Pennsylvania
Insurance Department

Continuing Care Retirement Communities (CCRC) Annual Filing Requirements

Provider Name:

EIN:

Facility Name:

D/B/A Name (if applicable)**:**

Contact Name:

Contact Phone Number:

Contact Email Address:

Billing Email Address:

Required Filings in the State of: Pennsylvania

Filings Made During the Year: 2026

Pennsylvania Domestic Filers

The Pennsylvania Insurance Department (PID) requires a billing email address for our paperless filing system. Please ensure the contact information on file with PID is always maintained current.

Annual filings should include the name, email address, and phone number for the appropriate point of contact. The CEO, CFO, or someone from the executive board should be listed as the primary contact.

Filings should be made in electronic form only.

Instructions

- All Pennsylvania CCRC filings are to be emailed to RA-IN-CCRC@pa.gov.
    - The email subject line should begin with the EIN, followed by the provider name, then facility name. **In the email subject line, please do not use a D/B/A name for the provider.**
    - Each document is to be submitted in PDF format.
    - ZIP files cannot be accepted through the firewall and may result in a late filing. Encrypted files can be accepted and are preferable over a secured portal process.
    - The document file name for each item should begin with the provider name and a brief document description (i.e., CCRC Disclosure Statement).

- Documents requiring signature should include a wet signature PDF scan.
- Please provide a company contact email address for the PA Insurance Department to address any inquiries and direct invoicing for electronic payment implementation.

- **Electronic filings are required.**
- The scanned documents submitted should reflect the appropriate wet signatures and notary requirements.
- There is a **$750 Disclosure Statement filing fee** pursuant to 31 Pa. Code § 151.14(c). Filing fee payment can be mailed to:

  ATTN: Hem Mahat, Administration
  PA Insurance Department
  1326 Strawberry Square
  Harrisburg, PA 17120

  Clearly identify the Provider name, EIN, and CCRC renewal fee period. A scanned copy of the fee payment can be included with the electronic submission to facilitate filing review.

- Questions can be emailed to RA-IN-CCRC@pa.gov.

Important Reminders

- There are no provisions in statute or regulation that provide for an extension or waiver of the audited financial report filing date requirements for CCRCs.
- Visit the Pennsylvania Code website to read the applicable provisions:
  - Title 31, Chapter 147: Annual Financial Reporting Requirements
    - Portions of Title 31, Chapter 147 cited in this document refer to "insurer." As defined in the law, "insurer" includes a licensed CCRC except as otherwise noted. Because the sections of the law cited in this document impose obligations on an insurer without creating a CCRC exception, the requirements of the cited sections are applicable to CCRCs.
  - Title 31, Chapter 151: Continuing Care Providers

Consolidated Audit Requests

You must request to file consolidated or combined audit filings in lieu of separate CPA reports. This request requires prior approval. If approved, the required consolidated or combined worksheets must be subjected to audit procedures.

Consolidated Audit Reports are due 30 days before the fiscal year's end, per 31 Pa. Code § 147.7(c).

Required Filings

CPA Reports

CPA Reports are due four months after the fiscal year's end, per 31 Pa. Code § 147.3(c).

CPA Qualification Letter

CPA Qualification Letters are due four months after the fiscal year's end, per 31 Pa. Code § 147.4 (e)(1)(ii), (e)(2)(ii), and § 147.6(a).

CPA Awareness Letter

CPA Awareness Letters are due four months after the fiscal year's end, per 31 Pa. Code § 147.5(d).

Communication of Internal Control-Related Matters Noted in Audit

If issued by a CPA, communication of internal control-related matters noted in the audit are due within 60 days of filing the CPA Report, per 31 Pa. Code § 147.9a.

Disclosure of Calculation of Statutory Liquid Reserves

This disclosure must be part of the audited financial statements notes or as a supplemental schedule. The Statutory Liquid Reserves amount must be part of the audited balance sheet as a separate balance sheet account.

The Disclosure of Calculation of Statutory Liquid Reserves is due four months after the fiscal year's end, per 40 P.S. § 3209 and 31 Pa. Code § 151.11(d).

Disclosure of All Deferred Revenues

Deferred Revenues are a nonrefundable portion of entrance fees reported as deferred income and amortized over the actuarially determined life expectancy of each resident.

The disclosure of all deferred revenues is due four months after the fiscal year's end, per 31 Pa. Code § 151.11(d).

Disclosure of Entrance Fees Maintained in an Escrow Account

Funds maintained in an escrow account for entrance fees must be disclosed as part of the audited financial statements notice.

This disclosure is due four months after the fiscal year's end, per 31 Pa. Code § 151.11(d). For more background on entrance fee escrow requirements, see 40 P.S. § 3212.

Notification of Adverse Financial Condition

If issued by the CPA, notification of adverse financial condition is due within 5 business days of receipt, per 31 Pa. Code § 147.4 (e)(1)(ii), (e)(2)(ii), and § 147.9.

Forward a copy to the PA Insurance Department and provide evidence of such to the CPA.

Change in CPA Letters

Notification of dismissal, resignation, or replacement is due within 5 business days of the CPA dismissal, resignation, or replacement, per 31 Pa. Code § 147.5(c).

A CCRC's letter addressing whether there were disagreements 24 months prior to change is due within 10 business days of the notification letter, per 31 Pa. Code § 147.5(c)(1).

A letter from the former CPA stating that they agree or disagree with the contents of the letter from the CCRC regarding disagreements 24 months prior to change is due concurrently with the CCRC's letter regarding disagreements, per 31 Pa. Code § 147.5(c)(2).

A letter with the name and address of the independent CPA or accounting firm retained to conduct the annual audit is due within 60 business days of the notification letter, and an awareness letter must also be provided from that same CPA or accounting firm, per 31 Pa. Code § 147.5(c)(3) and (d).

A Current Resident's Agreement is due four months after the fiscal year's end, per 31 Pa. Code § 151.8(f)(1). A complete copy is required, even if it was unchanged from the prior filing.

Income Statements

Narrative statement of material differences of actual vs. pro forma income statement is due four months after the fiscal year's end, per 40 P.S. § 3207(b)(1).

A Pro Forma Income Statement for the next fiscal year is due four months after the fiscal year's end, per 40 P.S. § 3207(b)(2).

Disclosure Statements

A Disclosure Statement must be filed by the provider four months after the fiscal year's end, per 40 P.S. § 3207(b) and 31 Pa. Code § 151.7, in the format presented to a current or potential resident.

Disclosure Statement filings are public and posted to the Insurance Department website. Please submit the document to the Pennsylvania Insurance Department in PDF format.

Amendments to Disclosure Statements

Upon an amendment or change to a Disclosure Statement, an electronic filing is to be submitted and include a cover letter briefly outlining the sections of the amended disclosure statement and a redline version illustrating the changes.

Amended Disclosure Statements must be filed by the provider within 30 days of amendment or change, per 31 Pa. Code § 151.7(e), in the format to be presented to a current or potential resident. Amended Disclosure Statements are public documents and posted on the Department's website.

Material changes in the operation of a provider or facility which require an amendment to a disclosure statement may include, but are not limited to, the following:

- Changes in the board of directors, officers, managing or general partners, administrators, or trustees and managers that affect the management of a facility. Biographical affidavits by these individuals shall be filed with the Department at the time an amended disclosure statement is filed.

- New or additional mortgages, liens, security interests, loan commitments, long-term financing arrangements or leases, which transaction materially affects the real property of the facility. A copy of all pertinent documents evidencing the transactions shall be filed with the Department at the time an amended disclosure statement is filed.

- Other material changes in the financial or factual information contained in the disclosure statement or statement in support of the provider's original application for a certificate of authority. Explanatory material and copies of pertinent documents concerning the material changes shall be filed with the Department at the time an amended disclosure statement is filed.