



Massachusetts PATRIOT

Massachusetts Life Care Residents' Association (MLCRA) JULY – SEPTEMBER 2022

The Residents' Advocate – Management's Friend • www.mlcra.org

Summer Games at The Commons in Lincoln

By Marion Meenan and Caroline Jacobs, The Commons in Lincoln

It all began with a plan to have a big community-wide Field Day in the grassy courtyard outside the Russell building, with teams engaging in a variety of activities. Unfortunately, Mother Nature intervened on the appointed day and everything was canceled.

Undeterred, the Fitness Team regrouped and instead has scheduled different games on Friday afternoons during the summer. Most of the games have been outside, but there was always an alternate indoor location if it was raining or too hot.

Cornhole was the first game, with players tossing bean bags from end to end onto a raised, angled board (for one point), and occasionally even through the hole at the high end (for three points!). We were loosely organized into teams and needed to be reminded when it was our turn to play!



Cornhole in the shade

Croquet came the following week. Even for players familiar with the game, the extremely uneven surface of the grass presented a big challenge. It took some players ten 'hits' to get from one wicket to the other!

The following week, the net was raised



Croquet on rough grass

outside for badminton. This time two members of our management joined in — one of them achieving a high lob into the bushes!

Ping pong was offered on a wet afternoon, with about ten players showing a range of skills. Pickleball had to be moved inside, but was well attended. See the other article in this



Ping-pong inside

issue about pickleball at Lasell Village and more details about its history and the terminology in the game.

The scores in all the games were irrelevant, and some of the bats/paddles seemed to have holes in them, but everyone had fun and agreed that laughter and exercise went well together. ♦

Photos by Judy Mayer

Pickleball

By Caroline Schastny, Lasell Village

Transforming a tennis court to a pickleball court gave a small group of Lasell Village pickleball enthusiasts a chance to join “the fastest growing sport in America.” We knew very little about this burgeoning sport but embraced it, forming an informal group of men and women with the goal to learn, have fun, exercise and stay upright.

The words *fore* in golf and *love* in tennis are familiar but *flapjack*, *kitchen* and *pickled* are new terms used in the pickleball game.

A quick quiz. The name pickleball originated from:

- To be in a pickle
- “How comest thou in this pickle?” Shakespeare, The Tempest
- From the term pickle boat

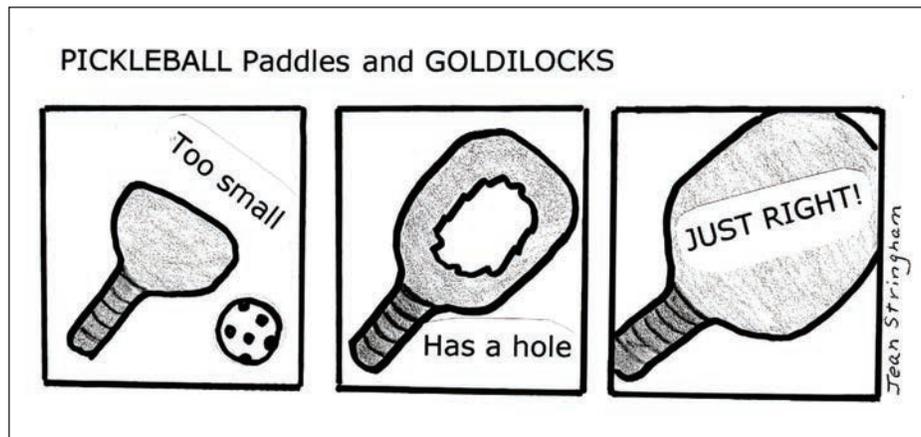
The answer. It came from the term pickle boat which in English yachting parlance, is the last boat to finish the race. This boat stops during the ‘race’, fishes for herring and then pickles them. Two years later the originator of pickleball named their dog Pickle.

The game originated in the summer of 1965 in Bainbridge Island, Washington. During the summers, two couples played golf on weekends; upon returning home they observed their families “sitting about bored”

as there was not an active game available except badminton. So, badminton morphed into pickleball: the badminton net was

lowered, the paddles (or racquets) were 15½” long by 7½” wide and made from plywood, and the balls were perforated plastic balls like wiffle balls. The racquets today can still be wood but are now also made from graphite or fiberglass.

The great thing about the game is that it attracts people of ALL ages, genders, and socioeconomic backgrounds. It doesn’t require skill or athleticism to begin and enjoy. However, the steep learning curve makes it challenging as your skills improve. It’s an excellent workout and FUN as well. ♦



President's Message

By Jean Stringham, Lasell Village

The value of information sharing has been on my mind. In addition to MLCRA's efforts to foster communication among retirement communities in Massachusetts, we now also have an opportunity to participate in multistate meetings on Zoom. Although we are members of the national organization of retirement communities, NaCCRA, we had not previously participated in any interstate meetings. Last year, we were invited to join the discussions with the leadership of a dozen communities from different parts of the country.

Conversations have been interesting, educational and fun. I was surprised to learn that one state has 45 out of 56 communities in their association, with 4,600 individual members!

Recent topics have included entrance fee refunds, residents on boards of directors, advocacy efforts and outreach to new communities. Dave Van Arsdale was able to join me for the advocacy meeting and Caroline Jacobs came to the outreach meeting. Other states have been willing to share copies of their newsletters and brochures, which has been very helpful.

A big take away from these meetings has been that states operate under different

mandates.

In general, continuing care retirement communities (CCRCs) are not tightly regulated. As we know from reading the newspapers and watching the news, states have different

histories, cultures and politics. For example, in Massachusetts, CCRCs fall under the Executive Office of Elder Affairs. In another state, they are under the Department of Insurance. In addition, the definition of a CCRC varies from two levels of care (e.g., independent living and nursing home), to four (including independent living, assisted living, nursing home and memory care).

These are all topics being raised across the country. As we continue to hold conversations with other states, we'll keep you informed of what we learn.

Thank you for your interest and support in our Massachusetts association! ♦



“Aging is not lost youth but a new stage of opportunity and strength.”

—Betty Friedan

MLCRA Community Conversations

By Caroline Jacobs, The Commons in Lincoln



Continuing MLCRA's goal of sharing information, the next Community Conversation — our fourth — is scheduled for September 22 at 3:00 pm on Zoom and

the topic is **technology**. We hope to have representatives from all our communities to discuss how technology is used to

communicate with residents, how much support is available for residents and what are the most challenging aspects of technology in CCRCs. Summaries of the discussion will be distributed after the meeting.

If you have any suggested topics for future Community Conversations, please contact Caroline Jacobs (see p.10 for contact information).◆

Our thanks to Allison Dolan for agreeing to be the interim managing editor of the Patriot. However, we are still looking for an editor to join our editorial board.



Please contact **Jean Stringham** at **jean.stringham@gmail.com** or **617-244-2492** if interested or if you have any questions.

Did You Know...

There are many scams involving Amazon — ignore texts and email messages saying you have a problem or a special offer, and do not click on any links.

If you are concerned, call Amazon support at: 888-280-4331.

Advocacy Corner

By Joan Kerzner, Edgewood

MLCRA has been advocating strongly this year in the Massachusetts legislature for an **Entrance Fee Disclosure for CCRCs** bill (H.746). This change in the law would benefit every CCRC resident (see the April-June edition of The Patriot or the MLCRA website for more details).

Although the formal legislative session ended July 31 without passing this bill, the legislature is in informal session until December 31 and it is still possible for non-controversial bills to pass. Please contact your legislators about this bill and urge them to pass it now. ♦

Exercise Your Right To VOTE!

By Dave VanArsdale, Edgewood

Massachusetts now has a no-excuse mail-in ballot procedure. Registered voters should have received a mail-in ballot application form in July. A postcard mailing will be sent in September to every voter who hasn't already applied for a November ballot. Mail-in ballot applications (and ballots) are pre-addressed to your local election office and postage is prepaid. You can request a mail-in ballot "now", and decide later whether to use it. It can be a handy reference for who is on your local ballot, and the ballot questions, so you can research them ahead of time.

The general election is November 8. You may return a mail-in ballot by:

- Mailing it back using the envelope provided (it must be postmarked by Election Day and received by Nov 11); or
- Using a ballot drop box in your town; drop boxes are open until 8pm Election Day; or

- Hand-delivering your ballot to your local Clerk's Office; or
- Dropping your ballot off at an early voting location during early voting hours.

Mail-in ballots cannot be dropped off at a polling place on Election Day.

If you request a mail-in ballot, and decide not to use it, you can still vote in person.

However, you cannot send in a mail-in ballot and also vote in person — one vote per person! ♦



The Rose Beds at The Willows at Westborough

By Bob Markert

At The Willows in Westborough, the courtyard facing East Main Street is a lovely spot with large flowering crabapple trees, maples, and birches, intertwined with walkways, shrubs, and flowering gardens. But more than thirty years of luxurious growth has severely shaded the sun-loving roses in the two raised flower beds in the center of this beautiful semi-circular scene.

As a new resident with many years of experience in growing roses, I recognized this conflict and convinced Salmon management to build two new additional raised rose beds to be located in a fully sunny space beside a major walkway. This arrangement provided optimum sunlight conditions for the hybrid tea roses I had grown at home. These roses grow typically large flowers with many petals and exquisite fragrance and mixes of color. The first bushes were planted in the spring of 2018 and responded with spectacular green growth and large full blossoms. Some plants were showing more than three dozen blossoms at once. And this colorful display continued throughout the summer into fall, because of the knowledgeable care of the residents caring for them.

Yes, residents! As much as roses love to grow, they also need care — and this is where the fun begins. Another new resident, Carol Bostock, asked me if she could join in the fun and I welcomed her. Others saw us working and wanted in, as well. Soon, a group of four

women — Carol, Judy Starkey, Betty Mottla, and Lucille O’Connell — were out there nearly every morning, enjoying “getting their hands dirty” as buddies, doing the watering, dead-heading, weeding, and spraying that the roses needed. Their friendship grew, and they became known as “The Rose Buds” of the courtyard.



The Rose Buds. Photo by Polly Horenstein.

This initiative by the residents has produced a win-win situation, with happy residents doing something meaningful which they enjoy, creating something beautiful for the enjoyment of other residents, and enhancing the attractiveness of The Willows campus for future residents, as well as adding to the enjoyment of townspeople as they attend the summer band concerts on Wednesday evenings. ♦

“Anyone who keeps the ability to see beauty never grows old.”

—Franz Kafka

Birds and Butterflies

By Wendy Pirsig and Allison Dolan, Brooksby Village

Brooksby Village, in Peabody MA, is blessed with a number of acres of green spaces, and waterways. The water has historically attracted birds such as egrets and herons, as well as water animals like muskrats. The Brooksby walkways are designed to allow residents to view the wildlife from many vantage points.



Great Egret stalking prey near waterways at Brooksby Village. Egrets and herons are frequent photo subjects for Nature Alerts. Photo by Debra A. Collar.

Although the environment has always been an important part of the appeal of Brooksby, the pandemic seemed to bring out extra attention — perhaps because walking the grounds was a ‘safe’ activity! In addition to those who had regularly gathered to hike the Rail Trail, or to hike up the hill to Brooksby Farm, a small birding group formed. That led to discussions about what we could be doing to promote the health of the environment, especially the waterways, so we could continue to attract a variety of birds and animals. A coalition was formed with the Brooksby Garden Club, the Brooksby garden patch stewards, and individuals with an interest in the ponds, and *The Friends of the Ponds* was the result.



Monarch Butterfly feeds on native Milkweed, one of the many wild plants attracting wildlife along banks of Brooksby Village ponds. The International Union for the Conservation of Nature has listed Monarchs as an endangered species. Photo by Martin Riddle.

That led to the recognition that many people who enjoy looking at birds and butterflies also like to take pictures. In addition, there are many people who like to look at pictures and to know about what is going on, especially if they aren’t able to get out to see all the wonders themselves. And so, an email “Nature Alerts” was initiated. Anyone who sees something interesting or who takes a picture can send an email to the Nature Alert editors, and every couple of weeks the compiled reports and pictures are sent out to subscribers. Each issue is a wonderful reminder of the beautiful world around us! ♦

Are Medicare Advantage Plans Advantageous For You?

By Irene Cramer, Medicare counselor, Lasell Village

Medicare's annual Open Enrollment period begins October 15 and runs through December 7. During this time you can change from an Original Medicare plan with Medigap to a Medicare Advantage Plan or vice versa. However, you may have been confused by all the options you get in the mail. Recent research suggests that Advantage plans may lose their advantage if you have complex health needs. This opinion piece shares some perspectives that are often overlooked.

Did you know that someone on a Medigap plan may pay nothing for a shingles shot, can have the same co-pay to visit any doctor who accepts Medicare, and typically won't have their insurance plan override their doctor, while a person on a zero monthly premium Advantage plan may pay \$189 for a shingles shot, pay a much higher office visit co-pay if the doctor is "out of network, and may have the insurance company second-guessing their doctor?

Medicare Parts A and B ("Original Medicare") typically pay only 80% of health care bills you may receive, so it makes sense to purchase coverage for the deductibles, the other 20% in health care costs, and to help pay for prescription costs.

Original Medicare with a Medigap policy & Part D prescription ("Medigap") plan is one option. Medicare Advantage ("Advantage") is the other option.

Under a Medigap plan, the government pays for services as they are billed, while

Advantage plans get a fixed amount of money from the government per Advantage member. Thus restricting service levels is profitable for Advantage insurers. You may not be aware of the difficulties you may encounter if you have an Advantage plan, such as:

1. If your plan requires you to have a primary care doctor, he or she must make referrals to specialists; you cannot self-refer.
2. The Advantage plan administrator has a bigger say in determining what is "medically necessary" than your doctor; you can be denied treatment your doctor thinks is most appropriate
3. Advantage plans, much more than Medigap insurers, actively monitor services and can place restrictions/denials on care. Although you can appeal the decision, that takes time. And even if successfully appealed, the insurer may continue to closely monitor and apply further denials. Necessary care can be delayed or denied.
4. Research shows that people with higher needs for care such as those in their last year of life or those with more complex medical conditions may try to switch to a Medigap plan. Unfortunately, switching is typically limited to annual enrollment. This raises questions about the value of Advantage plans in serving patients with complex needs that span acute, post-acute and long-term settings.

5. Advantage plans' 'in' and 'out' of network issues may also add costs for "snowbirds", or those who like to travel.

In general, a Medicare Medigap plan has the least complexity, fewest limitations and more predictable costs, which can reduce the stress of managing a complex medical situation. An Advantage plan, especially one with zero monthly premiums, may appear to be a low cost way to have coverage, however, if something serious happens there may be challenges getting a specialist, getting services approved, and higher bills.

All Medigap policies provide coverage for the same benefits. After paying an annual Part B deductible, there are no other costs associated with health care from providers who accept Medicare. If you want drug coverage, you also need to enroll in a Part D prescription plan, which has its own monthly premium, copays and deductible. You can see specialists without a doctor's referral, and use the services of any Medicare-accepting facility anywhere. Coverage for glasses, hearing aids and dental services would need to be

purchased separately, with many Medigap companies offering these as add-ons.

Medicare Advantage plans can cover both health care and prescriptions. Compared to Medigap, monthly premiums can be lower, including plans with no monthly premiums. Copays are charged for services, the amount of which is specific to the service itself and whether it is provided by an "in-network" or "out-of-network provider". Care will not be paid by insurance if you have an HMO Advantage plan and see a provider outside the network; care is covered only if you have signed up for a PPO Advantage plan. Prescription coverage as part of an Advantage plan comes with copays and deductibles. Currently, there is no maximum out of pocket copays for prescriptions. Many plans have some limited coverage for glasses, hearing aids, and dental care along with annual exams.

Zero monthly co-pays and free trips to the doctor sound very appealing, however, they need to be weighed against having access to the doctors and medications you really need.



Did You Know...

If you are told to use cryptocurrency or a gift card to make a payment or transfer money, it is likely a fraudulent request. No legitimate business demands payments this way.

“Count your age by friends, not years. Count your life by smiles, not tears.”

—John Lennon

MLCRA Board and Resident Associations

MLCRA represents about 1,000 older residents throughout Massachusetts. Its membership includes individual resident members and 17 Resident Associations

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The Overlook, Charlton

**The Willows at
Westborough**

The Willows at Worcester

The Massachusetts Patriot

The Massachusetts Patriot is the quarterly newsletter of the Massachusetts Life Care Residents' Association (MLCRA). As the residents' voice, the Patriot covers news about Massachusetts retirement communities, monitors laws and regulations that affect residents of retirement communities, and serves as an advocate for residents' rights. Readers are encouraged to send letters or articles to: Allison Dolan, Patriot Interim Editor, allisondolan77@gmail.com or 978-587-2955

Massachusetts Life Care Residents Association

MLCRA Membership Application/Renewal Form for 2022-2023

Date: _____

Name(s) of member(s): _____

Check here if this is a renewal. (The date on mailing label is when your current membership expires.)

IF YOU ARE A NEW MEMBER: fill in information below; or attach a personal address label. If you are an existing member: fill in **only if you are making changes.**

Street: _____ Apt. # _____

City: _____ State: _____ Zip code: _____

Email: _____ (for MLCRA purposes only)

Your Retirement Community: _____

Dues for New Members and Renewals - Circle your choice.

1 year (expires 12/31/2023) Individual: \$15 **or** household: \$25

5 year (expires 12/31/2027) \$75 (individual/household)

Lifetime Membership \$150 (individual/household)

Please make checks payable to MLCRA.

If your community is having a membership drive, please give this form with your check to your MLCRA representative; otherwise mail form and check to:

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Massachusetts Life Care Residents Association

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NOTE: The date next to your name on the mailing label above indicates when your membership expires.

<p>Join MLCRA now to maintain your quality of life!</p>	<p>What is the Massachusetts Life Care Residents Association? <i>The voice of residents of Continuing Care Retirement Communities</i></p> <p>The Massachusetts Life Care Residents Association (MLCRA) was founded in 1998. MLCRA is a state-wide non-profit volunteer organization with 501(c)(3) status. It represents individual members and resident associations located in non-profit and for-profit retirement communities know as Continuing Care Retirement Communities (CCRCs) or Life Care Communities. These communities are also sometimes referred to as Life Plan Communities. They provide facilities and services for independent living and assisted living/skilled nursing care or both.</p> <p>The general purposes of MLCRA are communication, education, advocacy, and collaboration with members, resident associations and other organizations to support the well-being of seniors living in retirement communities. MLCRA is the Massachusetts Chapter of the National Continuing Care Residents Association (NaCCRA).</p> <p>MLCRA recognizes and respects the common interests of residents and management. It supports efforts to promote a mutually beneficial relationship. When the interests of management and residents occasionally diverge, MLCRA serves as the residents' advocate.</p>
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