



# The Resident CONNECTION

3rd Quarter 2021



## President's Message

What is FLiCRA? It is the Florida Life Care Residents Association. FLiCRA's mission is to safeguard the quality of life and the welfare of residents in Florida's Continuing Care Retirement or Life Plan

Communities (CCRCs) in Florida, whether they are dues-paying members of FLiCRA or not.

Your board of directors meets regularly with our Executive Director Bennett Napier, and often with our attorney Eric Thorn and our staff lobbyist William Stander. Our discussions center on developing policies to achieve our mission. Because we sometimes appear before the state legislature to advocate for legislation or to urge against passage, some people think that FLiCRA is purely a "political association" and this, in itself, is reason not to become a member. In fact, our organization is not political in nature, and we do not endorse particular parties or individuals, neither with monetary gifts nor publicity. We do work diligently to build relationships with our elected representatives and regulators so that they can understand our unique living situation, and sometimes, provide legislative protection.

In addition to our efforts with the legislators, FLiCRA board members, regional directors and chapter presidents work together to assure that residents have access to relevant financial information and operating policies from their community's administration.

Please ask your chapter president to share with you the recently distributed video and the published

brochure, both of which will explain the association's history, mission and significant accomplishments.

As we moved well into the summer months, it was startling to realize that we were still contending with a year and a half of the COVID-19 pandemic. In our caution last spring, your board chose to schedule the Annual Membership Meeting by Zoom again this November. Please look for the information about that meeting scheduled for Wednesday, November 3. We can accommodate as many of you who care to join in. This will be an important meeting.

We will be voting to fill one at-large position on the state board of directors.

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# 2021 FLiCRA Board Of Directors

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This is a responsible position. The volunteers who hold positions on the board of directors set FLiCRA policies, keep members informed, and support them in action vital to residents of CCRCs such as grassroots campaigns to our legislators.

Our program will be of interest to all of you. FLiCRA has long had an open and cooperative relationship with LeadingAge Florida, the association of providers of health-care facilities. There will be a conversation about issues important to all of us.

NOTE: Some chapters are looking to replace their chapter presidents. Please be aware of the situation in your chapter. There may be an important role for you to play. Do discuss it with your current chapter leadership.

***Diane Dalsimer, FLiCRA State Board President***

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## Assisted Living in the United States A Historical Perspective

In honor of Assisted Living Week (September 12-18), let's take a look at the history and evolution of what we now know as "assisted living." Prior to 1965, most "homes for the aged" were philanthropic endeavors by well-meaning groups attempting to provide room and board for older Americans. The emergence of Medicare in 1965 shifted the model from social services to a more clinical setting, as funding for care became available. Not every aging person, however, needed the same care. Rather, many needed a place with assistance for the activities of daily living, like meals, bathing, dressing and medication management.

In 1981, Dr. Keren Brown Wilson, a professor of gerontology at Portland State University in Oregon, searched unsuccessfully for a care setting for her mother, who had suffered a stroke. Her recognition of the need for change would herald a revolution in the ongoing care for aging adults. Dr. Brown and her husband Dr. Michael Deshane, also a gerontologist, imagined a living environment that was less hospital-like, offered more resident autonomy, and was a safe and nurturing place where basic needs could be met. But this simply did not exist.

***Continued on Page 8***

# Florida CCRC Installs Solar Panels Thanks to a Resident Led Project

Oak Hammock at the University of Florida in Gainesville started installing 682 bifacial solar panels in July that will generate solar power for two buildings, which is about 5 percent of the community's total usage. It is the first CCRC in Florida to shift toward sustainable energy. "It's both good for the environment and it's good for our internal economics here," said John Paul, one of the residents involved with the project. Bill Rossi, one of the engineers and residents, said other communities and individuals need to rethink how they impact the environment to be sustainable.

Oak Hammock residents are environmentally conscious. The community has banned styrofoam on campus, and replaced 90 percent of light bulbs with LEDs. In 2017 the residents formed a committee to bring solar energy to the community.

The project was originally proposed twelve years earlier by the late Lee Bidgood, a chemical engineer and resident who was dedicated to environmental stewardship. Nelson Logan, a resident on the project, said it didn't come to fruition without setbacks, one of which was to convince the local utility to let Oak Hammock tap into the power grid. "This is a thirty-year warranty kind of project, and most of us will be gone, but others will benefit from it and the planet will benefit from it," said Logan.

The expectation is that over time the solar panels will show a 9 percent return on investment. The project cost is \$603,000, Oak Hammock's current energy bill is around \$1 million, and the solar panels, which have a 25-30 year life span, should save \$50,000 per year, with a break even in eight years. It is expected the savings will go up in time. Rossi proposed the project to the finance committee of the Oak Hammock Board of Directors in October 2019. John Paul, one of the engineers and residents, said the collaboration of both the Oak Hammock community and the management made the project possible.

By making a business case for the project, the management was more willing to listen. Rossi said

that a lot of people talk about renewable energy and using some wind or water to generate electricity rather than coal fired plants, but Rossi is proud that Oak Hammock has done something about it. He thinks this is one of the best investments that Oak Hammock has ever made. Each member of the team signed their name on the first panel that went up to leave their mark. Logan, Paul and Rossi shook hands with each other as they watched the first panel being installed. "Failure can be done alone, but success requires a team," said

## Important 2022 Florida Legislative Session Dates

### **September 20-24, 2021**

Interim Committee Week 1

### **October 11-15, 2021**

Interim Committee Week 2

### **October 18-22, 2021**

Interim Committee Week 3

### **November 1-5, 2021**

Interim Committee Week 4

### **November 15-19, 2021**

Interim Committee Week 5

### **November 29 – December 3, 2021**

Interim Committee Week 6

### **January 11, 2022**

Regular Session convenes

Noon deadline for filing bills for introduction

### **February 26, 2022**

All bills are immediately certified

Motion to reconsider made and considered the same day

### **March 1, 2022**

50th day rule (Senate) – last day for regularly scheduled committee meetings

### **March 11, 2022**

60th day – last day of Regular Session

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## Some Long-Term Care Facilities in Florida to Begin Mandating Vaccines for Staff

After months of debating whether or not to mandate COVID-19 vaccines, some long-term care centers in Florida have decided it's time employees get the shot or risk losing their jobs.

At La Posada Senior Living Center, a continuing care retirement community in Palm Beach Gardens, mandated masks became official two months ago. As part of the center's decision, staff have until September 30th to get the shots or leave their post

"It was a difficult decision to make, we spent months talking about it," said Executive Director Brad Cadiere. "After the last year we went through with our residents here, we felt it was the right thing to do to create the safest environment for them," Cadiere said.

The center provides a home to 265 residents and its workforce is made up of 250 staff members. Since the center announced its mandated vaccine policy, Cadiere said they've witnessed a 20 percent increase in staff vaccinations. To date, Cadiere said they have just over 20 associates who have not been vaccinated.

"We were expecting 10- 15 percent who, maybe, would decide not to get the vaccine, and currently, we're at 8 percent who have said they're not going to get it," Cadiere said.

Cadiere also said since January, the center has not had an outbreak of cases involving residents.

La Posada follows a small but growing list of long-term care operators who recently announced mandatory vaccine policies for staff, including Genesis, the nation's largest single nursing home chain. Good Samaritan, which has several locations in Florida, also recently announced mandatory vaccines for employees.

In long-term care, workers are accounting for the majority of positive cases reported by facilities.

Still, mandated vaccines have been a tough sell in an industry hit hard by the virus and desperate for workers.

The worker shortage in the industry has become so critical in Florida, some facilities have had to turn new residents away.

"It's hard when you have a shortage of staff and you need to make sure your residents are cared for," said Kristen Knapp, communications director for the Florida Health Care Association (FHCA), the state's leading nursing home association.

Knapp said the FHCA supports centers that mandate vaccines for employees but maintained it's up to each provider to decide.

FHCA is working with facilities to find answers and ease the pressures of staff shortages. Recently, the association was awarded a \$1.8 million federal grant aimed at helping nursing homes in Florida hire 3,000 certified nursing assistants over the next two years.

Management at La Posada knows they will lose at least a few employees by the end of September, but Cadiere believes the recent wave of COVID-19 cases will also force the industry to transition from giving workers the choice to making it for them.

He said "We feel it's the right thing to do. If you look at the statistics of what's happening right now, it proves it's the right thing to do, especially in senior living facilities."

**By Katie LaGrone**

**Source: <https://www.abcactionnews.com/news/local-news/i-team-investigates/some-fl-long-term-care-facilities-deciding-if-its-get-the-shot-or-lose-your-job>**



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# Florida's Long-Term Care Insurance and CCRC Guide for Consumers

For many years, the Department of Financial Services (DFS) under the leadership of the Chief Financial Officer has produced a comprehensive guide for consumers on Long-Term Care Insurance and CCRC regulations. The Guide is updated usually every two to three years. DFS works with the Office of Insurance Regulation relative to certain aspects of CCRC regulations.

The most recent version of the guide has some good information for prospective consumers looking to move into a continuing care retirement community as well as residents that already live in a CCRC.

The following is an excerpt from the thirty-two page guide specifically on Dispute Mediation/Ombudsman processes.

The Department of Financial Services (DFS) helps residents who face difficulty resolving disputes with CCRC providers through a special mediation program. Under most circumstances, the program is available at no cost to the resident because the fee is paid by the CCRC. This program brings a resident and provider's representative together in an informal session with a trained mediator.

This neutral third party, not affiliated with the CCRC, will strive for a resolution agreeable to both parties. However, the mediator will not dictate the final outcome. Mediation is a non-binding process, which means neither you nor the CCRC must accept an unsatisfactory outcome to comply with Florida law. This process allows you to explain your understanding of your rights under the CCRC contract.

Either CCRC residents or a CCRC may request mediation, but disputes over rising monthly maintenance fees are not eligible for mediation hearings. State law requires that mediators must complete special courses in mediation theory, processes and standards, in addition to other requirements. The CCRC's representative and anyone with an interest in the dispute should attend the mediation session.

You should bring all relevant documents, including a copy of your contract, letters, photographs, CCRC advertisements and sales materials, and other papers. The mediator will notify you and all interested parties of the date, time and place of the session.

You may obtain additional information and a Complaint Form by calling the Florida Department of Financial Services Insurance Consumer Helpline toll-free at 1-877-MY-FL-CFO (1-877-693-5236).

Additionally, the Florida Department of Elder Affairs Long-Term Care Ombudsman Program is an advocacy organization for Floridians who live in long-term care facilities, including adult family care homes, nursing homes and assisted-living centers. All complaints are confidential. For more information about this program, please call (888) 831-0404, or visit its website at <http://Ombudsman.MyFlorida.com>.

**Source: LTCGuide.pdf (myfloridacfo.com)**

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## Florida Has Three of the 10 Best Cities for Senior Health

The Mesothelioma Center recently put together a list of the 10 Best Cities for Senior Health. Three of those cities are in Florida - Sebastian-Vero Beach, Naples and The Villages.

Karen Selby, RN, authored the report and said, “As we age, having access to proper health care is one of the biggest components of maintaining a healthy life, especially for cancer patients. According to the Centers for Disease Control and Prevention, more than two-thirds of new cancers are diagnosed among those ages 60 years and older. There were more than 53 million Americans over the age of 65 in 2019, making up about 16 percent of the total population. By 2060, this number is projected to increase to 23 percent of the total population.”

“For mesothelioma patients,” she continued, “a healthy lifestyle is an important component of improving one’s life span and quality of life. A key factor in health is geographic location. So, to determine the best cities for senior health, we analyzed data from 100 metropolitan and micropolitan statistical areas with high populations of seniors, then looked at the metrics for each city.”

To determine the ten best cities, researchers analyzed the ratio of seniors to the total population, the average retirement income, the average life expectancy, the percentage of seniors in poverty, the percentage of seniors enrolled in Medicare, the number of senior living centers per capita and the number of cancer doctors per capita.

Home to 49,685 seniors, nearly 32 percent of the total population, the metro areas of Sebastian and Vero Beach, Florida, took the No. 2 spot for senior health.

“It’s no secret that Florida is home to some of the top-ranked places to live for seniors,” Shelby said. “Aside from the many senior living facilities in the area, living near miles of beaches could be a prime reason this area is good for senior health. A recent study found that those who live near coastal areas are linked to having better mental health, especially those in lower-income households.”

Naples ranked No. 5 for senior health and is home to 117,197 seniors. Naples has the highest average retirement income and is one of the cities with the highest average life expectancy, 82 years of age. Aside from being another beach city, Naples is one of the top-rated cities in the nation for air quality, according to the American Lung Association, which is an important factor for seniors with underlying lung health conditions.

The Villages came in at No. 6. It has the highest population of seniors in the nation, with 70,918 seniors making up about 57 percent of the total city population. This city ranked No. 3 for the highest average retirement income and has the largest amount of the population, over 50 percent, enrolled in Medicare. Because more than half of The Villages’ population is seniors, proximity to senior living facilities is more accessible than in most places, with about 62 senior living facilities per capita.

**Source: *The Capitolist***

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### CCRC FINANCE GUIDEBOOK

FLiCRA chapters can purchase copies of the “CCRC Finances, A Guidebook for Members of CCRC Resident Finance Committees.”

The guidebook is intended to assist interested residents with achieving a basic understanding of your CCRC’s financial position and performance as reflected in its financial statements and other key documents.

Printed guidebooks are available for \$14.90 each and electronic copies are free. Orders can be placed by contacting the FLiCRA Office at (850) 906-9314 or by email at [lauren@executiveoffice.org](mailto:lauren@executiveoffice.org).

# FLiCRA Virtual Annual Conference & Chapter Delegates Meeting

Wednesday, November 3, 2021

By Zoom Webinar - Video and Audio Options

## 9:00 a.m. – 9:05 a.m.

- Moment of Silence
- Pledge of Allegiance
- Call to Order and Introductions

## 9:05 a.m. – 10:00 a.m.

- President's Report
- Approval of 2020 Meeting Minutes
- Treasurer's Year-to-Date Report
- 2022 Legislative Preview

### • ITEMS FOR DELEGATE ACTION:

- 2022 Operating Budget Proposal
- Board Nominations Report
- Presentation by Candidates

***Electronic link for Delegate Voting will be provided for each action item. Ballots will be tallied from online link.***

## 10:00 a.m. – 11:00 a.m.

### Florida Trends in CCRC's - Best Practices in the Market

This will be a panel presentation with representatives from the membership of LeadingAge Florida and the Florida Life Care Residents Association. Steve Bahmer, CEO of LeadingAge Florida and Bennett Napier, CAE, Executive Director of FLiCRA will co-moderate the session.

The panel of residents and providers will talk about current trends/best practices in Florida CCRCs that include skilled nursing options; resident engagement on budget/finance matters; wellness/social programs desired by incoming residents; residential options (types of units and amenities); campus expansions/developments.

## 11:00 a.m. – 11:30 a.m.

- Regional Reports

## 11:30 a.m. – 11:45 a.m.

- Participants take a meeting break  
***The newly elected board will convene by phone to elect officers.***

## 11:45 a.m. – 12:15 p.m.

- Recognize Outgoing Directors
- Installation of 2021-2022 State Board

## 11:50 a.m. – 12:15 p.m.

- Open Forum from Attendees  
(Live Question and Answer)

## 12:15 p.m.

- Adjournment

**There are no fees required to participate in the virtual conference, but we do request that you pre-register. Confirmations will be sent to attendees with additional information prior to the conference. ZOOM LINK TO BE PROVIDED THE WEEK OF THE EVENT DATE.**

***Please print legibly and complete all information requested (if applicable). Please make copies of this form for additional registrants.***

Name \_\_\_\_\_

Chapter \_\_\_\_\_

Address \_\_\_\_\_

City/State/Zip \_\_\_\_\_

Phone \_\_\_\_\_

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## **Assisted Living in the United States A Historical Perspective Cont.**

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So, in 1988, Brown and Deshane took out a loan to build the first officially licensed “assisted living” facility in Canby, Oregon. Investors on Wall Street took notice, which led to the construction of thousands of assisted living communities in the 1990’s. Today, nearly 30,000 assisted living communities dot the U.S. landscape, where the average resident is a woman in her 80’s.

Experts predict the need for this specialized housing will persist, with Baby Boomers riding the crest of the “silver tsunami.” The U.S. Census Bureau predicts some 19 million people will be age 85 or older by 2060. Which means we will likely need an additional one million new senior living units to accommodate our aging population. Modern assisted living communities offer a variety of living options. One model allows for move-in at the independent level, with aging-in-place provisions all the way through hospice care, while others offer memory care for residents with dementia as part of

the care spectrum. The overall income demographic served by the assisted living community is often reflected in the activities and dining options provided. Some upscale communities provide their affluent residents with access to college courses, eclectic menu choices and wine bars, while communities for seniors with lower incomes offer Medicaid assistance to defray the cost of care.

What hasn’t changed, is the mission of the assisted living industry: to offer care with dignity and as much independence as possible. One Senior Place is a marketplace for resources and provider of information, advice, care and on-site services for seniors and their families. Questions for this column are answered by professionals in nursing, social work, care management and in-home care. Send questions to [AskOSP@OneSeniorPlace.com](mailto:AskOSP@OneSeniorPlace.com), call 321-751-6771 or visit One Senior Place, The Experts in Aging.

***By Brenda Lyle, CMC, CDP Certified Dementia Practitioner One Senior Place, Greater Orlando***