First Regular Session **Seventy-fifth General Assembly** STATE OF COLORADO

PREAMENDED

This Unofficial Version Includes Committee Amendments Not Yet Adopted on Second Reading

LLS NO. 25-0771.01 Chelsea Princell x4335

HOUSE BILL 25-1184

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A BILL FOR AN ACT

101 CONCERNING COMMUNITY-BASED CONTINUING CARE SERVICES FOR 102 SENIORS AWAITING ADMISSION TO A LIFE CARE INSTITUTION.

Bill Summary

(Note: This summary applies to this bill as introduced and does not reflect any amendments that may be subsequently adopted. If this bill passes third reading in the house of introduction, a bill summary that applies to the reengrossed version of this bill will be available at http://leg.colorado.gov.)

Under current law, life care institutions provide life and health support services to resident seniors who reside at the life care institution through the help of independent living arrangements, assisted living, or skilled nursing. The bill allows life care institutions to provide community-based continuing care services to seniors in their homes and other services that benefit individuals who are awaiting admission to a Reading Unamended March 4, 2025

1	Be it enacted by the General Assembly of the State of Colorado:
2	SECTION 1. In Colorado Revised Statutes, amend 11-49-101 as
3	follows:
4	11-49-101. Definitions. As used in this article 49, unless the
5	context otherwise requires:
6	(1) "Aged person" means any person sixty-two years of age or
7	older.
8	(2) "Board" means the financial services board created in section
9	11-44-101.6.
10	(3) "Commissioner" means the state commissioner of financial
11	services, serving in accordance with section 11-44-102.
12	(4) "COMMUNITY-BASED CONTINUING CARE" OR "CBCC" MEANS
13	A PROGRAM PROVIDING OR COMMITTING TO PROVIDE A RANGE OF
14	SERVICES TO A PARTICIPANT PURSUANT TO A CONTRACT EFFECTIVE FOR
15	THE LIFE OF THE INDIVIDUAL AND IN CONSIDERATION OF THE PAYMENT OF
16	A ONE-TIME ENTRANCE FEE OR A MONTHLY FEE. "COMMUNITY-BASED
17	CONTINUING CARE" OR "CBCC" ALSO MEANS THE PROVISION OF SERVICES
18	TO AN INDIVIDUAL IN THE INDIVIDUAL'S PRIVATE RESIDENCE, WHEN
19	MEDICALLY FEASIBLE, AND PROVIDING FACILITY-BASED LONG-TERM CARE
20	SERVICES, WHEN REQUIRED, EITHER DIRECTLY OR INDIRECTLY THROUGH
21	AFFILIATED SERVICES OR CONTRACTUAL ARRANGEMENTS.
22	(5) "COMMUNITY-BASED CONTINUING CARE ENTRANCE FEE" OR
23	"CBCC ENTRANCE FEE" MEANS AN INITIAL OR DEFERRED TRANSFER TO A
24	CBCC PROVIDER OF A SUM OF MONEY OR OTHER PROPERTY MADE OR
25	PROMISED TO BE MADE IN ADVANCE OR AT SOME FUTURE TIME AS FULL OR

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1	PARTIAL CONSIDERATION FOR ACCEPTANCE OF AN INDIVIDUAL AS A
2	PARTICIPANT.
3	(6) "COMMUNITY-BASED CONTINUING CARE PROVIDER" OR "CBCC
4	PROVIDER" MEANS A PROVIDER WHO PROVIDES OR OFFERS TO PROVIDE
5	COMMUNITY-BASED CONTINUING CARE TO A PARTICIPANT AND HAS
6	OPERATED A LIFE CARE INSTITUTION PURSUANT TO THIS ARTICLE 49 FOR
7	AT LEAST THREE YEARS.
8	(4) (7) "Entrance fee" means the total of any initial or deferred
9	transfer to or for the benefit of a provider MADE PURSUANT TO A LIFE
10	CARE CONTRACT, which transfer:
11	(a) Is made or promised to be made as full or partial consideration
12	for the acceptance or maintenance of a specified individual as a resident
13	in a facility; and
14	(b) Is in the form of:
15	(I) Property; or
16	(II) A sum of money in an amount that is greater than four times
17	the amount of a regular periodic charge under a life care contract at the
18	facility.
19	(5) (8) "Facility" means the place WITH LIVING UNITS in which a
20	provider undertakes to provide life care to a resident.
21	(6) (9) "Life care" means care provided, MADE AVAILABLE TO A
22	RESIDENT OF A LIVING UNIT BY A PROVIDER pursuant to a life care
23	contract, for the life of an aged person, including, but not limited to,
24	services such as occupancy of a living unit, health care, nutrition
25	assistance, medical services, and nursing services within a living unit
26	BOARD, LODGING, NURSING SERVICES, OR OTHER SERVICES REQUIRED BY
27	A LIFE CARE CONTRACT.

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1	(7) (10) "Life care contract" means a written contract to provide					
2	life care to a person for the duration of the person's life conditioned upon					
3	the transfer of an entrance fee to the provider of the services in addition					
4	to or in lieu of the payment of regular periodic charges for the LIFE care					
5	and services involved. A life care contract under which the entrance fee					
6	is payable to or for the provider in four or more installments is subject to					
7	the provisions of the "Uniform Consumer Credit Code", articles 1 to 9 of					
8	title 5.					
9	(8) (11) "Living unit" means a room, apartment, or other area that					
10	is within a facility and set aside for the use of one or more identified					
11	residents and within which life care is provided MADE AVAILABLE by the					
12	provider. A resident's living unit may change based on the appropriate					
13	care needs of the resident.					
14	(12) "PARTICIPANT" MEANS AN INDIVIDUAL WHO HAS ENTERED					
15	INTO A COMMUNITY-BASED CONTINUING CARE CONTRACT.					
16	(9) (13) "Person" means all corporations, associations,					
17	partnerships, or individuals, including fraternal or benevolent orders or					
18	societies.					
19	(14) "PRIVATE RESIDENCE" MEANS THE PLACE WHERE A CBCC					
20	PROVIDER PROVIDES CBCC TO A PARTICIPANT AND DOES NOT INCLUDE A					
21	LIVING UNIT OR A FACILITY.					

22 (10) (15) (a) "Provider" means a person who undertakes to 23 provide services in a facility pursuant to a life care contract.

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- (b) "Provider" does not include a unit owners' association, as defined in section 38-33.3-103 (3).
- 26 (16) "RANGE OF SERVICES" MEANS SERVICES THAT ENABLE A
 27 PARTICIPANT TO LIVE SAFELY IN THE PARTICIPANT'S PRIVATE RESIDENCE.

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1	(11) (17) "Resident" means any person entitled pursuant to a life
2	care contract to receive life care in a facility.
3	(12) (18) "Third-party service providers" means any person, other
4	than a provider, who is the holder of a management contract with a
5	provider or who contracts with a provider to provide life care services to
6	residents.
7	SECTION 2. In Colorado Revised Statutes, 11-49-103, amend
8	(2) as follows:
9	11-49-103. Withdrawal or dismissal of person - refund. (2) If
10	the provider is an organization described in section 501 (c)(3) of the
11	federal "Internal Revenue Code of 1986", as amended, and exempt from
12	income taxation under section 501 (a) of the federal "Internal Revenue
13	Code of 1986", as amended, it shall be OR HAS A POLICY NOT TO
14	TERMINATE A RESIDENT'S LIFE CARE CONTRACT DUE TO THE INABILITY TO
15	PAY IF THE RESIDENT IS OTHERWISE COMPLIANT WITH THE LIFE CARE
16	CONTRACT, THE PROVIDER IS entitled to make a refund according to a
17	schedule provided in its agreement with the resident so long as the
18	schedule provides for amortization of the amount paid by the resident
19	over a period of not less than sixty months or over the life expectancy of
20	the resident if the expectancy is less than sixty months. In such case, the
21	refund may be delayed for a reasonable period thereafter until the
22	securing by the provider of a substitute fee from another resident or
23	prospective resident. The provider may also deduct from any such refund
24	amounts due it from the resident for damage done or for any other
25	legitimate offsetting item.
26	SECTION 3. In Colorado Revised Statutes, 11-49-105, add (4)
27	as follows:

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1	11-49-105. Reserve requirements. (4) A CBCC PROVIDER SHALL
2	MAINTAIN SEPARATE RESERVES TIED TO AN ACTUARIAL ASSESSMENT, IN
3	THE FORM AND MANNER REQUIRED BY THE COMMISSIONER, IN ORDER FOR
4	THE PROVIDER TO FULLY PERFORM ITS OBLIGATIONS UNDER ITS
5	COMMUNITY-BASED CONTINUING CARE CONTRACTS.
6	SECTION 4. In Colorado Revised Statutes, 11-49-106, amend
7	(1), (2), and (3) as follows:
8	11-49-106. Annual report by providers - fee. (1) Each A
9	provider AND CBCC PROVIDER shall file an annual report REPORTS with
10	the commissioner within ninety days after the end of its THEIR fiscal year
11	that contains CONTAIN the certified financial statements for each facility
12	OR PROGRAM and such other information as may be required by the
13	commissioner. The annual report shall REPORTS MUST be made in a form
14	prescribed by the commissioner.
15	(2) A provider AND CBCC PROVIDER shall amend its THEIR annual
16	report REPORTS on file with the commissioner if an amendment is
17	necessary to prevent the report REPORTS from containing a material
18	misstatement of fact or omission of a material fact.
19	(3) A provider AND CBCC PROVIDER shall make its THEIR annual
20	report REPORTS available to residents OR PARTICIPANTS upon request.
21	SECTION 5. In Colorado Revised Statutes, amend 11-49-107 as
22	follows:
23	11-49-107. Examination - fees. The commissioner may conduct
24	an examination of the affairs of any A provider OR CBCC PROVIDER as
25	often as the commissioner deems it necessary for the protection of the
26	interests of the people of this state. Providers AND CBCC PROVIDERS shall
27	maintain copies of their books and records in Colorado to provide access

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provider at least semiannually, to cover the annual direct and indirect
costs of examinations, supervision, and administration conducted
pursuant to the provisions of this section. The assessments shall MUST be
calculated in terms of cents per thousand dollars of total escrowed
entrance fees and reserves maintained. The assessment calculation, or
ratio of the assessment charged to total escrowed entrance fees and
reserves maintained, shall MUST be alike in all cases. On or before the
dates specified by the commissioner, each association PROVIDER AND
CBCC PROVIDER shall pay its assessment. If deemed necessary, the
commissioner may estimate a per diem rate to be charged for
examinations and charge a provider OR CBCC PROVIDER for the actual
cost of any examination documented by the commissioner.
SECTION 6. In Colorado Revised Statutes, amend 11-49-109 as
follows:
11-49-109. Violation. Any A person acting in the capacity of a
provider OR CBCC PROVIDER who enters into a life care contract OR
CBCC CONTRACT, or extends the term of an existing life care contract OR
CBCC CONTRACT, without acting in compliance with the provisions of
this article 49 commits a class 2 misdemeanor.
SECTION 7. In Colorado Revised Statutes, amend 11-49-110 as
<u>follows:</u>
11-49-110. Article does not apply to facilities licensed by
department of public health and environment. The provisions of this
article 49 shall not apply to any hospital or other facility that the
department of public health and environment is authorized to license
pursuant to part 1 of article 1.5 and part 1 of article 3 of title 25; except

for the purposes of this article 49. The commissioner shall assess each

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1	that nursing care facilities, and assisted living residences, AND HOME
2	HEALTH AGENCIES that are part of the facility of a provider as defined in
3	section 11-49-101 shall be ARE subject to the provisions of this article 49.
4	SECTION 8. In Colorado Revised Statutes, 11-49-111, add (2),
5	(3), and (4) as follows:
6	11-49-111. Life care contract and CBCC contract - content.
7	(2) A COMMUNITY-BASED CONTINUED CARE CONTRACT MUST BE WRITTEN
8	IN A CLEAR AND COHERENT MANNER USING WORDS WITH COMMON AND
9	EVERYDAY MEANINGS AND MUST:
10	(a) SHOW THE VALUE OF ALL PROPERTY TRANSFERRED, INCLUDING
11	DONATIONS, SUBSCRIPTIONS, FEES, AND ANY OTHER AMOUNTS PAID OR
12	PAYABLE BY, OR ON BEHALF OF, THE PARTICIPANT;
13	(b) Show all services that are provided by the CBCC
14	PROVIDER TO THE PROSPECTIVE PARTICIPANT, INCLUDING, IN DETAIL, ALL
15	ITEMS THAT THE PARTICIPANT WILL RECEIVE, WHETHER THE ITEMS WILL BE
16	PROVIDED FOR A DESIGNATED TIME PERIOD OR FOR THE LIFE OF THE
17	PARTICIPANT, AND THE MONTHLY CHARGE FOR THE SERVICE;
18	(c) BE ACCOMPANIED BY A FINANCIAL STATEMENT SHOWING IN
19	REASONABLE DETAIL THE FINANCIAL CONDITION OF THE CBCC PROVIDER,
20	INCLUDING A STATEMENT OF EARNINGS FOR THE PREVIOUS THIRTY-SIX
21	MONTHS, THAT MUST BE FURNISHED TO THE PROSPECTIVE PARTICIPANT;
22	(d) DESCRIBE THE PHYSICAL HEALTH, MENTAL HEALTH, AND
23	FINANCIAL CONDITIONS OF THE PARTICIPANT UNDER WHICH THE CBCC
24	PROVIDER MAY REQUIRE THE PARTICIPANT TO END THEIR PARTICIPATION
25	IN THE PROGRAM;
26	(e) DESCRIBE THE CIRCUMSTANCES UNDER WHICH A PARTICIPANT
2.7	MAY REMAIN IN THE PROGRAM IN THE EVENT THAT A PARTICIPANT IS

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1	UNABLE TO PRODUCE A REQUIRED PAYMENT;
2	(f) (I) PROVIDE THAT THE CBCC PROVIDER SHALL NOT CANCEL A
3	COMMUNITY-BASED CONTINUING CARE CONTRACT WITH THE PARTICIPANT
4	WITHOUT SHOWING GOOD CAUSE. GOOD CAUSE IS LIMITED TO THE
5	FOLLOWING:
6	(A) PROOF THAT THE PARTICIPANT IS A DANGER TO THEMSELF OR
7	OTHERS;
8	(B) PERSISTENT NONPAYMENT BY THE PARTICIPANT OF A
9	MONTHLY OR PERIODIC FEE;
10	(C) REPEATED CONDUCT BY THE PARTICIPANT THAT INTERFERES
11	WITH OTHER PARTICIPANTS' QUIET ENJOYMENT OF A FACILITY OR SERVICE;
12	(D) PERSISTENT REFUSAL TO COMPLY WITH WRITTEN RULES AND
13	REGULATIONS OF THE PROGRAM;
14	(E) A MATERIAL MISREPRESENTATION MADE INTENTIONALLY OR
15	RECKLESSLY BY THE PARTICIPANT IN THEIR APPLICATION FOR
16	PARTICIPATION IN THE PROGRAM, OR RELATED MATERIALS, REGARDING
17	INFORMATION THAT, IF ACCURATELY PROVIDED, WOULD RESULT IN EITHER
18	THE PARTICIPANT NOT QUALIFYING FOR PARTICIPATION OR A MATERIAL
19	INCREASE IN THE COST OF PROVIDING THE CARE AND SERVICES PROVIDED
20	UNDER THE CBCC CONTRACT TO THE PARTICIPANT; OR
21	(F) A MATERIAL BREACH BY THE PARTICIPANT OF THE TERMS AND
22	CONDITIONS OF THE COMMUNITY-BASED CONTINUING CARE CONTRACT.
23	(II) IF A CBCC PROVIDER INTENDS TO CANCEL A CBCC CONTRACT
24	AND TERMINATE A PARTICIPANT'S PARTICIPATION, THE PROVIDER MUST
25	GIVE THE PARTICIPANT WRITTEN NOTICE OF, AND A REASONABLE
26	OPPORTUNITY TO CURE WITHIN A REASONABLE PERIOD, THE CONDUCT
27	THAT WARRANTS THE CANCELLATION OF THE CBCC CONTRACT. THE

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NOTICE MUST	SPECIFY	WHICH	OF THE	CIRCUMSTAN	CES DE	ESCRIBED IN
SUBSECTION	(2)(f)(I) 0	OF THIS	SECTIO	N OCCURRED	THAT	WARRANTS
TERMINATION	OF THE C	BCC co	NTRACT			

- (g) PROVIDE IN CLEAR AND UNDERSTANDABLE LANGUAGE, IN PRINT NO LARGER THAN THE LARGEST TYPE USED IN THE BODY OF THE CBCC CONTRACT, THE TERMS GOVERNING A REFUND OF A PORTION OF THE CBCC ENTRANCE FEE AND THE MANNER IN WHICH THE CBCC PROVIDER MAY USE THE FUNDS FROM THE CBCC ENTRANCE FEE IF NOT REFUNDED;
- (h) STATE THE TERMS THAT A CBCC CONTRACT IS CANCELLED BY THE DEATH OF THE PARTICIPANT. THE CBCC CONTRACT MAY CONTAIN A PROVISION TO THE EFFECT THAT, UPON THE DEATH OF THE PARTICIPANT, THE MONEY PAID FOR THE COMMUNITY-BASED CONTINUING CARE OF THE PARTICIPANT IS CONSIDERED EARNED AND IS PROPERTY OF THE CBCC PROVIDER.
 - (i) PROVIDE A PARTICIPANT WITH AT LEAST A THIRTY-DAY NOTICE PRIOR TO A CHANGE IN FEES, CHARGES, OR THE SCOPE OF CARE OR SERVICES, EXCEPT FOR CHANGES REQUIRED BY STATE OR FEDERAL LAW.
 - (3) A PARTICIPANT HAS THE RIGHT TO RESCIND A CBCC CONTRACT AND RECEIVE A FULL REFUND OF THE CBCC ENTRANCE FEE WITHIN SEVEN DAYS AFTER MAKING AN INITIAL DEPOSIT OR EXECUTING THE CBCC CONTRACT. A PARTICIPANT IS NOT REQUIRED TO BEGIN THE PROVISION OF CARE OR SERVICES OUTLINED IN THE PARTICIPANT'S CBCC CONTRACT BEFORE THE EXPIRATION OF THE SEVEN-DAY PERIOD.
 - (4) IF A PARTICIPANT DIES BEFORE THE PROGRAM BEGINS, OR IS PRECLUDED FROM PARTICIPATING IN THE PROGRAM DUE TO ILLNESS, INJURY, OR INCAPACITY, THE CONTRACT AUTOMATICALLY RESCINDS AND THE PARTICIPANT OR THE PARTICIPANT'S LEGAL REPRESENTATIVE MUST

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1	RECEIVE A FULL REFUND OF ALL MONEY PAID TO THE CBCC PROVIDER,
2	EXCEPT COSTS SPECIFICALLY INCURRED BY THE CBCC PROVIDER AT THE
3	REQUEST OF THE PARTICIPANT AND SET FORTH IN WRITING IN A SEPARATE
4	ADDENDUM SIGNED BY BOTH PARTIES TO THE CONTRACT.
5	SECTION 9. In Colorado Revised Statutes, 11-49-112, amend
6	(1) introductory portion and (1)(f); and repeal (1)(e) as follows:
7	11-49-112. Register. (1) Every provider AND CBCC PROVIDER
8	shall maintain a register setting forth the following facts concerning each
9	person OR PARTICIPANT residing in the A life care institution OR
10	RECEIVING CBCC:
11	(e) Mother's maiden name;
12	(f) The person responsible for each resident's care and
13	maintenance; AND
14	SECTION <u>10.</u> In Colorado Revised Statutes, amend 11-49-113
15	as follows:
16	11-49-113. Advertisements and solicitations of life care
17	contracts and CBCC contracts - requirements. Any report, circular,
18	public announcement, certificate, or financial statement, or any other
19	printed matter or advertising material that is designed for or used to solicit
20	or induce persons to enter into any life care contract OR CBCC
21	CONTRACT, and that lists or refers to the name of any individual or
22	organization as being interested in or connected with the person,
23	association, or corporation to perform the contract, shall MUST clearly
24	state the extent of financial responsibility assumed by that individual or
25	organization for the person, association, or corporation and the fulfillment
26	of its contracts.
27	SECTION 11. In Colorado Revised Statutes, 30-28-115, amend

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(2)(b)(II) as follows:

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30-28-115. Public welfare to be promoted - legislative **declaration - construction.** (2) (b) (II) The general assembly declares that the establishment of group homes for the aged for the exclusive use of not more than eight persons sixty years of age or older per home is a matter of statewide concern. The general assembly further finds and declares that it is the policy of this state to enable and assist persons sixty years of age or older who do not need nursing facilities and who so elect to live in normal residential surroundings, including single-family residential units. Group homes for the aged shall MUST be distinguished from nursing facilities, as defined in section 25.5-4-103 (14) SECTION 25.5-4-103, and institutions providing life care, as defined in section 11-49-101 (6) SECTION 11-49-101. Every county having adopted or that shall adopt THAT ADOPTS a zoning ordinance shall provide for the location of group homes for the aged. A group home for the aged established under this subsection (2)(b)(II) shall MUST not be located within seven hundred fifty feet of another such group home, unless otherwise provided for by the county. SECTION 12. In Colorado Revised Statutes, 31-23-303, amend (2)(b)(II) as follows: 31-23-303. Legislative declaration. (2) (b) (II) The general assembly declares that the establishment of group homes for the aged for the exclusive use of not more than eight persons sixty years of age or older per home is a matter of statewide concern. The general assembly further finds and declares that it is the policy of this state to enable and assist persons sixty years of age or older who do not need nursing

facilities, and who so elect, to live in normal residential surroundings,

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including single-family residential units. Group homes for the aged shall MUST be distinguished from nursing facilities, as defined in section 25.5-4-103 (14) SECTION 25.5-4-103, and institutions providing life care, as defined in section 11-49-101 (6) SECTION 11-49-101. Every municipality having adopted or that shall adopt THAT ADOPTS a zoning ordinance shall provide for the location of group homes for the aged. A group home for the aged established under this subsection (2)(b) shall MUST not be located within seven hundred fifty feet of another such group home, unless otherwise provided for by the municipality. Nothing in this subsection (2)(b) shall be construed to exempt the group homes from compliance with any state, county, or municipal health, safety, and fire codes. On April 29, 1976, every person sixty years of age or older who resides in a skilled or intermediate health-care facility and who may be transferred or discharged therefrom to a group home for the aged shall not be so discharged or transferred unless he or she has received ninety days' advance written notice thereof or has agreed in writing to the proposed transfer or discharge.

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SECTION 13. Act subject to petition - effective date. This act takes effect at 12:01 a.m. on the day following the expiration of the ninety-day period after final adjournment of the general assembly; except that, if a referendum petition is filed pursuant to section 1 (3) of article V of the state constitution against this act or an item, section, or part of this act within such period, then the act, item, section, or part will not take effect unless approved by the people at the general election to be held in November 2026 and, in such case, will take effect on the date of the official declaration of the vote thereon by the governor.

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