

**Written Testimony in Support of Senate Bill 559**  
**An Act Concerning a Pilot Program for Small House Nursing Homes**  
**By Andrew H. Banoff, President & CEO of The Jewish Home for the Elderly**

**Submitted to the Connecticut General Assembly**

**March 4, 2008**

Greetings Chairpersons Harris and Villano, Vice Chairpersons Coleman and Abercrombie, and all the Members of the Human Services Committee. Thank you for allowing me to testify in support of Senate Bill 559, An Act Concerning a Pilot Program for Small House Nursing Homes.

I believe that enactment of this Bill is consistent with the State's Long-Term Care Plan, the Long-Term Care Needs Assessment, and our collective goal to improve nursing homes for our elders.

As I am sure the Members of the Committee are aware, Connecticut's long-term care system is facing significant challenges. According to U.S. Census projections, the number of people over the age of 65 in the State of Connecticut will increase by 50% over the next 20 years.<sup>1</sup> As this population becomes frail with age, there could be an overwhelming burden to the State's Medicaid system, which currently absorbs over half of all the long-term care expenses incurred in Connecticut.<sup>2</sup> The bulk of these State and Federal expenditures are due to nursing home utilization, which is troublesome given that most elderly people would prefer to age in their homes or in less restrictive, less expensive settings. The upcoming baby-boomer generation of seniors is going to be significantly less willing to tolerate institutional care as they become disabled with age, and the current infrastructure for home and community-based care is simply not going to be enough to meet their needs.

In response to the changing long-term care environment, The Jewish Home for the Elderly, a 360-bed Skilled Nursing Facility in Fairfield, CT, is planning the development of a new Senior Living Campus in Monroe, CT. The site is approximately six (6) miles from our current location in Fairfield. It is large enough to allow for the development of Independent and Assisted Living and a replacement of our current Skilled Nursing facility in Fairfield, CT in such a way as to establish a life enhancing and a quality of life environment for the elderly that would be a model of a truly integrated senior living community for the State and our region. The new SNF facility could be one of the proposed new "Small House" models – to allow the State to move the industry forward consistent with research being done in other States and the Robert Wood Johnson Foundation "Green House" model.

The new Campus would consist of approximately 40 acres located on Route 25 on the Trumbull/Monroe border. Within approximately 750,000 square feet, we propose to build:

- 210 Independent Living (IL) cottages and apartments
- 40 Assisted Living (AL) units (1-bedroom)
- 280 Skilled Nursing (SNF) beds, including 40 beds dedicated to Post-Acute Rehabilitation Services
- We will also continue to offer Adult Day Care, Child Care, Home Care, Geriatric Assessment, Care Management, Outpatient Primary Care, and Outpatient Physical Therapy

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<sup>1</sup> U.S. Census Bureau, Population Division, Interim State Population Projections, 2005.

<sup>2</sup> The Connecticut Long-Term Care Planning Committee. Balancing the System: Working Toward Real Choice for Long-Term Care in Connecticut: A Report to the General Assembly for Jan 2007. DRAFT

The Continuing Care Retirement Community (CCRC) component of the project will use a Life Care model of services that will give our clients access to services at any level of care (IL/AL/SNF) for the rest of their lives. Clients will incur an entrance fee as well as a fixed (plus inflation) monthly fee for the duration of their stay. We seek to decrease the fragmentation in healthcare currently experienced by aging seniors in Fairfield County by consistently maximizing the independence of our residents throughout the entire aging process.

The Jewish Home's proposed Senior Living Campus makes sense for Connecticut for many reasons, including:

1. *The new Nursing Home will improve the Quality and Dignity of the lives of the residents we serve.* The Jewish Home's new Senior Living Campus will be the first new nursing home to be built in Connecticut in quite some time, and we think it is a tremendous opportunity to introduce cutting-edge paradigms of what quality long-term care can be. Taking a cue from the national Robert Wood Johnson Long Term Care Demonstration Project, we have proposed to host Connecticut's first Small House pilot project. Small Houses do away with the traditional skilled nursing facility model and create real "homes" for small groups of residents. The new nursing home will also feature private rooms and bathrooms for every resident, designed to maximize dignity and quality of life.
2. *The Senior Living Campus will decrease The Jewish Home's reliance on State Medicaid funds and save taxpayer dollars.* By reducing our skilled nursing beds from 360 to 280, we estimate that we will save the State approximately \$6 million per year in Medicaid funds.
3. *The reduction of beds will not adversely affect bed availability in Fairfield County.* We are only proposing a 1% decrease in the total available beds in Fairfield. The Legislature has set the standard for "need for beds" at a 97.5% occupancy rate in the affected area. Given the Office of Policy and Management's 2005 census of 94% bed occupancy in Fairfield County<sup>3</sup>, our reduction will not create a capacity problem for our region.
4. *The Senior Living Campus is in keeping with the State of Connecticut's Long-Term Care Plan's philosophy of "balancing the system".* With the passing of Public Act 05-14, the State Legislature made it a priority to enact policies that would "provide that individuals with long-term care needs have the option to choose and receive long-term care and support in the least restrictive, appropriate setting." The Commission on Aging, the Department of Social Services, the Department of Public Health, HUD, the Office of Policy and Management, OHCA, and other State and Federal agencies have implemented policies to help move Connecticut's long-term care system into a better balance between usage of community services and institutional care, while also promoting the purchase of private long-term care insurance policies to help conserve future Medicaid dollars. Examples of these initiatives include, but are not limited to; the Connecticut Partnership for Long-Term Care, the Connecticut Home Care Program for Elders, the Personal Care Assistance Pilot, the Assisted Living Pilot, seven Federal Systems Change grants that have been awarded to Connecticut since 2002, presumptive Medicaid eligibility for people accessing home and community services, the Money Follows the Personal Rebalancing Demonstration, as well as several approvals for CCRC's. This illustrates how the State can forge ahead with partnerships with organizations like The Jewish Home to ensure the well-being of seniors and the financial viability of the system as a whole.
5. *The Senior Living Campus will increase the quality of long-term care available in Fairfield County, while satisfying an unmet need in the community.* The Jewish Home proposes to create more housing options for seniors that maximize functionality in the least restrictive setting, promotes investment in

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<sup>3</sup> CT Office of Policy and Management. "State of Connecticut Annual Nursing Home Census, Sept 30, 2005." [http://vww.opm.state.ct.us/pdpd4/lrc/researcher/2006Feb\\_FactSheet.pdf](http://vww.opm.state.ct.us/pdpd4/lrc/researcher/2006Feb_FactSheet.pdf), Accessed 12/1/06.

long-term care insurance products, and decreases the number of skilled nursing beds in favor of assisted living and residential care settings. Seniors who become part of this new Campus will never have to be moved to a different location when they require a higher level of care, which will allow couples to stay together even if their needs differ as they age. Our market research tells us that the demand for this form of long-term care far outweighs the availability of this type of long-term care in Fairfield County. The other CCRC's in Fairfield County have waitlists and do not have enough units to meet demand.

6. *The new Senior Living Campus will increase economic opportunity in Fairfield County.* Our services will expand from serving 360 to over 700 residents. There will be tremendous opportunity for new jobs and increased business in the surrounding areas. It should also be mentioned that the Town of Monroe is fully supportive of our initiative.

In order to make our Senior Living Campus a reality, we will need to move our current Skilled Nursing Home beds six (6) miles from Fairfield to Monroe. Our current property cannot accommodate the scope of our plans. Keeping our nursing home on the same property as the residential neighborhood is key to the continuum concept of the Senior Living Campus, and will also bring efficiencies of service.

**As the proposed Senior Living Campus will enhance quality and access to long-term care in the area, I am supporting immediate enactment of Senate Bill 559.** I believe that these specifications will enable the State to remain in control of local bed availability, while also promoting more cost-effective forms of long-term care that will make the system as a whole more sustainable in years to come.

Once implemented, we will work closely with the Department of Social Services to submit an application and, of course, the Department has the administrative authority to ensure implementation consistent with this rationale.

Thank you for your time and consideration. I look forward to working with the Human Services Committee and the State Legislature to enact this piece of legislation and to making our vision a reality.

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Greetings Chairpersons Harris and Villano, Vice Chairpersons Coleman and Abercrombie, and all the Members of the Human Services Committee. My name is Bunny Kasper and I am pleased to be here today to testify in support of Senate Bill 559, An Act Concerning a Pilot Program for Small House Nursing Homes that would allow The Jewish Home for the Elderly to move their current nursing home in Fairfield to the new Senior Living Campus in Monroe.

I speak today from many perspectives; I am a daughter who had to place her Mother in a nursing home, a member of the Board of Directors at The Jewish Home for the Elderly and a Volunteer who counsels the families that are going through the stressful adjustment of placing their loved ones in a nursing facility.

I also speak to you as a person who understands much of our Resident's frustrations as, I like so many of our Residents in the Home, suffered paralysis for many years. During those years, I came to understand what it means to be dependent on others for care. I suffered the distress of having to wait for help. I felt the frustration of having to learn a whole new way of living my life and to be terrified for what the future might bring.

As a family member I had high expectations for my Mother's care and felt it was my Mission to maintain my Mother's dignity as, due to the ravages of Dementia, she was no longer able to do this for herself. I soon learned that dignity and quality of life were also the Mission of The Jewish Home for the Elderly.

Shortly after my Mother's arrival, Andrew Banoff asked me to join the Home's Board of Directors to help advocate for the Residents and their families. I accepted this invitation because Andrew and I share a common vision: we both strongly believe that The Jewish Home is the home of the people who live there, and we cannot successfully fulfill our Mission until the Residents and their families feel that level of comfort.

In this capacity I began an orientation program for the families of the new Residents. During this process, I share experiences and information that might prove helpful during this difficult transition. Because I'm not staff, families are more readily able to share their feelings and concerns with me. I hear their fear, their guilt and their great sadness – sadness that is often undiagnosed, but instead is treated as an underlying malaise that often takes them to their own doctors for care.

I hear the pain of having to place their loved ones in an institutional setting to ensure their medical safety.

This is a heartbreaking business and almost every family I meet sheds tears. How wonderful it would be to present them with a choice that involves all of the newest innovations in nursing home care.

On the new Monroe Campus, Resident units will consist of fewer people in a more home-like setting, and will utilize a new staffing model, making the experience less institutional and much more personalized. Each Resident will have a private room and bath, something I find to be a significant dignity issue at the current facility.

We are also proposing to incorporate Connecticut's first "Small House" pilot at the new nursing home, a concept featured in the Robert Wood Johnson Long-Term Care Demonstration which does away with the traditional notion of how nursing home care is delivered, replacing it with a staffing model that is based on how Residents would receive care if they were still living in their homes with their families. The "Green House" project has proven that when placed in a more home like setting, patients will thrive, often regaining abilities that appeared to be lost, thus allowing for a far more satisfactory life and requiring far less skilled nursing care.

I had so wished that my Mother would have the opportunity to have the higher quality of life that the new Campus will bring all of its inhabitants. I believe in the promise it carries to give dignity, self-respect, and quality of life back to our Residents who are forced to leave the comfort of their own homes to come to live in an institution.

I am, also, here because I recognize that there is another population in CT other than those living in this proposed CCRC that will be served, as all the families whose loved ones are living in our Home will, also, be beneficiaries.

As a dedicated Jewish Home Volunteer who is unrelenting in my quest for quality of care, as a family member until just recently, to one of its Residents, and as a former patient, I recommend immediate approval of Senate Bill 559, An Act Concerning a Pilot Program for Small House Nursing Homes. Allowing The Jewish Home for the Elderly to relocate their outdated nursing home to the same property as the Independent Living and Assisted Living components of the Senior Living Campus is crucial to the conceptual model of the Continuing Care Retirement Community, and key to the cost savings that will allow us to make this amazing facility a reality.

And, as a resident in the State of Connecticut, I recommend the immediate approval of Senate Bill 559, An Act Concerning a Pilot Program for Small House Nursing Homes, so we can begin to pioneer a much needed culture change in Nursing Home care that will be historic in its positive effects on both residents and their families.

Not approving this initiative will be a vote against the progress Connecticut has made over the past 10 years in decreasing the amount of long-term care that is delivered in an institutional setting and increasing choice in aging services available in the system. I look forward to working with The Jewish Home for the Elderly to do whatever I can to make this project come to fruition.

Thank you for your consideration.

Bunny Kasper