



# The ORANJ TREE

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## ORANJ LAUNCHES THREE NEW SURVEYS

— by Dan Hartley



It may be summer-time out there but at ORANJ there's no easy livin'. Three surveys are in the works. A transportation survey deals both with services provided by management and with volunteer services provided by residents for residents. A transparency survey deals with the degree of openness by management and the board regarding issues of interest to residents, such as financial information. A survey about resident-trustees is a follow-up on the law passed in 2007, mandating at least one resident serving on each CCRC's board of trustees.

The transportation survey deals with the parameters of the transportation service at each CCRC. It asks, for instance, what destinations are included, what distances are covered, what charges are levied, what procedures have been instituted to provide service. For CCRCs that have developed a list of volunteer drivers, questions have been devised for the number of drivers available, the use of consent forms, driver requirements, and insurance issues. The questionnaire is complete and data collection is on the way. We hope to have a report by fall.

The issue of transparency has always attracted a great deal of attention among residents. This study will deal with such topics as the form and substance of management communication with residents

as well as resident input into areas of shared interest such as budget building. The questionnaire for this study has gone through several drafts and we anticipate that it will soon be distributed to ORANJ member CCRCs.

The resident-trustee study addresses the question of how the selected residents who serve as trustees are interacting with their boards and providing the boards with the perspective of the residents, as the legislation mandates. The study already shows that there is a wide range of outcomes. We are looking forward to the analysis and the final report. After reports are accepted by the Executive Committee, they will be published on our website [oranjccrc.org](http://oranjccrc.org). We look forward to your comments.

\* \* \*

## Wink Livengood

### Winifred "Wink" Livengood Receives Special Recognition

In May 2010 Wink was honored at a special event by Fellowship Village for her lifetime of service to her community, to her CCRC and to ORANJ, where she currently serves as Vice President for the Northeast Region. Along with her husband, Hugh, Wink became one of the Pioneer Group who moved into Fellowship Village at its opening in May 1996. Immediately Wink became engaged in helping to set up activities and services for the greater enjoyment of all. (Continued on next page.)

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## Netty Lowenstein

Chair, Health Care Committee



As chair of the ORANJ Health Care Committee, Netty organizes informative discussions and seminars state-wide to share information among CCRC health care committees. She urges CCRCs to constantly monitor new federal and state initiatives. Her wide-ranging list of committee objectives and purposes is gradually being implemented.

Netty lives in Stonebridge at Montgomery, located in Skillman, NJ. She is active on their food, health, and advocacy committees. In addition, she volunteers with the American Red Cross, Disaster Services and hospice. She is also active in tracing holocaust victims and their families. During her free time she indulges in her hobbies including music, theater, ballet, cooking, sewing and travel.

Netty was born in Mannheim, Germany, and lived in France until 1941. After coming to the US she studied at Pratt Institute, Howard University and the Rutgers School of Social Work. From 1964 to 1974 she served as a social worker for the NJ consultation services at the Neuropsychiatric Institute in Skillman and from 1974 to 1993 as Director of Visiting Home Health Aides of Middlesex County. She has three children and six grandchildren.

## Winifred “Wink” Livengood *(continued)*

In their dedication of the plaque that Livengood received at the event, Fellowship Village noted her service as Executive Director of the NJ Home Care Association, and her founding of the Fellowship Village Resident Health Committee. In addition, she has worked to establish other programs including “Village Voices,” which consists of presentations by residents, and for residents, on topics that they advocate, studied, experienced or lived. There have been presentations by resident microbiologists, lectures on world culture(s), experiences of tours or trips (by bicycle, foot, sea and air!), environmental topics, hobbies etc. There is usually a four-week series once or twice a year. It highlights some of the very interesting experiences and knowledge of our Residents. She has also served on the Greenhouse Committee, and started the Book Discussion group, popular activities that remain active 14 years later. Wink quickly recognized the need to invite clergy to hold religious services and activities specifically for those residing in the Health Center. For six years, she organized a rotating list involving all denominations so that regular services were and continue to be offered in the Health Center.

Wink was called to serve as the first resident representative to the Fellowship Village Trustees, even before it was mandated. In fact, Wink Livengood worked diligently with other representatives in ORANJ to lobby our legislators to make sure that it became law for all CCRCs in NJ. (See photo below.)

She was honored for her 40 years of service on the Visiting Nurse Association Board of Directors in Union County and her experiences of lobbying on behalf of Home Health Services. She was honored for all the ways she has improved Fellowship Village, and for the wisdom, patience, forthrightness and humor that she readily shares with everyone who has the privilege to know her!



The ORANJ “Quartet” with (left to right) Dave Hibberson, Wink Livengood, Charles Germany, and Gary Baldwin. This group can be credited with the eventual legislative success of the law which mandated that at least one resident serve on each CCRC’s board of trustees.



# THE CHALLENGE BEFORE US

The following is an abridgement of an excellent article by Jack Cumming in the January/February issue of the *NaCCRA LIFELINE*.

The article is based on a US Government Accountability Office request for a study of CCRCs that focuses on 3 areas:

- To identify the different ways CCRCs are structured and operate;
- To determine the current nature and adequacy of regulation to ensure the financial solvency of CCRCs; and
- To identify best practices for minimizing the financial risk CCRCs may pose for residents, including best practices for ensuring the financial viability of CCRCs.

The largest section of the article focuses on the diversity of CCRCs and the problems posed by the array of choices. Too often, he contends, potential residents focus on obvious factors such as appearance and affordability of entrance fees. Few can make valid price comparisons between full life care communities, which shelter residents from additional costs of health services, and fee-for-service communities, which bill residents additionally for such care. They also have difficulty comparing for-profit and not-for-profit communities and in evaluating the level of commitment of communities to meeting the care needs of their residents.

Furthermore, CCRC regulations vary widely from state to state. For instance, in some states residents are given priority when a provider goes bankrupt; in other states, residents' financial interest in bankruptcy is subordinate to senior bondholders. At present, there is no financial guaranty mechanism for CCRC residents such as the FDIC for bank deposits or guaranty associations for state insurance.

He calls for a public policy that extends across the alternative forms of senior living to anticipate and cushion the impacts of advanced age. He suggests that housing providers should have a responsibility to keep seniors in their homes and public policy should encourage seniors to seek CCRC services, especially full life care services.

He sees the current GAO initiative as an opportunity for seniors to advocate for greater standardization of the now uneven regulation of CCRCs and to help institute changes to better guide prospective residents in choosing among the options offered.

*Jack Cumming, is an actuary and a resident at Carlsbad by the Sea, CA.*

## Al Lyter Vice President, Central Region



Al was elected Vice President of the Central Region of ORANJ in the fall of 2009. Al and his wife, Jane, have lived at Applewood Estates since 2005. They have two children and three grandchildren.

Al served in the Air Force in World War II. After discharge, he was employed by the Department of Defense as a program manager and logistics engineer. For the next 35 years he worked for the Air Force Logistic Command and the Naval Air Systems Command. He earned a BA in Public Administration while with the Navy in Washington, DC.

Al and Jane decided to come to Applewood to be near their daughter, her husband and grandchildren. Since arriving at Applewood, Al has served on the Residents Association Executive Committee as Vice President Welcoming and as a member of the By-Laws Committee for the past two years.

Al and Jane are also Applewood Ambassadors, working with the marketing department, meeting with potential residents to make them feel at home, to answer questions about life at Applewood, and to help quell any doubts they might have.

# HIGHLIGHTS OF PLENARY MEETING

APRIL 21, 2010 AT APPLEWOOD ESTATES

The 40<sup>th</sup> plenary meeting of ORANJ, which was held at Applewood Estates in their beautiful new dining room and performing arts center, attracted 150 CCRC residents and guests. The morning speaker, Deborah Breslin, Director of the NJ State Health Insurance Assistance Program (SHIP), covered the main provisions of the current Medicare program and described recent changes and those on the horizon.

Medicare costs and out-of-pocket expenses are expected to rise mainly because the aging baby boomer generation is about to become Medicare eligible and will put pressure on existing facilities and services. In NJ, private insurance plans, often called Medicare Advantage, are disappearing. Preventive services, including annual physicals, and HIV screening will be expanded and the dreaded “doughnut hole” in prescription drug plans will gradually disappear. Hospice provisions will be added to all plans and “At Home Recovery” to some.

Ms. Breslin urged her listeners to educate themselves about choices and options by using [medicare.gov](http://medicare.gov) or phoning 800-635-4227. The website is open 24/7 and she strongly suggested calling before 10 AM and after 4 PM. For technical information, use [cms.hhs.gov](http://cms.hhs.gov). In addition, the SHIP program has over 300 counselors statewide, who are trained to give unbiased information. Call 800-792-8820 for an appointment.

In the afternoon, Keith Robertson, Senior VP of Ziegler Capital Markets, made a presentation on the CCRC industry with a focus on CCRCs with financial problems. The most serious problems concern lower than projected occupancy levels and working capital. Options for communities that run into serious problems are

1. “Expense Management,” meaning controlling costs such as management salaries;
2. Acquire or affiliate with other organizations to benefit from economies of scale;
3. Restructure debt; and, as last resort;
4. File for bankruptcy.

He reported that, on the whole, CCRCs in NJ have done well, especially the more mature communities.

As for residents, he urged them to protect themselves by reviewing their CCRCs’ financial information before they enter a CCRC and, after entry, by reviewing audits annually and asking questions of management. If bankruptcy does occur, the residents, as unsecured creditors, have little leverage except to threaten to leave or to file a class action suit. In general, state attorneys general give high priority to residents’ welfare if a bankruptcy occurs.

## MAGGIE HEINEMAN HONORED AS “RESIDENT OF THE YEAR” BY NJAHS

The award was presented by Michelle Guhl, President and CEO of the New Jersey Association of Homes and Services for the Aging (NJAHS), at Medford Leas on June 21.



It recognizes a resident of a senior housing or health care facility who has made a significant contribution

within her or his facility or the greater community through charitable work, volunteer efforts, and other personal endeavors.

Maggie is well known to members of ORANJ as the webmaster of our informative and attractive website, [oranjccrc.org](http://oranjccrc.org), and producer of our *ORANJ TREE*. She also leads bicycle rides for the Outdoor Club of South Jersey and has ridden both the “City to Shore” and “PA Dutch” bike tours of the National Multiple Sclerosis Society, for which she has raised over \$26,000 since 2005. She has established a website for the Medford Leas Residents Association and has been an active participant in the wellness program of her CCRC. Her community describes her as an inspiration to other residents as well as to members of her family.