



March 26, 2025

The Honorable Susan Donovan

Honorable Members of the House and Human Service Committee

State House

Providence, RI 02903

**RE: H6109 - Support**

Dear Chairwoman Donovan and Members of the House Committee on Health and Human Services,

On behalf of Saint Elizabeth Community, I am writing to express my strong support for H6109 and to thank Representative Joseph Solomon for introducing this important legislation. This bill represents a crucial step toward providing Rhode Island's older adults with more options to maintain their independence while ensuring access to long-term care services.

Continuing Care at Home (CC@H) is a membership-based program that provides older adults with a comprehensive package of support services, allowing them to live independently at home while ensuring access to long-term care when needed. These services include home care, adult day programs, assisted living, and skilled nursing facility care. Participants pay an entrance fee and monthly fees to receive these benefits. These programs have been successfully operating in neighboring states such as Massachusetts and Connecticut, offering seniors a viable alternative to traditional facility-based long-term care.

CC@H programs provide peace of mind to older adults and their families by ensuring care coordination, home safety inspections, social and educational opportunities, and a continuum of support as care needs evolve. One of the most valued aspects of this model is the personal relationship between participants and their care coordinators, who serve as trusted advocates when health challenges arise.

By passing H6109, Rhode Island will join other states in recognizing and supporting this essential model, giving our seniors more choices in how they receive long-term care. I urge the

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committee to support this legislation to expand access to high-quality, home-based care solutions for our aging population.

Thank you for your time and consideration. I have attached a FAQ document that provides more detailed information. I appreciate your leadership on issues impacting Rhode Island's older adults and look forward to your support of H6109.

Sincerely,

A handwritten signature in blue ink, appearing to read "Matthew Trimble", with a stylized, cursive script.

**Matthew R. Trimble**

President and CEO

Saint Elizabeth Community



## **Continuing Care at Home (CC@H) Frequently Asked Questions**

### **What is Continuing Care at Home?**

Continuing Care at Home (CC@H) is a membership-based program that provides older adults with a comprehensive package of support services, allowing them to live independently at home while ensuring access to long-term care when needed. These services include home care, adult day programs, assisted living, and skilled nursing facility care. Participants pay an entrance fee and monthly fees to receive these benefits.

### **How Long Have CC@H Programs Been in Operation?**

CC@H programs have been in existence for over 20 years. Neighboring states, including Massachusetts and Connecticut, have successfully implemented similar programs, demonstrating their effectiveness in supporting aging populations.

### **Who is Eligible, and What Services Do They Receive?**

Participants must undergo an initial health screening. Applicants must be free of degenerative neurological diagnoses, such as Alzheimer's or Parkinson's disease, at the time of enrollment. However, if a participant develops such a condition after joining, they remain in the program.

In return for their membership, participants receive a personalized package of services designed to support their health and wellness, including:

- **Care coordination** (a dedicated care coordinator, typically a nurse or social worker)
- **Homemaker and personal care services**
- **Home safety inspections**
- **Social and educational opportunities**
- **Home nursing care**

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- **Referrals to a network of pre-screened providers, such as home maintenance vendors**

The care coordinator plays a crucial role in supporting participants, ensuring their evolving needs are met while relieving family members of the burden of managing care logistics.

### **What is the Cost Structure?**

CC@H operates under a **life care model**, meaning participants pay a one-time entry fee and a monthly fee in exchange for a lifetime of care. Initially, participants receive in-home support, but as their needs increase, they may transition to adult day programs, assisted living, or nursing care facilities.

### **How Are Fees Determined?**

Entry fees are based on the participant's age at the time of enrollment.

### **Is the CC@H Program Regulated?**

Regulation varies by state. In both Massachusetts and Connecticut, CC@H programs are not classified as insurance products but operate under a statutory framework with reporting requirements. In Connecticut, oversight is provided by the **Department of Social Services**, while in Massachusetts, it falls under the **Office of Elder Affairs**.