



April 28, 2026

Senate Committee on Health and Human Services  
Rhode Island State House  
slegislation@rilegislature.gov

Re: **Testimony regarding SB 2566**, to restrict posthumous charges by long-term care facilities to 7 days

Dear Chair Murray and Honorable Committee Members,

ABC-RI stands for the rights and interests of all Rhode Islanders residing in long-term care facilities. We strongly support SB 2566 because it prohibits facilities taking unfair advantage of grieving care-partners.

When my husband John was a resident in a RI assisted living dementia care facility in 2021, we were charged \$8,000/month for his room, board, and care, plus a one-time “community fee” of \$4,500. When John was sent out to an acute care psychiatric hospital for a month to manage the symptoms of his dementia, I could understand why the facility still charged us for his room, since they could not rent it out for that month, though it seemed wrong that they still charged us for his care. But when John died unexpectedly just over three months after moving in, it seemed profoundly unfair that I was required to pay the full fee for an additional 30 days after his death—an additional \$8,000—and fairly sickening that the facility also had the right to keep the \$4,500 “community fee.”

**For two months and 11 days of actual residency and care, this assisted living facility charged us over \$36,500, and was within their legal rights to do so.**

As documented in this Kaiser Foundation/NYTimes investigation, this is part of their business model.  
(<https://kffhealthnews.org/news/article/dying-broke-extra-fees-drive-assisted-living-profits/>)

Industry representatives have argued that this bill creates a hardship because they are facing “unprecedented financial pressures.” **“The median operating margin for assisted living facilities in 2021 was 23% if they offered memory care and 20% if they didn’t,** according to David Schless, chief executive of the American Seniors Housing Association” Whereas, **“[f]or residents, the median annual price of assisted living has increased 31% faster than inflation, nearly doubling from 2004 to 2021,** to \$54,000, according to surveys by the insurance firm Genworth. Clearly, it’s the residents who are facing unprecedented financial pressures, while operators’ profits are increasing.

We urge you to support SB 2566, to protect vulnerable residents and their grieving families from this cruel trade practice.

Thank you for your time and attention, and for all of your work on behalf of all Rhode Islanders.

Sincerely,  
Kathleen Gerard, ABC-RI