



## Residents News-Mail

December 1, 2022

### **OIC Report to the Legislature Published - Encouraging Findings**

As you are aware, WACCRA has been working with the Washington State Legislature and the Office of the Insurance Commissioner (OIC) on enhanced protection of CCRC residents. As a result, please read the recent email received from the OIC regarding the publication of their report to the Legislature. We want you to be able to review for yourself their findings outlined in the email below, and you can read the complete report at the website provided below.

WACCRA will be working with Legislative leadership in the coming months to assess next steps and will continue to keep you apprised on how and when you can help and the activity we've undertaken. Please stay tuned!

Email from the Washington State Office of the Insurance Commissioner Dated 11/30/22:

*"Good Afternoon Washington State Continuing Care Residents Association (WACCRA),*

*The Washington State Office of the Insurance Commissioner (OIC) was directed by the 2022 Legislature to produce a report on the potential for updating Washington's Continuing Care Retirement Community (CCRC) regulations. OIC ultimately elected to conduct a limited internal study after two attempts to solicit contractors for the study did not result in any proposals. We*

*are emailing you with a digital copy of the completed study report, which is attached to this email and hyperlinked below.*

*Under current law, OIC does not regulate CCRCs. In Washington, DSHS registers and renews CCRCs, and the AGO investigates CCRC consumer complaints. While there is potential to achieve additional consumer protections with the current agencies who have CCRC oversight, OIC's study recommends and highlights the benefits of a single agency regulator. States that have one agency regulate CCRCs achieve administrative efficiencies, additional consumer protections, and benefits for all affected parties. Under a sole regulator model, a single agency develops advanced experience and expertise regulating all aspects of CCRCs, from licensure to financial oversight and enforcement of resident expectations. This provides consistency and convenience for all affected parties and avoids confusion that can be caused in separating specific aspects of CCRCs to other agencies for regulation.*

*Therefore, OIC recommends delegating additional enforcement authority and resources to a single agency to achieve further resident consumer protections. Legislation can also require CCRCs to become licensed, rather than just registered, and may broaden resident consumer protections or expectations to be enforced by the single regulating agency.*

\_This report has been published on our [OIC] website. [Click here](#) to view the report, or go to <https://www.insurance.wa.gov/sites/default/files/documents/2022-ccrc-study.pdf>.

Thank you,  
Donna Kristaponis, President, WACCRA  
Kim Hickman, Chairperson, OIC Task Force

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