

# CHURCH EXECUTIVE

## HIGH CALLING

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Church retirement homes turn to a Good Samaritan Fund when residents can't afford to pay, but it's seldom enough and the gap continues to grow.

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After my father died 20 years ago, I went to my parents' safe deposit box at the local bank to see what might be there for mother's financial support. For 40 years and one month of his work life he helped make Hershey milk chocolate and saved what he could.

In the deposit box I found dozens of \$100 certificates of deposit. Every time he had a hundred dollars he would buy a CD and put it in that box. That was his financial investment strategy. Not uncommon for many of his day and place.

Four years later mother went to live in a cottage at the local church home, but more recently at age 94, is in personal care — yet as alert and active as ever. It has been just a year ago that she gave up driving her car. But not all residents are as healthy and ambulatory as she is. And many no longer have the funds to pay for their expenses and care there.

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Lebanon Valley Brethren Home in Palmyra, PA, was founded 32 years ago on some farm land just out the road from where we lived at the time. It affords residents independent living, personal care and skilled nursing care, but often it has to make up the difference between what the costs of care are and what residents can afford to pay. The device they use is known as the Good Samaritan Fund.

Increasingly, that gap is widening. The home reports that in year 2000 the benevolent care losses covered by the fund were just a little over \$400,000. "Today, these losses are quickly approaching \$2 million and are touching every part of our home, including, for the first time, our independent living residents," writes Vice President Bob Price.

It's a problem for most church retirement homes. For unlike for-profit homes that may insist on moving residents out to their relatives if they can't afford the charges, church homes "enter into a form of covenant with that person to care for them" — even when they can't afford to pay.

"The people we support have been good stewards throughout their lives. Most have raised families, held down responsible jobs, served their country and their churches, volunteered, and shared what they had with others less fortunate," Price writes in a newsletter. "They could not have anticipated living as long as they have, experiencing the devastation of a health problem, or the current economic climate." Medicaid pays only a portion of the actual cost of care, requiring the home to pick up the difference, Price says.

During 2007, the last year of audited data, the home's cost of care less government reimbursement through Medicaid was \$1,129,300. Moreover, the home provided \$230,000 in

charity care or the care for residents not qualifying for Medicaid. During the same year contributions for the Good Samaritan Fund came to about \$470,000, with the difference of almost \$800,000 made up through reserves and non-operating incomes. Deficits for future years will only get higher.

So it was with some interest that I attended the year's largest fundraiser to benefit the Good Samaritan Fund, the annual chicken BBQ and auction. It's as good as it gets for a Pennsylvania "Dutchman" like me who gets back home only infrequently.

Part of the weekend included a three-hour auction that sold off 165 items of handicrafts, wood working, hand-made quilts, old fashioned school desks, comforters, and the like. There were homemade pies and ice cream too.

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It was the best chicken dinner in the county, with 2,000 dinners served. From the efforts of hundreds of volunteers, vendors, and residents, some \$30,000 was cleared that day in helping pay for care for those who can not pay their own. Yet the Good Samaritan Fund is used as soon as the money comes in and maintains a zero balance. The need is always present and always greater.

The Church of the Brethren, the denomination in which I was raised, has 21 retirement homes across the country — a significant number for a church of 130,000 members and 1,000 congregations. And all 21 have the same issues of providing for their residents. The largest facility (316 beds) has total uncompensated care of \$4,910,000. Christian retirement homes are a Christian service in its highest calling.

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