



MLCRA Web Document
Author: MLCRA Advocacy Committee
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Thank you Chairwoman Jehlen and Chairman Stanley for the opportunity to provide testimony to the Joint Committee on Elder Affairs regarding **H635** and **S386 - An Act relative to disclosing continuing care retirement community entrance fees**. We are writing as representatives of the Massachusetts Life Care Residents Association (MLCRA). **MLCRA** is a volunteer group that represents residents in 17 Continuing Care Retirement Communities (CCRCs) across the Commonwealth, both for-profit and not-for-profit. These groups are also sometimes referred to as Life Care or Life Plan communities.

CCRCs provide a continuum of care to seniors, over the age of 62, which, in addition to independent living, may include assisted living and skilled nursing care services. Although there are several financial models for providing this care, all involve an Entrance fee (comparable to the purchase of a single family home or condominium) and some sort of return of that fee when the resident no longer resides in the community. The return of a portion of this fee, usually refunded to the estate of the resident when he or she passes, or to the resident him/herself should he/she decide to move out, is handled differently, and not always transparently, by the various CCRCs. Currently, many residents and family members do not understand how this process works in their community, and the CCRC is not required to provide the resident with any document that spells it all out. **H635** and **S386** would remedy this and provide transparency and protection for these seniors.

We urge the Committee to report the bill out favorably so it can be voted on this session.

Thank you for your consideration.

Yours sincerely,

Jean Stringham, President, MLCRA, Lasell Village,
Newton, MA

David VanArsdale, Vice President, MLCRA, Edgewood RC,
N. Andover, MA

Joan Kerzner, Advocacy Committee, MLCRA, Edgewood RC,
N. Andover, MA

Charles Sokoloff, Advocacy Committee, MLCRA, Orchard Cove RC,
Canton, MA