



The Hotline

North Carolina Continuing Care Residents Association

www.norccra.org

Covid Risks to Seniors

by Ronald L. Wilder, MD, PhD

The Covid-19 epidemic is an unprecedented disruption to the social fabric and health care system in the United States. At the time of this writing, Covid-19 has caused more than 140,000 deaths in the United States thus far and has been projected to cause more than 224,000 by 01Nov2020. Although initial reports suggested that the infection resulted in symptoms from mild cough and shortness of breath to respiratory failure and widespread vascular clotting, we now know that as many 50-80% of Covid-19 infections are asymptomatic, depending on the population surveyed. Asymptomatic infection is much more likely in younger individuals than it is in older individuals. Because asymptomatic individuals can spread infection unknowingly, this fact has major implications for the general population and vulnerable populations and in particular seniors, especially those who live in congregate care settings. The focus of this presentation is how to assess one's personal risk and to stay safe. To stay safe, there are 4 topics that must be considered. 1) Who transmits COVID-19 to others and how is this accomplished, 2) Disease dynamics in one's own community, 3) Who is most vulnerable to the serious outcomes, including death, to COVID-19, and 4) Situations that increase risk to acquiring COVID-19 and should be avoided, if possible.

Who transmits COVID-19 to others and how is this accomplished

There are 3 groups of people that transmit COVID-19:

1. People with symptomatic COVID-19.
2. People who are currently asymptomatic but will become symptomatic within the next 3-7 days.
3. People who are currently asymptomatic and will remain asymptomatic.

Obviously, we generally do not know who is harboring asymptomatic infection and must assume everyone is a potential source for transmitting infection. Each of these groups of people transmit infection by one of 3 routes:

1. Contaminating surfaces/fomites that others then touch and infect themselves by touching their nose, mouth or eyes. This route of infection is real but is uncommon.
2. Respiratory droplets that are spread by talking, yelling, singing, coughing, sneezing during close face-to-face contact, and

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See page 5 regarding Annual Meeting Registration and INSERT of proposed By-Law changes p6

Information regarding VOTE BY MAIL on website www.norccra.org

President's Message.....from John Olmstead

NEW NAME, NEW FACE No one was more surprised than me at 8:53 PM on Wednesday, August 5th when an email from Wayne Campbell announced that he had accepted the NorCCRA Secretary's resignation, and effective immediately, was himself resigning as the NorCCRA President. He cited medical concerns, and his doctors recommendations to make drastic changes in his life style. As the Vice President, I inherited the reins, and will attempt to keep the ship on course. Wayne and his wife, Peggy – our secretary – have dedicated much of their time during the past 22 months faithfully and diligently doing the business of NorCCRA. For those efforts, and their significant results, the NorCCRA Executive Committee and Board of Directors are eternally grateful.



There are two major items on our near-term horizon. We must continue to work, along with our fellow stakeholders at LeadingAge NC, to ensure that the sales tax issue is resolved appropriately (more in this issue), and per the By-Laws, we must conduct our Annual Meeting and officer election in October of each year. We will hold the Annual Meeting via Zoom at 9:30 AM on October 6 2020. Details and registration instructions are located on page 5 of this issue.

I believe we must remind ourselves of the significant NorCCRA successes in saving NC CCRC members money during the past few years. In 2015, we were able to have the medical deduction reinstated at the state level with a savings of approximately \$1800 per resident. In 2018, we mounted a similar initiative at the federal level working with other states to eliminate a cap of \$20,000 on all personal income tax deductions including mortgages, charitable contributions and medical expenses. In 2017, there was a proposal to severely reduce the amount of sales tax refunds that not-for-profit entities could receive back from the state. LeadingAge NC joined with other not-for-profits to keep the refund cap at \$45 million. This is particularly important for CCRCs who are undergoing major building projects.

In late 2019, the Centers for Medicare & Medicaid Services (CMS) proposed a new federal rule that would likely result in a bed tax for all CCRCs. With the loss of the current exemption, CCRCs across the country would be required to pay a tax on all of their health care beds, amounting to millions of dollars in new taxes. The only way CCRCs could afford this tax would be to **increase resident fees**. The current estimated annual cost increase per resident is approximately \$1,000. Our members and others responded *en masse* during the public response period. CMS is required to respond to each letter before they make a change, so there is a sense that with that many letters, the rules won't be changed. NorCCRA continues to watch this issue. ◆ ◆ ◆

Report Annual Board of Directors Meeting

In spite of restrictions imposed by the 2020 Covid-19 Pandemic, your NorCCRA Board of Directors held a productive meeting on June 11, 2020, utilizing ZOOM teleconferencing. Participating were 42 Directors and 2 visitors. For some, this was their first exposure to ZOOM. With prior coordination and training by NorCCRA's Communications Director, even the first-timers were successful in communicating this way. There were several topics presented for discussion and several decisions were made, as follows:

- a. President Wayne Campbell announced the resignation, effective June 10, 2020, of Franklin Sanders, who has carried out the duties of **NorCCRA's Treasurer** for 2 ½ years. Appreciation was stated for his service to NorCCRA in this capacity. The Executive Committee will determine how the finances will be handled until a new Treasurer is elected at the upcoming Annual Membership Meeting scheduled for October 6, 2020.
- b. Vice-President John Olmstead's report focused on **restoring regional leadership**, and a path to move forward. Currently, NorCCRA is divided into three regions but officer leadership is only effective in one of those regions. Without leadership in the other two regions, members in those areas do not have opportunities to participate in activities/events that typically occur in a more regionalized area. Discussion followed as to the need for regions and some common problems in securing leadership. This resulted in individuals volunteering to serve on an Ad Hoc Committee to study this. Those individuals are Art Cooper (Glenaire); Marita Eden (Grace Ridge); Charles Kingan (Croasdaile Village); Bob Osborn (The Pines at Davidson); Bobbie Schroeder (Salem towne); Jennifer Young (Village of Brookwood); and Margaret Zircher (Carolina Meadows). They will provide a written recommendation to the Executive Committee no later than September 15, 2020.
- c. Virgil Torbert expressed his concerns about how we identify and get our state officers and **individuals**

willing to serve as Legislative Chair and Communications Director. It has become especially difficult to identify candidates who have previously held leadership positions in NorCCRA. Recognizing the essentialness of having individuals in these positions with the right training, skills and leadership capabilities, it was determined that job descriptions should be developed reflecting all necessary tasks for each position. The Executive Committee was tasked with this responsibility.

- d. Barbara Pray, Co-Chair with Virgil Torbert for the Eastern Region, reported the **new officers of the Eastern Region** all reside at Croasdaile Village. Carol Rist serves as Secretary and Woody Mason is the Treasurer. There will be a meeting sometime in November for the CCRC's Residents Association/Council Presidents. Because of Covid-19, the date and method of meeting has not been determined at this June 11th B.O.D. meeting. Their plans for the Eastern Region Annual Meeting is set for April 27, 2021 at Croasdaile Village in Durham.

- e. The B.O.D. approved the Executive Committee's recommendation to **change the NorCCRA Standing Rules** to provide an annual review of NorCCRA's Finance Records.

- f. The B.O.D. endorsed the Executive Committee's recommendation for a **Bylaws change** that would enlarge the Executive Committee to include individuals serving in the appointed positions of Director of Membership Services, Communications Director and Chair of the Legislative Committee, and give them voting rights. This will be presented at NorCCRA's Annual Meeting on October 6, 2020, for ratification.

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LEGISLATIVE UPDATE August 4, 2020 from *Sindy Barker*



In June, the General Assembly set an adjournment date of July 11 with lawmakers set to come back into session on September 2. The issue of the sales tax on CCRCs remained in the Rules Committee, and there is a sense that it will be assigned to a study committee this fall. This will enable LeadingAge and NorCCRA to better educate legislators on the operations of non-profit CCRCs.

On July 23, a joint letter from Wayne Campbell, President of NorCCRA and Lee Syria, Chair of Leading Age was sent to Governor Roy Cooper asking him to “instruct the Department of Revenue to pause pending and planned audits of CCRCs until the General Assembly’s Revenue Laws Study Committee can complete its

scheduled review, and the General Assembly can formulate an informed policy-based response regarding the proper means of imposing sales tax on these facilities.”

It further goes on to state “our residents are on a fixed income and most likely have experienced a significant decrease in their savings (due to COVID-19) so this is not the time to surprise them with a new tax of approximately 7% that is based solely on a new interpretation by the Department of Revenue classifying CCRCs as retailers as opposed to health care and housing service providers.”

We are again in a period of behind the scenes negotiations which we hope will become clearer as we move into the fall. Sorry, to not be more definitive at this time.

Absentee Ballot Request for November 3 Elections

The North Carolina Continuing Care Residents Association (NorCCRA) is encouraging CCRC residents to request an absentee ballot for the November 3 elections. To make that easier the General Assembly passed **HB1169, Bipartisan Elections Act of 2020**, which changes how NC voters vote their absentee ballots by mail. Any North Carolina registered voter may request and receive a mail-in Absentee Ballot. No Photo ID will be required to vote by mail. Previously, there had been a requirement for two witnesses to verify that you filled out your Absentee Ballot. That has been reduced to one witness.

It is important to remember that you may not have any staff person help you in filling out your request form or your Absentee Ballot. For your Absentee Ballot Request Form, you may ask a spouse, fellow resident, child or other persons over 18 years of age to help you fill it out. But you may not ask a staff person. This also applies to voting by Absentee Ballot. You (or your witness) must mail it to your Board of Elections.

Because of COVID-19, we have seen and heard stories of long voting lines, poll workers who are not comfortable working at the polls and other disruptions during the spring primaries. Health officials are already worried about a COVID-19 surge during the fall elections. As a safeguard, we are suggesting that you send in an Absentee Ballot Request Form. ([Click Here](#) to go to NorCCRA’s website for a copy.) The addresses for all 100 county Boards of Election are provided on the request form. You are not obligated to use the Absentee Ballot if you decide to vote in person.

We are also providing more information on the actual process of requesting an absentee ballot and then the steps to follow for voting by mail on page 9. Absentee Ballots will be sent out 60 days before the election which means they will begin to be mailed on September 4.

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ZOOMING into the ANNUAL MEETING

- If you are new to Zoom, or uncomfortable using Zoom, there will be training or information sessions on September 21, 23 and/or 24. When you register for the annual meeting, you will be sent more information. Zoom can be accessed with a computer, tablet, iPhone or Android, regular land line, or Kindle. A device with a camera is preferred but not required. We were successful in getting about 15 members ready for the Board of Directors Zoom meeting, so WE CAN GET YOU READY too!
- Email your registration ASAP, but if you don't want to attend a training session, sign up no later than September 29 (see below). Zoom Annual Meeting meeting invites will be emailed Monday October 5.
- Your registration for the meeting will be acknowledged, confirming the email address to which you want the meeting invite to be sent; also a review of zoom tools and etiquette for the meeting; and an opportunity to sign up for one of the training sessions if you are unfamiliar with Zoom.



NorCCRA ANNUAL MEETING Tuesday, October 6, 2020

Due to Covid Crisis, Meeting will be held on ZOOM

Registration necessary in order to get invitation

- 9:15 am Check in & "social hour" -Enjoy your own coffee!
- 9:30 am Opening remarks by John Olmstead, President
- 9:45-11:15 am Speakers from LeadingAge, State and NorCCRA to address current status of CCRC tax issue.
- 11:15-noon NorCCRA Business/Information session
- noon -12:30 Election of 2021 officers

REGISTRATION

To register , email zircher@me.com before September 29

Include:

- ✓ **Your name**
- ✓ **Your CCRC community**
- ✓ **Your telephone number**
- ✓ **Email address to which invite should be sent if different from which you are emailing registration.**

If you do not receive an acknowledgement of your registration within 5 days of sending, resend or call 919-967-1102. Having your correct email address is imperative for the Zoom meeting!

New Slate of 2021 Officers to be Voted on at Annual Meeting.

Bios will be sent with registration confirmation.

Article V, Section 2, b&c of NorCCRA's bylaws state "The Nominating Committee, having secured the consent of the nominees, shall submit a list of candidates to the President at least 30 days prior to the Annual Meeting. ...Further nominations, upon the prior consent of those being nominated, may be made from the floor at the time of the election."

- President:** John Olmstead
Scotia Village
- Vice Pres.:** Dean Block
Carolina Meadows
- Secretary:** Caroline Filbert
SearStone
- Treasurer:** Charles (Skip) Kingan
Croasdaile Village

PROPOSED AMENDMENT TO NorCCRA BYLAWS

ARTICLE VIII (NorCCRA Bylaws) state that Bylaws may be amended at any Annual Meeting of the membership by a majority vote of those present and voting, provided that at least 20 days advance notice has been given in accordance with the Standing Rules, which... etc...

It is intended that a proposed amendment will be offered at the NorCCRA Annual Meeting which is scheduled to occur on October 6, 2020. The **proposed amendment is reflected in bold** and larger font. It was approved by the NorCCRA Executive Committee on January 10, 2020 and the required approval of the NorCCRA Board of Directors at their Annual Meeting on June 11, 2020. The complete Bylaws may be viewed/printed from NorCCRA's website: <https://www.norccra.org/bylaws.html>.

ARTICLE VIII- Executive Committee Section 1. Composition

The Executive Committee of the Board of Directors shall consist of the elected officers, the Chairperson of each region or its designee, and

the Past President(s). The Past President is defined as being the individual(s) who at the time of annual elections last preceded the incoming President in office. In the event there were Co-Presidents, both individuals shall be designated as Past Presidents. The President may appoint one or more deputy members to the Executive Committee, who shall serve at the President's pleasure. Past President(s) and Deputies shall *have* the right to debate; but only one Past President may vote or shall be counted in establishing a quorum. If there are Co-Secretaries, both shall have the right to debate but only one may *vote* or be counted in establishing a quorum. **Additionally, the President, with concurrence of a majority of the elected officers may appoint a Communications Director, a Director of Membership Services, and a Chair of the Legislative Committee to serve on the Executive Committee of the Board of Directors. If appointed, these officers shall have the right to debate, may vote, and shall be counted in establishing a quorum. All appointed positions expire with the term of the outgoing President.**

Board of Directors Meeting, cont'd from p3

g. Sindy Barker, Legislative Committee Chair and Wayne Campbell presented the latest information as of July 11, 2020, regarding the **Sales Tax** charges that the NC Department of Revenue (DOR) has billed to two CCRCs thus far. This sales tax is based on the DOR's interpretation that CCRCs are the same as retailers, and thus should be charging their "customers" sales tax on food, and other services provided to residents of CCRCs. Rebuttal of this interpretation is being led by Sindy and Wayne in conjunction with Tom Akins, CEO of LeadingAge NC, an association for the managers of non-profit CCRCs and other non-profit organizations for seniors. Because DOR is firm in its interpretation of the law that CCRCs are retailers, legislative action is required. Interactions with state legislators is an ongoing process, and their education about CCRCs is critical. The importance of an organized and uniform front from NorCCRA and LeadingAge was emphasized. Directives to the Community Representatives will continue to be sent when actions are requested and will provide details/examples of communications that are needed.

h. **This summary of the Annual Board of Directors Meeting is provided by Peggy Campbell, NorCCRA's former Secretary.**



Covid Risks, cont'd from p1

3. Airborne aerosols that are generated by talking, yelling, or singing that tend to float and disperse widely in the environment, particularly in small indoor spaces with limited air exchange with the outdoors.

The major route of infection appears to be through respiratory droplets, but there is increasing recognition that airborne aerosols also present significant risk for acquiring infection. Obviously, the major ways that one can minimize infection are by

- 1) wearing a mask,
- 2) keeping significant physical distances from others, and
- 3) washing one's hands frequently and avoid touching one's face.

Disease dynamics in one's own community

Disease dynamics or how active disease is in one's local community is clearly critical in assessing risk and staying safe. Four metrics (each published daily by the North Carolina DHHS on its website) need to be considered. 1) The 14-day moving average of daily new cases. 2) The 14-day moving average of people hospitalized. Increasing levels of each of these metrics is obviously undesirable. 3) Daily percent of total tests positive. A rising daily percentage is a very sensitive indicator of rapidly increasing new cases and community spread. Ideally, one would like to see the percentage below 1%. At the time of this writing (mid-July), North Carolina percentages are in range of 9-11%. 4) Weekly percent positive with asymptomatic disease. Currently, North Carolina is reporting about 4% of asymptomatic people are testing positive for COVID-19. We ideally would like this number under 1%. Clearly, at the time of this writing, COVID-19 is very active and spreading in the community.

About the Author

Dr. Wilder is a physician scientist who is licensed and board certified in both internal medicine and rheumatology. He also holds a PhD in Immunology. Dr. Wilder spent the majority of his career as a program director at the National Institutes of Health in Bethesda, Maryland. He is also a retired officer in the US Public Health Service. He has dealt with minimizing the risk of infection in immune compromised individuals throughout his career. He is currently a resident of Searstone, a CCRC in Cary North Carolina, and devotes himself to advising residents about health issues of concern. This interest has resulted in weekly Zoom presentations to the Searstone community. The presentation here is an example of the types of topics covered



Who is most vulnerable to the serious outcomes, including death, to COVID-1

Risk for poor outcomes and death increase progressively with increasing age. The risk is particularly high for individuals who are obese, have diabetes, have heart, lung or kidney disease, or have other factors that compromise the immune system. These individuals must take extreme precautions to avoid infection by avoiding situations as listed below.

Situations that increase risk to acquiring COVID-19 and should be avoided, if possible

To assess risk, it is convenient to categorize things in terms of 4 parameters, People, Place, Time and Space.

1. **People:** risk increases as the number of people interacting increases. Risk increases when people who do not know each other interact. Singing, loud talking, cardio

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Covid Risk, cont'd from p7

exercising with others are more risky than sitting quietly in a corner by oneself away from others.

- 2. **Place:** the overwhelming majority of infections are acquired indoors. Data indicate that risk of infection indoors is 10-20X higher indoors than outdoors.
- 3. **Time:** Risk increases as time of interacting with others increases. Sitting or standing in one place increases risk. Risk decreases if people are moving about and limiting time of interacting. Risk of walking outdoors is minimal, particularly if one wears a mask and maintains physical distancing. Risk of sitting outdoors is low but not zero.
- 4. **Space:** Risk of transmission is much higher indoors than outdoors. Small spaces with

limited air circulation pose high risk. Large spaces (e.g., convention centers) with high air circulation pose less risk. Interactions at distances less than 6 feet greatly increases risk, but risk at longer distances is substantial from airborne aerosols if space is small. Interacting in spaces that preclude social distancing are very risky, e.g., bars, small restaurants, etc.

Summary

COVID-19 infection is an unprecedented risk for North Carolina seniors. This risk will remain high until we either have an effective preventive medication or an effective vaccine that large majorities of the population use. Until then, risk is best minimized by keeping the factors cited above in mind.

COVID 19: Age, Cases, Hospitalizations and Deaths

	Confirmed Cases	% Hospitalization	Deaths
Age 0-4	4%	0.6%	1.9%
Age 5-17	11%	0.28%	0.3%
Age 18-49	57%	4.4%	3.8%
Age 50-64	19%	11.1%	15%
Age 65-74	6%	15.9%	22%
Age 75-84	4%	26.5%	25%
Age 85+	2%	41.0%	32%

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

Absentee Ballot Request cont'd from p 4

For those who would like more detailed information, you can go to the NC State Board of Elections at the following website: ncsbe.gov/voting-options/absentee-voting

Who can assist a voter in completing this Request Form?

- All voters are entitled to assistance from a near relative or verifiable legal guardian.
- If a voter is blind, disabled or unable to read or write and needs assistance in completing the Absentee Ballot Request Form (and a near relative is not available), they may request some other person to give assistance. That person's name and address must be listed under Part 2 of the form.
- If a voter is a patient in a facility (hospital, clinic, nursing home, rest home), a member of a Multipartisan Assistance Team (MAT) authorized by the county board of elections can assist the voter in completing the request form. **No owner, manager, director, or employee can request an absentee ballot on behalf of the voter.**

Follow these 5 Steps to Vote by Mail

1. Complete the Absentee Ballot Request Form (See Click Here on p 4.)
2. Return the Request Form to your County Board of Elections (Addresses on third page of your handout.) Return it in person, by email, fax or US Postal Service. It must be received by Tuesday, October 27, 2020 by 5:00 p.m. You will not receive a confirmation mailing if your application is accepted. However, you will hear back if your application needs to be corrected or is rejected.
3. Your County Board of Elections will mail absentee ballots to registered voters who have completed the Absentee Ballot Request Form. The package will include an Absentee Ballot, a return envelope with a certificate statement on it and an instruction sheet.
4. Mark your ballot with your choices in the presence of one witness who is at least 18 years of age and is not a candidate for the election. The voter and the witness must each complete and sign the certificate on the return envelope and provide their addresses. Note: Employees of a facility may not serve as a witness for voters in a facility.
5. Return the ballot in the return envelope by mail or deliver it in person to your County Board of Elections. If returning by mail, it must be postmarked by 5:00 p.m. on Election Day. You may not turn it in at an Early Voting site or an Election Day precinct.

Important Note:

You are not obligated to use your Absentee Ballot. If you decide to vote in your regular precinct on November 3, just discard your Absentee Ballot.

This and other ballot information can be found on [NorCCRA's website](https://www.norccra.org).

If you haven't sent in your **census**, do it today! Your response matters. For the first time, you can choose to respond online, by phone, or by mail. For more information, go to 2020census.gov or call **844-330-2020**

Is it OK with you?



- ✓ Immediately cease all regional and state meetings, avoiding featured speakers such as elder attorney Katherine Pearson on *Legal Issues Affecting CCRC Residents*, SBI Agents Marie Smith and Andrew Pappas on *Crimes Against Seniors*, Drs. Todd Cohen and Juan Song on latest *Alzheimer's Research*, DOI Commissioner and DOI Manager Special Entities on *current status of CCRCs and regulations affecting CCRCs*, Dr. Robert Cox on *Sustainability and Senior Living*, and numerous others.
- ✓ Cancel action monitoring legislation affecting seniors and CCRCs.
- ✓ Stop all effort to impact legislation that negatively affects seniors and residents of CCRCs, and interacting with LeadingAge to give resident input to this management organization.
- ✓ Cease annual meetings for Residents Association Presidents, where ideas and concerns are shared, and support networks established.
- ✓ Stop publishing NorCCRA's quarterly newsletter *The Hotline* which shares best practices, current issues and concerns around the state affecting CCRCs, board reports, and other ideas to share within your community.
- ✓ Stop monitoring status of state statute Chapter 58, Article 64, established by Harry Groves regulating CCRCs.
- ✓ Stop regional meetings at designated CCRCs where NorCCRA members meet and interact with other CCRC residents in the state or region and see what another CCRC campus is like. Who knows, maybe even take a few ideas and friendships home.
- ✓ In other words, disband NorCCRA.

Without regional and state leadership, this is what will happen, sooner than you might think! If everyone took the attitude, "someone else will do it," or "I'm retired, I'm not going to do it," or "I'm too busy with other things," or "I'm too unfamiliar with the office or responsibilities," or other excuses, excuses and excuses, who will protect YOU from potential future exploitative CCRC management or ownership? **NorCCRA needs YOU!!!** *We especially need a few good people in the Western and Central Regions to step up and accept leadership roles. And we need state officers.* For more information, or ideas on how to solve the dilemma of absence of leadership, contact John Olmstead, NorCCRA President at olmsteaj@erols.com.



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.