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December 1, 2010

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Ms. Yvette Sanchez-Roberts
Bureau of Policy & Strategic Planning
Department of Public Welfare/Department of Aging
Office of Long-Term Living
555 Walnut Street, Forum Place, 5th Floor
Harrisburg, PA 17101-1919

Re: Regulation No. 14-524

Ref: _____

Dear Ms. Sanchez-Roberts:

As a Continuing Care Retirement Community (CCRC), residents in Pennsylvania and on behalf of the residents association at Ann's Choice representing 2,080 people, I would like to express our strong support for your proposed effort to allow CCRCs to, in certain circumstances, access Medicaid beds. In some cases, the current rules can result in physically and psychologically unhealthy outcomes resulting from forced displacement. It is our hope that your proposal would allow Ann's Choice to participate, thereby mitigating this horrible circumstance.

As you may know, residents like myself make a commitment upon entering a CCRC (like Ann's Choice) to "spend down" our personal assets in order to ensure that Medicaid is the payer of last resort. We believe that the CCRC model is important because it provides us with an attractive way to finance our end of life care without seeking public assistance. Furthermore, our community has established a Benevolent Care Fund in order to help defray the costs of serving our fellow residents that may not have the resources to cover their costs as they age. The Benevolent Care Fund creates an added protection to reduce the need for public assistance in all but the most dire of circumstances.

An even worse outcome results where indigent seniors must move from a CCRC into an off-site nursing home for financial reasons—a move that often results in negative social and physical outcomes, such as, the separation of a married couple.

Again, we applaud the proposed rule change because it recognizes that CCRCs are a viable and necessary compliment to the long term living system. They help to ensure proper and full use of private dollars before a request for assistance is made to the Medicaid Program.

Thank you for your consideration of our comments. If you have additional questions, I would encourage you to visit us in person at Ann's Choice.

Most Sincerely,

Robert Jacoby
Chair, Resident Advisory Council
215-957-1055



Pamela B. Hitt

Pam Hitt
Vice-Chair, Resident Advisory Council

Bernie Granor

Bernie Granor, Secretary Resident Advisory Council

Alan E. Outland

Al Outland, member Resident Advisory Council

Dick Mansfield

Dick Mansfield, member Resident Advisory Council

Joann Stroh

Joann Stroh, member Resident Advisory Council

Ken Knickmeyer

Ken Knickmeyer, member Resident Advisory Council

Phil Alley

Phil Alley, member Resident Advisory Council

Michael L. Silverman

Mike Silverman, member Resident Advisory Council