



The Hotline

North Carolina Continuing Care Residents Association

www.norccra.org

COVID-19 Twilight Zone?

Wow! Have things changed since the last issue of *The Hotline*? It's been said "I don't think anyone expected that when we changed the clocks we'd go from Standard Time to the Twilight Zone." The Eastern Region Meeting was cancelled due to COVID precautions. Most if not all CCRCs have been placed under unprecedented restrictions such as limited entrances; dining room closures with meals delivered to units; common areas closed or at least restricted, including barber and beauty shops, gyms, pool; housekeeping suspended; visitors including family prohibited or at least restricted; travel outside the gate restricted e.g. grocery stores, pharmacy, medical appointments; social gatherings, if allowed, limited to a small number of people outside; assisted living and nursing home in lockdown; maybe even routine temperature checks for independent residents; and then there are the 6 foot rules, hand washing, face masks, and not touching face!!! If anyone is living in a CCRC in this state without such restrictions, let the editor hear from you. Tell us how you are doing. As of this writing, evidently very few CCRCs in North

Carolina have COVID cases, but the same can't be said of NC nursing homes outside of CCRCs, and CCRCs in other states.

It is assumed many NC CCRCs will continue in June to be under strict COVID avoidance measures. Isolation during these difficult days seems to bring its own set of adjustments. Christopher Jamison¹, a monk, explains that we go through a series of emotions in the early stages of isolation — anger, fear, loneliness and boredom. Jamison draws a distinction between boredom and lethargy. "Boredom is when there is absolutely nothing to do. Lethargy is when there are things to do that you can't be bothered doing." Most people suffer the latter, but they call it the former because it lets them off the hook. He advises

- Create your own rhythm, then you will find the day is more sustainable, bearable and enjoyable.
- Positivity is the key. "Do not begin the day by rehearsing your grievances. Begin by remembering you're alive and there are good things still. You may have to do tough things later, but take it one step at a time."

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See page 3 regarding new Eastern Region Officers

President's Message.....*by Wayne Campbell*

Greetings to my fellow NorCCRA friends.



Coronavirus, COVID 19, Coronavirus, COVID 19... That seems to be all we hear anymore, no matter what time of day or night we hear another voice.

I am not trying to make light of the situation by making the above statement, but you must know that decisions within NorCCRA must continue to be made regardless of the difficulty in physical meeting. The By-Laws require that our Board of Directors meet annually in May or June and we are planning for that to happen again this year, in June, precisely on June 11th at 10:00 AM. The big difference this year is that it will be held through electronic/technological means called Zoom. We assumed that COVID-19 would not just magically disappear between now and the projected date of our meeting, and it would be unlikely that Well-Spring would be able to host such a gathering because of the lock-down of our state and on top of that the requirements imposed by the CDC (Center for Disease Control) and/or CMS (Centers for Medicare and Medicaid Services). "Zoom" will probably be something very different for some of our Board members but many are probably already using it. Regardless of whether you are a novice or a professional at using Zoom, our Director of Communications, Margaret Zircher, (the Editor of our *HotLine*) has agreed to put together some information that will enable the process to work and she will be sharing such with all of the Board well before that meeting date.

Now to another matter... the "sales tax" problem! A few days ago, I sent to the Board copies of letters sent to State Representative Tim Moore, Speaker of the House and to Senator Phil Berger, Senate President Pro Tempore. Please read those letters, yes, they are the same except for where they were sent, but the point of sharing them is to let you know what is going on not only with your NorCCRA Executive Committee but with the leadership of LeadingAge North Carolina.

Again, please do NOT "jump the gun" yet by contacting any members of the Legislature! Sindy Barker and I will call on you and the other 22,000 of us when the time is appropriate.

Be ready; we never know when matters that could impact residents of CCRCs will pop up their ugly heads. That's why we say, "We can do more together, than we can do alone". **ACT AS IF WHAT YOU DO CAN MAKE A DIFFERENCE, BECAUSE IT DOES!**

Thanks and blessings,

... *Wayne*

New Eastern Region Officers

March 10 the Department of Health and Human Services (NC DHHS) recommended that high risk individuals (those over 65) avoid large groups of people. Because this would include meetings such as the Eastern Region at Belle Meade on April 7, NorCCRA's Executive Committee decided there was no practical choice except to cancel the meeting. The Executive Committee also approved that Wayne Campbell, President of NorCCRA, appoint the following Eastern Region officers that were to be voted in April 7: Virgil Torbert and Barbara Pray as NorCCRA Eastern Region Co-Chairs with equal duties and responsibilities as the two decide. Woody Mason as NorCCRA Eastern Region Treasurer, and Carol Rist as NorCCRA Eastern Region Secretary.

Barbara Pray, Co-Chair, has lived at Croasdaile Village since August 2006. She has served her community as Finance Committee Chair, Neighborhood Representative, and President of the Residents Association. She is a Life Member of both NorCCRA and NaCCRA (National Association of Continuing Care Residents.) She served for three years as Croasdaile's representative to NorCCRA. She later served as NorCCRA secretary for one year followed by three years as state treasurer. She attended the NaCCRA/LeadingAge conference in Indianapolis, Indiana October/November 2016 and served as NorCCRA's representative to the NaCCRA annual meeting held March 2017 at Bailey's Crossroads, Falls Church, Virginia. Barbara retired in 2015 after working for 33 years as a tax practitioner enrolled to practice before the IRS. She has two daughters, five grandchildren and five great-grandchildren.



Virgil Torbert, Co-Chair, graduated from New Mexico State with a degree in Mechanical Engineering. After 3 years in the Air Force he

went to work for E. I. DuPont and spent the next 31 years working in their manufacturing division at six different locations in a variety of supervisory roles. After retiring in 1992 he and his wife Vonnie moved to Chapel Hill NC and spent 22 years there before moving to Croasdaile Village in 2014. They joined NorCCRA as lifetime members at that time. In his spare time he does volunteer taxes for VITA and also spends time trying to play golf.



Carol Rist, Secretary, is a native of Ft. Lauderdale, Florida, and has spent most of her life in South Florida. She is a graduate of Duke University, has a master's degree from the University of Michigan and a Diplome de Civilisation Francaise from the Sorbonne. Her late husband, Karsten Rist, was a native of Germany. They met at the University of Michigan. She and Karsten owned an injection molding business in Florida. Upon retirement they moved to Durham. In 2011, Karsten and Carol moved to Croasdaile Village, where Carol has been active in the residents' association, serving two years as secretary.



Dr. Carle (Woody) Mason, Jr., Treasurer, is a North Carolina native (Charlotte), and holds an undergraduate degree from NC State and a dental degree from UNC Chapel Hill. Woody practiced general dentistry in Wilson NC for 42 years, and is the past President of the North Carolina Dental Society and North Carolina Services for Dentistry, Inc. He has served as Chairman of the Residents' Association Finance Committee at Croasdaile Village.





LEGISLATIVE UPDATE May 1 2020 from *Sindy Barker*

There are a lot of things in flux as I write this article. There are issues at both the state and national level which have a real potential of affecting residents' pocketbooks.

- We are awaiting word from Tom Akins, CEO of LeadingAge as to whether we will need to put out a legislative alert on the NC Department of Revenue's interpretation to treat CCRCs as retailers. This would have a significant impact on all community residents.

- Secondly, we have not heard back from CMS on their proposed \$13.68 per day assessment on skilled nursing beds within CCRCs. Depending on the size of a CCRC's health center, this tax could add anywhere from \$100,000 to almost a million in costs to residents.

- Thirdly, the Department of Insurance has been meeting for over a year on a revision of Chapter 58 Continuing Care Retirement Communities.

NC Department of Revenue

In late 2019, one of the CCRCs was asked to meet with the Department of Revenue (DOR) and received the interpretation by the Department that the CCRC was considered a retailer. Therefore, their fees would be subject to a 7.5% sales tax and it would be retroactive for three years. LeadingAge began to look at this interpretation and its implications for all CCRCs in the state. There had been a concern that this interpretation might be included in the COVID-19 bill that was passed on May 2 and signed into law by the Governor on May 4. Tom Akins, CEO of LeadingAge, and Wayne Campbell, President of NorCCRA, wrote a joint letter to Representative Tim Moore, Speaker of the House, and Phil Berger, President of the Senate, asking that the issue be postponed until the 2021 long session.

The General Assembly is due to reconvene on May 18 and again this DOR interpretation may come up for discussion. There are several scenarios that we might encounter. We have listed three possibilities below.

- 1) CCRCs are determined to be retailers and will be taxed accordingly. In this case, NorCCRA will be sending out an urgent legislative alert for all residents to get in touch with their legislators.
- 2) There is not enough information on this DOR interpretation and a study commission or a select committee will be appointed to report back to the 2021 long session. In this case, NorCCRA and LeadingAge would be able to present detailed information about how CCRCs differ from retailers.
- 3) Much of what residents' fees cover are not retail in nature. Rather than each CCRC determining which items on each resident's monthly bill is a retail expense, it might be possible to apply a formula for a "reasonable approximation" which could mean each resident would be billed a smaller and more manageable percentage of the whole.

Since the Hotline went to press prior to the General Assembly coming back on May 18, you can go to <https://www.norccra.org/legislature.htm> to see the most recent update. In addition, if we need to have you act swiftly, your NorCCRA representatives, officers and members of the Legislative Committee will be in touch with you by email.

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Legislative Update, cont'd from p4

Move to Eliminate State Exemption for CMS Bed Tax

Last year the US Centers for Medicare and Medicaid (CMS) published a proposed rule which would allow no exemptions to the bed tax on skilled nursing home beds. The NC legislature has granted exemptions to CCRCs, but would be unable to do so in the future. It is a per night tax of \$13.68 which would be used by each CCRC to calculate the number of "patient per night beds" per year and pay that amount. There was a huge response from residents in states that are exempt. LeadingAge National reports that sometimes a proposed rule isn't acted on and just drops off the radar. We are hopeful that this bed tax is one of those proposed rules.

CCRC Advisory Committee and Revisions to GS 58-64, CCRC

The nine members of the CCRC Advisory Committee met at the Department of Insurance (DOI) building on March 2. Guests were NorCCRA members: Wayne Campbell, Peggy Campbell and Sindy Barker; and Tom Akins, LeadingAge. Nancy Wise, Manager of Special Entities, gave an overview of the five types of CCRCs which exist in North Carolina. Financial risk shifts from the facility to the resident as the contract type moves from Type A (Life Care) to Type E (Ownership). There is an increasing trend toward for-profit facilities.

The CCRC Task Force within the DOI began meeting in January 2019 to propose revisions to GS 58-64 Continuing Care Retirement Communities to align it with the types of facilities the DOI is now regulating. NorCCRA and LeadingAge have work groups who are also working on the proposed revisions from their association's perspective. The ultimate goal is to have all three groups reach consensus on any proposed changes before it is introduced in the 2021 long session of the legislature.

At the meeting, DOI distributed a survey form which was designed primarily for management, but Wayne Campbell and the NorCCRA Executive Committee also responded to the survey providing their thoughts on each question from the resident's point of view. See <https://www.norccra.org/legislature.htm>

The Art of Persuasion

n. The action of persuading someone to do or believe something.

The NorCCRA Legislative Committee is calling upon all CCRC residents who are comfortable practicing the art of persuasion in their daily lives. Lobbying, in its simplest form, is providing an opportunity for elected officials to better understand what is important to us as CCRC residents and be persuaded to help us reach those goals. No previous legislative experience is needed. Most of our persuasion comes in the form of letters, emails, or phone calls to legislators at both the state and national level. We successfully got the medical expense deduction reinstated at the state level and kept it from being eliminated at the national level. You all played a key role in making these things happen.

To assure that we are reaching all CCRC residents in a timely manner, our goal is to have at least one resident on the NorCCRA Legislative Committee from each CCRC. We would welcome multiple members so that you can work together when action is quickly needed on an issue. It is not unusual to have less than 24 hours to make our opinions known. If this interests you or you would like to submit a name or two of someone in your CCRC who acts as if persuasion is his/her middle name, please complete the form below.

Name _____ Email Address _____

CCRC _____ Phone Number _____

Send to Sindy Barker, Chair of the NorCCRA Legislative Committee, by email at sindydevoebarker@gmail.com. She will be glad to answer questions at 919-969-4529.

Dying with Dignity in North Carolina

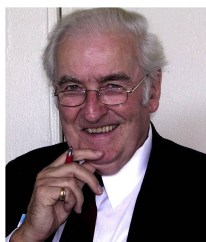
The North Carolina End of Life Option Act (NC H789) was introduced April 11, 2017, by Representative Pricey Harrison (D-Guilford) and co-sponsors Graig Meyer (D-Durham) and Susan Fisher (D-Buncombe) and was referred to the House Committee on Rules, Calendar, and Operations. On April 16, 2019, the North Carolina End of Life Option Act (HB 879) was introduced by bi-partisan sponsors Representative Fisher with co-sponsors Reps. Harrison, Hardister, McGrady, Dahle, Faircloth, Insko, Martin and Meyer. Unfortunately, the bill failed to move this session. North Carolina's proposed law is modeled closely on [Oregon's Death With Dignity Act](#), which took effect in 1997. If North Carolina's law passes, a patient requesting aid-in-dying medication will have to be:

- at least 18 years old
- a North Carolina resident
- mentally capable of making and communicating health care decisions, and
- diagnosed with a terminal disease that will result in death within six months.

The state affiliate of the national Dying with Dignity Center, <https://www.dyingrightnc.org/>, is focusing to get the new bipartisan bill passed. Residents can become advocates of the bill. Present practices in some health centers allow the ill patients be made comfortable with allowable medication such as Ativan and morphine. Although this can be considered to contribute to dying with dignity, support of the legislation will impact all seniors and other age groups in more meaningful ways, whether residents of CCRCs or not.

There are at least two reasons that the legislation has not progressed this year. The Right to Life of abortion opponents seem to have convinced many legislators that passing MAID (Medical Assistance in Dying) legislation would lead to weaken the opposition to abortion. Abortion and MAID are not morally equivalent and can coexist in a person's life as explained in <https://www.dyingrightnc.org/news/the-fallacy-of-a-moral-equivalency>. A second reason is that people still think of this process as "assisted suicide" or "physician assisted suicide." However, proponents of death with dignity argue that the term "suicide" doesn't apply to terminally ill people who would prefer to live but, facing certain death within months, choose a gentler way of dying. In fact, North Carolina's proposed law states that terminating one's life under the law is *not* suicide. (See [HB879, Section 90-326.19](#).)

Article submitted by Frans C Verhagen gaia1@rcn.com, a resident at Carolina Meadows in Chapel Hill. Dr. Verhagen has a background in divinity and the sociology of international development. As a sustainability sociologist he is not only interested in sustainable living, but also in sustainable dying. His spouse, Anita Wenden, died in April from an advanced stage of Parkinson's and of scoliosis.



Editor's note: End of life issues are now being being openly discussed in groups within CCRCs and other community organizations, serving an important function in airing concerns and helping encourage participants to solidify thinking and let doctors, families and other advocates know one's end of life wishes.

COVID-19 - continued from p.1

Others who have learned to live with isolation include astronaut Scott Kelly², Jason Rezaian³ who was imprisoned in Iran, Marion Dierickx¹, a polar scientist, and submarine captain Ryan Ramsey.¹ Their tips on surviving the isolation from this COVID-19 crisis include:

- **Follow a schedule.** Sleep at set times. Quality of sleep relates to cognition, mood and interpersonal relations. Do something different on the weekends.
- It requires **discipline** to get into a routine.
- **Exercise.** If you are physically healthy you will be mentally healthy. Go outside and experience nature.
- **Keep mentally fit.** Read books; it's a great escape from your surroundings. Learn something new. Play board games. Enjoy what's there, focusing on what you've got rather than what you are being denied. You need a hobby.
- **Pace yourself.** Don't let work take over everything; take time for fun activities. Don't spend all your time online. Limit your exposure to TV and the news. Picking it up once per day will give you time to do other things.
- Scott Kelly advises "**keep a journal.**" This surprising finding by NASA is a way to help put your experiences in perspective. It doesn't have to lead to writing a book.
- **Take time to connect.** Scientists have found that isolation is not only damaging to our mental health but to our physical health as well, especially our immune systems. Technology has made it easier than ever. Take time each day to connect with family, your neighbors and friends.
- **Plan for the future.** Think about where you'll go and who you want to be with. Focus on the future to come rather than the past you've already lived.
- **Control your environment.** Clean your living quarters, nurture a plant.

- **Listen to experts.** Social media and other poorly vetted sources can be transmitters of misinformation. Just as handshakes transmit viruses, so we have to make a point of seeking out reputable sources of facts, like the [World Health Organization](#) and the Johns Hopkins [Coronavirus Resource Center](#).
- Lastly, Jason Rezaian's most important piece of advice **LAUGH!!! Laugh each day.** If Rezaian could find laughter in Iran's solitary confinement, you can find laughter in your living room.

¹<https://www.theguardian.com/lifeandstyle/2020/apr/01/start-a-daily-routine-and-make-the-weekends-different-the-isolation-experts-guide-to-lockdown-living-coronavirus>. Go to the article for additional tips from Sir Robin Knox Johnston, a round-the world sailor, and Christa Byrne, a Scottish Islander.

²<https://www.nytimes.com/2020/03/21/opinion/scott-kelly-coronavirus-isolation.html?smid=em-share>.

³<https://www.washingtonpost.com/opinions/2020/03/24/i-survived-solitary-confinement-you-can-survive-self-isolating/?arc404=true>

Submitted by *Hotline's* editor, zircher@me.com

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.

The Hotline

Seeking Local Reporters! YOU!!!

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



Best Practices...

Men's Club at **Southminster** Community, Charlotte

In order to accommodate a minority male population, the Founders of Southminster established a Men's Club prior to the opening of the facility in 1978. The Club is an item in the Southminster by-laws and has been an active part of the Southminster Community since its inception. This club has provided the Southminster male population with an active schedule of events annually. Membership is open to all Southminster males and there are no annual dues. The current Men's Club Chapter has identified an average of one event monthly for the male resident population. A small committee, lead currently by Gene King, has scheduled activities ranging from baseball games, visits to museums, historical sites, motor racing teams, cook outs, educational speakers, and an annual Christmas outing at a German Bierhalle.



According to R.C. Welch, who submitted this article, all social programs, including the activities of the "Men's Club" have been suspended due to the COVID crisis. They were fortunate to have visited the Bechtler Museum in February. The Lock Down has forced cancellation/postponement of noted Author Bob Inman in March, the Charlotte Knight's ball game in April, the Imax Theater in May and the Spenser Transportation Museum in June. When Southminster emerges from this virus imposed cocoon, the Men's Club Committee will reestablish a schedule for the remainder of the calendar year 2020.



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.