instituted regular sessions to help residents make full use of the Echo's capabilities. There is also a strong cadre of residents helping their fellow residents to gain these benefits.

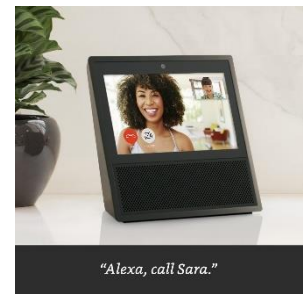
The Echo is particularly well suited to residents who have vision challenges since it operates by voice alone. The user simply addresses it as "Alexa" as in "Alexa, what's on my calendar for today," to which Alexa, also known as the Echo device, responds with that person's individual calendar for the day.

The Echo can also read books so that those who have difficulty reading can keep up with the most recent literary and analytical offerings. It offers the latest news on demand, and most popularly, it will play the music you like best whenever you wish.

Amazon has been innovating and in addition to the original Echo, which is pictured in that old Lifeline issue, the same benefits are available on the smaller, cheaper Echo Dot, the portable Echo Tap, and through the inclusion of Alexa capabilities on Smartphones, adapted TVs, and many other common appliances.

At the end of this month, on June 28th, Amazon is introducing a new Echo device which promises to be still more valuable for CCRC residents. It's called the Echo Show and it includes a small, 7-inch diameter, video screen.

That addition will allow Echo owners to connect with or without video with family members and others who own similar devices. All that the user need do is to say, "Alexa, call Corinne," and Amazon will take over and connect you directly to Corinne, if she's near her Echo, or if she's not, you can simply say, "Alexa, leave a message for Corinne," and you can get a callback or simply tell her your news.



Providers can program the Echo to support local needs using the relatively simple Software Development Kit (SDK) made available without charge from Amazon. The touch sensitive video screen allows resident communications including menu ordering, activity reservations, etc. It even includes reminders to help residents to remember. And care providers can use the portable Tap device to document care vocally.

New Officers.

The loss of Bob Levine of Arizona, who had just been elected President-Elect supporting Basil Pflumm of Florida, was a setback for NaCCRA. At its June 7th Board meeting Jack Cumming of California, was elected to succeed Bob Levine and Ann MacKay of Maryland was elected to succeed Jack Cumming as Secretary.

Join NaCCRA to support our mission and to gain full access to member benefits.

Individual Membership with Mailed Newsletter \$30 a year

Individual Membership with Email Newsletter \$20 a year

Name(s) _____

Email _____

CCRC _____

Second Member in Household is \$15 a year, and Lifetime memberships are 10 times annual. Send membership to NaCCRA, 325 John Knox Road L103, Tallahassee, FL 32303. Include address and phone. Email: naccra@executiveoffice.org

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