

CT Association of Residential Care Homes

Testimony of

Rhonda Boisvert, President

in opposition

Proposed S.B. No. 471 AN ACT REQUIRING RESIDENTIAL CARE FACILITIES TO CARRY LIABILITY INSURANCE.

Senator Gerratana, Representative Ritter and members of the Public Health Committee, my name is Rhonda Boisvert and I am the President of the Connecticut Association of Residential Care Homes. I am here to testify in opposition to Senate Bill 471- An Act Requiring Residential Care Facilities to Carry Liability Insurance.

The Ct Association of Residential Care Homes (CARCH) is the only organization strictly made up of residential care homes. Connecticut has about 100 residential care homes in the state with approximately 2,700 total beds. Residential care homes provide a special combination of housing, personalized supportive services and care designed to respond to the individual needs of those who require a little more help with their activities of daily living but who do not need the skilled medical or nursing care provided in a nursing home. About sixty percent of residents have mental disabilities while the remaining residents are elderly individuals.

Our Association must oppose this legislation because it will be an additional mandate and expense on many residential care homes. In 2013 we were specifically excluded from similar legislation on the basis that we are not a medical facility.

Residential care homes are not licensed medical facilities but are instead specialized homes that serve residents with mental and physical disabilities. In fact, residential care homes are paid through the Aid to the Aged, Blind & Disabled line items because they provide a non-medical service. Requiring the same level of liability insurance as a healthcare facility would be inappropriate and unnecessary.

Nevertheless residential care homes are already required by the Department of Public Health to show proof of liability insurance. While there is no minimum requirement, DPH still oversees to ensure there is an appropriate liability level.

For these reasons we ask that you not move forward with this legislation. We would be happy to discuss further.

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