

**NaCCRA/LeadingAge Joint Task Force  
Developments from September 8, 2016 through November 27, 2016**

**From:** Jack Cumming

**Sent:** Friday, November 25, 2016 1:47 PM

**To:** 'Katie Sloan'; 'Terri S. Cunliffe'; 'Roberta Jacobsen'

**Cc:** 'skelly'; 'NC- Tom Akins'; 'Jack Snader'; 'Robert D Nicholson'; 'walton boyer'; 'Bennett Napier'; 'Steve Maag'; 'Mia Mullen'

**Subject:** RE: Joint Task Group (JTF)

Our NaCCRA JTF contingent, consisting of Bob Nicholson, Walt Boyer, Jack Snader, Bennett Napier and me, met this morning by video conference to consider Marsha Padilla-Goad's conversation with Walt Boyer and to suggest what might be the most constructive next step for the Joint Task Force. Our interest is to strengthen the industry so that it can be the trusted companion for aging Americans. Our dream, inspired by the recent Jane Gross article, is an aging experience that doesn't cause people to cry at the prospect.

1. As a next step for the Joint Task Force, we suggest an educational webinar on how guaranty programs work in other industries. We envision presentations by Peter Gallanis, President of the [National Organization of Life and Health Guaranty Associations](#), or a similar current expert, together with Allan Affleck, who is a former President of the Society of Actuaries, who has extensive guaranty experience, and who now lives in the Skyline CCRC in Seattle.

Of course, setting up such a webinar requires both ascertaining the availability of the experts and access to the needed technology. Unless LeadingAge wants to take the initiative, NaCCRA can approach the needed experts and can host the session using the zoom.us facility. We don't have the resources and capabilities that LeadingAge is able to muster, but this is important to residents and prospective residents. We are committed to do whatever it takes to help the providers to get an understanding of this important initiative.

2. We considered LeadingAge's wish to author an advertorial on the Senior Action Network (SAN) for inclusion in the next issue of Lifeline. We are very open to working together with LeadingAge on mobilizing resident advocacy, and we intend to report on the development of SAN to our members (and to the members of the state associations) as an important provider undertaking which will directly affect them.

We have had a sponsorship program for Lifeline, which has not been activated. That program has existed dormant for the past year or so. Under that program any organization that wishes to sponsor an issue of Lifeline can do so for \$3,000 per issue. Sponsorship includes the privilege of authoring an article by the sponsor.

Sponsored articles will be prominently labeled as such; the content cannot be hard sell nor contrary to NaCCRA's mission; and we agreed, when our Board first discussed sponsorship, that the first sponsored Lifeline would include an Editorial drawing attention to the fact that the issue is sponsored and thanking the sponsor for supporting NaCCRA. In light of the warm friendship and mutual support that has long prevailed between our organizations, it would honor us for LeadingAge to be the first entity to sponsor such a Lifeline issue.

Bob Nicholson and Walt Boyer both had positive conversations in Indianapolis with LeadingAge staff members and they are leading in thus seeking to bring LeadingAge into closer relationship with NaCCRA. LeadingAge can benefit greatly from the independent thinking of resident experts in areas of moment to LeadingAge provider members. NaCCRA can also help LeadingAge to understand the beyond-the-beltway perspective during the political transformations which our nation is now undergoing.

We are looking forward to working closely with you and your colleagues to grow the private senior housing and senior services sector in America to enable the coming generations of Americans to age gracefully and with dignity.

Jack Cumming  
NaCCRA JTF liaison

**From:** Jack Cumming  
**Sent:** Monday, November 21, 2016 5:31 PM  
**To:** 'Katie Sloan'; 'Terri S. Cunliffe'; 'Roberta Jacobsen'  
**Cc:** 'skelly@kcorp.kendal.org'; 'NC- Tom Akins'; 'Jack Snader'; 'Robert D Nicholson'; 'walton boyer'; 'Bennett Napier'; 'Steve Maag'; 'Mia Mullen'  
**Subject:** RE: Joint Task Group

Katie,

I want to acknowledge immediately your quick, positive response to our questions.

We're encouraged and look forward to working jointly with LeadingAge's policy group as co-thinkers on some of the major issues of the day, but with NaCCRA's particular focus on improving the financial security and empowerment of CCRC residents (Life Plan, if you prefer) as continuing cogent humans living out their lives responsibly as good citizens. We share your view that we can all benefit from conversation to help providers meet the needs of a larger percentage of our nation's aging population.

We look forward to exploring our relationship further with you. While LeadingAge is to be commended for recognizing the desirability of fashioning a Senior Action Network, we perceive it as part of a provider dominated organization and not as an independent force. While we are interested in the larger issues affecting aging Americans, e.g. the clear need for reform of America's entitlement programs,

NaCCRA has a particular focus on envisioning how better to make CCRC providers the trusted force for communal living for aging people. That is consistent with LeadingAge's mission.

We plan to meet shortly to consider Marsha Padilla-Goad's phone call to Walt Boyer this morning. I'm sure that the Senior Action Network, like NaCCRA, could benefit from more effective recruitment in the states you mention and elsewhere. The emergence of the Senior Action Network is news and our NaCCRA members, and the members of the state associations, not all of whom are also NaCCRA members, will be interested in this development and in LeadingAge's willingness to provide funding for a grassroots resident organization.

Let's consider this a new beginning on a shared journey, one in which those served and those who serve them are coequal partners through life's last voyage. What's past is past and the future beckons with opportunity both for providers and for those they serve.

As a Thanksgiving gift for you and your colleagues I direct you to the beautiful example of intergenerational cooperation that is illustrated in the Steve Hartmann piece for CBS found at <https://www.youtube.com/watch?v=2d2vZV87YJM>. It's five minutes after you Skip the Ad.

Jack Cumming

**From:** Katie Sloan

**Sent:** Monday, November 21, 2016 2:14 PM

**To:** Jack Cumming; 'Terri S. Cunliffe'; 'Roberta Jacobsen'

**Cc:** skelly@ ; NC- Tom Akins; 'Jack Snader'; 'Robert D Nicholson'; walton boyer; 'Bennett Napier'; Steve Maag; Mia Mullen

**Subject:** RE: Joint Task Group

Jack – To respond to your questions, LeadingAge very much wishes to have a collegial and collaborative relationship with NaCCRA. We firmly believe that our interests are aligned and that, working together, we can advance the best interests of life plan communities – residents and providers alike. It is my belief that, through regular dialogue, we will identify specific initiatives we wish to advance together. There is certainly no resistance to a relationship with NaCCRA on the part of staff at LeadingAge. We are united in our commitment to this. I certainly can't speak for all our members, but I have not heard of resistance among them.

The appointment of a task force was intended to create a platform for dialogue and idea generation. The ideas that emerge from the task force can be further explored by NaCCRA with its leadership or Board (I am not sure how NaCCRA makes decisions about its work) and by LeadingAge with its Board and staff. Assuming broad concurrence by the leadership of our two organizations, we will move forward. In spite of the difficulty in getting the group together because of busy schedules, I still believe this is a good step for us. Even if we don't immediately identify projects of mutual interest, the opportunity to engage in conversation is very worthwhile. So, if you and your colleagues at NaCCRA concur, we would like very much to continue along the path that we are on.

In terms of the Senior's Action Network, coincidentally, Marsha Padilla- Goad on my staff and Walt Boyer had a conversation today about the network. I understand (Walt – please correct me if I am wrong!) that they talked about an aggressive recruitment strategy, focusing on the FL, NJ, VA, NC and WA NaCCRA chapters initially. We are preparing an article for your December newsletter on SAN, with a particular focus on the impact of the elections on issues that are important to our two organizations. I, personally, am pleased to see that we have a plan and immediate action steps.

With your concurrence, my next step will be to find a date and time for a call with the Task Force. Once we settle on that, I'll prepare an agenda so that we can make the best use of our time together on the phone.

Thanks, Jack, for your continued interest and partnership.

Best wishes for a Happy Thanksgiving

Katie

**Katie Smith Sloan | LeadingAge |**  
**President & CEO**  
202.508.9472  
Connect with **LeadingAge: [LeadingAge.org](http://LeadingAge.org)**

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**From:** Jack Cumming  
**Sent:** Saturday, November 19, 2016 7:31 PM  
**To:** Katie Sloan; 'Terri S. Cunliffe'; 'Roberta Jacobsen'  
**Cc:** skelly; NC- Tom Akins; 'Jack Snader'; 'Robert D Nicholson'; walton boyer; 'Bennett Napier'; Steve Maag; Mia Mullen  
**Subject:** RE: Joint Task Group

Our NaCCRA contingent met by Teleconference on Friday. We're happy to confer with you whenever it can be arranged. We have several questions that we hope that we can then clarify.

1. What does LeadingAge want to get out of its relationship with NaCCRA?
2. How does that LeadingAge goal work in conjunction with the LeadingAge sponsored Senior Action Network?
3. What is LeadingAge willing to do to gain the benefit anticipated?

Those questions lead to a fourth question concerning the pace of action that we are willing to commit to in order to achieve shared goals and objectives.

We also want to confirm a fundamental tenet and to recognize the practical realities. We sense that there is some division within LeadingAge – both among staff and among provider members – concerning the desirability of engaging with residents including NaCCRA. While we sympathize with the difficulty of achieving unity among the members of an organization (we have our own internal challenges), NaCCRA is united in wanting to work constructively and positively with providers for the benefit of aging Americans.

Jack Cumming

**From:** Katie Sloan

**Sent:** Wednesday, November 16, 2016 9:44 AM

**To:** Jack Cumming; Terri S. Cunliffe; 'Roberta Jacobsen'

**Cc:** skelly; NC- Tom Akins; Jack Snader; Robert D Nicholson; walton boyer; Bennett Napier; Steve Maag; Mia Mullen

**Subject:** RE: Joint Task Group

Jack – Please don't interpret silence as a lack of interest. We're still digging out from the Annual Meeting and trying to fully understand what the election results will mean for our field. The latter has been consuming our time and attention of late. (On the latter, we are going largely on hunches while we search for answers).

I suggest that you, Walt, Bob and I have a call as soon as it can be scheduled to chart a path forward. Mia Mullen will be in touch to find 30 minutes on our calendars to talk.

Thanks for your persistence and continued commitment.

With best wishes, Katie

**Katie Smith Sloan | LeadingAge |**

**President & CEO**

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**From:** Jack Cumming  
**Sent:** Tuesday, November 15, 2016 12:40 PM  
**To:** Terri S. Cunliffe; 'Roberta Jacobsen'; Katie Sloan  
**Cc:** skelly; NC- Tom Akins; Jack Snader; Robert D Nicholson; walton boyer; Bennett Napier; Steve Maag  
**Subject:** RE: Joint Task Group

I assume that the lack of response indicates a lack of enthusiasm.

The interesting, and very personal, article by New York Times correspondent, Jane Gross, at <https://www.statnews.com/2016/11/11/retirement-aging-options/> raises the question: What can we do to ameliorate the challenges of aging in a way that doesn't cause people to cry at the prospect?

Jack Cumming  
NaCCRA Research Director

**From:** Jack Cumming  
**Sent:** Tuesday, November 1, 2016 4:35 AM  
**To:** Terri S. Cunliffe ; 'Roberta Jacobsen'; Katie Sloan  
**Cc:** skelly; NC - Tom Akins; Jack Snader; Robert D Nicholson; walton boyer; Bennett Napier; 'Steve Maag'  
**Subject:** Joint Task Group

Terri, Roberta, and Katie,

Thank you for honoring us by attending our NaCCRA resident gathering during the LeadingAge meeting. That means a great deal to all of us.

It seems clear that the bright hope for joint thinking that was launched during the PEAK conference last spring has bogged down. I'd like to propose a shift in direction with which my resident colleagues will agree.

1. We need to thank LeadingAge staff, especially Steve Maag, for putting together such a strong provider presence.
2. We can rethink the group as visionaries thinking together about Aging in America instead of as two blocs, residents and providers, negotiating. We might even rename it as the Visionaries Group.
3. I think, too, that in the entry fee CCRC space, we can agree that financial safeguards for entry fees, even in the face of rare provider insolvencies, would go far to improve the market credibility of entry fee contracts.
4. LeadingAge staff has been too busy. Steve Maag has indicated that financial proposals, like that based on the NOLHGA (National Organization of Life & Health Insurance Guaranty Associations)

precedent, are too complex for LeadingAge. Hence, I suggest that we support LeadingAge but work independently of LeadingAge.

5. My thought is that those who are able to gather at a central location (I suggest Covenant's offices in Northbrook, IL) get together, with anyone else who you think should be there, to get our heads around this concept. Once the way forward is clear, the rest can be delegated to staff and others. We don't need everyone in attendance to be able to move forward.
6. We can ask Peter Gallanis, President of NOLHGA and former Special Deputy Receiver for the State of Illinois, to join us to walk us through the complexities and to explain why the post-assessment model is more protective of industry financial interests than is the pre-assessment model used by the FDIC for bank deposits or the PBGC for pensions.
7. I think that once a group of visionaries gets their minds around this protective concept that we will be able to move forward and to use this as a "break out of the bubble" effort to begin to reposition the senior living industry as the engine for keeping America strong with an aging population.

Let us know if you think something like this might lift us out of the doldrums in which we now find ourselves. I'm hoping that Terri would be willing to host us in Northbrook.

Jack Cumming