

## APPENDIX A : : BACKGROUND SOURCES

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## APPENDIX B : : KEY INFORMANT INTERVIEWS

Name	Organization
Dan Austin	St Vincent de Paul
Shelyn Bell	Mountain View Manor, Petersburg
Gina Del Rosario	Juneau Pioneer Home
Kathy Dennis	Southeast Alaska Regional Health Corporation
Marilyn Doyle	Central Council Tlingit & Haida Indian Tribes of Alaska
Carol Foltz	Park Place Assisted Living, Seattle
Mayumi Gabor	Alaska Division of Insurance
Norton Gregory	Tlingit Haida Regional Housing Authority
Vince Hansen	Haines Assisted Living
MarLane Harbor	Primrose Retirement Community
Hal Hart	City and Borough of Juneau
Ruth Johnson	Wildflower Court
Dr. LaVerne Joseph	Retirement Housing Foundation
Amanda Lofgren	Alaska Mental Health Trust Authority
Jim McCall	Alaska Housing Finance Corporation
Marianne Mills	Catholic Community Services, Southeast Senior Services
Connie Monro	Central Council Tlingit & Haida Indian Tribes of Alaska
Joan O'Keefe	Southeast Alaska Independent Living (SAIL) Aging and Disability Resource Center
Kelly Pajinag	Catholic Community Services, Southeast Senior Services, Hospice + Home Care
Karen Parr	Raven Landing Senior Community
Jon Sherwood	Department of Health and Social Services
Graham Smith	Priority Healthcare, LLC.
Tara Smith	Cornerstone Home Care
Lorilyn Swanson	Fireweed Place
Ronan Tagsip	Alaska Division of Retirement + Benefits
Ken Truitt	Alaska Pioneer Homes
Christine Urata	Professor at University of Alaska Southeast
MaryAnn Vandecastle	Juneau Commission on Aging
Roberta Wolfe	Central Council Tlingit & Haida Indian Tribes of Alaska
Dee Wright	The Manor Assisted Living, Ketchikan



## APPENDIX C : : MIGRATION ANALYSIS

Appendix C repeats the summary information on migration from Chapter 3 in the report and provides additional detail on the analysis of migration trends related to seniors in Juneau.

### MIGRATION KEY FINDINGS

Demand for senior services and housing is subject to the potential for Juneau seniors to retire and move elsewhere. To understand the extent to which this trend could occur, a range of migration data was analyzed. Migration data compares the number of people leaving a particular location to the number of people moving into that same location to calculate a net migration number. Net in-migration is a positive number and it means that more people moved to a location than left that location. Net out-migration is a negative number and means that more people left a particular location than moved to it.

The State of Alaska Department of Labor and Workforce Development (DOL&WD) population forecasts by age take into account historical migration patterns, as well as births and deaths when forecasting future population levels. As a result, migration patterns are already built into the senior forecast for Juneau and these were reported earlier in this chapter. However, a closer look at migration patterns provides a more complete picture regarding where people are going, where they are coming from and how many are staying. To do this, three data points on migration were evaluated: migration patterns for all ages by location, migration patterns by age (does not show location) and migration patterns for Public Employee Retirement Systems (PERS) and Teacher Retirement Systems (TRS) retirees (shows location).

The key finding from this analysis is net migration among PERS/TRS retirees and those ages 65 and older (includes PERS/TRS retirees as well as other seniors), has been negative but has been relatively small, at 2 and 6 percent of the total senior population. Approximately 44 seniors over age 65, on average per year from 2008 to 2012 migrate out of Juneau, while 74 PERS/TRS retirees on average from 2000 to 2013 migrate out of Juneau. Because these migration numbers reflect a small percent of the overall senior population, the data indicates that the majority of retirees are staying put in Juneau. Additionally, the 2010 Juneau Senior Needs Survey conducted by the Juneau Commission on Aging included a question that asked seniors if they planned to stay in Juneau indefinitely. The survey recorded response variables for 1,165 seniors and the responses indicated that 87 percent said they would stay in Juneau indefinitely. So far, current and historical migration data confirms that people are doing what they said they would by choosing to stay in Juneau. Other key findings from the migration analysis are listed below.

- More residents come to Juneau from southeast Alaska (97 per year on average) than leave for southeast Alaska.
- More Juneau residents (96 on average per year), as well as PERS/TRS retirees (3 on average per year), leave for southcentral Alaska than come to Juneau from southcentral.
- More Juneau residents (200 on average per year), as well as PERS/TRS retirees (70 on average per year), leave for locations out of state than come to Juneau from locations out of state.

Potential demand is also influenced by seniors in neighboring communities moving to Juneau for services and housing. Currently, migration trends show more people are moving to Juneau from southeast. This trend could increase, particularly for seniors if a new assisted living and senior independent housing community was developed in Juneau.

## MIGRATION ALL AGES

Figure C-1 is constructed using Alaska Permanent Fund Dividend (PFD) data organized by the DOL&WD. Although the data do not break down migration by age, this analysis provides perspective on overall migration patterns in Juneau in terms of where people are going. In-state migration is summarized in the row labeled subtotal in Table C-1. Juneau's in-state migration has averaged an annual net in-migration of 11 people since 2001. However, this number varies significantly year-to-year, with a high of 158 net in-migration in 2003 to a low of -121 net out-migration in 2006. The variance comes as migration patterns appear to shift after 2005. For instance, the average annual net migration between 2001 and 2005 is 66 and is a function of strong in-migration from the southeast region. The average annual net migration becomes an out-migration of -24 people between 2006 and 2013. This change appears to be the result of continued declines in in-migration from the southeast region, accompanied by large out-migration to the Anchorage/Mat-Su region. In terms of understanding how Juneau is influenced by nearby southeast communities, clearly the PFD migration data show net in-migration in every year from the southeast region with an average annual net in-migration of 97 individuals. However, with an average annual population of approximately 31,300 people during the 2001 to 2013 time period, net in-migration from southeast communities represents less than 1 percent of the total Juneau population.

Table C-1 also includes the category "other," which tracks individuals who applied for a PFD in the previous year but did not apply in the current year, or individuals who applied in the current year but not in the prior year. The "other" category primarily includes people moving from Juneau to an out of state location where they can no longer apply for a PFD, as well as those who moved to Juneau from an out of state location and are now receiving a PFD. The other category lags behind the in-state migration data because people who move to Alaska have to wait an entire calendar year before becoming eligible for the PFD. In addition to the out of state migration, the other category includes a smaller share of people who did not apply for a PFD because they did not qualify due to a felony conviction or absenteeism from Alaska. Even with these caveats, the other category is decent indicator of migration between a community such as Juneau and an out of state location. Using the other category as a proxy for out of state migration, Table C-2 demonstrates that on average, Juneau loses about 200 people per year to out of state migration.

## MIGRATION BY AGE

Average annual migration patterns (Figure C-2) by age between 2008 and 2012 shows net out-migration for age groups associated with high school graduation (15–19) and college (20–24) years. A large net in-migration happens between the ages of 25 and 49, representing those age groups focused on career development and child rearing. Out-migration patterns return with the onset of retirement years starting at 50–54 and continuing through to 90+. These migration patterns indicate an average annual net out-migration of seniors 65+ from Juneau of approximately 44 seniors per year or about 1.6% of the 65 and older population. If an assisted living facility were constructed in

Juneau, it is possible that migration patterns of seniors could move from historically being a net out-migration to having zero net migration or even positive net in-migration.

## RETIREE MIGRATION PATTERNS

The majority of migration among PERS and TRS retirees goes out of state and patterns are similar to what is observed in Figure C-1 shown previously. There has been a small amount of net out-migration of PERS and TRS retirees from Juneau to southcentral Alaska for many of the years since 2000. Although in recent years, there has also been net in-migration to Juneau from southcentral Alaska. Contrary to results in Figure C-1, which shows migration trends for all people in Juneau, there is a small amount of net out migration to the southeast region from Juneau by PERS and TRS retirees. However, it is important to note that with 2,054 PERS and TRS retirees in Juneau, a net out migration of 74 annually, on average, is less than 1 percent of the PERS and TRS retiree population

Figure C-1: Net Migration to and From Juneau (All Ages)

Region	2001	2002	2003	2004	2005	2006	2007	2008	2009	2010	2011	2012	2013	Avg
Southeast Region	150	254	174	115	139	22	59	98	61	76	37	5	73	97
Anchorage/Mat-Su Region	-175	-188	-55	-70	-108	-110	-122	-122	-6	-109	-12	-63	-110	-96
Gulf Coast Region	19	29	43	-38	-18	-34	-5	-23	34	-14	20	-1	-17	0
Interior Region	-18	-5	-9	10	16	-10	3	9	-1	-8	-19	5	13	-1
Northern Region	12	29	11	5	-3	10	4	14	7	-4	0	11	3	8
Southwest Region	10	0	-6	3	3	1	11	0	35	-20	4	-2	5	3
Subtotal (in-state)	-2	119	158	25	29	-121	-50	-24	130	-79	30	-45	-33	11
Other (largely out of state)	-713	-198	-65	-326	-313	-703	-502	55	80	-127	493	-14	-265	-200
<b>Total</b>	<b>-715</b>	<b>-79</b>	<b>93</b>	<b>-301</b>	<b>-284</b>	<b>-824</b>	<b>-552</b>	<b>31</b>	<b>210</b>	<b>-206</b>	<b>523</b>	<b>-59</b>	<b>-298</b>	<b>-189</b>

Positive number is net in-migration and a negative number is net out-migration

Source: PFD Data, Alaska Department of Labor and Workforce Development, 2014

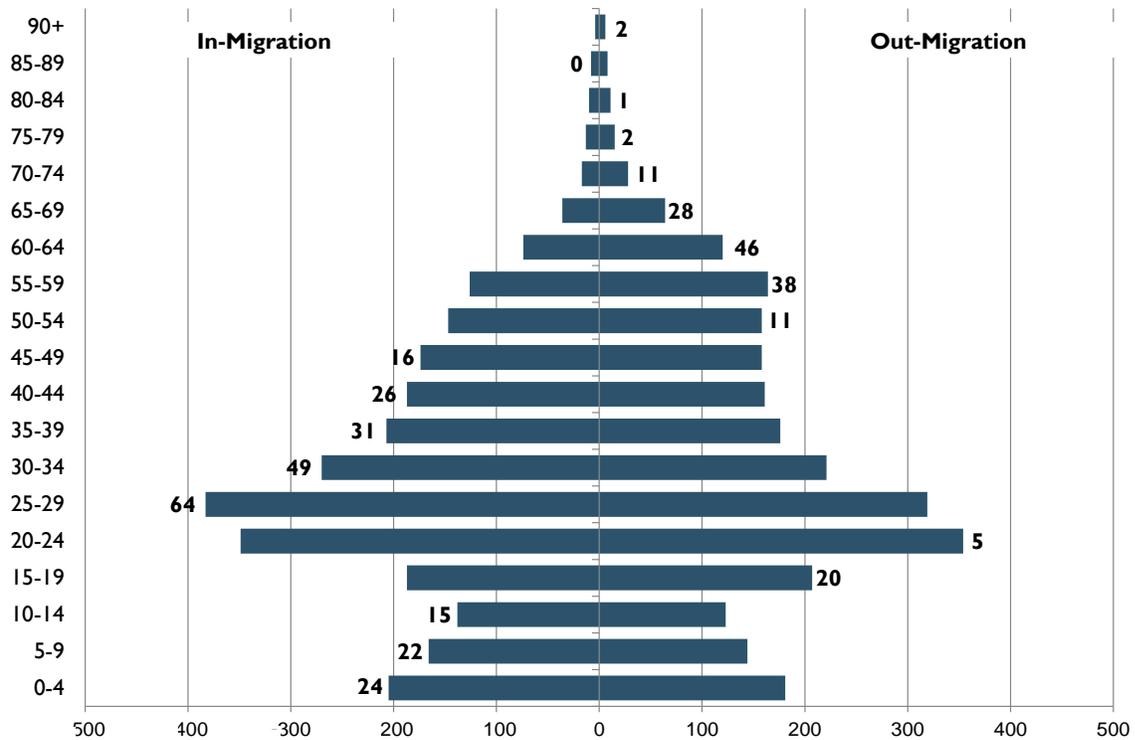
Figure C-2: Net Migration to and From Juneau (PERS and TRS Retirees)

Region	2000	2001	2002	2003	2004	2005	2006	2007	2008	2009	2010	2011	2012	2013	Average
Out of State	-67	-74	-70	-80	-66	-58	-90	-72	-73	-68	-76	-32	-54	-105	-70
Southcentral Alaska	-2	-12	-5	-2	-4	-7	-4	-16	0	3	1	13	24	-30	-3
Southeast Alaska	-2	4	2	-3	-2	-11	2	-3	-7	1	10	7	-4	-1	-1
Other Alaska	-1	0	4	-2	-3	0	-3	3	0	-2	4	2	2	-1	0
<b>TOTAL</b>	<b>-72</b>	<b>-82</b>	<b>-69</b>	<b>-87</b>	<b>-75</b>	<b>-76</b>	<b>-95</b>	<b>-88</b>	<b>-80</b>	<b>-66</b>	<b>-61</b>	<b>-10</b>	<b>-32</b>	<b>-137</b>	<b>-74</b>

Positive number is net in-migration and a negative number is net out-migration

Source: State of Alaska, Department of Administration, Division of Retirement and Benefits, 2014

Figure C-3: Juneau Average Annual Migration by Age (2008 to 2012)



The numbers next to the columns represent net migration of people moving through Juneau. The side on which the number is labeled indicates whether the flow is net in-migration or net out-migration.

Source: PFD Data, Alaska Department of Labor and Workforce Development, 2014



## APPENDIX D :: CASE STUDIES

The following tables provide details on case study research of independent senior housing, assisted living, and skilled nursing.

Senior Independent Housing,  
Assisted Living, and Skilled  
Nursing Case Study Research

Name	Fireweed Place	Mountain View
Type	<b>Senior Independent Housing</b>	<b>Senior Independent Housing</b>
Location	Juneau	Juneau
Interview info	Lorilyn Swanson, Manager	Laura Cordero, AHFC Housing Programing Specialist
Owner	Tlingit Haida Regional Housing Authority	Alaska Housing Finance Corporation
Number of Beds/Units	67 Units; 72 Tenants 21 studios 30 1-bdrm 16 2-bdrm	62 1-bdrm units
Rates / Rent charged per month	\$750 to \$1,350 (studio to 2 bdrm)	28.5% of an individual's income; income limit \$44,750 for one person; Up to \$1000/month
Occupancy	99%	100%
Wait List	16	45
Low Income Rentals / Program	20% of units	Yes; 62 years of age or older or persons with a disability whose income is at or below 80 percent of the area median income
Accepts Medicaid	N/A	N/A
Minimum Age	60	57 or disabled
Average Age	Between 60 and 75	More older people than disabled
Level of care required	None	None
ADRD diagnoses	4 - they go to Adult Bridge Day Care	
Alaska Native Residents	22 Alaska Native; 50 Non-Native	60% Alaska Native
Married or single	8 Couples	single

Senior Independent Housing,  
Assisted Living, and Skilled  
Nursing Case Study Research

Name	Smith Hall	Pioneer Homes
Type	Senior Independent Housing	Senior Assisted Living
Location	Juneau	Juneau
Interview info	Dan Austin, General Manager	Gina Del Rosario, Juneau Administrator
Owner	St. Vincent de Paul of Alaska	State of Alaska
Number of Beds/Units	24 1-bdrm units	34 units; 48 beds
Rates / Rent charged per month	30% of income; average rent \$425	\$2,350 Level 1 \$4,260 Level 2 \$6,170 Level 3
Occupancy	100%	2 beds empty as 2 people recently passed. Will be filled from wait list.
Wait List	35-45	97 on the active wait list
Low Income Rentals / Program	All low income	Payment Assistance; if income is less than the monthly rate (after keeping \$200 for personal items) may be eligible for payment assistance
Accepts Medicaid	N/A	Yes 6 on Medicaid waiver; 7 on payment assistance; 13 on Long Term Care Insurance; 19 on private pay
Minimum Age	62	65
Average Age	80s	83
Level of care required	None; HUD requires that tenant live independently	3 levels of care from independent living to full assistance with ADLs with some acute care nursing and labs collected on site
ADRD diagnoses	Unknown	85% of residents
Alaska Native Residents	30-50% Alaska Native; 20% Filipino	Small percent of Alaska Native
Married or single	Single	3 married couples; 2 share a room and 1 lives separately

Senior Independent Housing,  
Assisted Living, and Skilled  
Nursing Case Study Research

Name	Haines Assisted Living Center	The Manor
Type	<b>Senior Independent Housing + Assisted Living</b>	<b>Senior Assisted Living</b>
Location	Haines	Ketchikan
Interview info	Vince Hansen, Manager	Dee Wright, Manager
Owner	Haines Assisted Living	Dee Wright
Number of Beds/Units	5 1-bdrm independent living units 8 assisted living units (10 beds)	13 assisted living beds
Rates / Rent charged per month	\$4,700 - \$5,100 (\$1,000 room + board; \$3,700 - \$4,100 depending on ADLS for assisted living)	\$775 for room + board; \$4863 Assisted Living; \$2100 General Relief
Occupancy	100%	13 beds
Wait List	15; 9 are active	Unknown
Low Income Rentals / Program	Yes (HUD 202)	Medicaid waiver General Relief
Accepts Medicaid	Yes	Yes Half General Relief /Half Medicaid waiver + Private Pay
Minimum Age	62	Licensed 18+, but usually starts at age 50
Average Age	88	60-65
Level of care required	Need help with ADLs	There is no minimum. Usually do not do anything above one person transfer.
ADRD diagnoses	3	3 with dementia one with Alzheimer's
Alaska Native Residents	10-15% Alaska Native	3 out of 12 Alaska Native
Married or single	One couple	No couples

Senior Independent Housing,  
Assisted Living, and Skilled  
Nursing Case Study Research

Name	Mountain View Manor	Primrose Retirement Community
Type	<b>Senior Independent Housing + Assisted Living</b>	<b>Senior Independent Housing + Assisted Living</b>
Location	Petersburg	Wasilla
Interview info	Shelyn Bell, Administrator	MarLane Harbour, Manager (no longer employed at Primrose)
Owner	Petersburg Borough	Primrose Retirement Community (national)
Number of Beds/Units	24 1-bdrm independent living units for low-income 8 1- and 2- bdrm independent living units for seniors 12 assisted living beds	36 1-bdrm independent living units 8 2-bdrm independent living units 40 assisted living beds
Rates / Rent charged per month	Independent senior housing for low-income is 30% of income \$1,201 - \$1,379: Independent senior housing for 8 units not income restricted: \$5,635 to \$6,385: Assisted Living: depending on level of care	\$3,070 1-bdrm Independent Housing \$3,360 2-bdrm Independent Housing: Includes lunch, housekeeping, transport, utilities, activities. \$4,989 to \$6,165: Assisted living depending on level of care
Occupancy	100%	70%; was full when accepted Medicaid
Wait List	7 for each building	No
Low Income Rentals / Program	Yes No more than 30% of income for 24 units (HUD)	No
Accepts Medicaid	Yes 50% Medicaid waiver; also takes General Relief	Not currently
Minimum Age	55 for Assisted Living; 62 for Senior Independent Housing	Unknown
Average Age	89	Unknown
Level of care required	Have to require 2 ADLs. No more than a two person transfer	None for independent; help with ADLs for assisted living
ADRD diagnoses	Does not take ADRD as primary diagnosis, against license	Don't support dementia care; help when they can.
Alaska Native Residents	Currently no Alaska Native residents	Unknown
Married or single	One married couple	Unknown

Senior Independent Housing,  
Assisted Living, and Skilled  
Nursing Case Study Research

<b>Name</b>	<b>Raven Landing Retirement</b>	<b>Park Place Assisted Living</b>
<b>Type</b>	<b>Senior Independent Housing</b>	<b>Senior Assisted Living</b>
Location	Fairbanks	Seattle, WA
Interview info	Karen Parr, Board President	Carol Foltz, Administrator
Owner	Raven Landing Retirement Community	Retirement Housing Foundation
Number of Beds/Units	30 1-bdrm 30 2-bdrm	154 beds
Rates / Rent charged per month	\$1,895 1-bdrm \$2,360 2-bdrm Includes \$635 service fee for dinner, internet, utilities, housekeeping, activities, safety check.	\$2,972
Occupancy	100%	100%
Wait List	130 and 20 always ready to move in	None
Low Income Rentals / Program	6 required units for low income; can float	Yes
Accepts Medicaid	Unknown to management	Yes
Minimum Age	55	Unknown
Average Age	65 to 75	Mid-70s
Level of care required	None	Unknown
ADRD diagnoses	Does not support dementia care; help when they can.	Not a good fit because of exits to highway
Alaska Native Residents	1 Alaska Native	N/A
Married or single	Most are single	Unknown

Senior Independent Housing,  
Assisted Living, and Skilled  
Nursing Case Study Research

Name	Esperanza Apartments	The Forum
Type	Senior Independent Housing	Senior Independent Housing + Assisted Living
Location	Seattle, WA	Tucson, AZ
Interview info	Carol Foltz, Administrator	Sandy Carinhardt, Sales
Owner	Retirement Housing Foundation	Five Star Quality inc
Number of Beds/Units	86	130 Assisted Living Units Independent Housing Unknown
Rates / Rent charged per month	\$774 rent \$250 per month or \$2.50 per meal	\$2700 Independent Housing \$2,055-\$3,496 Assisted Living \$4,795 Memory care
Occupancy	100%	Unknown
Wait List	Unknown	Unknown
Low Income Rentals / Program	Yes	Unknown
Accepts Medicaid	Yes	No
Minimum Age	62	Unknown
Average Age	Unknown	Unknown
Level of care required	N/A	Unknown
ADRD diagnoses	N/A	Unknown
Alaska Native Residents	N/A	Unknown
Married or single	Unknown	Unknown

Senior Independent Housing,  
Assisted Living, and Skilled  
Nursing Case Study Research

<b>Name</b>	<b>Wildflower Court</b>
<b>Type</b>	<b>Skilled Nursing</b>
Location	Juneau
Interview info	Ruth Johnson, Administrator
Owner	Wildflower Court Nonprofit
Number of Beds/Units	57 skilled nursing beds
Rates / Rent charged per month	Private pay is \$600 a day (\$18,000 a month); Medicaid is \$547 a day (\$16,000 a month).
Occupancy	100%
Wait List	15 people; Some out of state or region waiting to transfer to be near family. Some in community. Triage the wait list.
Low Income Rentals / Program	N/A
Accepts Medicaid	Yes
Minimum Age	None; Several admitted under age 50
Average Age	70 to 90
Level of care required	Skilled Nursing
ADRD diagnoses	About 5
Alaska Native Residents	28% Alaska Native
Married or single	Single

# APPENDIX E :: MEDICAID SUMMARY

## REGULAR MEDICAID

Adults who are eligible to receive Adult Public Assistance (APA) and/or Supplemental Security Income (SSI) due to either age (65 or over) or disability will be eligible for Medicaid if they apply.<sup>1</sup> There are two qualifying programs because APA is a state program, and SSI is a federal program.

**Adult Public Assistance (APA)** | Alaska’s Adult Public Assistance (APA) program provides cash assistance to needy aged, blind, and disabled Alaskans to help them remain independent. The APA program gives cash to Supplemental Security Income (SSI) recipients and others who have income and resources within APA income and resource limits. The income eligibility for Alaska APA varies depending on the category of household type (see table below), after certain excluded amounts have been subtracted.<sup>2</sup> Resources may not exceed \$2,000 for an individual or \$3,000 for a couple.

Household Type	2014 APA Need Standard	2014 APA Maximum Payment
A Individual	\$1,339	\$1,083
B Individual	\$1,106	\$849
Assisted Living Home Individual	<b>\$1,339</b>	<b>\$821</b>
A Couple, One Eligible	\$1,608	\$1,242
B Couple, One Eligible	\$1,270	\$945
Assisted Living Home Couple, One Eligible	<b>\$1,608</b>	<b>\$821</b>
A Couple, Both Eligible	\$1,983	\$1,610
B Couple, Both Eligible	\$1,650	\$1,264

<sup>1</sup> 7 AAC 100.410. Medicaid eligibility for SSI and APA recipients. Under 7 AAC 100.414, an individual who is over the APA and SSI income limits could create a qualifying income trust (“Miller trust”) to reduce his/her total monthly income in order to receive Medicaid assistance.

<sup>2</sup> 7 AAC 40.320 lists income exclusions for determining the total monthly income of an APA applicant (together with the applicant’s spouse under 7 AAC 40.240). These exclusions include things like medical insurance premium payments or other third-party payments for medical care including room and board during medical confinement, cash received from resource disposition, tax refunds, other social services, life insurance proceeds, grants and scholarships, the value of food acquired from subsistence, certain amounts of various earned and unearned income, etc.

7 AAC 40.330 lists exclusions of the spouse’s income that are likewise taken into account to determine the total monthly income of the APA applicant. These exclusions include things like financial assistance, grants and scholarships, tax refunds, foster care payments and food stamps, etc.

Assisted Living Home Couple, Both Eligible	\$1,983	\$1,282
Nursing Home Personal Needs	\$200	\$200
Nursing Home 300%	\$2,163	N/A

**Supplemental Security Income (SSI)** | SSI is a federal needs-based disability program for adults and children that provides cash benefits and automatic Medicaid eligibility. Supplemental Security Income (SSI) is different from Social Security Disability Insurance, which is a program for individuals who have worked long enough in jobs where they paid Social Security taxes. SSI is based solely on financial need, regardless of work history.

The individual must have limited income and resources, be a U.S. citizen, and either an adult or child who is blind or disabled or age 65 or older. Individuals may have up to \$2,000 in resources, \$3,000 for a couple. The individual's income must be substantially below poverty level. The Federal Poverty level is \$1,215 per month for an individual in Alaska in 2014; this amount increases for additional family members in the household (see table below).

Federal Poverty Guidelines for Alaska (2014)

Family Size	1	2	3	4	5	6	7	8	Each Add'l
Monthly Income	\$1,215	\$1,639	\$2,062	\$2,485	\$2,909	\$3,332	\$3,755	\$4,179	\$424
Annual Income	\$14,580	\$19,660	\$24,740	\$29,820	\$34,900	\$39,980	\$45,060	\$50,140	\$5,080

Monthly SSI benefits are calculated by subtracting certain excluded amounts from the individual's monthly income,<sup>3</sup> then subtracting the remainder from the SSI payment standard or maximum SSI benefit amount (\$721 in 2014).<sup>4</sup> The resulting amount will be the individual's monthly SSI benefit. The SSI standard is subject to a COLA (Cost of Living Adjustment), which changes annually.<sup>5</sup>

<sup>3</sup> 42 U.S.C. 1382a.(b) lists SSI income exclusions, which include things like income earned by a student pursuing education toward a job, tax refunds, other social services, grants and scholarships, the value of food acquired from subsistence or cultivation for personal consumption, foster care payments and food stamps, certain amounts of various earned and unearned income, etc.

<sup>4</sup> There are actually four SSI payment standards: A Individual, B Individual, A Couple – Both Eligible, B Couple – Both Eligible. The payment standard for the A Individual is the amount used to calculate the Medicaid HCB Waiver income standard, so that is the only one discussed above (\$721 in 2014).

<sup>5</sup> SSI COLA was 3.6% in 2012, 1.7% in 2013, and 1.5% in 2014.

Household Type	2014 SSI Eligibility/ Payment Standard
A Individual	<b>\$721.00</b>
B Individual	\$480.67
A Couple, Both Eligible	\$1,082.00
B Couple, Both Eligible	\$721.00
Nursing Home Personal Needs	\$30.00

**Medicaid v. Medicare** | Medicaid serves low-income persons, is not necessarily limited to the elderly or disabled, and is applied for through the local Department of Health and Social Services (DHSS) office.

Medicare is federally funded health insurance for elderly or disabled persons who receive Social Security payments. A person applies for Medicare at the Social Security Administration office. Medicare is not limited to low-income people.

## MEDICAID WAIVERS

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 for 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 HCB Medicaid requires the federal government to waive some of the regular Medicaid rules. The Division of Senior and Disabilities Services (SDS) in the Department of Health and Social Services administers Alaska’s four HCB Medicaid programs, which are:<sup>6</sup>

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

The Alaskans Living Independently waiver program is most applicable for waiver-eligible eldercare services, often used for Assisted Living Facility services.

**How it Works** | The income standard for HCB Waivers is 300 percent of (or three times) the SSI payment standard. The income standard is the maximum monthly income an individual can have to

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<sup>6</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.

be eligible for the Medicaid Waiver. In 2014, the HCB Waiver income standard is \$2,163 (the SSI payment standard of \$721 multiplied by 3 = \$2,163).<sup>7</sup>

Once a person has been deemed eligible for Medicaid, DHSS will determine if the individual will pay a portion of his/her long term care services.<sup>8</sup> These cost-of-care liability regulations are applicable to both individuals living in a medical institution (e.g., nursing home, skilled nursing facility, acuity care unit of a hospital) and those receiving HCB waiver services at home or in an assisted living facility. Under 7 AAC 100.554(a), a Medicaid recipient's cost-of-care liability in a given month is equal to the recipient's total income minus certain exclusions and allowances. The difference must not exceed the actual cost of long term care services paid by the department on behalf of the recipient.

These exclusions and allowances include a Personal Needs Allowance, which is the amount of the individual's income allocated for personal needs (including room and board):<sup>9</sup>

- The Alaska HCB Personal Needs Allowance is \$1,656 and is for Waiver recipients who do NOT live in an assisted living facility.
- The Alaska ALH Personal Needs Allowance is \$1,396 and is for Waiver recipients who DO live in an assisted living facility.

Basically, Medicaid divides the cost of an Assisted Living Facility into medical and related costs, for which HCB Medicaid can pay, and non-medical costs, which includes room, board and personal items, for which HCB Medicaid cannot pay. HCB Medicaid does not limit the amount an Assisted Living Facility can charge the resident for the non-medical portion; it recognizes \$1,396 as the appropriate amount of the resident's own income that is not required to go toward his/her medical costs and is thus available for the nonmedical portion. All income beyond \$1,396 is considered available to cover medical and related costs, unless covered by another allowance.

**Example Scenario 1** | Jane Alaskan establishes her eligibility for the Medicaid HCB Waiver. Her monthly income is \$2,000 (less than the \$2,163 standard). She goes to live in an assisted living home in Anchorage. The home bills for services to Medicaid (via the Medicaid office within in the Alaska Department of Health and Social Services), and for room and board to Jane (or her family/agent) at \$750/month.

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<sup>7</sup> The Medicaid waiver income eligibility limit is defined in the Alaska Statutes: AS 47.07.020(b)(6). In 2003, AS 47.07.020(b)(6) capped the income limit to \$1,656. Because the income eligibility was no longer tied to the cost of living-adjusted SSI amount, the cap created problems and caused a number of people to become ineligible for the Waiver program who would have previously been eligible. As of September 1, 2010, the State reverted back to an income limit tied to the SSI standard with COLA.

AS 47.07.020(b)(6) currently (2013-2014) reads, "...persons in a medical or intermediate care facility whose income while in the facility does not exceed 300 percent of the supplemental security income benefit rate under 42 U.S.C. 1381 - 1383c (Title XVI, Social Security Act) but who would not be eligible for an optional state supplementary payment if they left the hospital or other facility."

<sup>8</sup> Alaska Administrative Codes 7 AAC 100.550 – 7 AAC 100.558 detail the cost-of-care liability standards and methodologies for long term care.

<sup>9</sup> DHSS will increase the Personal Needs Allowance to cover certain additional expenses detailed in 7 AAC 100.558(f), such as mandatory tax withholdings, taxes, child support, etc. Other allowances include a community spouse allowance, a dependent family member allowance, an insurance premium allowance and a home maintenance allowance.

DHSS Medicaid office then has to determine two things:

- 1) that the services the home has billed for are actually needed and delivered (that the assisted living facility is not engaging in fraud).
- 2) how much of the cost of those services Jane must pay. DHSS does this by subtracting any applicable allowances from Jane's income, in this case, just the \$1,396 Personal Needs Allowance, leaving \$604.

Having determined how much of the services bill Jane is liable for, Medicaid pays the assisted living home the remainder of the services bill at the service rates for Residential Supported Living set out in 7 AAC 130.255, which are \$145.24/day or approximately \$4,415 for the month,<sup>10</sup> in this case around \$4,415 less \$604, which equals \$3,811.30.

The \$604 is billed to Jane for assisted living services, in addition to the room and board billed to her by the facility; her bill for that month is \$750 (room and board) plus \$604 (services), which equals \$1,354. The \$1,396 Personal Needs Allowance that was subtracted out is intended to cover the room and board and then some, leaving Jane \$42 for other personal expenses. In practice, assisted living homes tend to follow a policy that mirrors Alaska's General Relief program, which leaves the individual \$100/month for personal expenses, and the rest goes to the assisted living home. The assisted living home therefore does not recoup the entire \$750 that it charges for room and board, which is one reason why some assisted living homes prefer private pay clients and try to limit the number of residents participating in a public assistance program like the HCB Waivers.

**Example Scenario 2** | Jane's brother William Alaskan also qualifies for the HCB Waiver; his monthly income is \$1,200. He joins her in the Anchorage assisted living home. Because his income is less than the Personal Needs Allowance, Medicaid pays the entire \$4,415 to the home for services. William pays only for room and board at \$750/month, leaving him with \$450.

**Example Scenario 3** | Jane's cousin Lee Alaskan also qualifies for the HCB Waiver; his monthly income is \$600. He also comes to live in the Anchorage assisted living home. Because his income is less than the Personal Needs Allowance, Medicaid pays the entire \$4,415 to the home for services. Lee pays only for room and board, probably at whatever he can afford, which might be all \$600/month or might be \$500/month, so that he can have the \$100/month personal expense. Possibly the family decides that some of Cousin William's \$450 might go toward Lee's expenses, or they try to keep as much as possible and negotiate a group discount on room and board.

Given the complexity conferred by other allowances and exclusions that could be applied, it is difficult to generalize, but it appears that the system works best for both residents and the assisted living home when the individual's after-exclusion monthly income is greater than the amount of room and board charged by the facility and less than the Personal Needs Allowance.

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<sup>10</sup> The \$145.24/day would also include a regional cost of doing business adjustment if the assisted living home is located outside the Anchorage/Mat-Su/Parks/Elliott/Steese Hwy/Glennallen regions; for simplicity, the example assumes the home is in Anchorage. With the cost adjustment the amount paid by Medicaid could be as much as \$6,622.94/month (or 1.5 times greater) for those same Residential Supported Living services. The monthly estimate is the daily rate multiplied by 30.4.



## APPENDIX F : : ADDRESSING DUPLICATION IN PROGRAM UTILIZATION

Utilization rates for senior housing and services in Juneau form the basis of the demand forecast for assisted living. However, there are duplication in participation utilization by program and sometimes one person uses multiple programs. This table describes the simplifying assumptions used to estimate program utilization by person.

Item		Duplication Issue	How Addressed in Report
1	Independent Senior Housing	Can receive senior services in their home in combination with Medicaid PCA or could be on a Medicaid Waiver.	Reduced count by number on PCA based on interviews with senior independent housing. Grant based senior services also reduced as described in Line 2 to account for duplication.
2	Grant Based Senior Services	Recipients of state grant based programs (care coordination, meals, transportation, respite) can also receive Medicaid PCA. Grant recipients cannot also receive Medicaid Waiver services. Recipients of Southeast Senior Services and Southeast Alaska Independent Living programs often receive services by both entities.	Southeast Senior Services provided non-duplicative meals and ride counts (652 vs. 1,049). 50% of the remainder assumed as non-duplicative 15% of SAIL recipients assumed as non-duplicative.
3	Personal Care Assistants in home (Medicaid)	Medicaid PCA recipients can also receive grant based senior services. Medicaid waiver recipient can sometimes receive the Medicaid PCA services as part of a "combo plan.	Fireweed Place residents reduced by number of PCA. Grant based senior services recipients reduced as described in Line 2 to account for duplication.
4	Adult Day	May also receive some grant based senior services.	Grant based senior services reduced as described in Line 2.
5	Medicaid Waivers (care in home or in assisted living)	Can be in assisted living estimates. Cannot receive grant based senior services. Can sometimes receive the Medicaid PCA services as part of a "combo plan.	Reduced to account for number of waiver recipients at the Pioneer Home or other developmentally disabled assisted living. Unduplicated counts with PCA provided.
6	Assisted Living Homes	Residents can also be on the Medicaid Waiver. Residents cannot receive Medicaid PCA services. Non-waiver residents may also receive grant based senior services in assisted living.	Waiver recipients reduced to account for estimates of waiver recipients at the Pioneer Home.
7	Skilled Nursing Facility	No issues around duplication	No Changes

## APPENDIX G :: COMMUNITY WORKSHOP RESULTS

On July 29, 2014, a community workshop was held to discuss senior housing and services with a focus on assisted living. Automatic audience response polling was conducted. The slides presented at that workshop and the results of the polling are available as a separate file by contacting the Juneau Economic Development Council or downloading the results from their web site, as shown below.

URL: [www.jedc.org](http://www.jedc.org)

Phone: 907-523-2300



