

## 4. SENIOR HOUSING + SERVICE OPTIONS

As the Juneau population ages, seniors will require a range of housing options and supportive services to promote health and maintain independence for as long as possible into their elder years. Many seniors will be physically and mentally fit and will prefer to remain in their current homes, while others may move to warmer climates or to be closer to grandchildren and extended families. Some may seek housing closer to services where they can walk to shopping, recreation, and health care. Another group to consider is elder parents of current residents who move to Juneau to be closer to their families. These current residents will require supports that allow them to care for their aging relatives while maintaining employment.

We need to support efforts like the Willoughby Cultural Arts District and opportunities for access to arts, cultural and social activities and transportation to downtown amenities. These things support social networks which is why Juneau's seniors will stay in town. – Key informant Interview

Many seniors at some point in the aging process will require assistance with activities of daily living (ADLs). Activities of daily living are basic activities such as eating, bathing, dressing, laundry, housekeeping, and taking medication. Instrumental activities of daily living (IADLs) are activities that typically involve tasks required to maintain one's household and require stamina and clear thinking. Examples include cleaning, cooking, shopping, using the telephone, and paying bills. Managing medications, walking outside the home, and doing laundry are also sometimes considered IADLs.

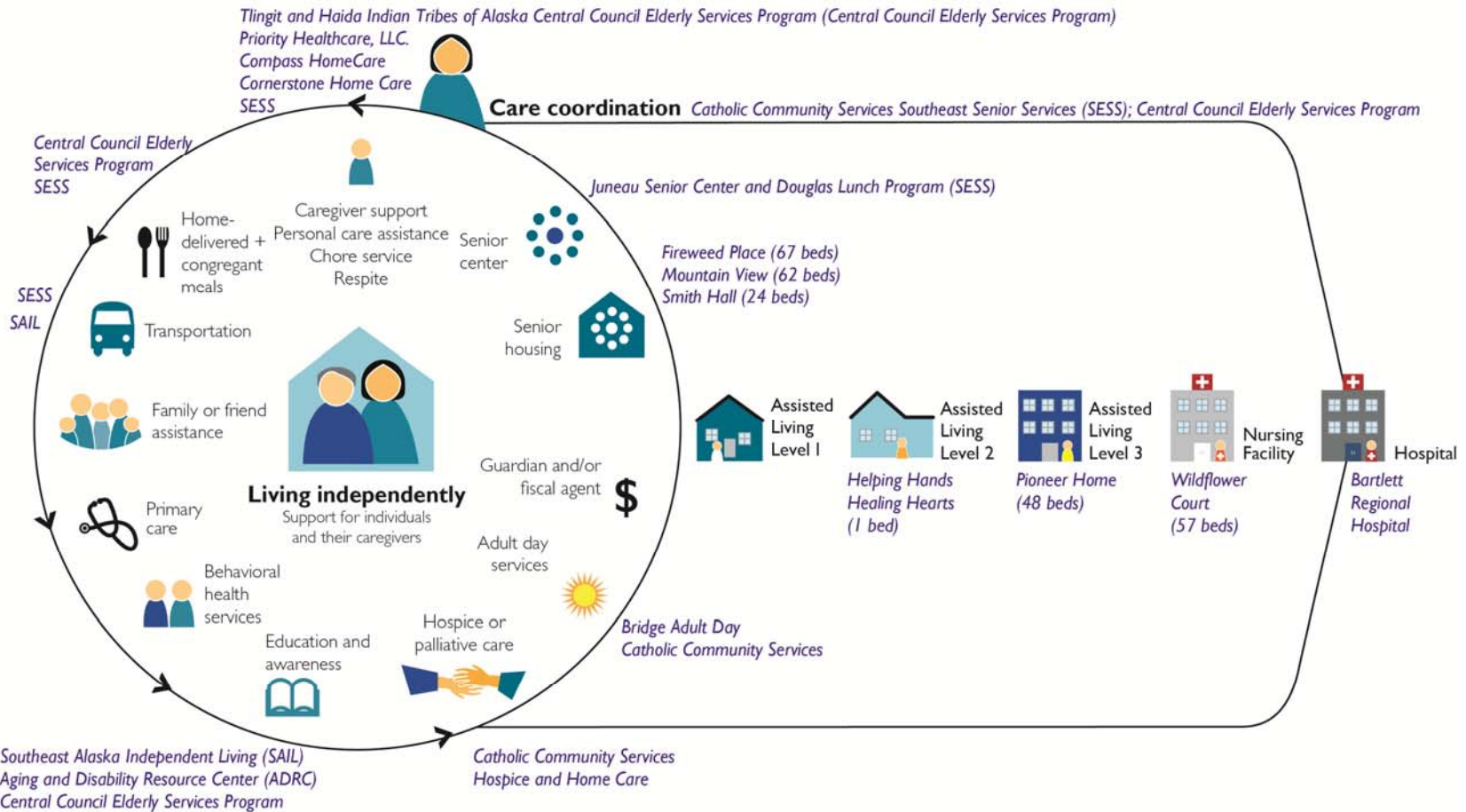
This chapter provides an overview of housing options and long-term services and supports typically available along the continuum of care for seniors. Next, in-home and community based senior services, independent senior housing, assisted living, and skilled nursing in Juneau are described. Juneau's unmet needs in all of those categories are also identified.

### THE CONTINUUM OF CARE

To help seniors maintain their independence for as long as possible, housing, services and supports for seniors are typically provided along a continuum of care from services provided to seniors in their homes to more intensive services provided in assisted living and, at the highest level of care, in acute medical facilities and skilled nursing facilities. Figure 4-1 illustrates an ideal version of the continuum of care for long-term services and supports for a typical community and identifies the specific services currently available in Juneau. At one end of the spectrum is a suite of services designed to support individuals and their caregivers in their homes. Figure 4-1 shows home and community based services wrapping around an individual living independently. These services can support individuals with low levels of need, such as help with house chores and cooking, as well as people who need help with activities of daily living, such as washing or bathing, and who might otherwise need care in an assisted living home. In-home services are

Figure 4-1: Juneau Senior Housing and Services Continuum of Care

## Juneau Senior Housing and Services Continuum of Care



complemented by community-based services such as those provided by a senior center, senior transportation and adult day care. Beyond home and community-based services, levels of care increase from assisted living homes, including memory care, to skilled nursing facilities that provide an additional level of 24 hour nursing care. The highest level of care is acute care facilities, such as hospitals, where a patient receives short-term treatment for a severe injury, illness, urgent medical condition, or during recovery from surgery.

Figure 4-2: Which statement below most closely captures your opinion about the role of family and friend caregivers? Community Workshop, July 2014

42%	My family and friends can provide some services and supports but do not have the resources or time to do everything that could be required.
37%	I don't want to burden my family and friends with care and would rather hire caregivers.
12%	My family and friends will be my main source of support as I age.
9%	I don't have family or friends who can provide services and supports as I age.

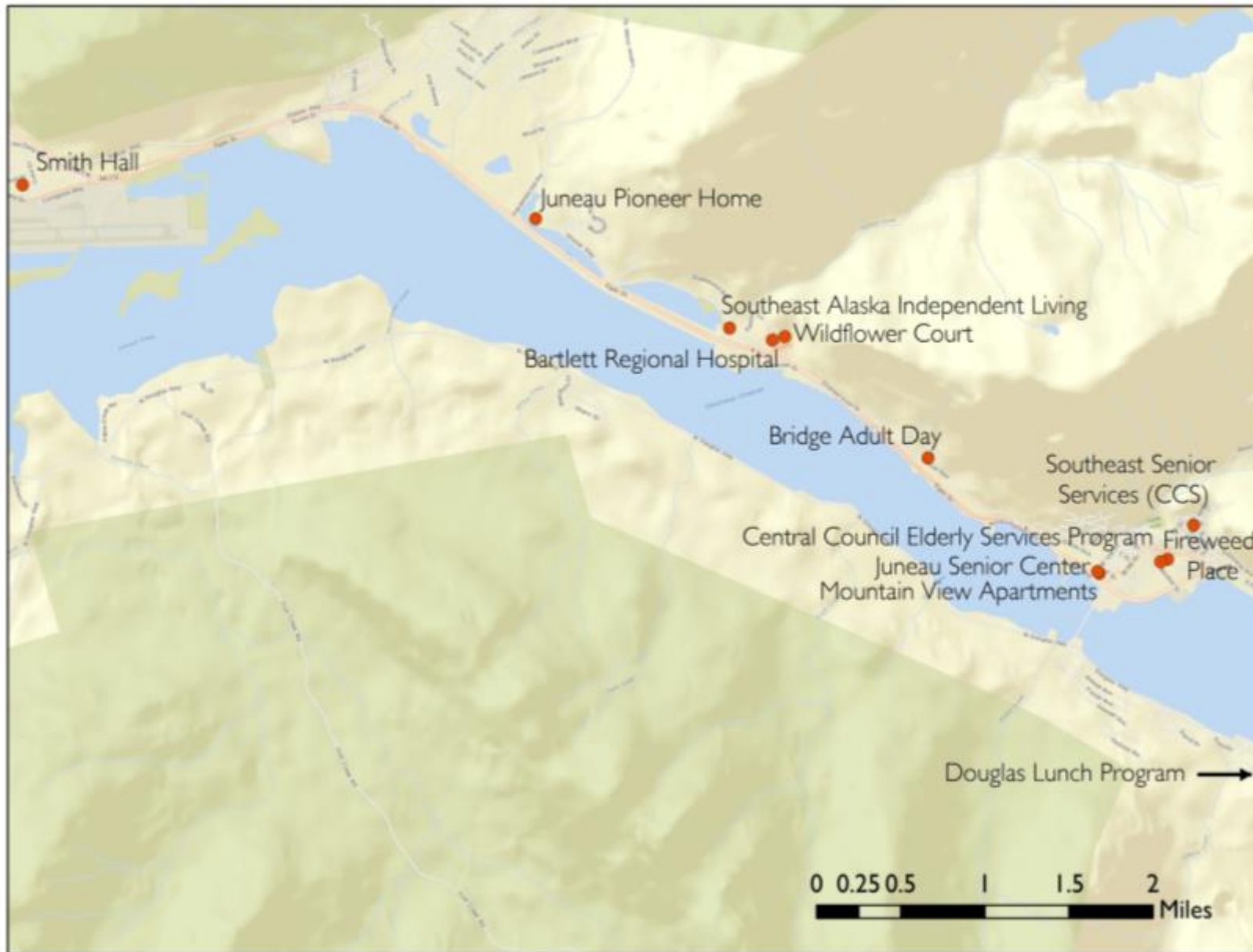
Assistance at lower levels of care, such as chore and transportation, can prevent or delay seniors from ending up in more costly, institutional settings like hospitals and nursing homes. Care coordinators help individuals and caregivers access necessary services to maintain independence at the right level of care. Matching seniors to the right level of care is good for seniors, their caregivers, families, community and the state as a whole.

### THE JUNEAU CONTINUUM

Senior services and housing options are spread throughout the greater Juneau area. In general, Juneau senior services are in the Mendenhall Valley, in downtown Juneau as well as stretched along Egan Drive and the Glacier Highway. Downtown Juneau is home to the Juneau Senior Center, two senior independent housing options (Fireweed Place and Mountain View Apartments), Central Council Tlingit & Haida Indian Tribes of Alaska (Central Council) elder programs and Southeast Senior Services (SESS) part of Catholic Community Services (CCS). The Mendenhall Valley is home to Smith Hall, a low-income independent senior housing community, and until recently, an additional senior lunch program. The Pioneer Home and Bridge Adult Day Center are located off the Glacier Highway between downtown Juneau and the Valley. Also on this road, is a cluster of services including Southeast Alaska Independent Living (SAIL) and Wildflower Court.

As an acute care facility, Bartlett Regional Hospital in Juneau offers emergency services, primary care, case management, and rehabilitation and nutrition services to the community, including Juneau's seniors. Within the tribal health system, the Southeast Alaska Regional Health Consortium (SEARHC) operates Mt. Edgecumbe Hospital in Sitka, which provides acute medical care to tribal elders, as well as native and non-native community members throughout southeast Alaska. Within Juneau, SEARHC operates the Ethel Lund Medical Center, which provides family medical services, behavioral health services, and other medical care for tribal elders, in addition to other Alaska Native/American Indian and non-Native clients.

Figure 4-3: Map of Juneau Senior Housing and Services



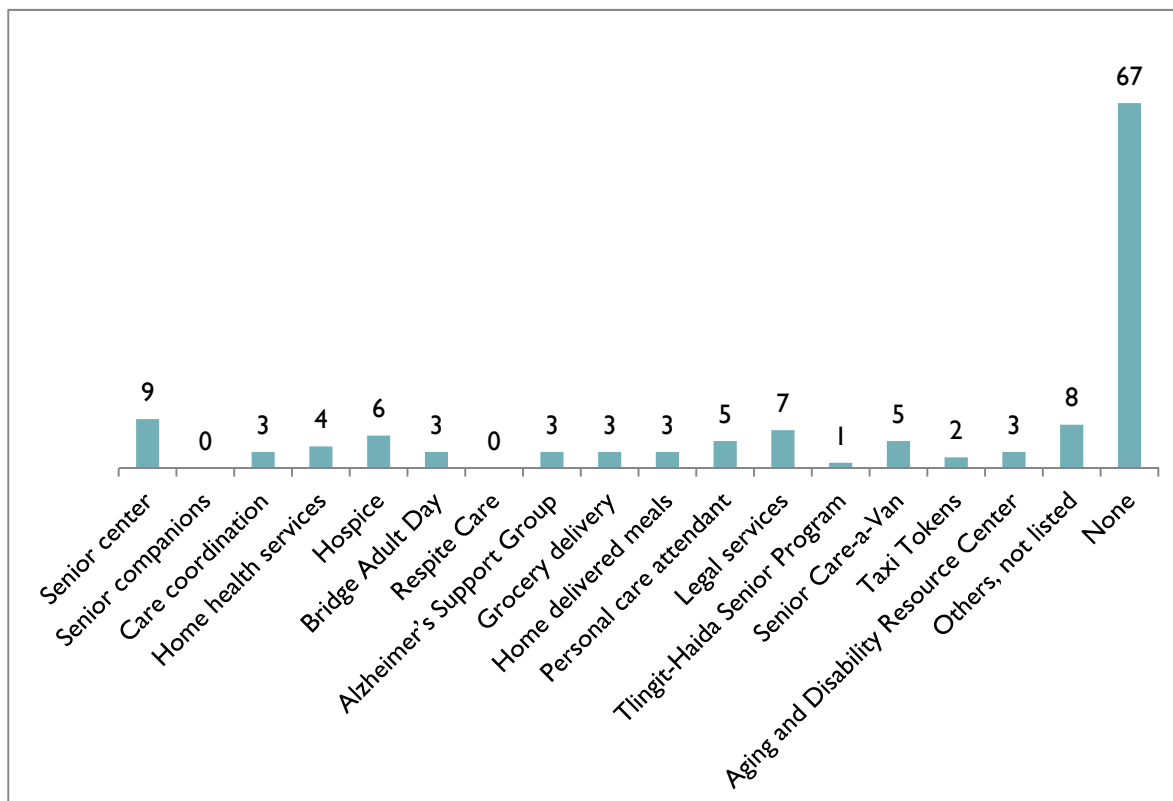
Seniors live throughout Juneau and senior services and housing are spread out around the community. This geographic distribution can be difficult because a key aspect of aging in place is to have easily accessible services and supports. For example, ideally a senior who is able to walk should have access to buy food, visit the senior center and go to doctor’s appointments without needing a car. If options for walking are limited, seniors should have easy access to suitable, reliable, and regular transportation services. Geographic proximity is also useful for caregivers who spend time transporting people to doctor’s visits and social engagements.

## IN-HOME + COMMUNITY BASED SERVICES

Home and community based services provide seniors the ability to stay within their homes and within their communities with proper support services to assist the senior and their caregivers. Examples include personal care assistance, chore service, respite, meals on wheels, congregate meals, transportation, and senior centers.

Major service providers of home and community based services include SAIL and Southeast Senior Services, as well elder programs provided by Central Council. Additionally, there are three Medicaid authorized personal care assistance (PCA) providers serving Juneau seniors and a handful of independent PCAs who work mostly through word of mouth. Figure 4-4 shows what participants at the July 2014 workshop selected when asked what senior services they use.

Figure 4-4: Senior Services Used by July 2014 Community Workshop Participants



## NONPROFIT + TRIBAL SENIOR SERVICE PROVIDERS IN JUNEAU

### *Southeast Alaska Independent living (SAIL)*

Southeast Alaska Independent Living, Inc, operates as the regional Aging and Disability Resource Center (ADRC). ADRCs connect seniors, people with disabilities, and caregivers with long-term services and supports in their area. The State of Alaska contracts with one organization in each region and funds that organization through a federal grant for ADRCs. As an ADRC, SAIL provides information and referrals to care providers, peer support, independent living skills and counseling about the long-term care benefits individuals might be eligible for. This information is provided at no cost to individuals who call the ADRC. SAIL offers a HomeMAP program to help individuals identify potential hazards in their home and how they might be made safer. SAIL also operates a taxi voucher program to assist with transportation. According to their fiscal year 2013 report, SAIL served 239 seniors over age 60 in Juneau.

Emergency Medical Technicians (EMTs) spend a lot of time with Juneau seniors. Loneliness and depression are not always dire medical needs but EMTs respond. Seniors are not always willing to leave their homes in spite of their needs. They are lonely and depressed and would be healthier if the community paid more attention to them. This would reduce EMT calls as well.

- July 14 Community Workshop Participant

### *Southeast Senior Services (SESS)*

As a division of Catholic Community Services (CCS), Southeast Senior Services (SESS) “provides a range of services and activities throughout the southeast region of the state to help older Alaskans stay healthy and safe in their own home.”<sup>6</sup> In Juneau, SESS operates the Juneau Senior Center in downtown Juneau and a lunch program in Douglas. SESS formerly operated a lunch program in the Valley but that service was closed due to lack of funding. Currently, SESS provides congregate meals at the Juneau Senior Center and operates Meals on Wheels to serve Juneau seniors in their homes. SESS also provides door-to-door transportation for seniors via a para-transit contractor in Juneau.

In the last year, SESS provided 446 seniors with individual and congregate meals and 573 seniors with rides, totaling 652 individual clients served for meals and rides. Their adult day care program, Bridge Adult Day, served 21 individuals in the last year. SESS also provides case management, care coordination, in-home chore services, and the Gatekeeper Program to identify isolated seniors and connect them to services.

### *Hospice and Home Care of Juneau*

Catholic Community Services also runs Hospice and Home Care of Juneau (HHCJ), a program that deploys nurses and therapists to provide skilled care to end-of-life patients and medical care to patients who are at home and recovering from a surgery or illness, such as cardiac problem or

<sup>6</sup> Catholic Community Service, 2012 Annual Report

stroke. Services include the provision of skilled nursing, home health aides, physical therapy, occupational therapy, speech and language therapy, and social worker visits to individual homes in Juneau. During fiscal year 2012, HHCJ provided home health and hospice services to 191 patients in Juneau.

### *Central Council Tlingit & Haida Indian Tribes Elderly Services Program*

Central Council operates an Elderly Services program, which is a federal Title VI tribal grantee program focusing on nutrition and caregiver support for tribal elders. Services are available for tribal elders throughout southeast Alaska and specific events and programs are held in Juneau. The Elderly Services program includes financial emergency assistance, elder fitness group classes and lunch, case management services, caregiver support services, outreach and awareness of elder abuse and neglect, and educational workshops and events. Interviews with Central Council staff and tribal elders indicate that there is need for more awareness of what programs and services are available for elders. Additionally, concern was expressed for quality, affordable housing and services for elders who currently live in Juneau and those who may need, or want, to move to Juneau from more rural southeast Alaskan communities.

## PERSONAL CARE ASSISTANCE SERVICES

Personal care assistants provide individuals with the help they need to live as independently as possible in their home, including assistance with both ADLs and IADLs. PCA providers also provide caregiver respite (breaks to caregivers) and care coordination.

PCA services are typically funded by grants, private pay or Medicaid. Medicaid funded PCA is regulated by Alaska statute and eligibility for PCA services in the home is based on both income and level of care needed. Individuals can access Medicaid funded PCA services that are either consumer based or agency based. In the consumer-based program, the individual consumer identifies, contracts with, and submits for reimbursement for the PCA service. Alternatively, an individual can go through an agency-based PCA provider, whereby the agency finds a PCA and bills the services to Medicaid for the consumer. In Alaska, tribal health organizations sometimes act as agency-based PCA providers for elders.

There are four Medicaid eligible PCA providers in Juneau. Hope Community Resources is one but it primarily serves intellectually and developmentally disabled individuals. The three remaining providers that focus on seniors all operate in Juneau and they are:

- Priority Healthcare, LLC.
- Center for Community doing business as Compass Home Care in Juneau
- Cornerstone Home Care

Combined these organizations serve approximately 83 seniors annually in Juneau.

In addition to the Medicaid authorized PCA providers, many communities have an informal PCA network. Individuals may place an ad on Craigslist or use word of mouth to find someone they can pay to help with chores and other tasks. It is difficult to track the number of informal PCA providers because they are not required to be licensed to operate. A search on Craigslist in May 2014 for Juneau did not result in any ads for PCA providers, whereas a similar search on the Anchorage Craigslist shows many ads by seniors looking to hire a PCA.

Themes from the PCA provider interviews include:

- PCA providers typically cannot serve seniors who require two people for lifting. This often means that they have to be served in an assisted living facility with enough 24-hour staffing to support lifting.
- PCA providers lose workforce to Wildflower Court or to Bartlett Hospital due to higher pay, better benefits, or preferred employment opportunities.
- Depending on the plan of care, often a PCA is only authorized by Medicaid to spend a couple of hours per week per client. However, the same overhead costs apply to each client regardless of the number of service hours authorized. This results in high overhead costs per client for Medicaid PCA.
- The State is often changing guidelines for Medicaid PCA services. For example, if there is an able-bodied person in the house, then the person who needs the services no longer qualifies for IADLs through Medicaid. Some men who have never cooked or cleaned before are in a situation where they are taking care of their wives. The PCA cannot help with the IADLs and that affects their ability to take care of clients. The clients would have to go through divorce or live alone to qualify for IADL help in situations like this.
- There is a time lag with State processing for Medicaid PCA authorization. For example, someone may come out of the hospital but the PCA provider cannot help them until the Medicaid approvals are processed, which can take several weeks and up to a couple of months. This transition period is tough for clients because they are not receiving PCA services during the time they need it.

## UNMET NEED: IN-HOME + COMMUNITY BASED SERVICES

The following section describes unmet need for in-home and community based services in Juneau.

### UNMET NEED: IMPROVED SENIOR CENTER SYSTEM

Multiple interviewees and workshop participants identified a current and future need for a more robust senior center system in Juneau. There is a need for a senior center with room for exercise, more programming, opportunities for referral and information about services, health checks, and a place to socialize any time of the day. Similarly, interviewees mentioned the need to increase services at the Douglas lunch program. Others mentioned the need to resurrect the lunch program and expand the senior services provided previously at the lunch program in the Valley.

A more robust senior center program could be achieved by co-locating with a new senior assisted living community in Juneau. Additionally, or alternatively, programs at the existing Juneau Senior Center could be expanded to meet this need and senior center services could be expanded or created in Douglas and the Valley. An expanded system will require additional funding. Stakeholders need a clear plan for an appropriate future senior center network in Juneau in order to advocate for funding and grow capacity to meet future demand.



## UNMET NEED: PRIVATE PAY PCA SERVICES

Private pay PCA is a gap in Juneau and is most likely the result of a lack of available workforce and uncertainty on the part of seniors and their families regarding whom to hire, for how long, and at what cost.

With regard to the workforce issue, to compete with other comparable employment options, seniors and their family would probably need to pay a PCA at least \$15 to \$16 per hour.<sup>7</sup> Currently, Juneau has a lack of affordable housing to attract employees who can live in Juneau and work at those rates. Those PCAs who currently live in Juneau can opt for state jobs or positions with other service providers that will typically pay more and include benefits. To the extent that more affordable housing is available in Juneau, the PCA and certified nurse's assistant (CNA) workforce can grow in order to support the needs of seniors along the continuum of care. It is important to note that the workforce issue is not unique to PCA providers. Key informant interviews across the long-term care provider spectrum noted the lack of a qualified workforce for long-term care in Juneau.

In addition, many seniors and their families do not have the information they need to find private pay PCA providers. Currently, individuals and their families seek PCA services through ads in Craigslist or other sources such as word of mouth. Individuals typically do not purchase PCA services through any of the three Medicaid based PCA agencies that currently operate in Juneau. This is because, pursuant to Medicaid requirements, the PCA agencies cannot charge an individual less than the Medicaid approved rate. As a result, if an individual sought private pay PCA care through a Medicaid PCA agency, they would have to pay the PCA \$35 per hour, which is the rate set by Medicaid. Instead, it is less expensive to hire someone at \$15 to 16 per hour on your own. The problem with this system is that many seniors and their families need assistance vetting potential PCA providers and helping to coordinate care, scheduling, payment, and other logistics. There is an opportunity to build a private pay PCA network to assist seniors and their families with purchasing the services they need in their homes.

## UNMET NEED: PREPARE FOR MORE SENIORS

Southeast Alaska Independent Living, CCS and Central Council provide a range of services for Juneau seniors but demands for these services will increase (see demand forecast in Chapter 6) as the senior population grows. Calls to the ADRC, requests for meals and transportation, caregiver support, elder services, hospice and home health services, and home modifications will all increase as the senior population grows. Current providers need to work with community stakeholders to identify a specific strategy for meeting future needs as the senior population grows. For example, will current providers increase staff capacity to meet future need? Does Juneau need additional nonprofit providers to support future

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<sup>7</sup> A recent review of employment ads indicate that pay for CNAs at Wildflower Court and the State of Alaska pay between \$16.00 and \$20.00 per hour. A PCA position at a developmentally disabled PCA agency was advertised at \$15.50 per hour. To hire someone in your home and be competitive, it appears the pay would need to be at least \$15 per hour. If the client is paying through Medicaid PCA using the consumer-based program, the individual must be at least 19 years old, pass a background check, be CPR certified, be capable of independently assisting with ADLs, and must not have been denied a health care provider license or certification in the past, or had one revoked. For agency-based PCA, the same rules apply but the individual must have three letters of reference, must be either a licensed nurse or a licensed CNA, or have satisfactorily completed PCA training. To hire a PCA in your home independent of the Medicaid system, there are no minimum requirements.

seniors? How can existing partners work together to serve more seniors in less costly ways? These questions and others should be answered to ensure a plan for home and community based services in Juneau.

## SENIOR INDEPENDENT HOUSING

Senior independent housing is a broad category that encompasses several types of living arrangements. On one end, senior independent housing is age-restricted housing for people over a certain age, typically age 55 or age 60. Often some, or all, of the independent senior housing units in a community are designated as affordable for seniors who are low income. This is the case in Juneau with Smith Hall and Mountain View. Fireweed Place also has 19 units that are set aside for low-income seniors. In other instances, senior independent housing includes additional services often for a fee, such as housekeeping, some transportation, some meals, and community activities. However, the services provided do not typically include personal care, chore service, all meals, or other types of assistance with activities of daily living, although a senior may opt to live in a senior independent housing unit and hire a personal care assistant or may receive services through a Medicaid waiver. The difference is these services are not the responsibility of the housing provider, if they were, the community would be considered an assisted living home.

Figure 4-5: Independent Senior Housing in Juneau

	Units	Wait List	Min Age
Fireweed Place	67	16	60
Mountain View	62	45	60
Smith Hall	24	35-45	62

Note: All units in Mountain View and Smith Hall are restricted to low income seniors. 19 units at Fireweed Place are set aside for low income households.

Retirement communities also fall into the senior independent housing category and attract seniors interested in living in a residential setting with amenities such as recreation and community activities. Retirement communities are often located in warm and sunny climates.

In terms of senior independent housing, Juneau is home to 153 senior units at Fireweed Place, Mountain View apartments and Smith Hall. The latter two focus exclusively on low-income seniors and 19 of the units at Fireweed Place are sets aside for low income households. This leaves 48 units out of 153, which is less than one third, available to seniors of any income. Currently, none of the independent senior housing communities in Juneau provides supportive services, such as meals, rides, or housekeeping.

### FIREWEED PLACE

Fireweed Place is a 67-unit senior independent housing apartment community with 72 tenants. There are 21 studios, 30 one bedroom and 16 two bedroom apartments. The waitlist at Fireweed Place is currently 16 seniors. The tribally designated housing authority for most communities in southeast Alaska, Tlingit-Haida Regional Housing Authority (THRHA) currently operates Fireweed Place. However, it was originally developed by Senior Citizen Support Services, Inc

(SCSSI) as the first Alaska Housing Finance Corporation (AHFC) financed senior housing development in Juneau. Fireweed Place is located downtown close to a grocery store and is an easy walk to bus stops. At Fireweed Place, THRHA sets aside 19 units for low-income seniors through the Section 8 vouchers program and funding from the Housing and Urban Development (HUD) Native American Housing and Self Determination Act (NAHASDA) program.<sup>8</sup> The remainder of the units at Fireweed Place are rented at market rate.

People in Alaska have an independent mindset. It is hard to convince them that supported housing or assisted living would increase their quality of life. Often they wait too long to go into assisted living and go straight to a nursing home.

— Key informant interview

### MOUNTAIN VIEW APARTMENTS

Mountain View Apartments is a 62 unit low-income senior independent housing community also located in downtown Juneau. All the units are one-bedroom and tenants must be low income to qualify for housing. Currently, the wait list includes about 45 seniors. AHFC developed this apartment community with HUD 202 funding, which provides an operating subsidy so that individuals do not pay more than 30 percent of their monthly income in rent. AHFC continues to own and manage Mountain View Apartments.

### SMITH HALL

Smith Hall, located in the Mendenhall Valley, consists of 24 low-income senior housing units and is run by St. Vincent de Paul. As a charity organization, St. Vincent de Paul also helps with rent and medical bills, social service interaction and case management, and helps with food through a food pantry. The development was financed using HUD 202 funding so residents pay no more than 30 percent of their income in rent. The waitlist is approximately 35 to 45 people.

## UNMET NEED: SENIOR INDEPENDENT HOUSING

July 2014 community workshop participants identified housing located closer to services as the second biggest gap in the continuum of services and housing options for seniors. Workshop participants identified the lack of affordable housing for seniors during the discussion and expressed interest in apartments or condominiums located within walking distance to amenities. They were also interested in mixed-age housing developments. Preferred characteristics included the ability to age in place and a size of 701 to 1,500 square feet. Interviewees identified the aging in place concept as beneficial where the development includes both independent senior housing and assisted living with the possibility of skilled nursing.

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<sup>8</sup> Section 8 vouchers, also called Housing Choice Vouchers, are administered by AHFC in 12 communities in Alaska. Households with incomes below 50 percent of area median are placed on a waitlist and once a voucher is available, the household can use the voucher at any rental property where they are accepted. The voucher allows the cost of the rent to be split into the tenant portion and the subsidized portion, which is paid via AHFC. Another affordable housing program is NAHASDA funding which is allocated by HUD to American Indian and Alaska Native tribes throughout the United State to build affordable housing. Once a unit is built with NAHASDA funds, the unit is available for American Indian and Alaska Natives with incomes less than 80 percent of the area median.

Senior independent housing can include services to help support seniors at a lower level of care than assisted living. For example, some meals, daily check-ins, and social activities are supports that can assist seniors as they age and can be provided in a supportive housing community for seniors who live independently. Senior independent housing, both with and without supportive services, is an unmet need in Juneau.

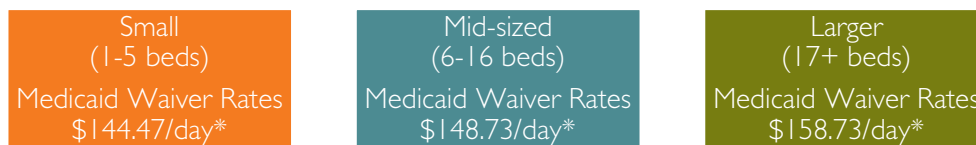
## ASSISTED LIVING

Assisted living homes are designed to assist individuals with ADLs, which include help with eating, bathing, dressing and IADLs, such as performing household chores. Assisted living homes can also provide services to those who suffer from Alzheimer’s disease or Related Dementia (ADRD) diagnosis and are in need of memory care. The services offered by an assisted living home can range from a level of care that is very basic to a level of care that includes some skilled nursing care, depending on the needs of the client/resident mix and what the assisted living home’s licensing, staffing and facility design will allow.

In Alaska, assisted living homes may provide assistance with ADLs and IADLs, intermittent nursing services, and skilled nursing care by arrangement. The facility may supervise the resident’s self-administration of medications, which means staff may pick up the medications at the pharmacy and hand them to the resident, but the resident must self-administer them. Medical care that requires a registered nurse may not be performed by caretaker staff, such as a PCA or CNA; these care tasks may be performed by family caretakers who come to the assisted living home or by a licensed third-party nurse who provides intermittent care. A resident who needs 24-hour skilled nursing care for 45 or fewer consecutive days may, with the consent of the assisted living home, arrange for that care to be provided in the assisted living home by a licensed nurse if that arrangement does not interfere with the services provided to other residents. Terminally ill residents may remain in the facility if a physician confirms their needs are being met.<sup>9</sup>

Various types of assisted living homes currently operate in Alaska. The Medicaid Home and Community Based (HCB) waiver program reimbursement rates define three sizes of facility, as shown in Figure 4-6.

Figure 4-6: Assisted Living Homes at Three Scales of Operation



\* Plus a regional cost adjustment (where applicable) and with a 2.4 percent inflation rate effective July 1, 2014. Juneau’s cost adjustment is 9%, similar to other southeast communities, making the daily reimbursement rate for a larger ALH \$173.02 in 2014.

Source: Department of Health and Social Services Chart of Personal Care Assistant and Waiver Service Rate

<sup>9</sup> The State of Alaska regulations pertaining to assisted living homes are: Alaska Statutes Title 47, Chapters 32 and 33 (AS 47.32 – AS 47.33) and the Alaska Administrative Code Title 7, Chapters 10 and 75 (7 AAC 10 and 7 AAC 75).

Assisted living homes in Alaska are licensed by the State of Alaska if they have three or more residents or if they receive state or federal reimbursement for services, regardless of the number of residents served.<sup>10</sup>

## JUNEAU PIONEER HOME

The Juneau Pioneer Home is one of six State-run assisted living homes in Alaska. Statewide the Pioneer Home system offers three levels of care, with Level 1 providing residents with all meals, housekeeping and chore services but no assistance with activities of daily living. Levels 2 and 3 include help with ADLs and IADLs. The primary difference between Level 2 and 3 is that Level 3 residents may receive assistance 24 hours a day, while Level 2 residents receive assistance during the daytime hours only.<sup>11</sup> Across most Pioneer Homes statewide, demand for the lowest level of care (Level 1) has declined since the advent of home and community based services and Medicaid waivers that help keep people in their homes. People are entering Pioneer Homes later, with higher needs and are residing in the homes for a shorter length of stay. The average length of stay in 2010 for all residents at Pioneer Homes statewide was 1.27 years. The Pioneer Homes follow the Eden Alternative model of care, a philosophy that emphasizes partnership with the elder to enhance wellbeing and growth across the life span.



The Juneau Pioneer Home is licensed for 48 seniors and has three single rooms with a private bath, 17 single rooms with a shared bath and 14 rooms with two beds and a partial dividing wall. The Juneau Pioneer Home opened 25 years ago with one wing for retirees and one wing for skilled nursing. Twenty years ago, it moved to an all assisted living model. As of May 2014, the Juneau Pioneer Home had one Level 1 resident, 23 Level 2 residents, and 24 Level 3 residents. With only three single rooms that have a private bath, the design of the Juneau Pioneer Home, is not conducive to seniors seeking an independent or supportive housing community. Around 85 percent of residents in the Juneau Pioneer Home have an Alzheimer's disease or related dementia diagnosis. The Pioneer Home provides many services to clients including IADLs such as laundry and housework, occasional runs to the store, and ADLs including helping residents with various tasks, such as directing and prompting residents to dress (also called cueing), helping move resident's into and out of bed, and care coordination. Congregant meals are provided in four dining areas and staff offers a variety of social activities. There is a full time adult nurse practitioner and some nursing care on site. Per licensing requirements, the Juneau Pioneer Home can offer temporary skilled nursing care for 45 days. The Juneau Pioneer Home also offers end of life care and hospice services from outside providers. There is also a child care center onsite at the Juneau Pioneer Home that residents can volunteer at and visit with children.

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<sup>10</sup> AS 47.32.900(2)

<sup>11</sup> Division of Pioneer Homes, The Alaska Pioneer Homes Advisory Board Report, Fall 2012. It is important to note that the three levels of care described for the Pioneer Homes in Alaska are defined by the Pioneer Home. Typically, an assisted living home defines their own levels of care and there is no standard definition of what Level 1, 2, or 3 is across providers.

For all Pioneer Homes statewide, Alaskans over age 65 can apply to be placed on the “inactive waitlist.” Once an individual is ready to move in, he or she elects to be placed on the “active waitlist,” which means he or she must be ready to move in within 30 days.

Admission priority is given to those on the active waitlist based on the length of time an individual has been on the inactive waitlist. If an individual turns down an offer to move in, they are placed on the inactive list for six months, at which point they can request to be moved to the top of active list again. As of May 2014, there were 97 people on the active waitlist and 1,573 seniors on the inactive waitlist for the Juneau Pioneer Home and demand has been stable over the past five years. The time it takes to move a person from the active waitlist and into the Pioneer Home is unpredictable and can take anywhere from one month to three years. This is because movement from the active wait list into the Pioneer Home is a function of the date an individual signed up for the inactive wait list and is not a function of care needed. Clients pay for the Pioneer Home using Medicaid waiver, state retiree long-term care insurance and private pay. Another option for individuals is payment assistance, which is a program operated by the State of Alaska via the Pioneer Home system and it allows individuals to pay for the cost of the Pioneer Home based what they can afford given their income and assets.

I recently had to relocate my husband to an assisted living (memory care) facility out of state because there is nothing in Juneau or southeast Alaska for people with dementia. This is horrible, taking him away from his home of 35 years and his family.

– July 14 Community Workshop Participant

## UNMET NEED: ASSISTED LIVING + MEMORY CARE

Considering that the Juneau Pioneer Home is the only licensed assisted living in Juneau and the active wait list is at 97 seniors, it is clear that assisted living is a current gap in Juneau and that gap is expected to become more substantial as the senior population ages (see demand forecast in Chapter 6). The need for assisted living was identified by all of the key informants interviewed, as well as members of the community during the July 2014 workshop. In particular, key informants and community members recommended developing assisted living so it is located

Figure 4-7: What are the biggest gaps in the housing and senior service options for seniors in Juneau? Pick 2.  
Community Workshop Participants, July 2014

1. Assisted living
2. Housing closer to services + activities
3. Apartments or condominiums
4. Mental health services for older residents, especially those with dementia
5. Transitional/rehabilitation skilled nursing beds
6. Age restricted senior housing
7. Skilled nursing
8. Services such as social groups, senior recreation opportunities and events
9. Services such as meals, rides, respite, etc.
10. Other not listed
11. Information services

close to, or integrated with, senior independent housing. As seniors need higher levels of care, they can move through the continuum without having to physically move to another location. This model would allow the facility to adjust to changing demographics and levels of care required by Juneau seniors.

The Juneau Pioneer Home serves predominately higher needs patients, with a focus on memory and dementia care. While the Pioneer Home does provide dementia care now, there will be a substantial gap in services when the number of seniors with Alzheimer's disease and Related Dementias in Juneau increases as seniors in Juneau age. Estimates based on statewide rates of Alzheimer's indicate that Juneau could be home to just over 1,000 seniors with Alzheimer's disease by 2032.

## SKILLED NURSING

Skilled nursing facilities (SNFs) are designed to care for very frail people who are not able to care for themselves and have numerous health care requirements. Nursing homes are staffed 24 hours per day by trained medical professionals such as CNAs, registered nurses and other mid-level providers, under the supervision of a physician.

## WILDFLOWER COURT



Wildflower Court is a 57-bed, fully occupied skilled nursing facility that opened in 2001 as a replacement to the aging St. Ann's Care Center (nursing home) which began in 1977. Originally, when Wildflower Court opened in 2001, there were 10 assisted living beds in one wing but that wing was never more than 50 percent occupied and the beds were converted to skilled nursing in 2004. Interviews indicate that the reason for the lackluster performance in assisted living was due to the co-location of assisted living with skilled nursing, which can be problematic in attracting residents to the assisted living if seniors perceive the facility as being for high needs individuals. Additionally, ten years ago, there were fewer seniors in Juneau and demand for assisted living was less than it is today.

Today, Wildflower Court operates as a private non-profit and offers long-term care services with nursing oversight to developmentally disabled, elderly and traumatic brain injury residents of all ages. Currently, 50 out of the 57 residents at Wildflower Court are seniors.

The majority of people come to Wildflower Court because they have a need for skilled nursing care, though sometimes people stay because they have nowhere else to go. Forty percent of residents arrive at Wildflower Court from hospitals and 60 percent come from the community. Only five percent of residents come from outside Juneau, mostly for short-term stays. Wildflower Court does not have any designated short-term transitional/rehabilitation beds and their business model does not allow them to leave beds open in anticipation of individuals who will need shorter term stays for rehabilitation or transition.

Currently, there are 15 people on the wait list and they are from the Juneau community, Bartlett Regional Hospital, Alaska Native Medical Center and Seattle hospitals. At Wildflower Court, the waitlist is triaged, so if a person does not have care they are admitted first. The average length of stay is a little more than four years, compared to two years nationally. Individuals sometimes

move from Wildflower Court to the Pioneer Home after rehabilitation and improvement in physical and functional condition. However, movement from the Pioneer Home to Wildflower Court does not typically happen because seniors can be well cared for at the Pioneer Home even as they age and require more assistance. Ninety percent of patients at Wildflower Court pay with Medicaid.

## UNMET NEED: SHORT TERM SKILLED NURSING BEDS

Interviewees also identified a lack of skilled nursing beds for shorter stays in Juneau, which Wildflower Court does not provide. There is often an immediate need for skilled nursing beds when a person is released from Bartlett Hospital and requires rehabilitation for 30 to 60 days before going home. Other examples of the need for transitional/rehabilitative nursing home beds are listed below.

- Palliative and hospice care for people from southeast communities who come to Juneau.
- Respite beds for temporary stays outside of a home or community based setting.
- Transitional rehabilitation out of the hospital.
- Flexible beds for stabilizing a person before they move elsewhere.

The impact of lack of transitional beds is compounded for Medicaid recipients because patients often cannot access Medicaid waiver or PCA for in-home services for up to a month after discharge due to state processing times.

It is also possible that additional skilled nursing beds will be needed as the population ages in Juneau. Wildflower Court added eight beds in 2008 and they indicate that there are no plans to expand right now but that many times there are no beds for people who need them. Currently, people go to Wrangell, Petersburg or Anchorage for skilled nursing care when it is not available through Wildflower. As the senior population grows in Juneau, the need for skilled nursing is likely to increase. However, to the extent that adequate home and community-based options are available, including assisted living, it is possible that demand for skilled nursing will not grow at the same rate as the senior population because Juneau seniors will be cared for in less intensive and less costly settings.



## 5. COST + PAYMENT

Assisted living and other services along the continuum of care can be expensive and often seniors have limited means to cover costs. Many people believe that Medicare covers the costs for assisted living and long-term care. Medicare only pays for rehabilitative care for up to a limited number of days when an individual requires skilled nursing care. Otherwise, Medicare only pays for medical care for seniors. Often, individuals receive long-term services and supports primarily from family and friends. As care requirements increase, seniors often need to hire help or move to a separate residential care setting, such as assisted living or skilled nursing.

Seniors often pay for these expensive services using their own income. This is called private pay. Some seniors purchase long-term care insurance to help cover the costs for long-term services and supports. Still others may qualify for Medicaid, which can pay for care provided at home or in assisted living through the waiver programs, as well as personal care assistant (PCA) services and care in skilled nursing facilities. To qualify for Medicaid programs, the individual has to meet level of care requirements and be under set income and asset levels.

Often times, if a senior moves to an expensive care setting, such as skilled nursing or assisted living, they use their own income and assets until those are “spent down” and at that point the individual qualifies for Medicaid. Medicaid is a program that is funded 50 percent with state funds and 50 percent with federal funds, unless the individual is Alaska Native and receives care at a tribal health facility, in which case federal funds cover 100 percent of the costs.

This chapter summarizes the costs for assisted living and other care settings and summarizes the income levels for Juneau seniors to identify the likely payment sources for assisted living.

Figure 5-1: Raven Landing Senior Housing, Fairbanks



Figure 5-2: Primrose Retirement Community, Wasilla



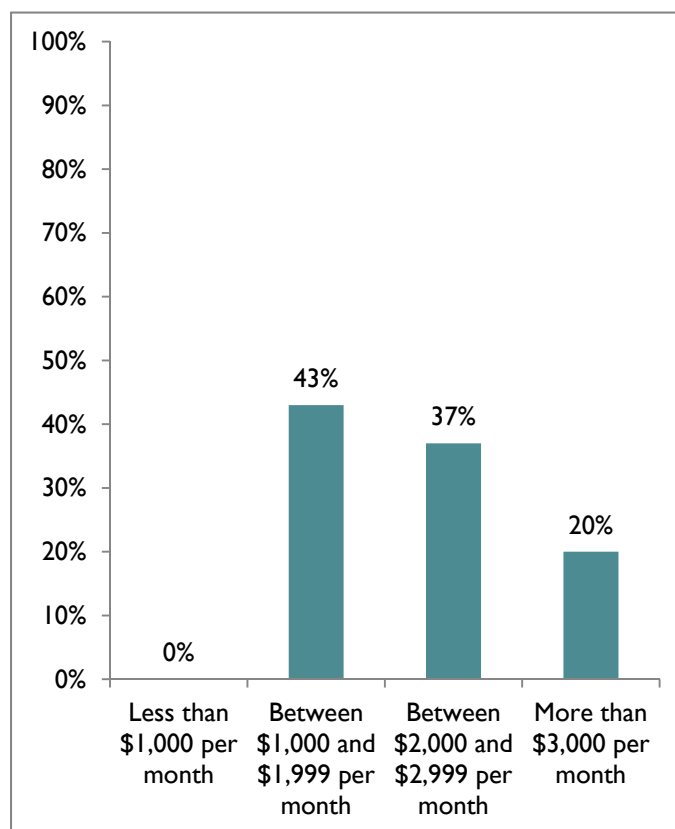
## COSTS

### SENIOR INDEPENDENT HOUSING

As shown in Figure 5-4, costs for senior independent housing can range substantially depending on whether the housing is for low-income seniors, where the units are located, and which services are provided. As described in Chapter 4, there are three senior housing communities in Juneau and none of them offers supportive services.

Current costs for independent senior apartments in Juneau are between \$750 and \$1,350 per month at Fireweed Place. Other options at Mountain View and Smith Hall are for low income seniors and rents range depending on incomes. Additionally, the Juneau Pioneer Home technically has a Level 1 option where a resident can live independently with supportive services, such as meals and housekeeping; however, the Juneau Pioneer Home is not a realistic option for seniors seeking independent senior housing. The Juneau Pioneer Home has only three single rooms with a private bath and seniors do not have their own kitchens in which to cook.

Figure 5-3: July 2014 Community Workshop Participants Willingness to Pay for Senior Housing with Supportive Services



Other examples of senior independent housing in Alaska include Raven Landing in Fairbanks and Primrose in Wasilla.<sup>12</sup> Rents at these two communities range from \$1,895 per month to \$3,070 per month and include a range of services such as meals, transportation, utilities, and social events. Outside of Alaska, costs for senior housing also range. A development called “The Forum” in Tucson, Arizona charges \$2,700 per month with meals, housekeeping, and a swimming pool for residents. In Seattle, Esperanza Apartments, which is next to Park Place, an assisted living home, offers independent senior living at a reduced rate for lower income residents.

<sup>12</sup> Primrose is both an independent senior housing and assisted living community.

Figure 5-4: Senior Independent Housing + Assisted Living Costs

Home	Type	Senior Independent Housing		Assisted Living	
		Number of Units	Private Pay Rate Per Mth	Number of Units	Private Pay Rate Per Mth
Fireweed Place (Juneau)	Senior Independent Housing (19 units are for low income seniors)	21 studios 30 1-bdrm 16 2-bdrm	\$750 to \$1,350	N/A	N/A
Mountain View (Juneau)	Senior Independent Housing (low income seniors)	62 1-bdrm	Up to \$1,000 depending on income levels	N/A	N/A
Smith Hall (Juneau)	Senior Independent Housing (low income seniors)	24 1-bdrm	30% income ~\$425	N/A	N/A
Pioneer Home (Juneau)	Assisted Living	N/A	N/A	34 rooms; 48 beds	\$2,350 Level 1 \$4,260 Level 2 \$6,170 Level 3
Haines Assisted Living Center	Assisted Living + Independent Senior Housing	5 1-bdrm	\$1,000	8 rooms; 10 AL beds	\$4,700 - \$5,100, depending on level of care
Mountain View Manor Elderly Housing + Assisted Living Facility (Petersburg)	Assisted Living + Low income independent Senior Housing	24 1 bdrm low income 8 one and two bdrm	Low income is 30% of income \$1,201 1-bdrm \$1,379 2-bdrm	12 AL beds	\$5,635 to \$6,385 depending on level of care
The Manor (Ketchikan)	Assisted Living	N/A	N/A	13 beds	\$2,100 for General Relief to \$5,638

Home	Type	Senior Independent Housing		Assisted Living	
		Number of Units	Private Pay Rate Per Mth	Number of Units	Private Pay Rate Per Mth
Primrose Retirement Community (Wasilla)	Senior Independent Housing + Assisted Living	36 1-bdrm 8 2-bdrm	\$3,070 1-bdrm \$3,360 2-bdrm Includes lunch, housekeeping, transport, utilities, activities.	40 beds	\$4,989 to \$6,165 based on level of care
Raven Landing (Fairbanks)	Senior Independent Housing	30 1-bdrm 30 2-bdrm	\$1,895 1-bdrm \$2,360 2-bdrm Includes dinner, internet, utilities, housekeeping, activities, safety check.	N/A	N/A
Wesleyan House (Anchorage)	Assisted Living	N/A	N/A	10 beds	\$5,400
Marlow Manor (Anchorage)	Assisted Living	N/A	N/A	48 beds with 14 dementia safe apts	\$4,381 to \$5,330
Esperanza Apartments (Seattle) <sup>13</sup>	Senior Independent Housing (low income seniors)	86 1-bdrm	\$774 1-bdrm All meals are \$250/month or \$2.50 per meal	N/A	N/A
Park Place (Seattle)	Assisted Living	N/A	N/A	154	\$2,900 to \$4,600 depending on size and whether Medicaid
The Forum (Tucson)	Senior independent housing with services + assisted living	Unknown	\$2,700/mth includes meals, housekeeping, pool, and activities	130	\$2,055 to \$3,495 for assisted living and \$4,785 for memory care

<sup>13</sup> Esperanza Apartments are connected by breezeway to Park Place Assisted Living.

## ASSISTED LIVING COSTS

Assisted living costs range by location and services provided. The median cost in Alaska is approximately \$5,500 per month. In other states, the costs are lower and range from about \$3,150 in Arizona to \$4,250 in Washington, as shown in Figure 5-6.

Figure 5-5: July 2014 Community Workshop Participants Willingness to Pay for Assisted Living

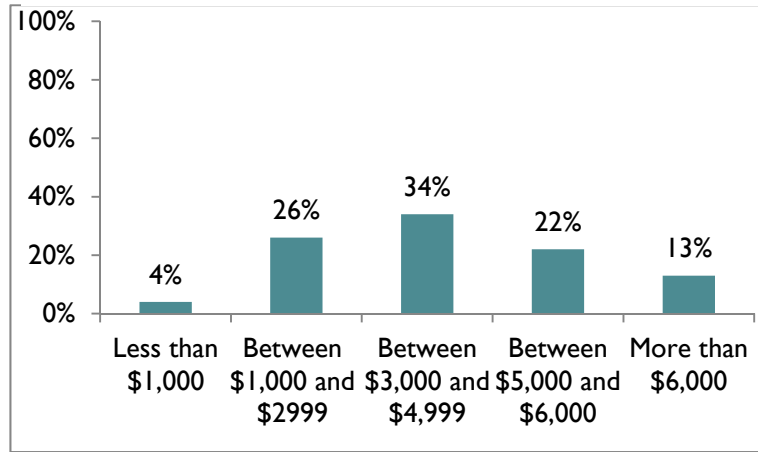


Figure 5-6: Assisted Living Costs: Selected States

	Monthly Min	Monthly Maximum	Monthly Median	Median Yearly
Alaska	\$3,390	\$7,500	\$5,500	\$66,000
Arizona	\$1,100	\$6,700	\$3,150	\$37,800
California	\$987	\$9,000	\$3,750	\$45,000
Colorado	\$1,752	\$8,700	\$3,313	\$39,750
Idaho	\$998	\$5,250	\$3,275	\$39,300
Oregon	\$2,196	\$5,463	\$4,000	\$48,000
Washington	\$1,000	\$9,000	\$4,250	\$51,000

Source: Genworth cost of care survey, 2014 for one bed, single occupancy

## SKILLED NURSING COSTS

Skilled nursing is substantially more expensive when compared to assisted living. Costs range from about \$16,000 to \$18,000 per month at Wildflower Court in Juneau. Costs are less in other states and lower Anchorage.

Figure 5-7: Skilled Nursing Costs

	Monthly Cost
Wildflower Court (Juneau)	\$16,000 to \$18,000/month
Prestige (Anchorage)	\$13,830/month
Wrangell Medical Center	\$18,000/month
Arizona (from Genworth Survey)	\$7,080/month

in

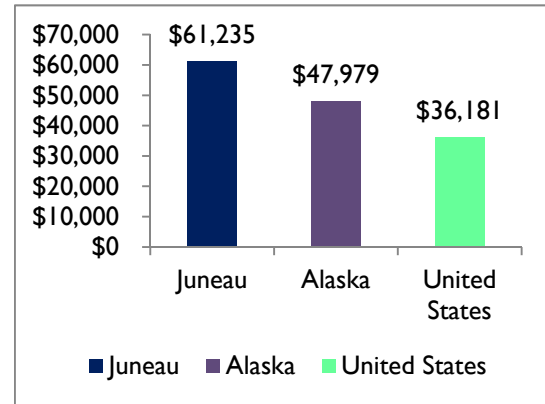
## PAYMENT OPTIONS + INCOME LEVELS

### PRIVATE PAY

Income levels and steady retiree benefits indicate that Juneau is well positioned as a private pay market. Median household income among Juneau seniors is 70 percent higher than the U.S. and 30 percent higher than Alaska as a whole, as shown in Figure 5-8.

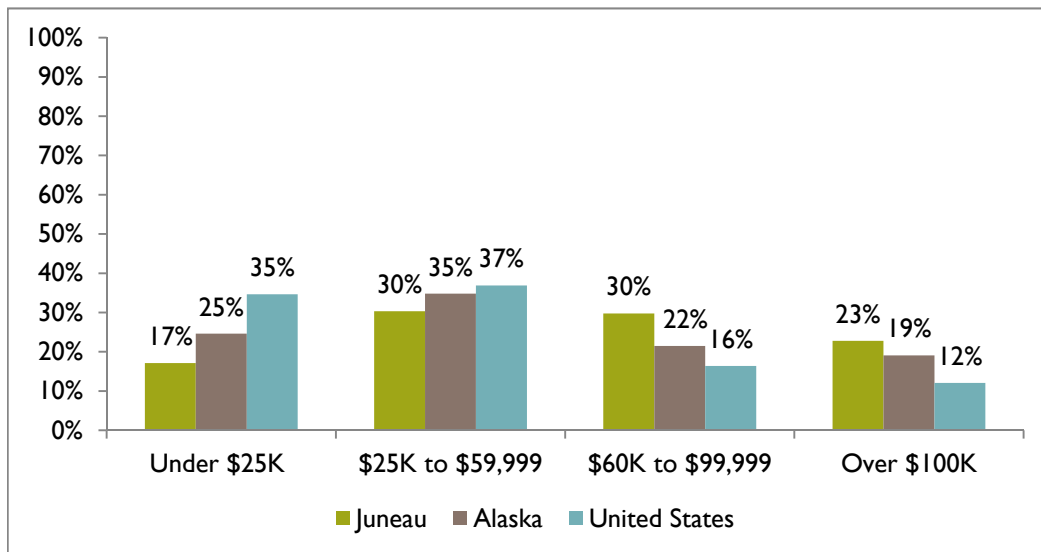
In terms of income distribution (Figure 5-9), Juneau has a smaller proportion of seniors 65 and older with incomes below \$25,000 as well as a larger proportion with incomes greater than \$60,000 and over \$100,000 than both Alaska and the U.S. This means that Juneau has many seniors with higher incomes who can possibly afford assisted living, if it were available. Assuming that assisted living costs on average, \$5,000 per month, households making at least \$60,000 per year (53 percent of the current senior population) may be in a position to afford assisted living.<sup>14</sup> Later in this chapter is an estimate of the number of seniors in Juneau who might be able to afford assisted living, the number who could possibly qualify for the Medicaid waiver, and the number who fall in between.

Figure 5-8: Median Household Income for Age 65+



Source: American Community Survey 2012 5-Year Estimates

Figure 5-9: Household Income Distribution for Age 65+



Source: American Community Survey 2012 5-Year Estimates

<sup>14</sup> It is important to note that if the household has two people, not all of a senior's income can go to assisted living for one individual and, if available, personal assets may be necessary to help pay for services. If both members of the household decide to move to assisted living, many assisted living communities and independent senior housing developments do not charge double to have a spouse live at the community. Nonetheless, not all senior households making \$60,000 and over will be able to afford assisted living.

While incomes are higher for seniors in Juneau, the cost of living in Juneau and Alaska is also higher compared to other communities. A recent Alaska Economic Trends article cites a cost of living survey conducted by the Council for Community and Economic Research. The survey, which is published quarterly and annually, is a widely cited source of cost-of-living differences for 59 specific items between cities in Alaska and across the U.S. The survey calculated Juneau's cost of living to be 30.9 percent higher than the average for all cities. Anchorage, Fairbanks, and Kodiak were also included in the survey. Anchorage was the only city in Alaska lower than Juneau at 27 percent higher than the survey average. Fairbanks and Kodiak were 36.4 percent and 33.1 percent higher than the survey average, respectively.

## LONG-TERM CARE INSURANCE

Another mechanism to help cover the cost of long-term care is long-term care insurance. Statewide only 3 percent of people over age 55 have a long-term care policy compared to about 7 percent nationally.<sup>15</sup> In contrast, depending on age, between 17 and 32 percent of respondents to the 2010 Juneau Senior Needs Survey were covered by long-term care insurance.

Higher long-term care insurance utilization rates in Juneau are likely a function of the high numbers of State retirees, who are offered the option to purchase long-term care insurance on the day they retire.

Premiums for the State long-term care insurance policy are based upon the age at retirement and are deducted from the monthly retirement check. Univita is a provider of the long-term care insurance for the State plan. The three plans offered differ in the lifetime maximum of \$300,000 or \$400,000 and inflation protection. To qualify for benefits, an individual must not be able to perform two of six activities of daily living or have severe cognitive impairment. After a deductible of 90 days of covered long-term care, benefits include:

- Nursing care at \$200/day (\$6,000/month)
- Assisted living at \$150/day (\$4,500/month)
- Home health at \$125 day
- Hospice at \$125/day
- Respite at \$200/day, maximum 14 day/calendar year

Beyond the long-term care insurance options available to PERS/TRS retirees, there are few long-term care insurance providers in Alaska. Many providers have pulled out of Alaska because of the cost of providing the benefits. The State of Alaska Division of Insurance regulates policies but cannot regulate rates for long-term care insurance. Insurance companies can increase their rates at any time, which means that purchasers always have the possibility of not being able to afford ongoing coverage.

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<sup>15</sup> Calculated using the Alaska Division on Insurance's 2013 annual report of individuals covered by individual or group long term care insurance. It is assumed the majority of these policy holders are older than 40. However, if this was calculated as a percentage of 55+, the coverage would be around 6 percent.

Figure 5-10: Health + Long Term Care Insurance Utilization Rates in Juneau

Coverage	55-64	65-74	75+
Medicare	7%	92%	94%
Southeast Alaska Regional Health Corporation (SEARHC)	8%	8%	12%
Supplemental Insurance	5%	31%	40%
Long Term Care Insurance (any type)	17%	32%	22%
Medicaid	6%	12%	14%
Private/Employer Insurance	79%	49%	36%
No Health Care Insurance	7%	0%	1%

Source: 2010 Juneau Senior Needs Survey. While the survey was not of a statistical sample, the variation in coverage by age group is considered statistically significant for all of the items, except SEARHC. The survey was intended for all Juneau residents aged 55 and older. Administrators distributed 5,000 copies using bulk and direct mailing and outreach through agencies. There were 1,218 responses.

## MEDICAID WAIVER

For low-income individuals, another option to assist with payment for long-term services and supports is the Medicaid waiver. Sometimes called the “choice waivers” because they originated under a federal program called: CHOICE (Community and Home Options to Institutional Care for Everyone), which was designed to offer alternatives to people who otherwise would have to be in a nursing home. Services are paid to enable these people to remain in their own homes or in assisted living facilities. Home and Community Based (HCB) Medicaid programs are called “waiver” programs because they require the federal government to waive some of the regular Medicaid rules. The State Department of Health and Social Services (DHSS) Division of Senior and Disabilities Services (SDS) administers Alaska’s four HCB Medicaid programs:<sup>16</sup>

- Alaskans Living Independently (ALI)
- Adults with Physical and Developmental Disabilities (APDD)
- Intellectual and Developmental Disabilities (IDD)
- Children with Complex Medical Conditions (CCMC)

The ALI waiver program is most applicable for waiver-eligible services for seniors, often used for care in assisted living homes. To be eligible for the ALI waiver, the senior must be under a specified income level and meet Nursing Facility Level of Care (NFLOC) requirements. Nursing Facility Level of Care is a technical term defined in Alaska statute (see 7AAC130.215. level-of-care determination) as well as through the State’s published training curriculum for care

<sup>16</sup> These were recently changed; they used to be Older Alaskans, Adults with Physical Disabilities, People Experiencing Developmental Disabilities, and Children with Complex Medical Conditions.



coordinators and it sets the eligibility criteria for the Medicaid waiver program.<sup>17</sup> An individual applying for a Medicaid waiver receives an assessment by the State of Alaska and if it is determined that the individual experiences significant limitations in bed mobility, eating, locomotion (moving around), transfer (getting from one surface to another), dressing, and toileting they may meet NFLOC requirements and may qualify for the Medicaid waiver. If both income and NFLOC conditions are met, the individual may receive care through the Medicaid waiver either in their home or in an assisted living home.

When notified of program eligibility, a care coordinator prepares a plan of care that must be approved by SDS before reimbursement for services can be authorized. Once enrolled, participants remain eligible for waiver services as long as both financial and program requirements are met. Annually, SDS reviews the need for services and determines whether the participant continues to meet program eligibility requirements. If the person continues to meet NFLOC, the care coordinator then prepares a new plan of care and submits it to SDS for approval, resulting in renewal of the waiver. If the person's health and functional status has improved to the point where she or he no longer meets NFLOC requirements, then payment for services through the Medicaid waiver will be discontinued.

In 2014, an individual's income cannot be greater than \$2,163/month to be financially eligible for the Medicaid waiver.<sup>18</sup> Applicants may retain up to \$2,000 in liquid assets, and some high value assets are exempt such as a person's primary residence provided it is valued under \$543,000 and the homeowner lives there or intends to return. Approximately 17 percent of Juneau senior households make under \$25,000 per year, making them possibly income eligible for the Medicaid waiver since \$25,000 divided by 12 is \$2,083, which is under the \$2,163 income limit. However, in order to be eligible for the waiver, the senior also must meet NFLOC. One obstacle that many seniors face when applying for the Medicaid waiver is that they can functionally perform activities of daily living but they do not cognitively know that they should do them and therefore they do not meet the level of care requirement. The State is currently looking at the 1915(i) waiver program, which would allow more people with cognitive impairment to qualify for Medicaid waiver services. Various key informants involved in long-term care policy are weighing the pros and cons of the 1915(i).

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<sup>17</sup> Definition of NFLOC comes from "Beginning Care Coordination Self Paced Training Curriculum" published September 2014 by the Operations and Training Unit of Senior and Disabilities Services

<sup>18</sup> If the applicant has a spouse and their spouse is not applying for Medicaid, a non-applicant spouse is permitted up to \$2,931 in monthly income, some of which may be drawn from the applicant spouse's monthly income to prevent spousal impoverishment. Non-applicant spouses can retain \$117,240 in countable assets in addition to the \$2,000 retained by the applicant. Over-income applicants may also set up a Miller Trust to establish income-eligibility. A Miller Trust allows participants to become income eligible for Medicaid by directing their income into a trust. Funds left in the trust upon death of the beneficiary reimburse the state for covering the individual's long-term care needs.

## GENERAL RELIEF

For those seniors who do not meet NFLOC and who do not have the financial resources to cover the cost of assisted living, the State's General Relief program may be an option. General Relief for Assisted Living Care<sup>19</sup> is a program run by the State of Alaska that provides non-medical residential care and financial assistance to adults who require the protective oversight of an assisted living home. The overall objective of the program is to enable these adults to obtain the level of care they could receive in their own homes from friends or relatives and to live in the least restrictive setting possible. It is intended as an emergency support, but individuals often remain on General Relief for extended periods. To be eligible for General Relief, the individual must be at least 18 years old, income cannot exceed \$2,100 per month, and total assets cannot be greater than \$2,000.

General Relief can be used to pay for room and board as well as services. However, in practice the program is used to reimburse services first and may not be enough to fully cover service fees, let alone room and board.

The Pioneer Home was asked by the legislature to research ways to make the Pioneer Home payment assistance rules consistent with the Medicaid Waiver. Right now individuals can opt for payment assistance even if they qualify for Medicaid waiver. — Key informant interview

There continues to be strong demand for the General Relief program even while SDS has been successfully moving individuals from this emergency funding source to longer-term programs. Individuals who qualify for General Relief will income qualify for the Medicaid waiver, which reimburses assisted living homes at a higher rate than General Relief and with a lower percentage of State General Funds, due to the Federal Medicaid Assistance Percentage (FMAP), a cost-sharing program between the state and federal governments. This creates a strong financial incentive for the State to transition the individual to the waiver program if the person meets the Medicaid waiver NFLOC requirement.

## PIONEER HOME PAYMENT ASSISTANCE

If an individual is accepted to the Pioneer Home, they may qualify for the Payment Assistance program. This program allows residents to pay the cost of the Pioneer Home based on the income and assets they have available. This program is only available to residents of the Pioneer Home.

## GAP SENIORS

For those seniors who are above the Medicaid waiver or General Relief income limits but make less than \$5,000 per month, purchasing assisted living is very difficult, unless they have family support, have purchased long-term care insurance, or have adequate assets in savings and retirement accounts to help cover costs.

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<sup>19</sup> General Relief for Assisted Living Care, administered by the Alaska Division of Senior and Disabilities Services' Adult Protective Services (APS) unit, is a separate program from the General Relief Assistance program administered by the Alaska Division of Public Assistance. The latter provides assistance with shelter, utilities, food and clothing in emergency situations for Alaskans with extremely low incomes (i.e., at or below \$300/month for an individual).

As shown in Figure 5-11, by 2032, an estimated 2,093 seniors in Juneau could fit into this “gap” category. This estimate uses the current percentage of senior households making between \$25,000 and \$60,000 as the proxy for the number of seniors who may not income qualify for the Medicaid waiver or General Relief and will not have enough income to support the cost of assisted living. In terms of solutions, for those in the “gap” category, it is possible for individuals who meet Medicaid waiver NFLOC requirements to put their monthly income and assets in what is called a Miller Trust in order to income qualify for the Medicaid waiver. Additionally, if they secure a room at the Juneau Pioneer Home, seniors in the “gap” income category may qualify for the State’s payment assistance program, which charges seniors the amount they are able to pay based on their income and assets.

Figure 5-11: Estimate of Waiver, Gap, and Private Pay Seniors in Juneau

Category of Seniors by Possible Source of Payment for Assisted Living	Yearly Household Income	% of Households by Income Category	Forecast of Seniors Age 65+ by Possible Payment Category			
			2014	2022	2032	2042
		[2]				
1. Possible Medicaid Waiver or General Relief [1]	\$24,999 or less	17%	582	959	1,181	1,061
2. Gap Seniors (limited ability to pay for assisted living)	\$25,000 to \$59,999	30%	1,031	1,699	2,093	1,881
3. Possible Private Pay	\$60,000 or more	53%	1,787	2,943	3,626	3,258
4. Total [3]		100%	3,400	5,600	6,900	6,200

[1] 2014 Income Limit for Medicaid Waiver is \$2,193 per person or \$25,956 per year. Income limit for General Relief in assisted living is \$2,100 per month or \$25,200 per year.

[2] From the 2012 5 Year American Community Survey. Note data available on income for seniors is at the household level only. Many seniors have two person households, which changes the estimates in this figure making it more difficult for seniors to afford assisted living because two people are living off of the same income. However, interviews with assisted living providers indicate that the majority of residents are single when they enter assisted living. As a result, it is reasonable to utilize household income to estimate the number of seniors within different income categories.

[3] Population forecast for Juneau by age from the Alaska Department of Labor & Workforce Development.

Please note these estimates have not been adjusted for inflation but presumably as the cost of assisted living rises due to inflation so will the incomes that seniors will have in retirement. Having said that, often seniors live on fixed incomes and depending on the retirement plan, they may or may not have an inflation adjustment, which means that income in the future may purchase less assisted living than today.