

Thoughts for the NaCCRA Board of Directors

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A seven-year active member of NaCCRA observes that the NaCCRA Directors have devoted too much time to administration (organization, bylaws, policies, membership, treasury, organizing meetings, and the mechanics of communications) and too little time to actually serving the needs of CCRC residents. .

Directors are respectfully urged to:

1. Deliver products and services to residents, and represent residents in various forums. When attempting to recruit new members, the question often asked by prospective members is what has NaCCRA done for its members?
2. Represent residents. If NaCCRA does not, either no one will or, more than likely, someone else will step forward to represent residents. Someone whose interests might not be fully aligned with the interests of residents.
3. Deal with strategic and policy matters and leave day-to-day operations to NaCCRA Officers and Committee Chairs, who might best represent the interest of residents.
4. Resist writing policies to regulate what NaCCRA Officers and Committee Chairs do for NaCCRA and the residents they serve. The problem is not that NaCCRA Officers and Committee Chairs do wrong, the problem is they don't do enough.
5. Devote NaCCRA's limited financial resources to representing members in various forums and to providing services and products to members.
6. Stop reimbursing directors and officers for out-of-pocket expenses. NaCCRA simply cannot afford these expenses. If failure to reimburse directors and officers means poor attendance at semiannual meetings, so be it. Conduct meetings by email and phone.
7. Heal the wounds from the split in membership over the issue of affiliation with LeadingAge. NaCCRA cannot afford either loss of active members or gut-wrenching internal controversies.
8. Draw talented, experienced members into active involvement with NaCCRA leadership. Look to state associations of residents' councils for experienced talent.
9. Find members who have the skills to take on subjects that are important to residents, who can represent residents to the respective federal and state agencies and professional associations, and who can provide technical assistance to state CCRC residents' council associations.
10. Prioritize and budget time during Board Meetings to give adequate time to matters of importance to residents. Make use of consent agendas. Do as much as possible outside of Board Meetings.

NaCCRA Directors might consider:

- The U.S. Congress Special Committee on Aging and the U.S. Securities Exchange Commission have found CCRCs risky for residents. What has NaCCRA done to mitigate risk and warn residents and prospective residents of the risk?
- The U.S. Congress is proposing to eliminate the medical deduction from IRS Form 1040, Schedule A. CCRC residents are of an age where they are likely to have significant medical expenses. What is NaCCRA doing to alert residents and to join with other associations to oppose elimination of medical expenses as a deduction?
- Medicare is changing the delivery of medicine through reimbursement of medical expenses. What is NaCCRA doing to oppose the erosion of benefits and compromising the delivery of medical care? What is NaCCRA doing to alert residents on how best to

the delivery of medical care? What is NaCCRA doing to alert residents on how best to cope with these changes?

- The Financial Accounting Standards Board (FASB) issues Accounting Standards Updates (ASU) that have an effect on the CCRC industry, such as Revenue from Contracts with Customers (Topic 606), No. 2014-09, May 2014 and Proposed Accounting Standards Update, Not-for-Profit Entities (Topic 958) and Health Care Entities (Topic 954), Presentation of Financial Statements of Not-for-Profit Entities. The American Institute of Certified Public Accountants has had a committee hard at work to advise its members on implementation. What is being done to have implementation made in the best interest of CCRC residents?
- The Municipal Securities Research Board (MSRB) solicits comments on disclosure and other aspects of municipal bonds. What has NaCCRA done to work with MSRB to further disclosure and transparency by CCRCs?
- The phrase “fiduciary responsibility” has for many months been in the news as a consequence of a federal proposal that financial advisers have a fiduciary responsibility to retirees. Legal scholars have argued that the nature of the relationship defines “fiduciary responsibility.” What advice does NaCCRA have for residents on the subject of the “fiduciary responsibility” of CCRC Directors to residents?
- States have enacted Elder Abuse Laws to protect the elderly. Residents in at least one CCRC have used an Elder Abuse Law to persuade their CCRC’s Directors to improve their behavior. How can a state’s elder abuse laws be used to modify abusive behavior by a CCRC?
- LeadingAge has issued several reports on what is expected of its member CCRCs to best serve residents and to protect and grow the not-for-profit CCRC market share—[reports such as Who Decides?](#) To the detriment of residents, CCRCs have not responded positively. Not-for-profit CCRCs appear to be losing market share to residents preferring to age in their homes or choosing for-profit housing and services. What is NaCCRA’s position? What does NaCCRA advise prospective residents to do? Are CCRCs viable in the long term?
- How NaCCRA might function for residents is exemplified by the operations of several of the state associations of residents’ councils, such as The Organization of Residents Association of New Jersey (ORANJ). See <https://www.oranjccrc.org/>