



The Hotline

North Carolina Continuing Care Residents Association

www.norccra.org

ANNUAL MEETING OVERVIEW

Attendees, 185 of them from 27 CCRCs, heard experts talk about trends in politics, senior living, fraud, corruption, and North Carolina's Department of Insurance oversight responsibilities. In addition, members learned that NorCCRA is financially stable for the year. All of the existing officers of NorCCRA agreed to stay on for another year and were officially elected to their positions for 2020.

Wayne Campbell, NorCCRA's President, commended Cindy Barker for her work on the Legislative Committee, and cited that Cindy and he have reviewed over 325 emails from the General Assembly this year concerning its daily schedule. Cindy Barker reported that several individuals recently helped with writing letters to legislators concerning Certificates of Need as it relates

to CCRCs. For 2019 there has been a change in the amount of medical expense disallowed (it will be 10% of adjusted gross income rather than the previous 7.5%). A sub-group from the NorCCRA Legislative Committee is working to determine what CCRC residents would or would not want changed in the NC Statutes if they are opened by the General Assembly. Once they are in consensus, they plan to meet with individuals from NC Department of Insurance. Their goal is to be ready for action if changes to the Statute are introduced during the General Assembly's upcoming short session.

President Campbell said his biggest disappointment this year is the continuing lack of leadership in the Central and Western Regions for regional functions. Those two regions are "missing out" on significant events that could occur within a closer commuting range than a

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NorCCRA's 2020 Executive Committee. Left to right: Art Cooper, Member at Large; Margaret Zircher, Communications Director; Wayne Campbell, President; Franklin Sanders, Treasurer; John Olmstead, Vice President; Peggy Campbell, Secretary; Susan Rhyne, Membership Registrar. Not Present: Cindy Barker, Legislative Chairperson; Milton Gilbert, Past President; Gus Ulrich, Eastern Region Chair. See page 3 more about the officers.



President's Message.....

.....by Wayne Campbell

So, another year has passed in the life of NorCCRA and I think it was a reasonably good year. Let me express some of my thoughts.

I am so happy to have seen almost 200 of you at our recent Annual Meeting in Greensboro and to hear of your increases in membership, especially LIFE. And to know how hard you are working to get the word out about NorCCRA! And as we have done all year, we visited several more of you in the previous three months, wherever you have invited us to come. Those invitations have allowed us to visit Twin Lakes in Burlington, The Cardinal at North Hills in Raleigh, Trinity Oaks in Salisbury, Windsor Point in Fuquay-Varina, Plantation Village in Wilmington and Carolina Meadows in Chapel Hill where there were 200 residents in the audience! Wow! I hope our visits brought increased awareness to your programs and your recruiting new members, as that was the intent. Peggy and I still have time available on our calendars... email is waynpegg@gmail.com

Since my last communication with you I have begun attending the monthly meetings of the North Carolina Coalition on Aging, whose mission is very much like ours—“*improve the quality of life for older adults.*” And, we are dues paying members joining 75 other like-minded agencies and organizations.

Let's go back to the Annual Meeting and our guest speakers. Several of you have already spoken favorably to me about Tom Akins, LeadingAge; Marie Smith and Andrew Pappas, Agents with the North Carolina State Bureau of Investigation; and Nancy Wise, Department of Insurance, commenting on their level of knowledge. Some of you may not have received a copy of the book entitled *Money Smart for Older Adults* handed out by Marie and Andrew. If you did not or simply want extra copies for your residents, go to an address provided by them which is <https://www.consumerfinance.gov/practitioner-resources/resources-for-older-adults/protecting-against-fraud/>. Nancy would remind us that the DOI has a new website and a new *2019 Reference Guide*. You can download and print for your use. Their website is <https://www.ncdoi.gov>.

And so from my home to yours, may good health and much happiness be yours as we move into the most wonderful Holiday Season of them all, Thanksgiving, Hanukkah, Christmas and the beginning of a New Year!

Thanks and blessings,

... Wayne

NorCCRA's Officers for 2020

NorCCRA is fortunate to have strong leadership guiding the organization for the coming year. The following officers were re-elected for the coming year at the October Annual Meeting.

President: Wayne Campbell

Wayne, a retired US Army Colonel and our current NorCCRA President, is a recipient of the Long Leaf Pine Award. He and his wife Peggy have resided at Glenaire in Cary for the past five years, and has served two terms as President of Glenaire's Residents Association.



Wayne's career and honors include 30 years as a full-time NC National Guardsman; member of the Honor Roll of the NC Military Academy at Fort Bragg; Hall of Fame in 1990; graduate of both the Industrial College of the Armed Forces and the Command and General Staff College. He has served as senior staff for the State's Adjutant General; Field Artillery Battery Commander; Logistics Officer; Aide-de-camp to a Major General and an Aide to the Governor of North Carolina.



Vice President: John Olmstead.

John and his wife Martha have resided the past five years at Scotia Village in Laurinburg. He is currently one of their NorCCRA Community Representatives, their Residents Association President,

NorCCRA's Vice President, and previously has served as NorCCRA's Eastern Region Chair.

John is retired military, having served 36 years in the US Navy with a distinguished career. He has a MS degree in Aerospace Engineering, a BS in Mechanical Engineering, and was a Navy experimental test pilot for six years. He served four years as the Department of Defense Unmanned Aerial Vehicle Program Manager, and served the next four years as Military Executive Director for all Naval Aviation Engineering Operations. He was

recalled to active duty from statutory retirement by the Secretary of the Navy to continue in this role an additional year. After military retirement, he continued contract work for 21+ years as a Senior Systems engineer with DoD and the Navy, ending in 2018. In his civilian life, responsibilities included 6 years as Chair of the Montgomery County NC Planning Board; 18 years as Director & President of a non-profit HOA; 6 years as a Presbyterian Church Elder; and 6 years as a Governor appointed Director and Treasurer of the Community Resource Council at a NC prison in Troy NC.

Treasurer: Franklin D. Sanders.

Franklin will be serving his third term as NorCCRA's treasurer. He and his wife Jane reside at Deerfield in Asheville. Franklin is a graduate from Amherst College with a BA in Economics, and Harvard Business School with an MBA in Finance. He served in the Massachusetts National Guard and was commissioned as a 2nd Lieutenant in the Finance Corps of the U.S. Army Reserves until 1966. His career includes First Boston Corporation (NYC headquarters) in their Corporate Finance Department and as Managing Director; then President of AEGIS Insurance Services in NJ, and Treasurer and Director of Associated Electric & Gas Insurance Services Ltd.



Secretary: Peggy Campbell.

Peggy, who will continue as NorCCRA's Secretary this year, also had a career full time in the NC Army National Guard. She was the fourth woman to join the Guard, and holds a number of "firsts" in that organization, including Excepted Service position as the Unit Supply Technician, and first to attain the rank of Warrant Officer. Her positions were in the State

Secretary... cont'd on p 5

Binding Arbitration Agreements No Longer Required

The federal government released new conditions of participation for skilled nursing facilities (SNF) participating in the Medicare and Medicaid programs on July 19, 2019. Although pre-dispute binding arbitration is still allowed, a resident or family member **is not required to sign an agreement to be admitted or to stay in a SNF.** The new rule became effective on September 19, 2019. The meat of the regulation is as follows:

If a facility chooses to ask a resident or his or her representative to enter into an agreement for binding arbitration, the facility must comply with all the requirements in this section.

The facility must not require any resident or his or her representative to sign an agreement for binding arbitration as a condition of admission to or as a requirement to continue to receive care at, the facility and must explicitly inform the resident of his or her representative of his or her right not to sign the agreement as a condition of admission to or as a requirement to continue to receive care at, the facility. (Emphasis added.)

WHY IS THIS SO IMPORTANT?

In the past, almost every nursing home facility required a resident or family member to sign a binding pre-dispute arbitration agreement to be admitted to the skilled nursing facility. Binding arbitration means that you cannot use the legal system if you have issues regarding care. The decision of a panel of arbitrators would be final. Patients gave away their rights to use the legal system.

The American Health Care Association and others sued the government and stopped the enforcement of the prohibition of binding

This article, and the article *Observation Status Update* on p 5 is reprinted with permission from NaCCRA's September/October issue of *LifeLine*. To quote Jim Haynes, President of NaCCRA, "I cannot think of any reason why every resident living independently in a CCRC/Life Plan community would not join NaCCRA.... No other organization Advocates, Educates and Communicates for and to CCRC residents in every state in the USA." For a \$25 membership, you can see more articles like these two from their newsletter, and invaluable information from their website <https://www.naccra.com>. Apply online, or by mail to NaCCRA c/o Lanigan & Associates, 2630 Centennial Place, Ste.1, Tallahassee, FL 32308.

And while you are at it, don't forget to renew your membership to NorCCRA!

arbitration in 2017. It is ironic that the American Health Care Association used the court system but didn't want residents in skilled care facilities to do the same. It took time for the Centers for Medicare and Medicaid Services (CMS) to come up with a new draft and solicit comments. CMS received over 1,000 comments on the draft rule.

To gain a better understanding of the issue, NaCCRA members can check the naccra.com website under *documents* for the entire rule and links to a more consumer-friendly explanation.

Observation Status Update

Since 2011 the Center for Medicare Advocacy has been pursuing a nationwide class action lawsuit seeking an appeal for Medicare beneficiaries who are classified as hospital outpatients in observation status.

The *Alexander v Azar*, 3:11-cv-1703, U.S. District Court, Connecticut, was held before US District Court Judge Michael Shea from August 12-20, 2019. The Judge ordered post-trial briefing, which is expected to take approximately 75 days. Then the parties will await Judge Shea's decision.

On the legislative front, **H.R. 1682: Improving Access to Medicare Coverage Act of 2019** bill now has 53 sponsors. No hearings have been scheduled.

Secretary... cont'd from p3

Headquarters Unit and on the Adjutant General's staff; the Comptroller's office; Recruiting and Retention; Public Affairs; Health Systems Specialist; Equal Employment Manager for both Army and Air; and Discrimination Complaints Investigator.

After retirement Peggy was a volunteer for The Employer Support for Guard and Reserves, and worked with the Wake County Board of Elections as a Precinct Chief Judge.

Although NorCCRA has a strong executive committee, it is worth noting that the work of NorCCRA is dependent on Community Reps at the local levels. They have been described as the life blood of the organization. Kudos to our Community Reps!

New!

On NorCCRA's Website www.norccra.org

- Duties of a Community Representative
- NorCCRA's Efforts that Benefit its Members
- History and Other Facts and Figures (Nuts and Bolts You Might Like to Know)

NorCCRA is associated with NaCCRA (National Continuing Care Residents Association) Check out their redesigned website <https://www.naccra.com> for good information and access to their newsletter *LifeLine*.

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statewide location can provide.

Peggy Campbell developed two new handouts used to recruit members. Susan Rhyne, Membership Registrar, shows membership is now 4,380 which is considerably increased from a year ago. The President is especially pleased that 2,553 of them are Life Members as that helps stabilize our membership base.

The two areas that President Campbell is prioritizing for the coming year is recruiting officers for the Central and Western Regions, and developing a progression route for significant leadership positions in NorCCRA.

QUOTABLE QUOTE

To succeed in life, you need three things: a wishbone, a backbone, and a funny bone.

Reba McEntire

The Hotline

Seeking Local Reporters! YOU!!!

Send articles, ideas, photos to NorCCRA's Director of Communications Margaret Zircher zircher@me.com



ECOLOGICAL *Sustainability*

Is This The End of Recycling?

The following article is excerpted from “Beyond Recycling” by Alice Loyd in the May/June 2019 issue of the *Ecozoic Review*. The full article which cites numerous waste management experts and links to media articles can be accessed on

<https://www.ecozoicstudies.org/ecozoic-review-may-june-2019/>.

Between 2005 and 2014 recycling programs went from covering 29 percent of American communities to 80 percent. We were relieved to be adding less to the waste stream; our recycling assuaged some of our guilt. “Beyond Recycling” reviews the history of recycling, and points out how our recycling amenity is under threat, citing numerous waste management experts. The growth of single-stream recycling (more efficient and less costly) tracks with the growth of recycling overall in this country, but also tracks with skyrocketing contamination rates.

Before the US began single stream recycling, China had plenty of capacity to handle plastics and lots of cheap labor to sort the recyclable materials from the nonrecyclable. According to the March 2019 [NPR](#) report on plastics, by 2016, the US was exporting almost 700,000 tons a year to China alone. Overall, China imported 7 million tons from around the world. About five years ago, the Chinese government started to worry about all this trash coming in. A lot of the plastic was contaminated, making it difficult and expensive to recycle, And some of the plastic was hard to recycle and thus not profitable to import.

A February 2019 [Guardian](#) story quotes a spokesperson for China as having told the World

Trade Organization in July 2017 that it no longer wanted to be the end point for foreign garbage. Whereas previously it had been the destination for about 40 percent of the United States’ paper, plastics, and other recyclables, beginning in 2018 China had banned many scrap materials and has not accepted others unless they meet an extremely strict contamination rate of 0.5 percent or less.

With China’s market all but closed, ships have been carrying US plastic to Malaysia, Bangladesh, Laos, Ethiopia, Senegal, Turkey and other unprepared nations already overwhelmed by the increase in their own plastic waste. Waste-management companies across the country are telling municipalities that there is no longer a market for their recycling, leaving them two choices: pay much higher rates to get rid of recycling, or throw it all away. Most are choosing the latter. They are incinerating it, sending it to landfill, or cancelling their recycling program. The end of recycling comes at a time when the United states is creating more waste than ever. In 2015, the most recent year for which national data are available, Americans generated 262.4 million tons of waste, up 60 percent from 1985.

A [UN Environmental Program](#) (UNEP) report
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Best Practices.....

from Pennybryn in High Point

Improving Communications

In the fall of 2018, the Administration at Pennybryn, a life-plan community in High Point, introduced a new tool to our residents. It is an iPad application called *Wellzesta*. The objectives were to improve communications with residents and among residents, and to reduce the costs of preparing and distributing paper copies of information to residents. In particular, having a picture of each resident with their address, home number and email has been very helpful to all of us.

While Pennybryn is very pleased with the results of the *Wellzesta* program, there are costs to get the program up and running. First a wi-fi system must be installed in every residence as well as in all the common spaces. Second, each resident must be provided with an iPad. Third, residents must be trained in how to get results from their iPad and staff must be trained on how to get their information into the system. The initial implementation required a great deal of planning by a multidisciplinary team. Training continues on a variety of topics.

Our Resident Handbook, resident photos and information, weekly menus, monthly events schedule, monthly wellness schedule, daily events and announcements of various kinds are a part of the information displayed in the *Wellzesta* App. Paper copies continue to be prepared for those unable to use the tablet due to physical limitations. At the present time, about 90% of our Pennybryn residents are on the system and are improving their skills each week. The activity and wellness staff reports that the cost of printing of newsletters, calendars, and menus has been reduced by approximately 60%.

Information on the *Wellzesta* system and

company may be found at www.wellzesta.com. We understand that several other North Carolina CCRC's have the *Wellzesta* program in place. Pennybryn will be happy to demonstrate the program to anyone who would like to visit us at 109 Penny Rd in High Point.

Thanks to **Ben Leach** for this article

Take a Look

Over half the residents at Scotia Village in Laurinburg are members of NorCCRA. Take a look at how they handle membership recruitment.

All residents are provided one of three eye-catching memos, individually addressed, starting in September. One memo thanks life long members for their forethought and continuing support. Another memo informs Annual Members that their membership is about to expire and urges them to upgrade to Lifetime Memberships by pointing out on the application at the bottom of the page, they can apply the annual dues already paid for that year toward Life Membership. It is important to note that it only applies within the current year of annual membership; annual dues cannot be credited for previous years. A community rep will contact these folks one-on-one if not exercised by mid-October. The third memo goes to independent living non-members who are in reasonable health (certain specific assisted living folks also get this.) These memos explain what NorCCRA is doing for them, and requests they help our effort.

If you'd like copies of the three handouts, contact the *Hotline* editor, (zircher@me.com) or John Olmstead (olmsteaj@erols.com).

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“Single-Use Plastics: A Roadmap for Sustainability” illustrates the problem of single-use plastics, products with a lifespan of mere minutes to hours, yet persist in the environment for hundreds of years. Over 14 million tons in the US in 2015 were packaging products used once then thrown away. Also the UNEP report points out that biodegradable plastics break down completely only if exposed to prolonged temperatures above 122° F.

The message coming through all this information is that recycling, in June 2019, even when performed with expertise through the diligent

efforts of individuals, companies, and government entities, can no longer be viewed as a major part of the solution to the exponential amount of waste generated by an increasingly industrialized world population. [Clean Water Action](#) states “As a society that over-relies on disposable items, recycling provides a comforting sense that our rampant consumption is compatible with eco-friendliness. But we can’t recycle our way out of this mess.” We need to change how we consume. We can no longer pretend that there is an ‘away’ when we put something in the recycling bin.

Could This Happen to You?

A resident at a Florida CCRC was being picked up by her community’s transportation after an evening worship service. The car wouldn’t start; maybe battery dead. There were no procedures established at that CCRC for their drivers should they have a vehicle emergency, no credit cards for the driver (who may not have resources to put this on their own card), nor arrangements with a towing company.

After some time, telephone calls & frustration, the clergy, anxious to close the building but not wanting to leave an elderly woman stranded at night in the parking lot, took her home.

What procedure does your CCRC have?

Thanks to the Center for Ecozoic Studies for permission to quote from their Review. The Center’s mission is to advance ecology and culture as the organizing principles of societies. Activities include publications, education and events, arts and actions, and global events.

To join one of NorCCRA’s Forums:

- Sustainability
- Board of Directors
- Residents Council Presidents

email NorCCRA’s Communications Director, Margaret Zircher zircher@me.com, with your name, community, and forum you wish to join.



Application for membership in North Carolina Continuing Care Residents Association

Name: _____ Community: _____

Spouse’s name (if applicable): _____

Address: _____

Email address: _____

Fee: \$12 for individual; \$20 for couple; \$80 individual life membership; \$135 life membership for a couple

Please make check payable to **NorCCRA**. Give your check and application to your local NorCCRA rep.

Otherwise, mail to Susan Rhyne, 3913 Muhlenberg Court, Burlington NC 27215

Thank you.