



Written Testimony

Committee on Culture, Youth, Aging, Sports & Parks

“Aging with Dignity: Oversight of Nursing Homes and CMS Certification Readiness in the Virgin Islands”

Virgin Islands Legislature
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Submitted by:
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Good Morning Chairman Bolques and Honorable Members of the Committee,

Thank you for the opportunity to provide testimony regarding the operational conditions, care capacity, and sustainability of long-term care services in the Virgin Islands.

Please accept my sincere apology for not being present in person for this important hearing. Due to previously scheduled international travel, I will be in transit returning from South Africa on the date of the hearing. I appreciate the opportunity to submit written testimony and remain available to the Committee should further information or discussion be helpful.

Lutheran Social Services of the Virgin Islands

For more than 120 years, Lutheran Social Services of the Virgin Islands (LSSVI) has served the people of this Territory by providing care and support to vulnerable populations, including children, individuals with disabilities, and low-income seniors.

Among our programs are senior housing communities including:

- Flamboyant Gardens
- Ebenezer Gardens
- Genip Gardens Apartments

These communities provide safe and affordable housing for seniors who are primarily living on fixed incomes from Social Security or other low income resources. Many of our residents live alone, face chronic health challenges, or have limited family support.

It is important to clarify that LSSVI does **not operate a licensed nursing home facility**. However, the seniors who live in our housing communities are often individuals who are aging with complex medical needs and who may eventually require nursing home level care.

Because of this reality, our organization operates at the intersection between independent senior housing and the Territory's long-term care system.

Supporting Seniors to Age with Dignity in Community

Aging with dignity begins long before nursing home placement becomes necessary. For many seniors, remaining safely in their own home and community is essential to maintaining independence, emotional well-being, and quality of life.

At LSSVI, our staff work diligently to help seniors age safely within our communities for as long as possible.

Our teams support residents by:

- Maintaining safe, well-managed housing environments
- Improving accessibility in living spaces and bathrooms to reduce fall risks
- Assisting residents with transportation access for medical appointments
- Connecting residents with home health providers and visiting nurses
- Helping seniors access benefits and social services
- Monitoring vulnerable residents through attentive site management
- Encouraging community activities that reduce isolation and depression
- Responding quickly when residents experience health or emotional crises

These efforts may seem simple, but they often prevent a senior from losing stability and entering institutional care prematurely.

Nursing Home Capacity Challenges in the Territory

The availability of nursing home beds in the Virgin Islands remains extremely limited.

This challenge became significantly more severe following Hurricanes Irma and Maria in 2017, when long-term care capacity across the Territory was disrupted. Since that time, the demand for nursing home beds has continued to grow while available capacity has remained constrained.

We understand that the Virgin Islands Department of Human Services is not currently maintaining an active waiting list for nursing home placement due to the shortage of available beds.

As a result, when seniors in our communities experience declining health that requires nursing home care, there may simply be no immediate placement option available.

When There Is No Bed Available

When a senior reaches a point where nursing home care would be medically appropriate, LSSVI faces a difficult reality.

We can either remove the resident from housing because their care needs exceed what housing providers typically offer, or we can choose compassion and work to stabilize the resident until appropriate placement becomes available.

At LSSVI, we choose compassion.

We do not evict our seniors simply because their health condition worsens.

Instead, we work with families, healthcare providers, and service partners to coordinate additional support services while continuing to search for appropriate care placement. In some cases, we engage part-time licensed nurses to help monitor medically fragile residents and coordinate care.

This approach helps prevent seniors from becoming vulnerable to neglect, instability, or abuse simply because the system lacks sufficient long-term care capacity.

Risk and Financial Pressures on Housing Providers

Providing this level of support places housing providers like LSSVI in a challenging position.

We are not a healthcare facility, yet the shortage of long-term care capacity requires us to assume responsibilities that extend beyond traditional housing services.

The involvement of nursing personnel increases our exposure to liability and significantly impacts our insurance requirements. At the same time, property and liability insurance premiums in the Virgin Islands have risen dramatically.

Combined with increasing operational costs, these pressures create financial strain for nonprofit organizations serving vulnerable populations.

Workforce Challenges

The Territory also faces a significant shortage of healthcare professionals.

Facilities across the Virgin Islands struggle to recruit and retain Registered Nurses, Licensed Practical Nurses, and Certified Nursing Assistants. These shortages affect both nursing facilities and community-based organizations attempting to support seniors aging in place.

Without continued investment in healthcare workforce development, the long-term care system will remain under significant pressure.

CMS Certification and Funding Realities

The Committee's focus on certification readiness with the Centers for Medicare & Medicaid Services is an important step toward strengthening quality of care within nursing facilities.

CMS certification raises standards related to staffing, patient care, infection control, documentation, and facility safety. These standards are essential for protecting residents and ensuring quality care.

However, it is also important to understand the financial realities associated with certification.

Medicare typically covers only **short-term skilled nursing care**, often following hospitalization. Long-term nursing home care is primarily funded through Medicaid for individuals who meet financial eligibility requirements.

The Virgin Islands operates under a **capped Medicaid funding structure**, meaning the Territory receives a limited pool of Medicaid dollars. As facilities work to meet higher CMS certification standards, operational costs increase, yet the overall pool of Medicaid funding available to the Territory does not automatically increase.

This creates financial pressure on both long-term care providers and the government as we work to maintain and expand services for seniors.

Moving Forward

Strengthening long-term care services in the Virgin Islands will require continued collaboration between government, healthcare providers, and community organizations.

Key priorities include:

- Expanding nursing home bed capacity in the Territory
- Supporting workforce development for nurses and healthcare providers
- Strengthening community-based care options that allow seniors to age safely at home
- Ensuring sustainable funding structures for long-term care services

Closing

Chairman and Honorable Senators,

Aging with dignity is not simply a policy discussion. It reflects how we care for the individuals who helped build this Territory.

The seniors living in our communities today worked in our schools, our hospitals, our churches, and our government offices. They raised families and contributed to the growth of the Virgin Islands.

They deserve to live their later years with stability, safety, and respect.

At Lutheran Social Services of the Virgin Islands, we remain committed to supporting them and to working with this Legislature and our partners to strengthen the continuum of care available across our Territory.

Thank you for the opportunity to provide testimony and for your continued commitment to the well-being of our seniors.

Respectfully submitted,



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