



Maryland Continuing Care Residents Association
Protecting the Future of Continuing Care Residents
The Voice of Continuing Care Residents at Annapolis

SUBJECT: SB628: Utilities – Surviving Spouse of Account Holder – Protections

COMMITTEES: Senate Finance Committee
The Honorable Delores Kelley

DATE: Friday, February 21, 2020

POSITION: **SUPPORT**

The **Maryland Continuing Care Residents Association (MaCCRA)** is a not-for-profit organization representing the residents in continuing care retirement communities (CCRCs). Maryland has over 18,000 older adults living in CCRCs. The principal purpose of MaCCRA is to protect and enhance the rights and financial security of current and future residents while maintaining the viability of the providers whose interests are frequently the same as their residents. MaCCRA SUPPORTS efforts to:

- Enhance: Transparency, Accountability, Financial Security; and
- Preserve existing protections in law and regulation for current and future CCRC residents statewide.

On behalf of the Maryland Continuing Care Residents Association, we support Senate Bill 628. SB 628 *“requires a “utility,” as defined, to temporarily keep an account open and then transfer the account to a surviving spouse of a deceased account owner. Specifically, a surviving spouse may present the relevant death and marriage certificates to the utility, at which point the utility must keep the deceased’s account open for at least six months with the surviving spouse as a joint account holder or transfer the account to the surviving spouse. Generally, the utility must complete the entire process without requiring any further information or imposing any fee or penalty; however, a utility may impose a fee or penalty or terminate an account for nonpayment. The utility may also close the account at the request of the surviving spouse.”*

This is a straightforward bill that will help a surviving spouse to transfer and manage the utility accounts of their deceased spouse. Oftentimes this is a complicated and unclear process and is being handled during a difficult time for the individual trying to manage the affairs of their loved one.

For these reasons we support Senate Bill 628 and ask for a favorable report.

For further information please contact:

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