



**MLCRA Web Document**  
**Author: Advocacy and Education Committee**  
**Testimony for H746 and S417**

---

**June 2021**

Subject line 1: **H746 and S417 (An Act relative to disclosing continuing care retirement community entrance fees).**

Thank you Chairwoman Jehlen and Chairman Stanley for the opportunity to provide testimony to the Joint Committee on Elder Affairs regarding **H746 and S417 - An Act relative to disclosing continuing care retirement community entrance fees.** We are writing as representatives of the Massachusetts Life Care Residents Association (MLCRA [www.mlcra.org](http://www.mlcra.org)). **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. CCRCs provide a continuum of care to seniors, over the age of 62, including independent living, assisted living and skilled nursing care services. Although there are several financial models for providing this care, all involve an Entrance fee and some sort of return of that fee when the resident no longer resides in the community.

Residents pay a substantial Entrance Fee when they choose to enter a CCRC, often the equivalent of purchasing a private home. Usually, a portion of this fee is 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. However, the transparency of this transaction varies greatly among the CCRCs and this bill would clarify and codify the requirements regarding this transaction and require that information regarding the disposition of this fee be disclosed at the outset. 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. **H746 and S417** would remedy this and provide protection for these seniors.

Thank you for your consideration.

Yours sincerely,

David VanArsdale, Advocacy Committee, MLCRA,  
Edgewood Retirement Community, N. Andover, MA

Joan Kerzner, Advocacy Committee, MLCRA,  
Edgewood Retirement Community, N. Andover, MA

Charles Sokoloff, Advocacy Committee, MLCRA,  
Orchard Cove Retirement Community, Canton, MA

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

06/10/2021