



**CCRC**

**Pennsylvania  
Insurance  
Department**

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Bureau of Market Actions  
Division of Market Analysis

# U.S. Retirement Population

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1. California
2. Florida
3. Texas
4. Florida
5. Pennsylvania

# U.S. CCRC Concentration



**Pennsylvania 292 Providers and 242 Facilities**

Ohio 150

California 135

Illinois 110

Florida 105

Texas 90

Kansas 72



# PA Regulation of CCRCs

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Pennsylvania Insurance Department –  
Bureau of Market Actions

Entrance fee contracts, financial solvency.

Licensing, Analysis, and Examinations

# PA Regulation of CCRCs



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## Department of Aging:

Monitoring compliance with regulations related to senior living.

## Department of Health:


Healthcare services, infections control and other health-related aspects.

Emergency services.

## Department of Human Services:

Regulates healthcare services, including those provided in assisted living and skilled nursing facilities.

Defines Continuing Care as “The furnishing to an individual, other than an individual related by consanguinity or affinity to the person furnishing such care, of board and lodging together with nursing services, medical services, or other health-related services, regardless of whether or not the lodging and services are provided at the same location pursuant to an agreement effective for the life of the individual or for a period in excess of one year, including mutually terminable contracts and in consideration of the payment of an entrance fee with or without other periodic charges.



**“The Act”  
Continuing Care  
Provider  
Registration and  
Disclosure Act  
(40 P.S. 3201-3225)**

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# The Act

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**Provider** is defined as “a person undertaking to provide continuing care in a facility.”

**Facility** is defined as “the place or places in which a person undertakes to provide continuing care to an individual.”

Various DBAs.



# What is reviewed in a CCRC Examination?

<b>Disclosure Statements</b>	<b>Resident Agreements</b>	<b>CPA Work Papers</b>	<b>Biographical Affidavits</b>
Advertising and Marketing Materials	Inter-Company/Third Party Agreements	Resident files	Resident Minutes
Facility Operations	By-laws and Board Meeting Minutes	IRS letter for non-profits	Certificate of Authority
Articles of Incorporation	Certificate of Insurance	Changes in management or ownership	Changes in disclosure statements or resident agreements
Volume/nature of resident complaints	Length of time CCRC has been furnishing care	Expansion plans	Interview with the Facility Manager or Exam Coordinator
Information relevant to the financial condition	Safety and COVID procedures	Right to rescind	Any other items requested by the PID



# PID Next Steps

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Hire team to actively review CCRCs.

- Focus on examinations and analysis.

Determine how to assist residents.

- Complaints

Transitions

- Work to keep CCRCs in the forefront and update the PID website.

Communication

- Listen to Providers and Residents concerns.



# Thank you

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