



Who We Are

The Washington Continuing Care Residents Association (WACCRA) represents the interests of Washington seniors residing in Continuing Care Retirement Communities (CCRCs). CCRCs can provide a continuum of care from independent living through assisted living and skilled nursing care. Independent living residents of CCRCs make substantial entrance fee deposits to join this type of retirement community but have few state protections compared to other communal living arrangements. WACCRA's goal is to improve consumer protections and financial security for seniors and ensure a robust CCRC industry in Washington.

WACCRA's Goals for the 2026 Legislative Session

In the upcoming interim session WACCRA is seeking low cost and common-sense additions to current regulation:

- Aligning CCRC registration requirements in Washington with that of other states.
- Expand financial protections for all CCRC residents who are promised long-term care services.

WACCRA's Legislative Activities

2026 - WACCRA worked with legislators in the House and Senate to introduce and pass legislation that introduced independent financial review of certain types of CCRCs actuarial reporting by the Office of the Insurance Commissioner (OIC).

2025 - WACCRA worked with legislators to pass legislation that resulted in the expansion of the Attorney General's Office's (AGO) authority under the Consumer Protection Act to include issues related to CCRCs.

2024 – Participated in Department of Social and Health Services (DSH/O(Office of the Insurance Commissioner (OIC)/AGO “listening

sessions” with CCRC stakeholders and provided feedback on draft report to the legislature.

(https://app.leg.wa.gov/ReportsToTheLegislature/Home/GetPDF?fileName=092524_RCS%205187%20Report_FINAL_88445601-ffd0-4ef3-987e-88296d4ea11c.pdf.)

2023 - Secured funding in the budget for DSHS/OIC/AGO to provide the legislature with recommendations for improvement in financial oversight and consumer protection in conjunction with stakeholders.

2022 – Secured proviso in State budget to fund the OIC study into Washington’s CCRC consumer protections in comparison to other states. Report found that Washington regulations do not provide adequate financial oversight or consumer protection.

(https://app.leg.wa.gov/ReportsToTheLegislature/Home/GetPDF?fileName=2022%20OIC%20Report%20CCRC%20Study_7516110b-d4c0-48ad-b8ed-acb8fd82adc7.pdf)

2019 - Sponsored bill to expand regulation that failed in the Senate.

2016 - Sponsored initial legislation of CCRCs in Washington.