

Testimony Presented for the Vermont Senate Finance Committee

April 21, 2023, 1:30p.m.

**Roger Crouse, Resident at Wake Robin Life Plan Community,
Shelburne VT**

Good afternoon, Chairwoman Cummings, and members of the committee. I am Roger Crouse, a resident at Wake Robin and a 30-year veteran of the Vermont Air National Guard.

I regret that I could not present this information in person as we did in 2019, but I appreciate the opportunity to submit this information to you today. In 2019 we spoke strongly in support of restoring for ALL VERMONTERS the medical expense deduction allowed for Federal tax purposes and previously allowed for Vermont Taxes. I was fortunate to move to Wake Robin in 2016 and received the Vermont medical expense tax deduction at that time. I lost the monthly deduction in 2019. We chose Wake Robin for the attractiveness of continual care (including mental health), thus not burdening our children with arranging such care. Also, because Wake Robin provides continual care, there was no longer a need for my wife and me to carry tax-deductible health insurance. We cancelled that. Since Vermont no longer allows a deduction for the long-term care portion of our Wake Robin expenses, we are financially hit with a major Vermont tax bill that we had not planned on.

Fortunately, for most Vermonters with serious medical expenses, the deduction was written into law with one exception: continuing care retirement communities (CCRCs). Wake Robin is the only CCRC in Vermont. I suggest that equity be considered. Wake Robin is celebrating 30 years of existence with 400 residents. As there is a wait list for move-ins at Wake Robin, it is clear that more CCRCs are needed in Vermont. More CCRCs means more Vermont residents and CCRC employees – an increase in state revenues.

Our non-profit community residents support a wide range of charities, both financially and with volunteer time. In addition, we pay Federal and state taxes and do not rely on Medicaid.

We are merely asking that we and future CCRCs be treated equally and equitably with other Vermont residents under Federal and Vermont law.

Thank you.