

**RETIREE SUPPORT GROUP OF CONTRA COSTA COUNTY**  
**GENERAL MEMBERSHIP MEETING**  
**DECEMBER 5, 2019**

**Opening (Pat Patterson)** – The meeting was called to order at 10:10 a.m.

**Pledge of Allegiance (Jack Funk)** – We recited the Pledge of Allegiance.

**Welcome New Members (Pat Patterson)** – There were no new members at today's meeting.

**Determine Quorum (Pat Patterson)** – A quorum was not present.

**Review of October 3, 2019, Minutes (Linda Wallgren)** – The minutes were accepted as submitted.

**Treasurer's Report (Terry Mann)** – There are no outstanding bills. Terry reported the balances in our General and Litigation accounts.

**Status Reports (Louie Kroll, Steven Ojena, Jack Funk)** –

Louie was absent today, but a letter from him is attached to today's meeting agenda. He introduced himself as our new Contra Costa County Employees' Retirement Association Board Retiree Representative and provided some of his background as a County employee and retiree. Louie let us know that the Contra Costa County Employees' Retirement Association Board has completed its move to a new location on September 17, 2019. The new address is 1200 Concord Avenue, Suite 300, Concord, CA 94520. Their phone number is 925-521-3960.

His letter also mentioned the December 31, 2018, Retirement Fund performance and 2018 Actuarial Valuation. The funded percent on the Valuation Value of Assets is 89.3% and Fund Value is over \$9 billion. The Fund is doing well.

Steven Ojena said the website is coming along. There are still some missing links that need to be gone over. Steve offered to help with the missing links issue.

Jack Funk shared with us that Steven is stepping down from many years of website work as Technical Support and that Christine will take over his position. To thank Steve for his contributions to the CCCRSB, Jack presented him with a one-year subscription to Audible (talking books), which Steve enjoys.

**CalPers Long-Term Care Lawsuit Update (Mike Sloan)** –

Status of the lawsuit is pretty much the same. A third mediation session occurred on November 14, 2019. Attorneys are working with the actuaries for both parties to determine a potential cost to CalPERS should a settlement be reached. A trial is scheduled for April 30, 2020, to try to come to a settlement.

The class is comprised of persons who either paid the 85% premium increase, or reduced their benefits and dropped inflation protection and/or lifetime coverage in lieu of paying the 85% increase. A third group is comprised of policyholders who dropped their long-term coverage altogether. On behalf of the portion of the class who paid the 85% increase, we are seeking to reach a settlement where those persons would have a portion of that increase rolled back both in the past and the future. For those who reduced their coverage in lieu of paying 85%, we are seeking to obtain a partial restoration of benefits at no additional premium increase. Those who dropped coverage have different considerations and any

settlement would likely involve some monetary compensation. The next meeting is in mid-January, 2020.

The additional cost to the Long-Term Care (LTC) Fund is significant and any settlement may require additional funding from the State. California LTC insurance is different from CalPers Retirement. This is part of the problem. If CalPers LTC goes bankrupt, then there is no insurance for those who have been paying for many years. This situation creates a fine balance between getting what is owed, and what it is possible for CalPers LTC to pay. Be aware the debts of CalPers LTC are not the debts of CalPers retirement, and any settlement will not affect retirements.

There were some questions and comments from meeting attendees. Someone asked the number of current memberships in the LTC insurance – About 185,000. Another asked about compensation for those who have died – Not worked out in the settlement yet. Someone else mentioned knowing a member with a serious diabetic foot problem who received an award of \$29,000. Another attendee cautioned about being cautious when considering the purchase of long-term care insurance.

### **Guest Speaker from Creating New Hope on Long-Term Care Facilities –**

Christine Sevier, Senior Living Advocate with New Hope, gave a detailed presentation on evaluating long-term care facilities for senior citizens. She spoke about her organization, Creating New Hope, which is a senior living advocacy group. Christine had experience with close neighbors who were active until age and illness prevented their independent participation in their care. Christine then stepped in to take care for her neighbors, and was first exposed to all the problems of caring for seniors.

The agenda for this presentation included information on Recommendations, Understanding Types of Care Communities, Vetting Recommendations, Checking Facilities' Licensing, Residents' Rights (Domestic Referral Agency vs Home Care Organization), and Questions.

#### **Recommendations:**

Start early. Don't wait until a crisis to begin looking for resources for senior care. Use a checklist to learn about how care residents are being treated, to understand costs and services, check licensing, try the cafeteria, etc. Don't be fooled just by the appearance of an attractive facility.

#### **Types of Care:**

Independent (could run \$4,000/month), assisted (\$4,000-\$10,000/month), memory care, skilled nursing care (including trach/ostomy bags). Costs increase with additional services. New Hope does not charge for referrals. Be sure the person's/family's budget fits the facilities. A meeting attendee said to be sure to monitor costs on a monthly basis. Also, be sure to check the required notice for leaving a facility (30-day or the day all possessions are removed after a resident passes away).

#### **Vetting Recommendation and Checking Facilities' Licensing:**

There is a difference between a Licensed Home Care Agency (good) vs a Domestic Referral Agency (questionable). Contact the California Department of Social Services for licensed senior assisted living care facilities. The Department of Social Services performs random and unannounced inspections once a year. Infractions are rated A (most serious, such as lack of care or supervision) or B (lack of adequate staff training or adequate record keeping).

A new law requires an evacuation plan for all senior care facilities in case of an emergency such as fire, flood, power outage, low oxygen supply, etc.

Residents' Rights: A County Ombudsman works with seniors and their families. If there is a problem at a senior care facility, call the Department of Social Services to report it. This can be done anonymously.

Eighty-six percent of seniors say it is important to have their cognitive abilities checked periodically, yet only 16% actually get tested.

Additional information is available on the Creating New Hope Senior Living Advocacy handout that was available to meeting attendees.

### **Group Information Sharing (Pat Patterson)**

Meeting attendee Thelma shared that she took care of her father for five years. She recommends that anyone doing home care should take a course to learn how to properly care for a family member. An organization called Hillendale Company offers this type of training.

Pat mentioned Cancer Support of the Bay Area, an organization that has free programs, diets, and information on clinical trials for cancer patients and their families. It was noted that not all doctors notify their cancer patients about Cancer Support of the Bay Area. Kaiser Permanente does share this information with their patients. A meeting attendee suggested having a speaker from this organization at a future meeting.

**Adjourn (Pat Patterson)** – The meeting was adjourned at 11:06 a.m.

Respectfully submitted,

Linda Wallgren, Assistant Secretary