

# NATIONAL CONTINUING CARE RESIDENTS ASSOCIATION (NaCCRA)

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Monday, February 15, 2016  
Carlsbad, California

**Memo for:** FliCRA Board

**From:** Jack Cumming

**Subject:** FliCRA NaCCRA Relationship



In Charlie Paulk's absence due to illness, President Bob Nicholson has asked me to provide a briefing for you on developments in the NaCCRA Committee chaired by Charlie Paulk as those developments potentially affect FliCRA.

We believe that deliberative consideration of these developments can be highly beneficial both for FliCRA and for NaCCRA and can help us:

- to improve the financial security of CCRC residents;
- to move toward simpler, more understandable residential contracts;
- to increase the influence of residents in the decisions that affect their lives; and
- to allow the continuum of care which CCRC residents have responsibly chosen to become a basis for national aging policy.

Traditionally, relations between NaCCRA and state organizations has been cordial and informal. A consequence of that has been that NaCCRA has not been very effective and that much remains to be accomplished that might have been accomplished before now. Unfortunately, that has meant that while residents have many more protections in Florida than in most states, they still have nowhere near the protections that they enjoy when they make a deposit in a bank, invest in a life annuity contract, depend on insurance to protect them from catastrophe, invest in a home, or even when they buy securities through a broker.

Our nation's elderly, particularly those who are wise enough and responsible enough to seek the protections and continuum of care of a CCRC, deserve to have assurance that the commitments on which they depend will be fulfilled. That assurance is now limited. NaCCRA needs to be strengthened to address these deficiencies. FliCRA, strong as it is now, will be stronger with a strengthened NaCCRA.

Charlie Paulk's Committee has been evolving, and is continuing to evolve, principles that should guide NaCCRA in its relationships with state organizations. Those principles as they exist now are attached, annotated as to how they might apply to FliCRA. These principles are still a work in progress; they have not yet been considered by NaCCRA's Board. But, to allow FliCRA to begin to consider how it might benefit from these concepts, we provided FliCRA on January 2, 2016 with a Draft of how a formal relationship agreement might look. That Draft is also attached.