



Massachusetts PATRIOT

Massachusetts Life Care Residents Association (MLCRA) JULY – SEPTEMBER 2024

The Residents' Advocate – Management's Friend • *Serving our community for 26 years* • www.mlcra.org

Our Unique Summer Olympics

By Helene Marks, Florence Richards, Sally Weglage, The Willows at Westborough

Our Olympic opening ceremony followed the program of the Paris Olympics from the Parade of Flags, through the release of the



The delivery of the Olympic Flame

doves (in this case, paper butterflies), the lighting of the Olympic Flame, and the Declaration of the Start of the Games.



Fencing

The first week was filled with games: shuffleboard, fencing (with pool noodles), bowling, cornhole, shot put, archery, javelin and ping-pong.

The second week of the Paris Olympics was celebrated in our Cascades Dining Room with five buffets, offering authentic dishes representing China, Mexico, Italy, France, and the USA. Each day the room was decorated with the flag of the country whose dishes were served, together with a colorful mural and background music to honor that country. Our chef and dining room staff donned special outfits to represent each country's buffet.

For those residents unable or uninterested in participating in the physical games, there were other Olympics activities available: A dozen residents fashioned "authentic" 5-ring Olympic soft pretzels, rolling and stretching pizza dough. They shaped the long, elastic dough into the traditional five rings, joined them together, painted them with egg wash, sprinkled them with kosher salt and baked them at 425 degrees for ten minutes. They



International Buffet

made great snacks for spectators cheering on their favorites.

All week long, the flags of all the countries represented at the

Paris Olympics were displayed around the perimeter of the dining room, along with Olympic torches.

Colorful Olympic Bingo cards featured sketches of Olympics athletes, logos, and ribbons. With Scratch tickets offered as prizes, the Community Room was filled with hopeful winners.

At the closing ceremonies, in addition to remarks from those in charge, 49 medals were awarded, we sang our National Anthem, the Olympic Flag was lowered, the Flame was extinguished, and the games were officially closed for another four years. ♦

MA Legislature Now in Informal Session

Those of you who follow our state legislature may have been dismayed that, despite an



Photo by Jean Stringham

almost 23-hour marathon formal session ending the morning of August 1, many bills of interest to state residents failed to pass.

If you read some of the local newspapers, you may have the impression that the legislators packed up and left town.

Yes, many legislators understandably took some vacation in August. However, real work does continue during informal session. Specifically, conference committees continue to meet to work on reconciling House and Senate bills, and there can still be passage of bills. For example, the “CCRC Residents’ Rights” bill passed in informal session at the end of December 2012 and was signed into law in January 2013.

However, if a bill is brought up for a vote, and if just one person speaks out against it, it can’t move forward during informal session. For significant bills legislative leaders could call lawmakers back for a special formal session for a roll call vote.

As of this article (late August), this is what we know about the bills that MLCRA has focused on.

CCRC Entrance Fee Disclosure bill (S386/H635): Senator Lovely and Representative Khan are the sponsors. As noted in the last issue of the Patriot, Kay Khan will be stepping down at the end of December. Since this is

a bill that doesn’t cost the state any money, Senator Lovely plans to work with Rep. Khan to see if this can be passed during informal session.

Common Sense Health Services in Assisted Living (S374/H650): For the past several sessions of the legislature, MLCRA has supported a bill that would allow basic health services in Assisted Living. As reported in the January-March 2024 Patriot, the health services bill was combined with two other bills that also included some proposals updating the Assisted Living law. The revised bill did not pass.

However, near the end of the legislature’s formal session, the Senate passed an omnibus **long-term care and assisted living bill (S2900)**. It includes a provision, drawn from the revised assisted living bill, creating a regulatory structure for basic health services to be allowed in Assisted Living. This is a longstanding MLCRA goal and good news.

CCRC Commission (Resolve S401): As reported in the Oct-Dec 2023 Patriot, MLCRA supports legislation to establish a commission to study the regulation of CCRCs and to protect the consumer and financial rights of CCRC residents. The omnibus long-term care bill mentioned above includes a provision to establish this commission.

House version of long-term care bill(H4193): The House had previously passed its own version of a long-term care bill. The House and Senate versions have some similarities. However, the House version includes neither the provisions about health services in Assisted Living nor the CCRC Commission, which are in the Senate bill.

The final House long-term care bill includes a section which would establish a program for the use of medication aides in nursing homes. This provision was not included in the Senate version of the bill.

Conference committee: The differences mentioned above (and others) must be resolved by the conference committee of legislators from the House and the Senate. *In a remarkable turn of events, the conference committee produced compromise legislation that passed the House and Senate. It includes both basic health services in Assisted Living*

and a CCRC Commission. The bill was signed by the Governor on September 6, as we were going to press. The next Patriot will have more details.

Renaming the Executive Office of Elder Affairs (S2797): Governor Healey had submitted a bill to change the name of the Executive Office of Elder Affairs (EOEA) to the Executive Office of Aging and Independence. That did not pass. Acting EOEA Secretary Robin Lipson is scheduled to join a MLCRA Board meeting later this year. ♦

Learning More About the Bills

By Lauren Hale, Southgate

If you would like to know more about any of the bills discussed in this issue of the Patriot or anywhere else, you can find detailed information on the website of the Massachusetts legislature. You can read the full text of a bill, see who the sponsors are, and follow the bill's progress through the legislature.

Go to **malegislature.gov**. If you are using a personal computer, you can access information about any bill directly from the homepage. The quickest way to do that is to click on the link labeled Bills and Laws at the top left of the homepage. When the link is opened, scroll down to the box labeled Search Bills.

Enter the current bill number in the search box. If you do not know the bill number, try key words. Once you find the bill, you can call up the bill's text and see who sponsored it. There is also a link for a list of petitioners/cosponsors. Check bill history for the status of

the bill. You can track what committees have seen the bill, any action they have taken and where the bill is now.

On the right side of the bill page, there is a list of previous bills on similar topics. Some of these may be the exact same bill from a previous two-year session of the Massachusetts legislature, known as the General Court. If a bill has not passed at the end of a two-year legislative session, it "dies." It may then be reintroduced in the next General Court; however, it will have a new number. We are currently in the second year of the 193rd General Court.

There is a lot of other information about our state legislators, committees, and hearings on the website for those interested in learning more about the workings of the Massachusetts legislature. There is a helpful glossary at **malegislature.gov/StateHouse/Glossary**. ♦

President's Message

By Jean Stringham, Lasell Village

The summer was a hot one, but thankfully those of us living in retirement communities had a cool and comfortable summer with air conditioning inside and beautiful surroundings to walk around outside. How fortunate are we? Extremely!

Our Board committees were busy over the summer meeting by Zoom to plan the coming year. You can read more about plans in this issue of the Patriot, such as the Community Conversation in September on the topic of Governance. Residents having a say in how our communities are run is an important topic, not only in retirement communities in Massachusetts but also across the country.

Our Advocacy & Education Committee watched carefully how the Massachusetts

legislature did in the summer and will do in the fall when they return to their informal session.

The bills that we are following are still being considered as I write this in August.

In June, our Vice President for Membership, Caroline Jacobs, and I visited Linden Ponds in Hingham to talk with them about MLCRA and to get to know them better. We are delighted to welcome more MLCRA members from Linden Ponds.

Thanks for your ongoing support and interest in MLCRA. Happy Autumn! ♦



Get involved!

Volunteers are being sought for:

- The Board
- Community Conversations Committee
- Patriot Editor
- Website Content Review

If interested, contact Jean Stringham or Caroline Jacobs.

Membership

By Caroline Jacobs, *The Commons in Lincoln*

We are delighted to welcome two new members to the Membership Committee: Cyrus Hopkins from Brookhaven and Steve Straus from Orchard Cove. They are both currently Board Members-At-Large. Along with Cynthia Childs, we will be looking at ways not only to increase MLCRA's membership but also to attract members from new communities.

Recently, Jean Stringham and I visited Linden Ponds in Hingham. Like Brooksby Village in Peabody, they are managed by Erickson Senior Living; they have approximately 1300 residents in Independent Living. We were invited by Chris Griffin, the current Vice Chair of their Resident Council.

We were expecting to have a small meeting with Council members, but discovered that there would be almost 100 invited guests in the room and that lunch was being served for everyone. We quickly put together a



From left to right: Christine Griffin, Vice Chair Linden Ponds Resident Council, Jean Stringham, President MLCRA, Caroline Jacobs, Vice President of Membership MLCRA, Paul Sprecher, Chair Linden Ponds Resident Council.

PowerPoint presentation of MLCRA's goals and the benefits of membership.

The audience was very receptive and asked many questions. We distributed copies of past Patriots and also the trifold membership brochure. We received ten new memberships that same day and

now have a total of 80 members from Linden Ponds.

We are delighted to welcome the new members from Linden Ponds and look forward to their participation in the future. The MLCRA Board will be discussing their community membership at an upcoming meeting.

If you would like one of us to visit your community and make a presentation to your Resident Council or another group of prospective members, please let me know (c.jacobs57@gmail.com). ♦

Did You Know...

Researchers found that credit scores often declined before dementia was formally diagnosed, due to delinquency in bill paying. There may also be other inappropriate financial decisions, such as over buying the same thing or buying things that are not needed.

Things

A Poem by Robert Hsiung, Lasell Village

I got rid of most of my things
when we sold our house
of fifty-five years
and moved to this small apartment, with only
what little we needed.
Never gave them any thought since —
the things we kept,
the things we lost —
like memories and knowledge
in my old age.
Then, there're these small pebbles and seashells
that, somehow, came and stayed —
ordinary, insignificant, worthless,
unlike anything I ever owned or lost —
couldn't give them away if I tried.
They sing in silence and glimmer their way
into my heart and poems.
I wish I could tell you just why and how
they've become a part of me,
like barnacles on a sunken hull.



Residents at MLCRA Communities Really Show They Care

Here are more responses from MLCRA communities regarding their charitable efforts:

The Willows at Worcester ladies recently joined forces to spread love and warmth through thirty-five handmade baby blankets, providing comfort to the patients and their families of UMass Memorial Medical Center's Maternity Center and NICU. Their selfless act of kindness will help to bring solace to grieving families. A nurse from the center stopped by to accept the blankets and express heartfelt gratitude on behalf of the hospital and the families whose lives they will touch.



Nancy DiCicco (left) and Nancy Christakis (right) were two of the six Willows participants.

Formed in 2016, The Grateful Hearts at the Willows at Worcester has raised both money and goods for many Worcester and Worcester County organizations. As one example, in 2023 the Worcester County Food Bank received 326 pounds of food and \$3,449 in monetary donations.

Loomis Lakeside at Reeds Landing has had Christmas toy collections, as well as involvement with Pioneer Valley Walk to End Alzheimer's (Loomis Communities was a sponsor this past year), Springfield Rescue Mission, and Western Mass Food Bank. In June 2024, they raised funds and collected supplies for the teachers at nearby Duggan Middle School. ♦

Brooksby Grand Marshal



Brooksby Village has a long tradition of having a 4th of July parade (typically the last Friday in June.)

This year was perfect weatherwise. The parade included Peabody town vehicles, local politicians and celebrities, Uncle Sam, Lady Liberty, along with participants from various staff departments and resident groups. The Lawn

Chair Brigade, comprised of leadership team members including our executive director, is a perennial favorite. They typically practice their routine in the Walmart staging area before the parade starts. Having Grand Marshalls from Independent Living and Continuing Care is also a tradition. This year, Allison Dolan, MLCRA's Treasurer and Patriot Editor, was elected by Independent Living residents. Job responsibilities include smiling and waving, while being driven along the parade route in a convertible. Flags on the hat entirely optional! ♦

Are Medicare Advantage Plans Advantageous for You?

By Irene Cramer, 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 and Part D Prescription coverage to a Medicare Advantage Plan or vice versa. Given that 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.

Under a Medigap plan, the government pays for services as they are billed, while Advantage plans get a fixed amount of money per Advantage patient from the government. Restricting service levels is thus profitable for Advantage insurers. You may encounter some significant difficulties if you have an Advantage plan, such as:

1. If your plan requires you to have a primary care doctor, they 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. Although you can appeal the decision, that takes time as well as energy and effort well spent elsewhere. Necessary care can be delayed or still denied. Questions have been raised about the value of Advantage plans in serving patients with complex needs that span acute, post-acute and long-term settings.

3. Since Advantage plans often limit who is 'in network', insurance may not pay for specialists, or doctors in other cities. This can be a significant issue 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. Advantage plans with zero monthly co-pays, free trips to the doctor, vision and dental may sound very appealing. However, they need to be weighed against having access to the doctors and medications you really need. If something serious happens, there may also be challenges getting a specialist, getting services approved, and higher bills. ♦

Did You Know...

More than 25% of older adults fall each year, and about 20% of those falls lead to injury (e.g., broken hip). Many age-related changes contribute to balance issues, including chronic conditions like arthritis, certain meds (e.g., blood pressure), changes in your inner ear, hearing problems, vision issues, muscle atrophy etc. Healthy diet, including quality protein, and physical activity (e.g., walking and yoga) can help with maintaining muscle mass.

Simplify Personal Philanthropy with a Donor Advised Fund

By Allison Dolan, Brooksby Village

If you make more than a few charitable donations per year, and you haven't looked into Donor Advised Funds (DAF), they may offer some appealing options, including anonymity if you don't want to get a charity's email list, a simple way to donate appreciated stock or other assets, and less record keeping.

Disclosure: *This article is based on my experience with Fidelity Charitable, which had the lowest cost and best ease of use of the DAF options I looked at. I was able to set this up myself, and I have done all the transactions online. You do not need to have an existing Fidelity account. Other DAF options may be quite different.*

The first step is to create a DAF. Fidelity does not require any money to create the account, although you will obviously need to add money to make any donations (called 'grants'). The minimum grant request is \$50. Fidelity charges a small percentage fee per DAF, which covers as many grants as you want to make.

Your IRS 'charitable donation' occurs when you transfer cash, IRA funds, stock or other assets into your DAF. This means that once you move the assets into your DAF, you can't get it back, and it can only be used

for charitable purposes. You can fund the DAF once and take your time to decide what charities to give to. If you have wanted to donate appreciated securities, but found that process cumbersome, the DAF can more easily accept the securities.

Once you have money in your DAF, you can use the charity search function to call up the charities you want, and then submit a grant request. As part of the grant request, you can have Fidelity provide the recipient with your full name and address, or just the name of your DAF, or it can be anonymous. The charity gets all the money you send — either via Electronic Funds Transfer, or a Fidelity check. You can also set up recurring grants.

Since the IRS only needs the paperwork for the transactions that fund the DAF, you no longer need to collect the 'thank you for your donation' letters. There is a good online reporting tool, so you can see who you've made grants to, when you made the grant, whether you did it anonymously or not, when they got the money etc.

For more information see: fidelitycharitable.org. There is a 'Try our Demo' at the top. I'd be happy to answer questions as well. ♦

“Life is a journey, not a destination.”

— Ralph Waldo Emerson

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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Newbury Court, Concord

Orchard Cove, Canton

Sophia Snow Place,
West Roxbury

Southgate at Shrewsbury

Springhouse, Jamaica Plain

Sweetwood of Williamstown

The Briarwood Community,
Worcester

The Commons in Lincoln

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 articles, topics of interest, comments and questions to:
Allison Dolan, Patriot Editor, *allisondolan77@gmail.com* or 978-587-2955

Massachusetts Life Care Residents Association

MLCRA Membership Application/Renewal Form for 2024-2025

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 12/31/2025) Individual: \$15 **or** household: \$25

5 year (expires 12/31/2029) \$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:

Allison Dolan, Treasurer
104 Brooksby Village Drive, Unit 405
Peabody, MA 01960



Massachusetts Life Care Residents Association

Allison Dolan, Editor
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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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