

JUNEAU SENIOR HOUSING AND SERVICES MARKET DEMAND STUDY

Prepared for: The Juneau Assisted Living for Seniors Task Force, Senior Citizens Support Services Inc. and the Juneau Economic Development Council

Funded by: City and Borough of Juneau, Alaska Mental Health Trust Authority and Senior Citizens Support Services, Inc.

Prepared by: Agnew::Beck Consulting and Northern Economics, Inc.
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I. INTRODUCTION + EXECUTIVE SUMMARY

REPORT PURPOSE

The purpose of this report is to forecast demand for senior housing and services in Juneau, Alaska, with a particular emphasis on assisted living. By 2032, estimates indicate that 20 percent of the Juneau population will be seniors age 65 and older, an increase from 3,398 in 2014 to 6,892 in 2032. As seniors age, the type of housing and services required to maintain health and independence changes. Often, seniors require increasingly intensive services that range from in-home supports to assisted living and skilled nursing.

It's been called "Elderquake" and "the Silver Tsunami." Its statistics are staggering: over the next three decades, the number of people older than 65 in the United States will double from 40 million to 80 million"

— Stanford Report,
October 23, 2010

Assisted living is defined as a residential setting where at least one staff person is available 24 hours a day to help individuals with activities of daily living.¹ Assisted living also provides housing and supports to people who are intellectually, developmentally or physically disabled who may or may not be seniors. The focus of this study is to assess demand for assisted living among seniors in Juneau as they age. Currently, there are no assisted living options available for seniors in Juneau other than the Pioneer Home, which had 97 people on the active waitlist as of May 2014.² While, there is one smaller private assisted living home currently housing one senior, along with a few smaller assisted living homes for the developmentally disabled where a few seniors reside, there are no other assisted living options in Juneau. Assisted living is clearly a gap in the continuum of care in Juneau and this study quantifies the potential demand for assisted living beds. While the focus of this demand study is on assisted living, other gaps along the continuum are identified and explored.

HISTORY

A Juneau-based community group called the Assisted Living for Seniors (ALFS) Task Force initiated this study. The ALFS Task Force formed in 2013 when residents came together to determine how to respond to the growth in the Juneau senior population and the lack of housing or services to meet the growing need. The ALFS Task Force later merged with Senior Citizens Support Services Inc. (SCSSI), a nonprofit in Juneau with a focus on ensuring adequate housing and services for Juneau's aging population. In 2014, the ALFS Task Force, as part of SCSSI, collaborated with the Juneau Economic Development Council (JEDC) to release a Request for Proposals (RFP) for this senior housing and services demand study. The Alaska Mental Health Trust Authority (AMHTA), the City and Borough of Juneau (CBJ), and SCSSI

¹ ADLs or activities of daily living include eating, bathing, dressing, toileting, transferring, or walking, and continence. Assisted living also helps people with instrumental activities of daily living (IADLs), which are activities required to maintain a household, such as cleaning, cooking, shopping, using the telephone, and paying bills.

² The active wait list for the Pioneer Home is the list of people who are willing to move into the Pioneer Home within 30 days if an opening becomes available.

provided funding for this study, and JEDC provided project management. Agnew::Beck Consulting, LLC, in partnership with Northern Economics, Inc., was hired to prepare this study.

METHODOLOGY

This report builds from previous studies conducted on senior needs and housing in Juneau, particularly the 2010 Juneau Senior Needs Survey commissioned by the Juneau Commission on Aging. An analysis of data from the State of Alaska and local Juneau service providers is used to estimate current utilization of senior housing and services in Juneau. Key informant interviews with 30 individuals and a community workshop attended by 120 people utilizing automatic audience response technology also informed the forecast and recommendations. The study also includes several case studies of diverse approaches to senior housing and assisted living in Appendix D.

KEY FINDINGS

DEMOGRAPHICS + INCOMES

According to the April 2014 population projections prepared by the State of Alaska Department of Labor & Workforce Development (DOL&WD), the senior population (65+) is projected to grow to 20 percent of the Juneau population by 2032 (6,892 seniors) and then decline as the baby boomer generation shrinks in size. Growth in the 75 to 84 year old age cohort is expected to continue until 2037 and the 85 and older age group will continue to grow beyond the end of the forecast period. People age 85 and older tend to require the highest level of long-term care and services due to declining health and functional ability. Currently, there are approximately 285 seniors age 85 and older in Juneau. By 2042, that number is expected to increase almost fivefold to about 1,393.

Figure I-1: Current + Future Senior Population, Juneau

Age Cohort	2014	2022	2032	2042
65 to 74	2,338	3,824	3,401	2,384
75 to 84	775	1,425	2,785	2,469
85+	285	359	706	1,393
Total 65+	3,398	5,608	6,892	6,246
65+ as % of Total Population	10%	17%	20%	19%

Source: Alaska Population Projections, DOL&WD, April 2014. 2014 estimated based on DOL&WD average annual growth between 2013 estimate and forecast for 2017

Using rates published by the national Alzheimer’s Association and applying those rates to DOL&WD population projections for Juneau provides an estimate of the number of seniors with Alzheimer’s disease over the forecast period. Based on this methodology, Juneau can expect just over 1,000 seniors with Alzheimer’s by 2042 up from about 322 today. The 85 and older population will likely increase from about 135 seniors with Alzheimer’s to approximately 647 seniors 85 and older with Alzheimer’s by 2042.

As Juneau seniors age, some will move to other locations in Alaska or to locations outside of Alaska. However, migration trends analyzed using a range of data sources indicate that only a small amount of net out-migration is currently occurring for Juneau seniors and the majority of Juneau seniors have opted to remain in Juneau. Participants at the July 2014 community workshop corroborated this trend when 59 percent of the audience said they plan to stay in Juneau as full time residents and 25 percent said they plan to stay in Juneau as part time residents when they retire.

Juneau has a higher proportion of seniors with pensions and higher incomes than the state or the U.S. as a whole. Currently, 63 percent of Juneau seniors (65+) have a State of Alaska Public Employee Retirement System (PERS) or Teacher Retirement System (TRS) pension and currently all retirees are still on a defined benefit retirement program. At the July 2014 community workshop, 70 percent of the retired individuals indicated they had a PERS or TRS retirement. For comparison, in the United States 30 percent of individuals have a pension or 401K retirement.³ The higher number of seniors in Juneau with a defined benefit pension indicates a stable source of revenue to help fund senior housing and services into the future.

Based on American Community Survey (ACS) 5-Year survey data for 2008 to 2012, median household income in Juneau for seniors over age 65 is 70 percent greater than the national median and 28 percent greater than the state median household income for households over age 65. More Juneau seniors are in the higher income brackets when compared against the state and nation as a whole. At the same time, many Juneau seniors have lower incomes. For example, in 2014, an estimated 17 percent of senior households (65+) have incomes under \$25,000, which translates into an estimated 582 seniors.

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

LONG-TERM CARE INSURANCE

According to the 2010 Juneau Senior Needs Survey, an estimated 24 percent of Juneau's seniors have long-term care insurance, significantly more than the 3 percent state average, and 7 percent national average. The State of Alaska offers long-term care insurance to state employees upon retirement, and Juneau is home to many state retirees.

CURRENT SUPPLY OF HOUSING + SERVICES

Providers are currently supplying an estimated 800 seniors, or 13.5 percent of Juneau's senior population (age 60+), with housing and/or services. Wildflower Court is a skilled nursing facility that houses 50 seniors. The Pioneer Home is the only licensed assisted living home that serves seniors in Juneau and it has 48 beds. Approximately, 158 seniors live in independent senior housing at either Fireweed Place, Mountain View Apartments or Smith Hall. Mountain View and Smith Hall units are restricted to seniors under a specified income. Approximately 130 seniors in Juneau receive Medicaid personal care assistance (PCA) or waiver services in their homes. The

³ Statistics were not available on just the percentage of retirees with defined benefit pensions. AARP Public Policy Institute, 2012

Bridge Adult Day program serves 21 individuals and many seniors use meals, transportation, access the Aging and Disability Resource Center (ADRC), or utilize other home and community based senior services through Catholic Community Services' Southeast Senior Services (SESS) and Southeast Alaska Independent Living (SAIL).

ASSISTED LIVING DEMAND FORECAST

In Juneau, demand is strong for assisted living. Juneau seniors have repeatedly expressed a preference to bring more assisted living to Juneau through the 2010 Senior Needs Assessment, the 2013 public meeting on assisted living, and the 2014 community workshop held as part of this study. Additionally, there are no other substantial assisted living options available to Juneau seniors, other than the 48-bed Juneau Pioneer Home that had an active waitlist of 97, as of May 2014.

Current utilization rates for those in Juneau at the Pioneer Home, on the Pioneer Home active wait list and those utilizing state Medicaid PCA or waiver services were applied to future senior population forecasts by age cohort to project demand for assisted living beds in the future. The forecast integrates survey responses and case study research regarding willingness to pay and preferences regarding assisted living and other housing types. Based on this methodology, described in more detail in Chapter 6, there is currently unmet demand for about 56 assisted living beds in Juneau. That gap is expected to increase to 327 beds by 2042, as shown in Figure 1-2.

Figure 1-2: Summary of Assisted Living Demand Forecast

	2014	2017	2022	2027	2032	2037	2042
	Senior Population						
60-64	2,348	2,381	2,301	1,755	1,540	1,361	1,626
65 to 74	2,338	3,010	3,824	3,979	3,401	2,732	2,384
75 to 84	775	974	1,425	2,168	2,785	2,911	2,469
85+	285	319	359	483	706	1,088	1,393
	Assisted Living Beds						
Demand Forecast (Total Beds)	109	131	170	233	301	362	380
Assisted Living Supply of Beds in 2014	53	53	53	53	53	53	53
Surplus (Gap) in Beds	(56)	(78)	(117)	(180)	(248)	(309)	(327)

DEMAND FOR OTHER HOUSING TYPES AND SERVICES

In addition to assisted living, other gaps along the Juneau continuum of care include the need for independent senior housing both with and without supportive services, short-term rehabilitation beds in skilled nursing facilities, dementia care, personal care assistant services, and a need for a more robust senior center system for Juneau. Additionally, there is a need to ensure that home and community based services are able to adequately ramp up to support the growing senior population in Juneau. Estimates indicate that current service providers will need to

prepare to serve almost two times their current clientele as the senior population increases in Juneau. Chapters 5 and 6 provide more detail on additional gaps in the continuum of care in Juneau.

WORKSHOP RESULTS

Key findings from the July 2014 community workshop include:

Figure 1-3: Juneau Senior Housing and Services July 2014 Community Workshop

Assisted living is needed in Juneau. Assisted living was identified as the biggest gap in the continuum of care for seniors in Juneau. Seventy out of the 120 workshop participants identified assisted living as one of two biggest gaps in Juneau for seniors. Faced with the scenario of needing help with activities of daily living, 77 percent preferred an assisted living model adjacent to senior housing.



Seniors want housing closer to services and activities. The second biggest gap identified was housing closer to services and activities, followed by a lack of apartments or condominiums. Seventy-one percent of participants preferred a senior housing size between 701 and 1,500 square feet.

Many seniors indicated cost could be an issue. Fifty nine percent of participants could stay in Juneau if the cost of assisted living was \$5,000 per month. Thirty five percent of participants were willing to pay for assisted living that was more than \$5,000 per month. Twenty percent of participants were willing to pay more than \$3,000 per month for senior housing with supportive services.

Additional results from the workshop are included throughout the report. The full presentation and results are available as described in Appendix G.

RECOMMENDATIONS

Chapter 7 provides a detailed set of recommendations that are summarized below.

1. Plan for the co-location of assisted living with senior independent housing to create an aging in place community.
2. Distribute this demand study to potential investors in the development of assisted living homes and facilities. Several investors and assisted living developers have expressed an interest in Juneau for a future project. SCSSI and other Juneau organizations should send this study to those who have expressed an interest, as a way to help educate potential investors on the market potential for assisted living in Juneau.
3. Identify and assess locations for a co-located independent senior housing and assisted living community in Juneau.
4. Plan to meet demand for assisted living in multiple ways. The momentum around a new investment in assisted living for Juneau is one way to meet some of the expected demand. Other

options include the conversion of larger homes to small-scale assisted living homes, similar to what has occurred in Anchorage.

5. Recommend feasibility testing to help refine the specific scale of a near-term assisted living and senior independent housing project.
6. Anticipate that a public/private partnership will likely be required. Feasibility testing will help identify the financial requirements of a potential assisted living and senior independent housing community. However, given what is known about other assisted living communities, a public/private partnership may be necessary.
7. Work to bring more financial resources to Juneau for senior housing and services and publicize funding opportunities to potential assisted living developers.
8. Continue to consider how the tribal health system can partner to increase assisted living and seniors services in Juneau.
9. Plan for additional independent senior housing in Juneau. While this study focused mostly on assisted living, there will clearly be a need for more senior housing as the Juneau population ages. This could be independent senior housing co-located with assisted living, smaller homes closer to services, and/or supportive senior housing that offers a range of less intensive services including some meals, housekeeping, and social activities.
10. Ensure home and community based services can keep pace with the aging population. As the senior population ages, home and community based services will be critical for meeting the needs of seniors and helping them to remain safely in their homes for as long as possible. As a community, advocate for funding for local senior home and community based service providers, and create a funding and development plan for an expanded Juneau Senior Center as well as a senior center system in Juneau
11. Support information and referral through the Aging and Disability Resource Center (ADRC) and other ways for individuals to learn more about available services and housing options.

ORGANIZATION OF THE REPORT

This report is organized into seven chapters as follows:

Chapter 1: Executive Summary + Introduction. This chapter introduces the report and provides an executive summary of the process, methodology, key findings, and recommendations.

Chapter 2: Community Process + Methodology. This chapter summarizes the project history, forecast methodology including the process for integrating community preferences, key informant interviews, state datasets, and existing studies.

Chapter 3: Demographics. This chapter provides an overview of the Juneau population, with an emphasis on the senior population, including migration and retirement trends.

Chapter 4: Senior Housing + Service Options. This chapter outlines the continuum of care for seniors in Juneau and identifies current gaps.

Chapter 5: Cost + Payment. This chapter provides an overview of the costs for senior housing and assisted living, payment options for the continuum of care including a summary of Medicaid programs and an overview of income levels in Juneau. An estimate of “gap seniors” is provided. These are seniors who make less than \$60,000 per year but are above the income limits for state assistance. For these seniors, it will be challenging to find the necessary resources to cover the cost of assisted living, if they need it.

Chapter 6: Assisted Living Demand Forecast. This chapter details the forecast demand model including the methodology and the results.

Chapter 7: Recommendations for Juneau Assisted Living. This chapter synthesizes the demand forecast with the interview themes and workshop results to outline initial recommendations for senior housing and services, with a focus on assisted living in Juneau.

The Appendices contain details and additional information that support the report’s findings including the background references, key informant interview list, a detailed analysis of migration trends, a summary of case studies, and a short introduction to Medicaid. The PowerPoint and audience polling results from the July 29, 2014 community workshop are included as a separate file.

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2. COMMUNITY PROCESS + METHODOLOGY

PROJECT HISTORY

For many years, community members and organizations, including the Senior Citizens Support Services Incorporated (SCSSI), a nonprofit based in Juneau focused on senior issues, have been thinking about the future needs for seniors in Juneau as the baby boomers retire and demand for housing and services increases. In 2010, the Juneau Commission on Aging conducted the third in a series of senior surveys that have occurred approximately every 10 years. The 2010 survey identified assisted living as one of the main gaps in senior services and housing in Juneau.

In June 2013, a volunteer group of local citizens, including Juneau Economic Development Council (JEDC) staff, held a public meeting to provide information about the lack of senior assisted living in Juneau and to assess the community’s interest in solving the problem. Approximately 120 people attended this meeting and soon after the Juneau Assisted Living for Seniors (ALFS) Task Force was created. In August 2013, Retirement Housing Foundation (RHF), a non-profit organization that develops and manages senior housing and assisted living across the nation, visited Juneau for three days and met with the community to discuss assisted living and senior housing options.

In January 2014, the Juneau ALFS Task Force merged with SCSSI to gain 501(c)(3) status and to expand opportunities for collaboration and funding to establish senior assisted living and to further address other senior housing and service needs. Also in 2014, the JEDC in collaboration with the ALFS Task Force and SCSSI developed a Request for Proposals (RFP) for a market demand study to help quantify demand for assisted living in Juneau. In response to the RFP, Agnew::Beck Consulting, LLC, in collaboration with Northern Economics, Inc., was selected to prepare this demand forecast.

Figure 2-1: Juneau Assisted Living Project Timeline

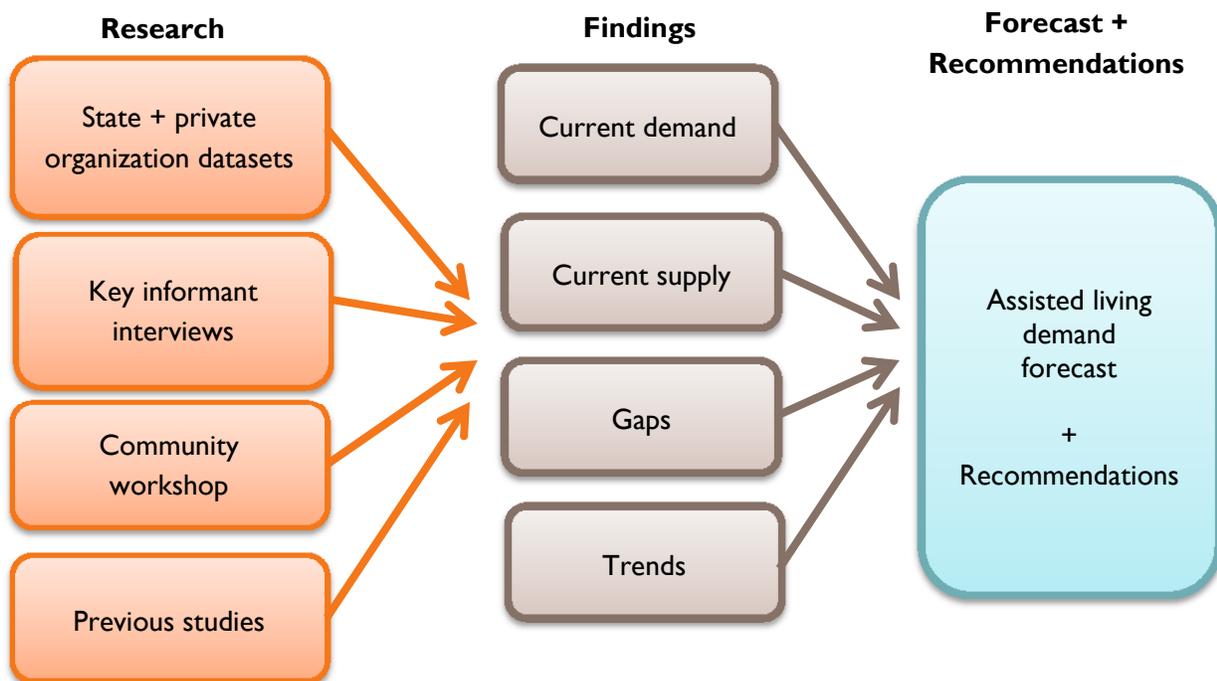


As shown in Figure 2-1, the demand forecast builds from the previous 2010 Senior Needs Assessment to quantify the level of demand for assisted living in Juneau. A community meeting in July 2014 was part of this demand forecast and included approximately 120 community members who provided input on assisted living and senior services through small group activities and keypad polling. Project next steps include feasibility assessment and ultimately design and construction.

METHODOLOGY

This study utilized four research methods: analyzing state and private datasets, conducting key informant interviews and case study research, hosting a community workshop with audience polling, and reviewing previous studies to develop a demand forecast for assisted living, along with recommendations for next steps.

Figure 2-2: Methodology



DATA SETS + PREVIOUS REPORTS

The consultant team used population projections for the senior age categories in Juneau from the Alaska Department of Labor and Workforce Development (DOL&WD). Additional data sets from state and federal sources were analyzed, such as migration trends, income, health, and current use of senior housing and services. Private organizations also provided service utilization data. The full list of data is included as Appendix A.

The Juneau Senior Needs Survey is conducted every ten years to understand demographics, use patterns, needs and preferences of Juneau seniors. This survey as well as the 2012 Juneau Housing Needs Assessment, various organizations’ annual reports, and statewide long-term care planning documents also informed the forecast and conclusions in this report.

KEY INFORMANT INTERVIEWS

Agnew::Beck conducted approximately 30 interviews with key informants knowledgeable about senior housing and services in Juneau and Alaska. Figure 2-3 shows the key informants by category.

This full list of interviewees and organizations is included in Appendix B. In addition, Agnew::Beck also conducted several shorter interviews to understand comparable assisted living facilities in and out of the state of Alaska. The comparable facility matrix is included as Appendix D.

Figure 2-3: Key Informant Interviews

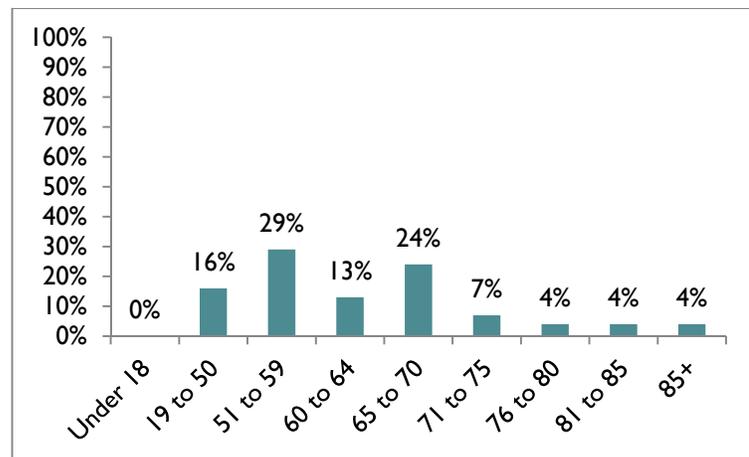
Case Studies
<ul style="list-style-type: none"> Haines Assisted Living Fireweed Place Juneau Pioneer Home Primrose Retirement Community Raven Landing St. Vincent de Paul Wildflower Court Retirement Housing Foundation Mountain View Manor in Petersburg, Assisted living homes in Galena, Dillingham, Barrow, Ketchikan, Anchorage (Wesleyan House, Shalom House and Marlow Manor), Park Place in Seattle and The Forum in Tucson, Arizona
Services
<ul style="list-style-type: none"> Catholic Community Services, Southeast Senior Services Cornerstone Home Care Southeast Alaska Independent Living (SAIL) Priority Health Care
Policy/Leadership
<ul style="list-style-type: none"> Alaska Housing Finance Corporation Alaska Department of Health and Social Services, Senior and Disability Services Juneau Commission on Aging University of Alaska Southeast Southeast Alaska Regional Health Consortium (SEARCH) Tlingit Haida Regional Housing Authority Central Council Tlingit & Haida Indian Tribes of Alaska Elder Caregiver Council City and Borough of Juneau State of Alaska, Department of Health and Social Services, Division of Pioneer Homes

COMMUNITY WORKSHOP

Approximately 120 people attended a community workshop on July 29, 2014 to learn about the project and express their preferences for assisted living and other senior housing options and services in Juneau. A key feature of the workshop was live audience polling, during which participants responded to questions posed to the group using individual keypads. Participants were from the greater Juneau area, with the largest number coming from Downtown/Willoughby District (27 percent) and around 10 percent coming each from the Mendenhall Valley, West Juneau, Douglas and Twin Lakes. The balance came from near the airport, Auke Bay, Lemon Creek, out the road, or other locations. Eighty-four percent of participants had lived in Juneau more than twenty years. Approximately, two third of participants were female. Seventy-eight percent of participants at the workshop indicated household income of more than \$60,000 annually and one-third of participants had household incomes of between \$100,000 and \$150,000 annually. This indicates that participation at the workshop was well represented by higher income households. Outreach to lower income seniors and households is important as the community process to consider senior housing, services, and assisted living continues.

Age brackets were relatively well represented for a senior study; around 30 percent were between the ages of 51 and 59 and 24 percent were between the ages of 65 and 70. Figure 2-4 shows the ages in attendance. Seventy five percent of participants currently live in single-family homes, 61 percent live with a spouse or partner, and 21 percent were looking for new living situations.

Figure 2-4: Ages Represented at the Juneau Senior Housing Workshop, July 2014

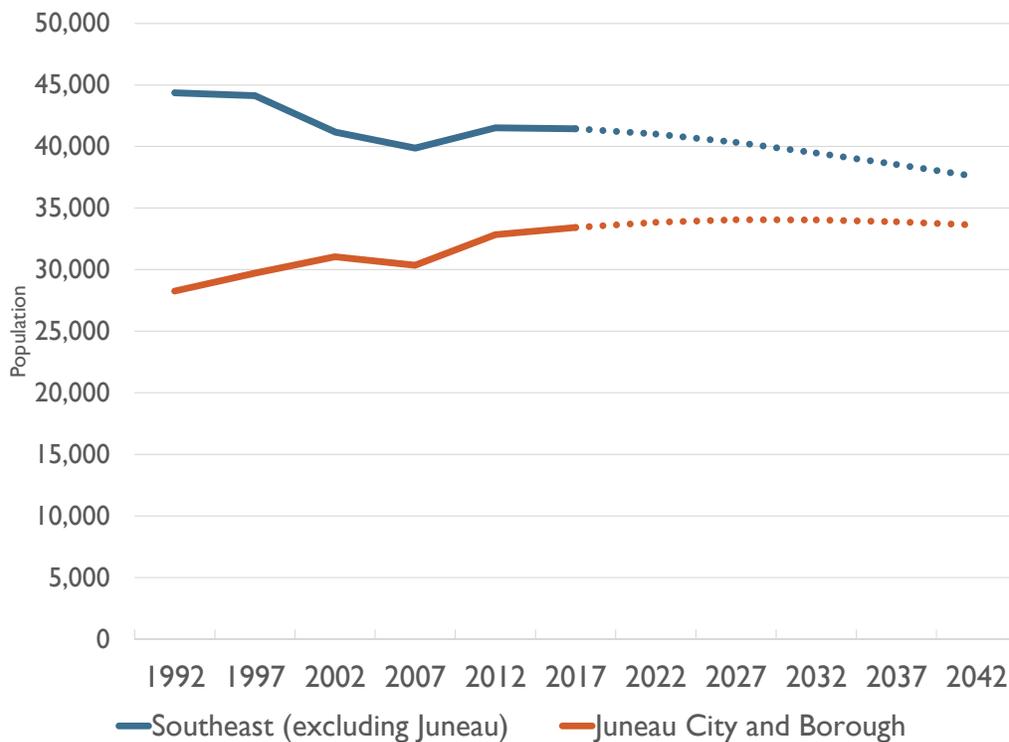


3. DEMOGRAPHICS

HISTORICAL + PROJECTED POPULATION

With just over 33,000 people, the City and Borough of Juneau serves as Alaska’s state capital and southeast Alaska’s regional service hub. Figure 3-1 shows the historical and projected population trends for both Juneau and the southeast region.⁴ According to the April 2011 edition of Alaska Economic Trends, a publication of the Alaska Department of Labor and Workforce Development (DOL&WD), employment and population are closely tied and over the past quarter century, have steadily grown in Juneau. In 2012, federal, state and local government accounted for 40 percent of all jobs in Juneau, with state jobs making up about one-half of the government jobs in Juneau. The next largest sectors in terms of employment after government jobs are trade, transportation, and utilities (18.5%) and education and health services (9.9%). While still largely influenced by government employment, the Juneau economy has diversified over the last decade as federal, state and local government jobs have declined due to budget cuts and employment in mining and tourism has increased.

Figure 3-1: Historical + Projected Population (All Ages)



Source: Alaska Department of Labor and Workforce Development, 2014

⁴ Southeast region includes: Haines Borough, Hoonah-Angoon CA, Ketchikan Gateway Borough, Petersburg Borough, Prince of Wales-Hyder CA, Sitka City and Borough, Skagway Borough, Wrangell City and Borough, and Yakutat City and Borough. **Note: CA=Census Area.**

While government jobs have contributed to a steady population base in Juneau, population in the rest of the southeast region has steadily decreased over the past quarter century. Population projections for Juneau suggest small continuous growth through 2027, with a small decline happening in 2032. Southeast region population, excluding Juneau, is expected to gradually decrease over the horizon of the forecast.

SILVER TSUNAMI

The “Silver Tsunami” refers to the aging of the baby boomer generation, which is a trend affecting communities across the United States. In Juneau and the southeast region, the proportion of the senior population grew steadily from 1990 and, in recent years, experienced substantial growth (Figure 3-3). This increase in the proportion of seniors will continue at a rapid rate over the next 30 years as Juneau, Alaska, and the United States as a whole begin to see the baby boomers born directly after World War II (1946-1964) reach retirement age. As shown in Figure 3-2 and Figure 3-3, the senior population over age 65 in Juneau is projected to peak in 2032

at 20 percent, with 6,892 seniors. Currently, there are about 3,398 seniors age 65 or older up from 2,000 just ten years ago. The southeast region expects to have an even higher proportion of age 65 and older at nearly 25 percent. However, after 2032, as the baby boomers pass away and the population age 65 and older will begin to decline.

However, as shown in Figure 3-2 and Figure 3-4, growth in the 75 to 84 year old age cohort is expected to continue until 2037 and the 85 and older age group will continue growing beyond the end of the forecast time period. Those 85 and older tend to require the highest level of long-term services and supports as they age. Currently, there are approximately 285 seniors 85 and older in Juneau. By 2042, that number is expected to increase to about 1,393.

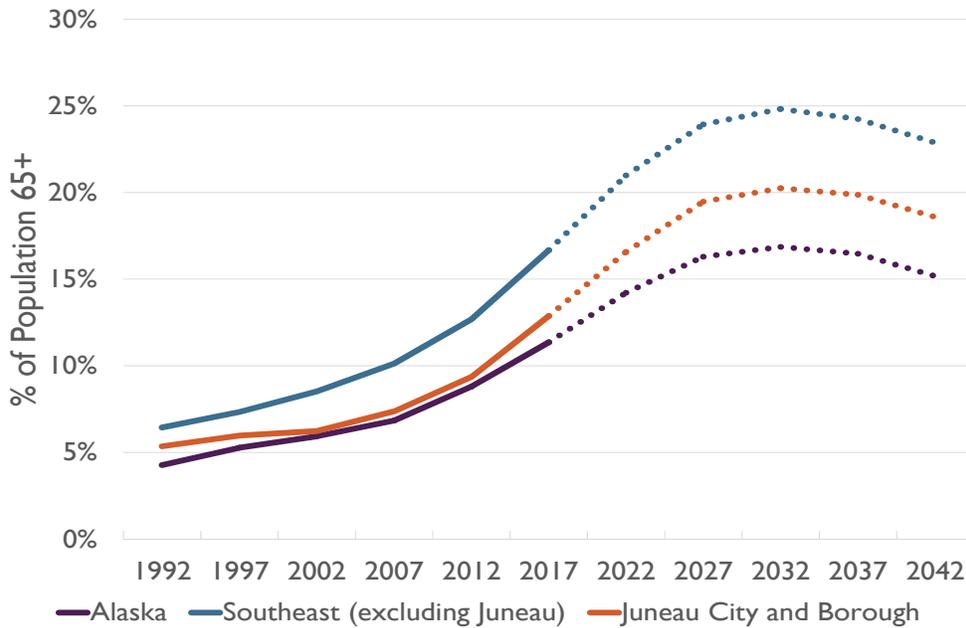
Aging seniors will demand different housing choices and will need additional services as they age. The aging population is a substantial demographic shift that requires planning and consideration to ensure adequate and appropriate levels of care are available for seniors as they age. While it is expected that the high proportion of seniors will eventually decline as the baby boomers pass away, the impact of the Silver Tsunami will be felt until at least the mid-2050s when the youngest baby boomers reach their nineties, which is 40 years from now.

Figure 3-2: Current + Future Senior Population, Juneau

Age Cohort	2014	2022	2032	2042
65 to 74	2,338	3,824	3,401	2,384
75 to 84	775	1,425	2,785	2,469
85+	285	359	706	1,393
Total 65+	3,398	5,608	6,892	6,246
65+ as % of Total Population	10%	17%	20%	19%

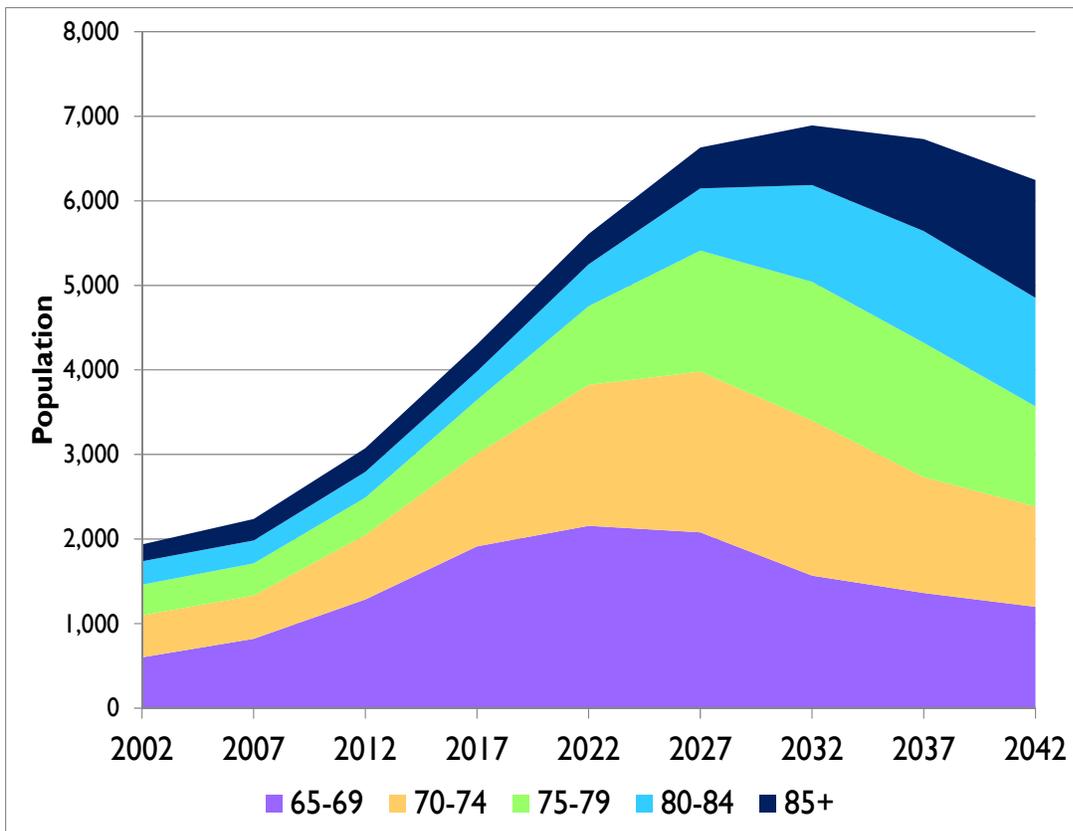
Source: Alaska Population Projections, DOL&WD, April 2014. 2014 estimated based on DOL&WD average annual growth between 2013 estimate and forecast for 2017

Figure 3-3: Percent of the Population Age 65+



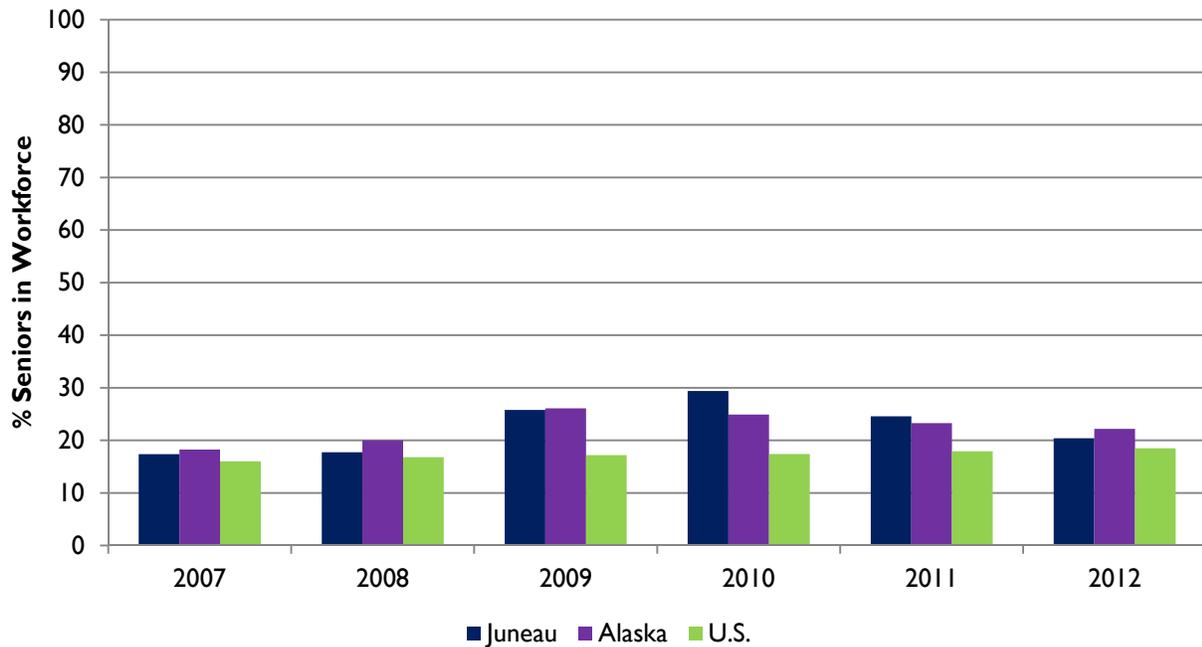
Source: Alaska Department of Labor and Workforce Development, 2014

Figure 3-4: Age Distribution of the 65+ Population in Juneau



Source: Alaska Department of Labor and Workforce Development, 2014

Figure 3-5: Senior Participation in the Labor Force



Source: American Community Survey 2012 3-year estimates

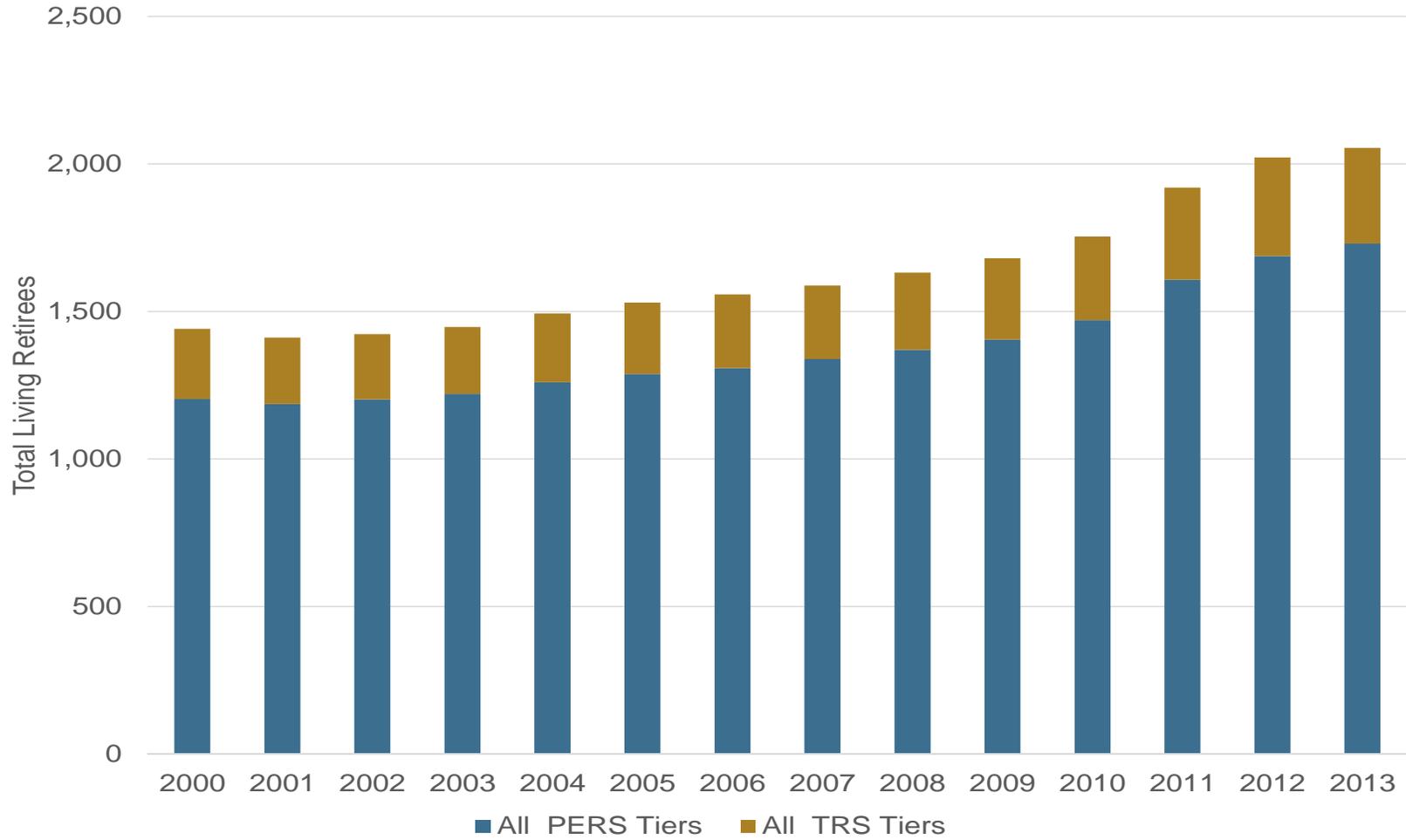
LABOR FORCE PARTICIPATION

Juneau seniors tend to participate in the labor force at rates equal to or higher than other seniors in Alaska and the United States do. In 2012, around 20 percent of seniors age 65 and up were working. The trend towards workforce participation in Alaska peaked in 2010, perhaps in response to the national recession.

RETIREMENT STATUS

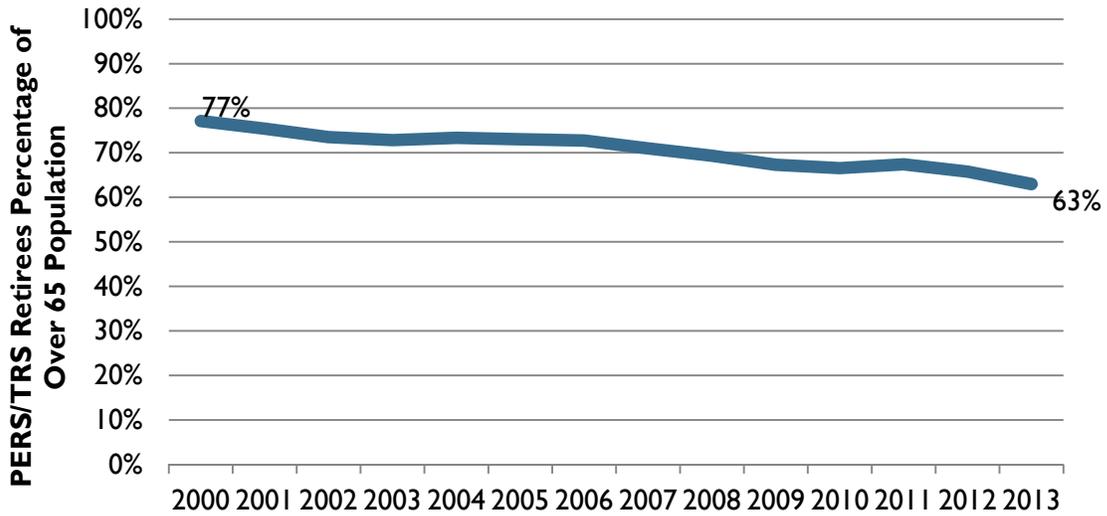
Currently, 63 percent of those age 65 and older in Juneau are enrolled in the Alaska Public Employees' Retirement System (PERS) or the Teacher Retirement System (TRS) for a total of 2,054 PERS/TRS retirees. This is down from 77 percent in 2000 but is still a substantial share of the aging population in Juneau. In contrast, 30 percent of the 65 and older population nationally receives income from a pension or a 401K retirement plan. PERS and TRS have different tiers of retirement that are either defined contribution plans or defined benefit plans, depending on the system and tier. Tiers 1, 2, and 3 are defined benefit and Tier 4 is a defined contribution plan. A defined benefit plan provides a set amount of income per month based on years of service and salary while employed at a public agency. Currently, all PERS and TRS retirees in Juneau are Tier 1, 2, or 3 and subsequently all have a defined benefit pension. The defined benefit pensions provide 63 percent of Juneau seniors with a stable source of revenue into retirement.

Figure 3-6: Total Number of PERS + TRS Retirees in Juneau



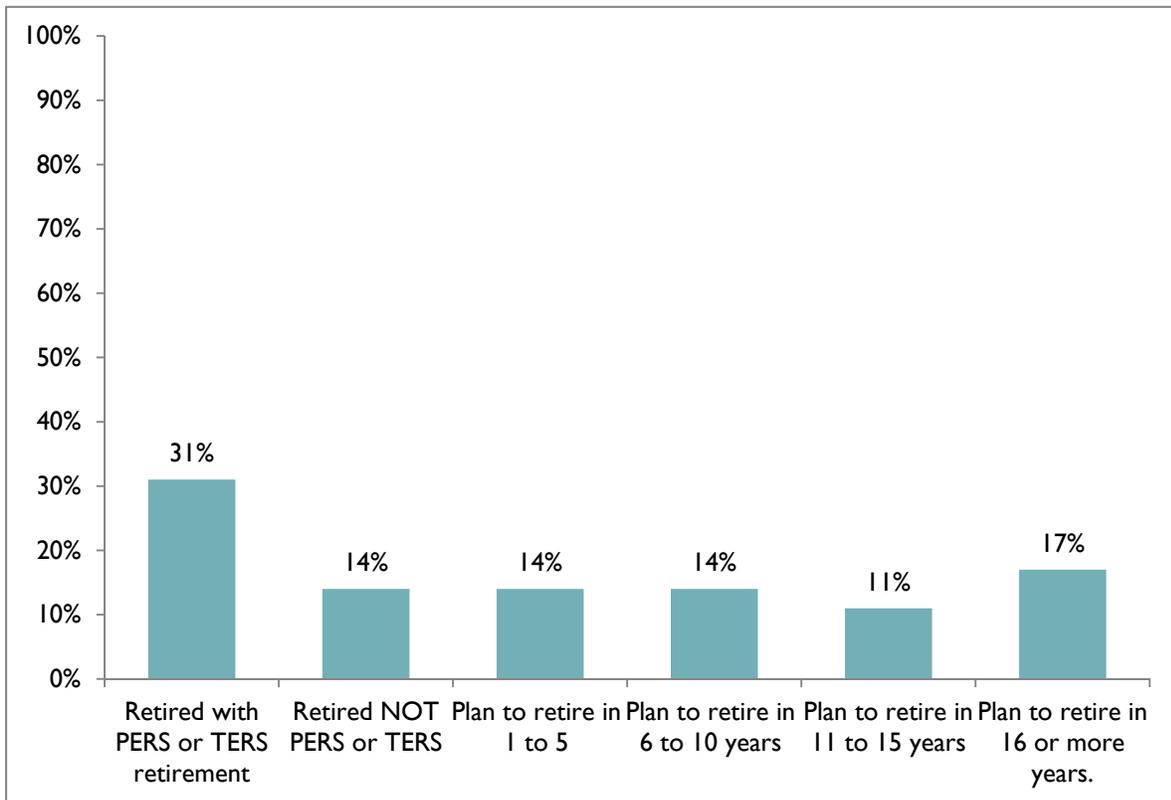
Source: State of Alaska, Department of Administration, Division of Retirement and Benefits, 2014

Figure 3-7: Percentage of 65+ PERS / TRS Retirees in Juneau



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

Figure 3-8: July 2014 Community Workshop Participants Retirement Status



Close to one third of participants at the July 2014 workshop were retired with a PERS or TRS retirement and another 14 percent had a retirement that was not PERS or TRS.

The Department of Administration at the State of Alaska does not provide forecasts for future retiree levels. In the future, it is likely that PERS and TRS retirees will continue to represent a large share of the senior population, although their share is likely to continue to decrease as those with private sector employment status retire. Ultimately, when the Tier 4 retirees begin to retire the stable source of retirement income for Juneau retirees may decline depending on how individual retirement accounts perform.

MIGRATION TRENDS

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 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 PERS and TRS retirees (shows location).

The key finding from this analysis is that net migration among PERS/TRS retirees and those age 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. Detailed tables on migration are included in Appendix C.

HEALTH STATUS

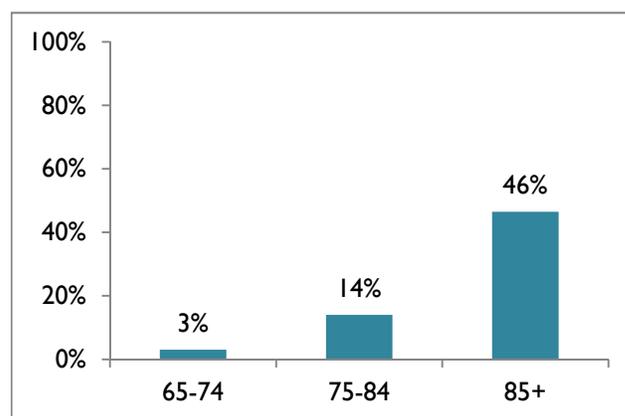
Planning for future senior housing and services in a community like Juneau is critical but difficult to do because the types of services and supports required are ultimately a function of an individual senior’s health condition and the level of care they require. Anticipating the future health conditions of Juneau seniors with any precision is difficult; however, there are some national and state trends to help understand the potential health status of aging seniors.

People are living longer. Life expectancy in the United States has risen to 78.9 years from 69.9 in 1960. Similarly, in Alaska, life expectancy has increased from 72.1 in 1980 to 78.1 currently. Women tend to live longer than men with a life expectancy for women at 81.2 years versus 76.4 for men, nationally.⁵

Rates of Alzheimer’s increase with age. According to the national Alzheimer’s Association, 3 percent of people age 65 to 74 have Alzheimer’s and that rate increases to 46 percent for those 85 and older. These rates are considered conservative because they do not include other related dementias. Additionally, Alzheimer’s disease and Related Dementias (ADRD) diagnoses are typically underreported because individuals may die from other conditions that are reported on death certificates. Using the rates published by the national Alzheimer’s Association and

applying those rates to DOL&WD population projections for Juneau provides an estimate of the number of seniors with Alzheimer’s disease over the forecast time period. The results are shown in Figure 3-10. Juneau can expect just over 1,000 seniors with Alzheimer’s by 2042 up from about 322 today. The 85 and older population will likely increase from about 135 seniors with Alzheimer’s to approximately 647 seniors 85 and older with Alzheimer’s by 2042.

Figure 3-9: Alzheimer’s Disease Rates by Age (Alaska)



Source: Alzheimer’s Association, 2014 Alaska Alzheimer’s Statistics

⁵ World Bank and Alaska Department of Labor & Workforce Development

Figure 3-10: Estimated Number of Seniors with Alzheimer’s Disease, Juneau

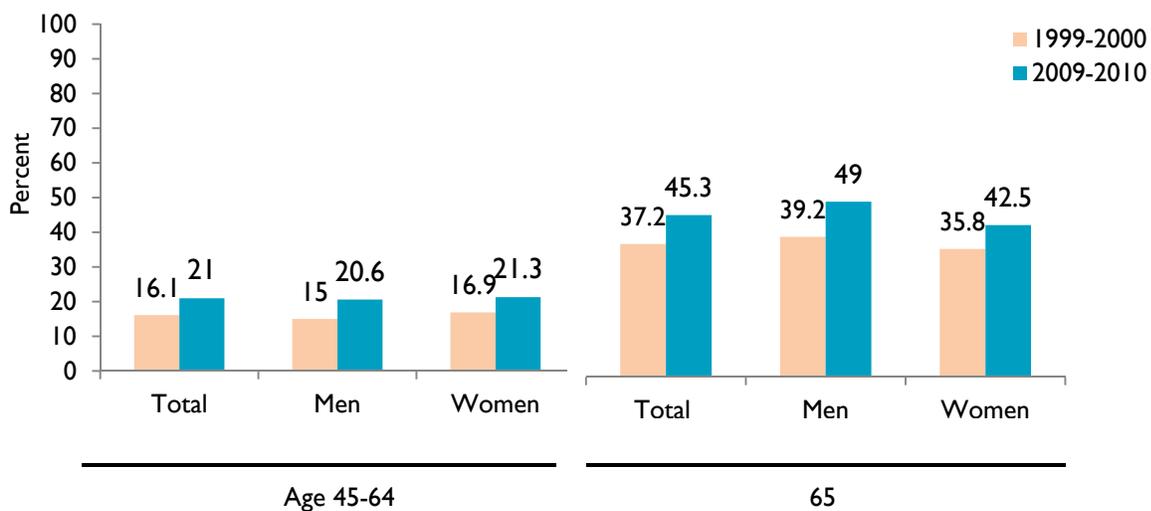
Age Cohort	2014	2022	2032	2042
65 to 74	73	91	103	72
75 to 84	114	136	390	346
85+	135	148	328	647
Total 65+	322	376	821	1,065

Source: Based on State of Alaska Alzheimer’s rates by age cohort and Alaska Population Projections, DOL&WD, April 2014.

Reports indicate that older Americans have more chronic conditions. According to the Centers of Disease Control (CDC), the rates of people age 45 to 64 and over 65 who reported prevalence of two or more of the nine chronic conditions are increasing. As shown in Figure 3-11, this trend is occurring in both men and women. Chronic conditions include hypertension, heart disease, diabetes, cancer, stroke, chronic bronchitis, emphysema, current asthma, and kidney disease.

In terms of synthesizing data on health conditions for long-term care planning, the result is mixed. Communities must prepare for more seniors, many of whom have chronic conditions and an ADRD diagnosis, increasing the potential they will require intensive services as they age. At the same time, people are living longer and many people remain active. Communities will need to plan for a mix of seniors; some of whom are active and healthy and may be interested in retirement communities or in downsizing to smaller housing types; others will require more intensive services either in their home, in assisted living, and in skilled nursing facilities and hospitals.

Figure 3-11: Prevalence of Two or More of Nine Chronic Conditions Has Increased



Chronic conditions include hypertension, heart disease, diabetes, cancer, stroke, chronic bronchitis, emphysema, current asthma, and kidney disease.

Source: CDC, National Health Interview Survey, July 2012

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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.

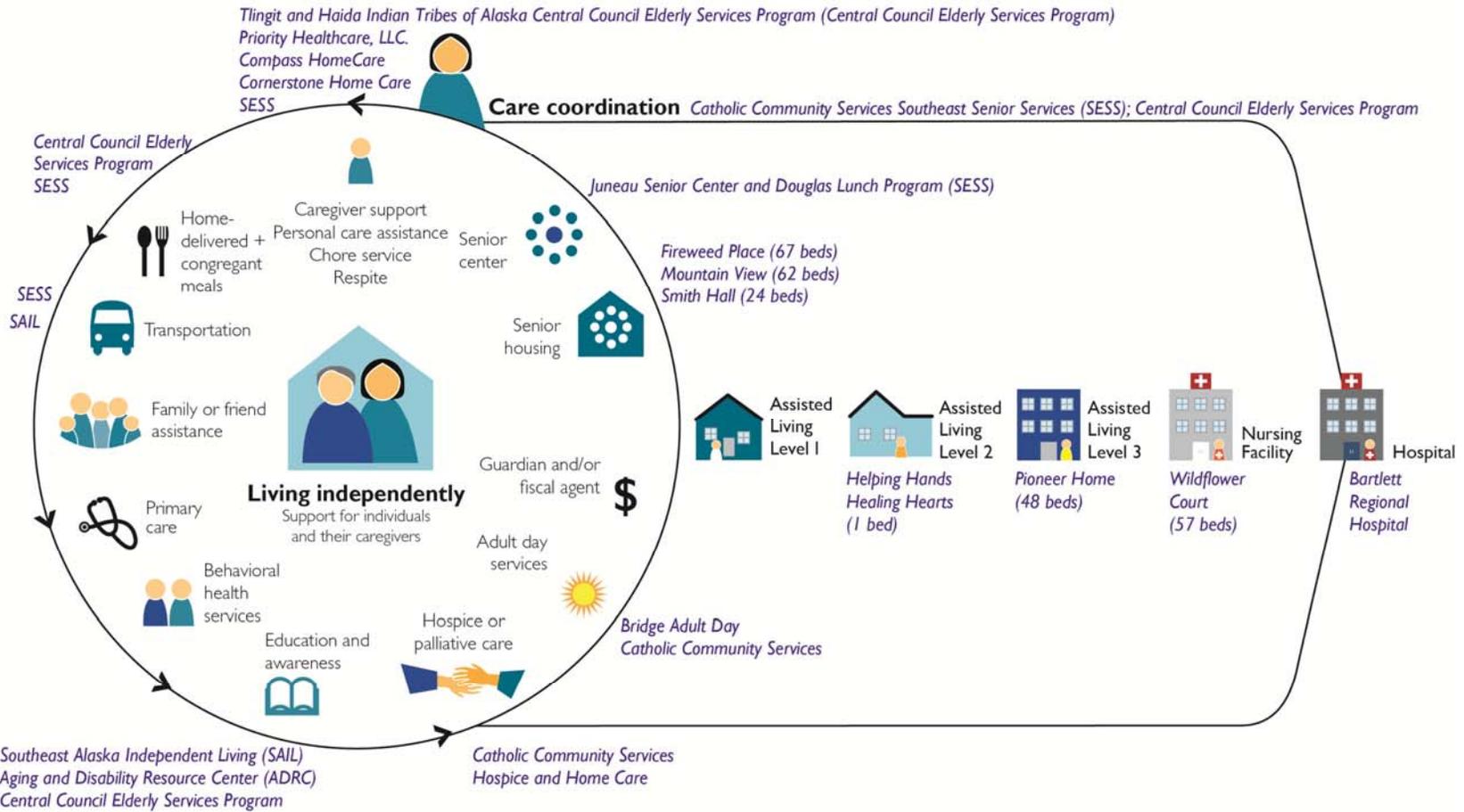
This chapter provides an overview of housing options and long-term services and supports typically available along the continuum of care for seniors. Next, in-home and community based senior services, independent senior housing, assisted living, and skilled nursing in Juneau are described. Juneau's unmet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

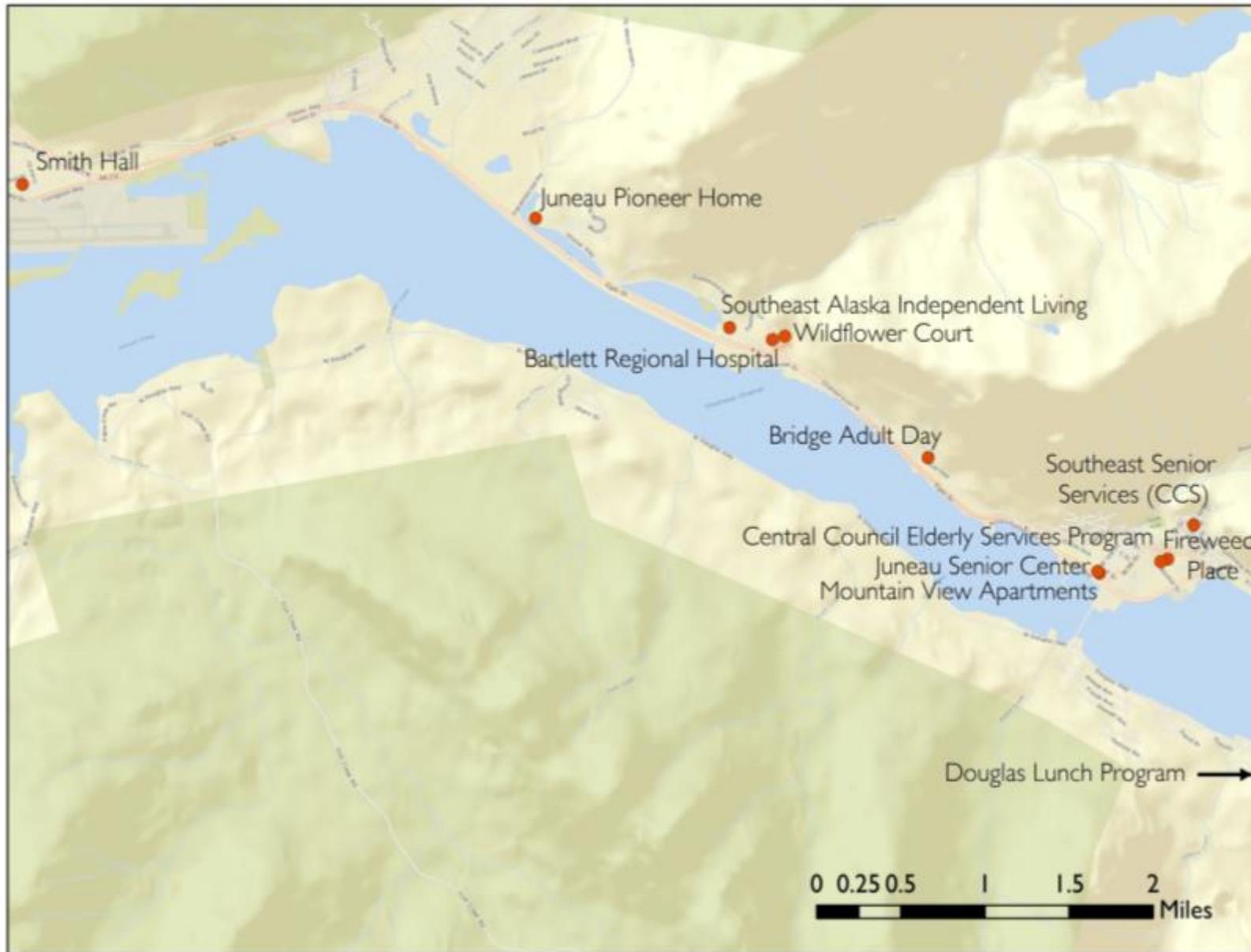
Assistance at lower levels of care, such as chore and transportation, can prevent or delay seniors from ending up in more costly, institutional settings like hospitals and nursing homes. Care coordinators help individuals and caregivers access necessary services to maintain independence at the right 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



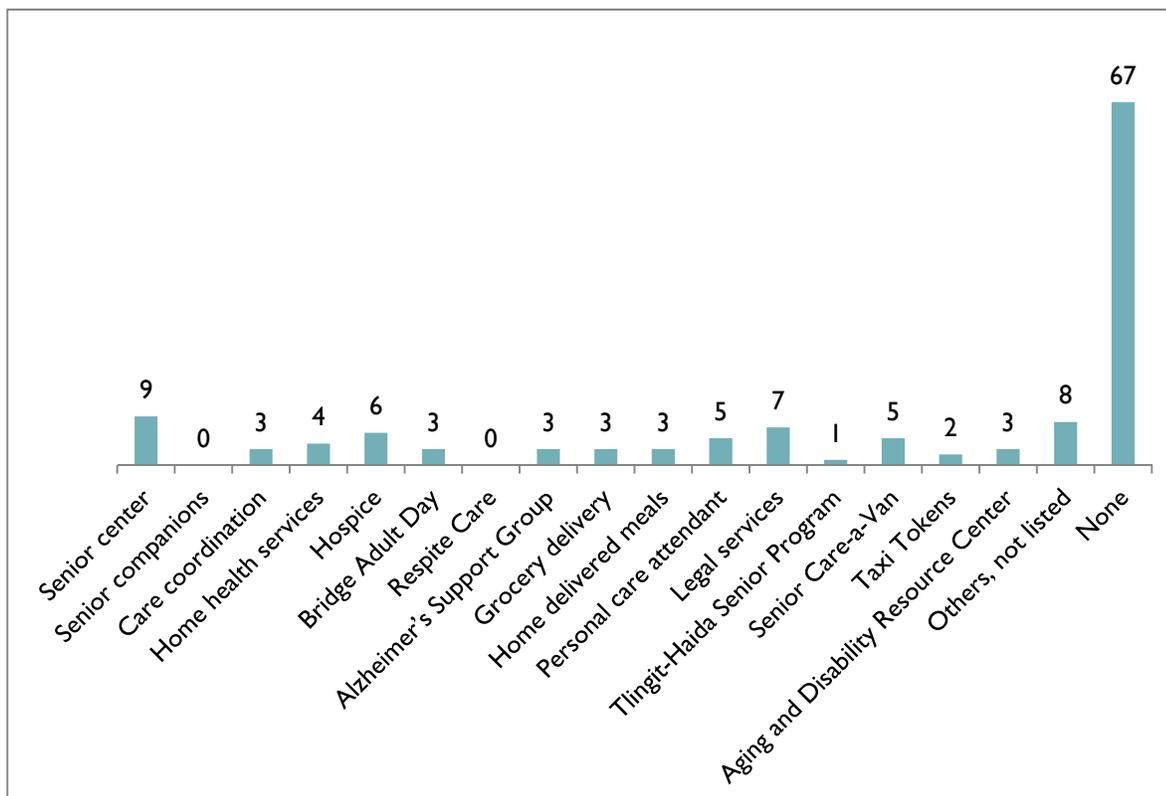
Seniors live throughout Juneau and senior services and housing are spread out around the community. This geographic distribution can be difficult because a key aspect of aging in place is to have easily accessible services and supports. For example, ideally a senior who is able to walk should have access 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.”⁶ 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

⁶ 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.⁷ 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

⁷ 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.⁸ 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.

⁸ 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.

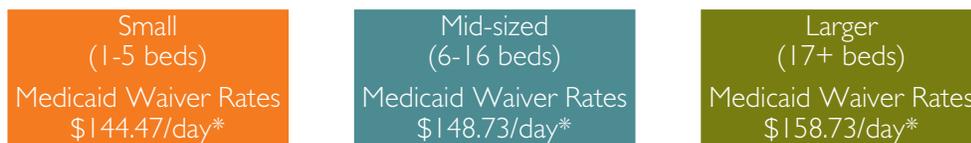
ASSISTED LIVING

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.⁹

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

⁹ 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.¹⁰

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.¹¹ 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.

¹⁰ AS 47.32.900(2)

¹¹ 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



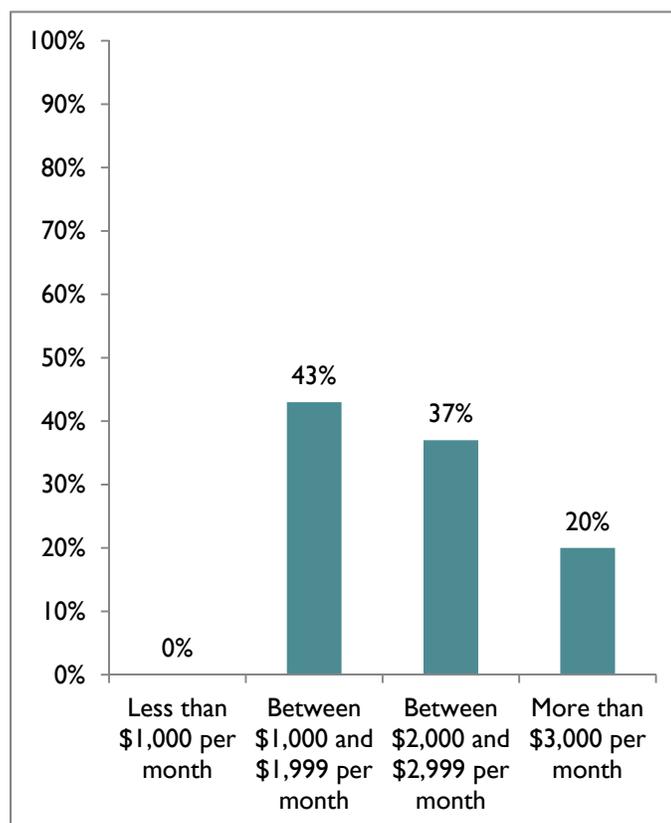
COSTS

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.¹² 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.

¹² 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) ¹³	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

¹³ 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

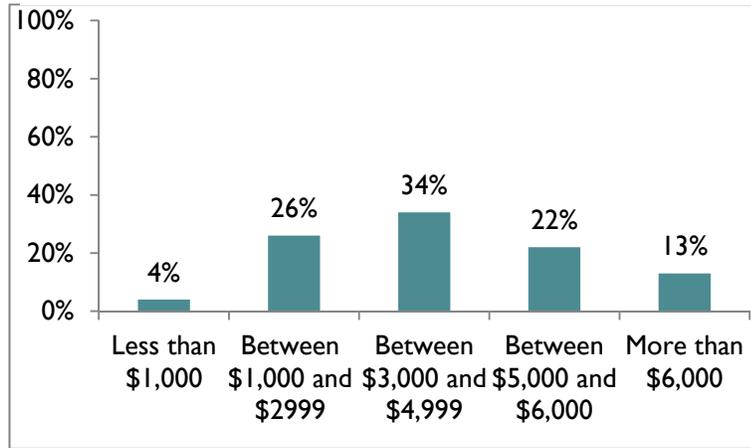


Figure 5-6: Assisted Living Costs: Selected States

	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 in 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

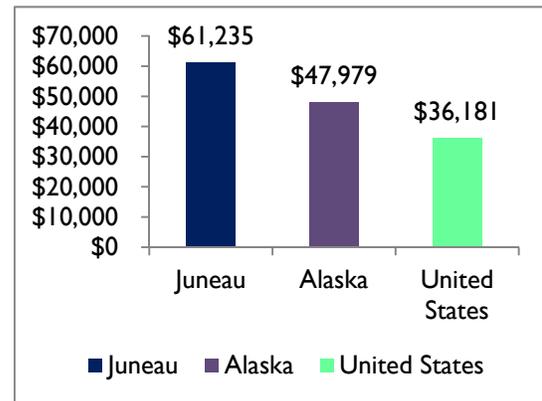
PAYMENT OPTIONS + INCOME LEVELS

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.

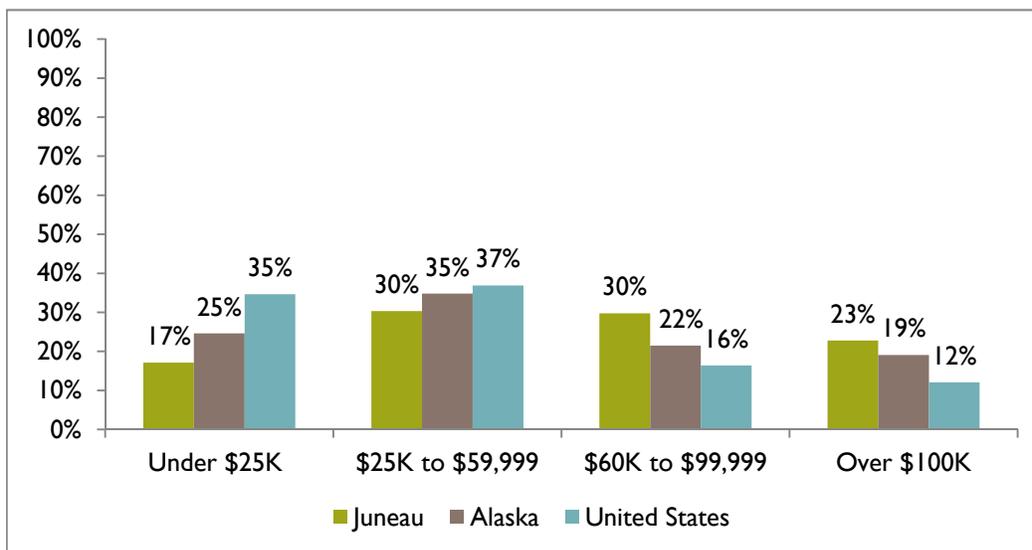
In terms of income distribution (Figure 5-9), Juneau has a smaller proportion of seniors 65 and older with incomes below \$25,000 as well as a larger proportion with incomes greater than \$60,000 and over \$100,000 than both Alaska and the U.S. This means that Juneau has many seniors with higher incomes 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.¹⁴ 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

¹⁴ 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.¹⁵ 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.

¹⁵ 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:¹⁶

- 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

¹⁶ 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.¹⁷ 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.¹⁸ 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).

¹⁷ 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

¹⁸ 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 Care¹⁹ 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.

¹⁹ 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.

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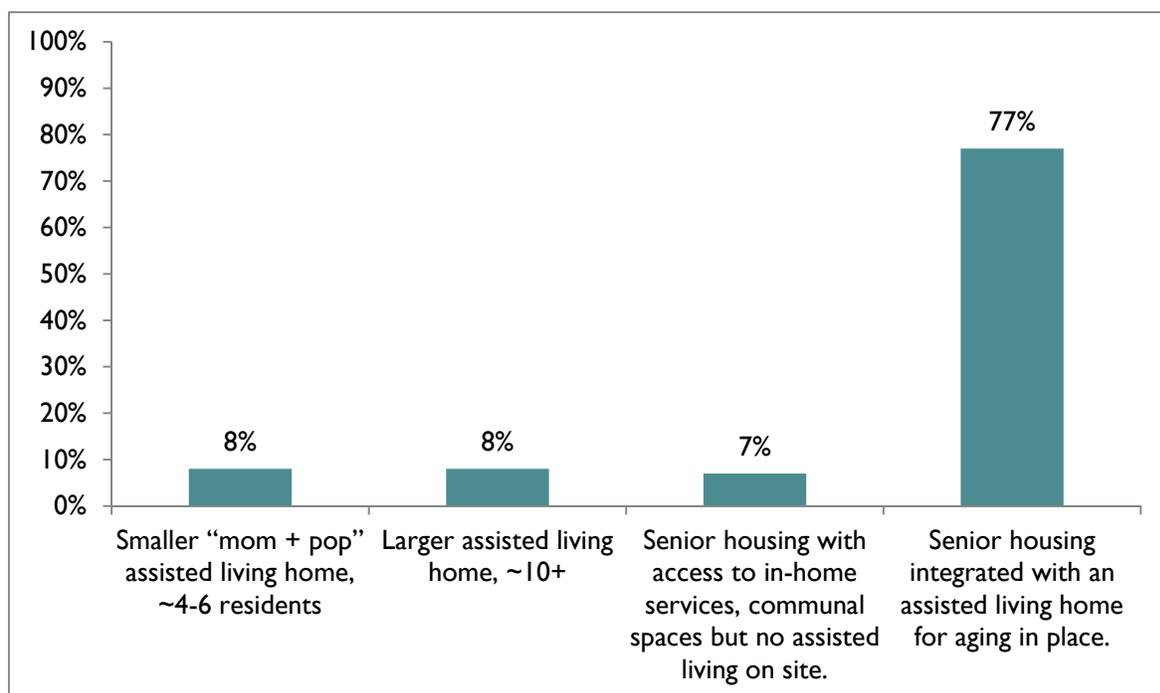
6. ASSISTED LIVING DEMAND FORECAST

In Juneau, demand is strong for assisted living. There is a growing senior population who will require more assisted living, independent senior housing and services along the continuum of care. A larger percentage of Juneau seniors, relative to Alaska and the U.S., have the financial ability to pay for assisted living, either through retirement income or long-term care insurance (see Chapter 5). Juneau seniors have repeatedly expressed a preference to bring more assisted living to Juneau through the 2010 Senior Needs Assessment, the 2013 public meeting on assisted living, and the 2014 community meeting and workshop for this study. Additionally, there are no other substantial assisted living options available to Juneau seniors, except the Juneau Pioneer Home, which has an active waitlist of 97, as of May 2014.

Friends (elders) are being sent away to Wrangell and Petersburg because there is nowhere to go in Juneau for assisted living. – Key informant interview

Moving to assisted living can be a difficult decision for an individual and their family. Often seniors prefer to stay in their homes unless their need is so substantial that intensive services and supports are necessary. Aging in place communities that offer independent living as well as assisted living, along with an array of activities that appeal to seniors, are a viable alternative to seniors remaining in their own homes.

Figure 6-1: Preferred Living Situation for Help with ADLs, July 2014 Community Workshop



This chapter summarizes the methodology to estimate current and future market demand for assisted living. It is important to note that a demand forecast is a conceptual estimate of the number of individuals who will choose to buy something today and in the future. A demand forecast is not an exact predictor of future decisions by individuals who are complicated creatures that consider many factors in decision-making. Additionally, social and economic circumstances change, and the extent to which they do alters the reliability of a demand forecast. Demand forecasts should be revisited periodically and updated when appropriate. A forecast like the one in this study predicts the overall “order of magnitude” of demand for assisted living that should be anticipated in the future. Order of magnitude estimates can help communities and investors plan for the appropriate level of demand. For example, planning for 100 assisted living beds is very different from planning for 1,000. A demand forecast helps identify the approximate level of resources to meet future needs.

METHOD

The method to quantify the potential demand for assisted living in Juneau is described below:

1. Collect data on current utilization of housing and services by senior age cohort to understand which services and supports are currently used by Juneau seniors.
2. Remove duplication between service utilization counts to estimate the number of individuals utilizing senior housing, assisted living, and other senior services, by age cohort.
3. Develop a demand forecast using the following three steps.
 - a. Step 1 | Use current Pioneer Home utilization rates, by age cohort, to forecast future assisted living demand. This was done by applying Pioneer Home current utilization rates by age cohort to the future population forecast of seniors by age cohort. Step 1 provides an estimate of the minimum number of assisted living beds that will be in demand assuming the current utilization rates at the Pioneer home are the basis for future demand for assisted living.
 - b. Step 2 | Increase the utilization rate of assisted living calculated in Step 1 by including utilization rates for those on the Pioneer Home wait list, 50 percent of the utilization rates for those on Medicaid Personal Care Assistance (PCA), utilization of the Medicaid waiver for Adults Living Independently (ALI) and utilization rates for those who attend Bridge Adult Day. Apply the increased utilization rates by age cohort to the future population forecast of seniors by age cohort. Step 2 provides an estimate of the maximum level of demand for assisted living in Juneau before adjusting for preference and willingness, as well as, ability to pay.
 - c. Step 3 | Reduce the demand forecast estimated in Step 2 by preference and willingness, as well as ability to pay. The details of this methodology are described later in this chapter.

DEMAND FORECAST SUMMARY

Based on the methodology described above, Figure 6-2 summarizes current and future demand for assisted living in Juneau.

Figure 6-2: Summary of Assisted Living Demand Forecast

	2014	2017	2022	2027	2032	2037	2042
	Senior Population						
60-64	2,348	2,381	2,301	1,755	1,540	1,361	1,626
65 to 74	2,338	3,010	3,824	3,979	3,401	2,732	2,384
75 to 84	775	974	1,425	2,168	2,785	2,911	2,469
85+	285	319	359	483	706	1,088	1,393
	Assisted Living Beds						
Demand Forecast (Total Beds)	109	131	170	233	301	362	380
Assisted Living Supply of Beds in 2014	53	53	53	53	53	53	53
Surplus (Gap) in Beds	(56)	(78)	(117)	(180)	(248)	(309)	(327)

CURRENT UTILIZATION RATES

The first place to start when considering demand for future housing and services is to understand how the current population is utilizing those services and housing options today. Estimates were prepared to identify the current supply and utilization rates for senior housing and services in Juneau, by senior age cohort. Data from the State Department of Health and Social Services (DHSS) Senior and Disability Services (SDS) grant database (SAMS) and the Medicaid database (DS3), as well as key informant interviews and provider publications were used as the primary sources of data for estimating current utilization. Figure 6-3 provides the duplicated counts of individuals served in various senior programs and housing options in Juneau. These estimates are duplicated because many individuals receive multiple services. For example, an individual may receive both transportation and meals from Southeast Senior Services (SESS).

REMOVING DUPLICATION

In order to gain a more accurate picture of the actual number of individuals in Juneau receiving services, a process to remove the duplication of services for the same individual was conducted. When possible data received from the State came as unduplicated counts. In other instances, simplifying assumptions were used to estimate the number of unduplicated individuals. Provider interviews also informed the method for removing duplication of recipients across service and housing categories. For example, people using the Medicaid waiver program could be living in the Pioneer Home. Therefore, the total number of Medicaid waiver recipients was reduced by the number of waiver recipients at the Pioneer Home to ensure this duplication was removed. Removing duplication in senior services, such as meals, rides, taxi vouchers, and respite is nearly impossible because these services are not tracked across providers to be able to count only the

individual who uses the services. By integrating key informant interviews, simplifying assumptions were used to estimate the number of unduplicated seniors. Details on this methodology are included in Appendix F.

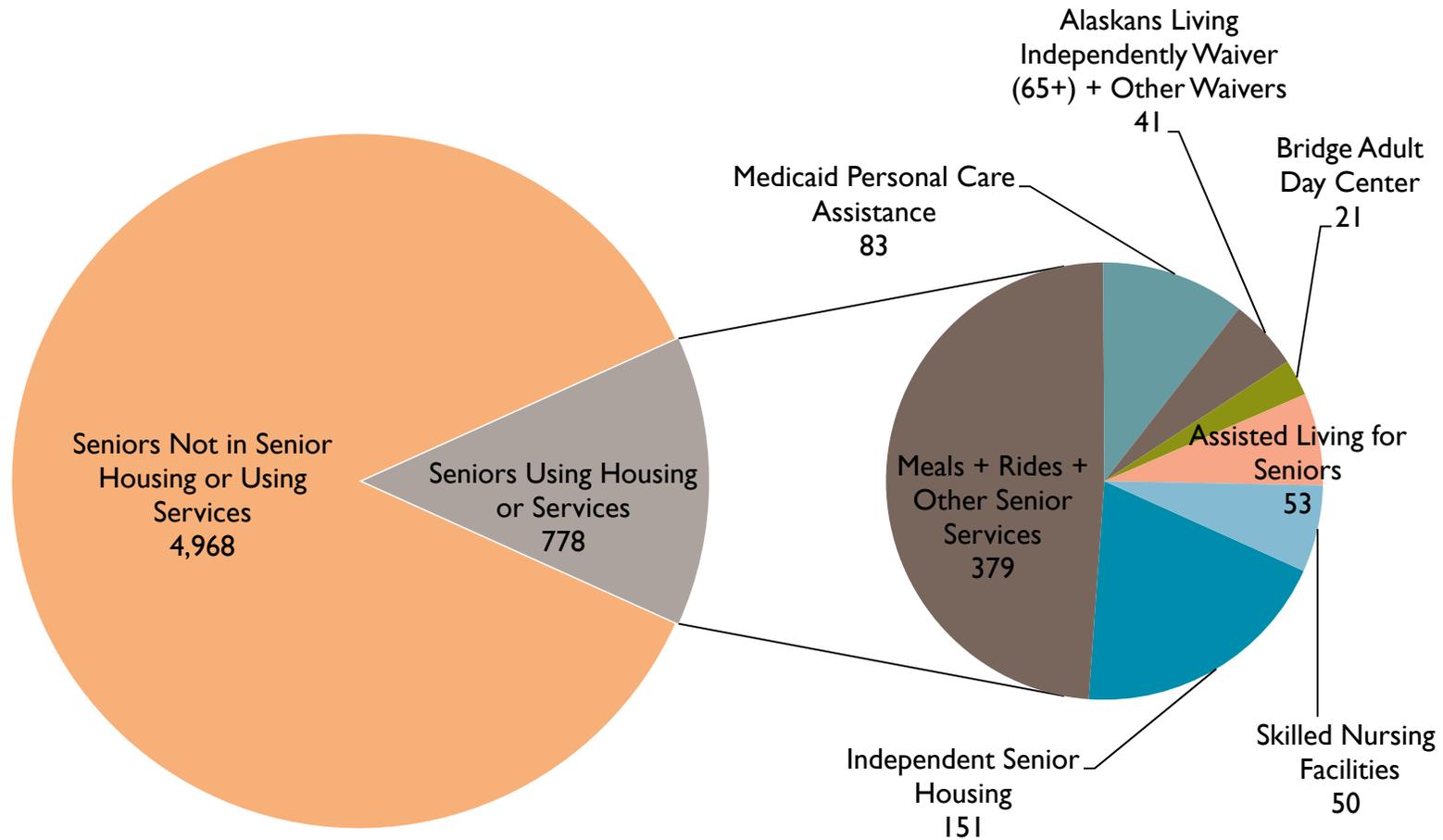
By removing duplication where possible, it was determined that approximately 800 individual seniors are receiving a service or are living in some type of senior housing in Juneau. The majority of the interviewees also provided age breakdowns of residents or recipients, which allowed for estimates of service and housing utilization by age.

Figure 6-3: Utilization of Housing and Services Juneau by Juneau Seniors (Duplicated Counts)

Type	Examples	Estimated Service Units (Duplicated Seniors)
Independent Senior Housing	Fireweed Place, Mountain View, Smith Hall	158
Senior Services	Southeast Senior Services (SESS) including case management, respite, chore, meals, rides, Southeast Alaska Independent Living (SAIL) programs for seniors	2,377
Personal Care Assistants (PCA) in Home (Medicaid)	Cornerstone Home Care, Center for Community (Compass Home Care), Priority Healthcare	83
Adult Day	Bridge Adult Day Center (SESS)	21
Medicaid waivers (care in-home or in assisted living)	Alaskans Living Independently waiver and seniors on Intellectual + Developmentally Disabled waiver	48
Assisted Living Homes	Juneau Pioneer Home, Helping Hands + Healing Hearts + seniors on General Relief in assisted living homes for developmentally disabled individuals.	53
Skilled Nursing Facility	Wildflower Court	50
Total Duplicated Seniors in Senior Housing or Services: <i>Estimates duplicated between category</i>		2,790
<i>Hospice + Home Care of Juneau²⁰</i>		<i>4,833 service units for 191 patients</i>

²⁰ Note that Hospice and Home Care of Juneau recipients are not included in the overall total because the services provided are medical and not focused on assistance with activities of daily living. While the medical services are integral to the health and wellbeing of seniors in Juneau and are definitely a critical component of the continuum of care, these services were not directly integrated into the mathematical model for estimating demand for assisted living due to the nature of the services provided. However, information on the number of service units and patients services are provided for summary purposes.

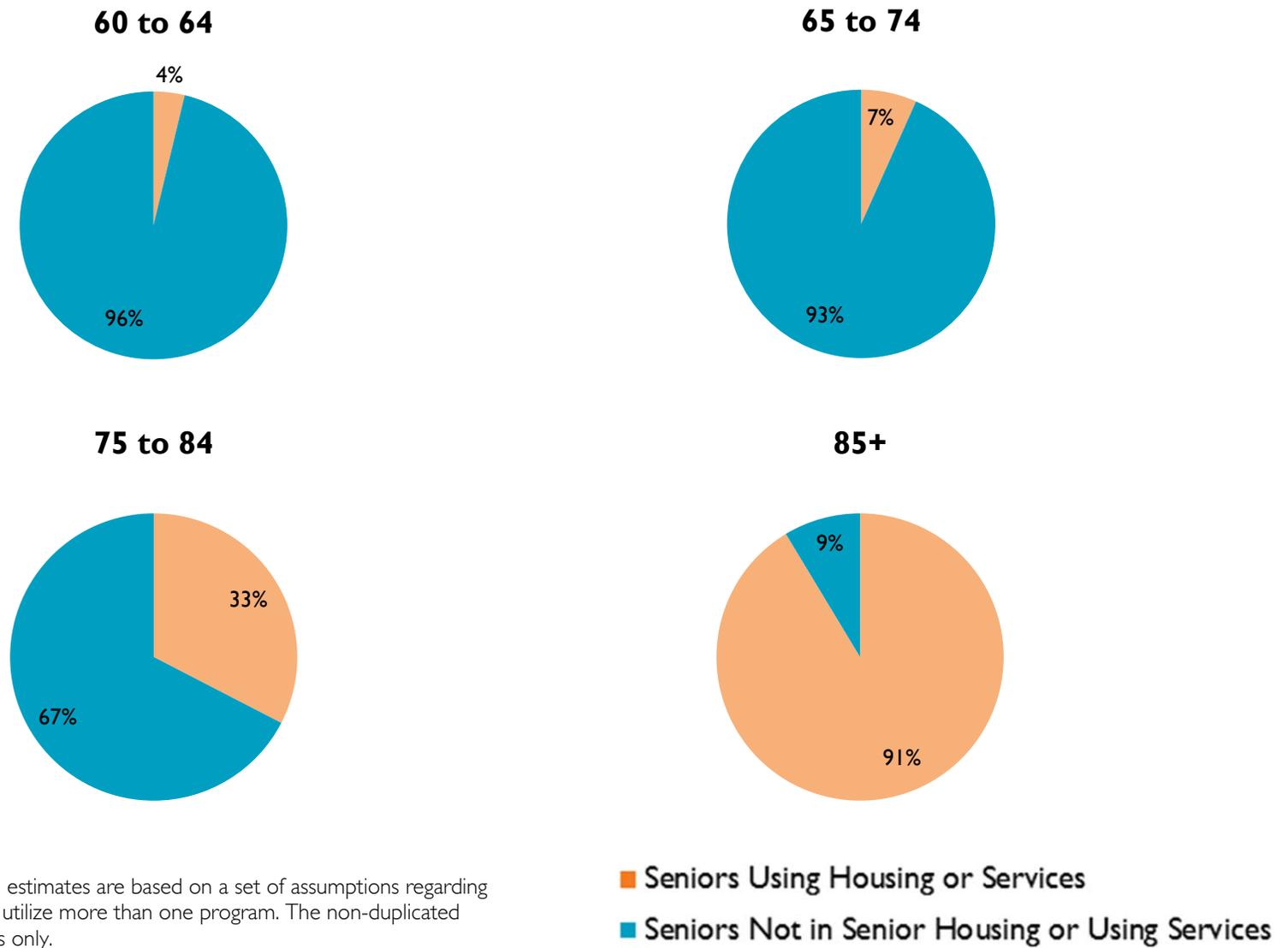
Figure 6-4: Seniors (60+) in Juneau Participating in Senior Housing and/or Services (Unduplicated)



Note: Non-duplicated estimates are based on a set of assumptions regarding where a recipient can utilize more than one program. The non-duplicated numbers are estimates only.

Source: State of Alaska, DHSS, SDS database, provider reports, key informant interviews.

Figure 6-5: Housing and Service Utilization Increases as Seniors Age (Juneau)



Note: Non-duplicated estimates are based on a set of assumptions regarding where a recipient can utilize more than one program. The non-duplicated numbers are estimates only.
Source: State of Alaska, DHSS, SDS database, provider reports, key informant interviews.

FORECAST STEPS

The State of Alaska Department of Labor and Workforce Development (DOL&WD) forecasts population by age for each borough or Census area in Alaska. A range of utilization rates that vary according to age were applied to forecasted population to using a three step process to develop a demand forecast for assisted living. Because utilization of long-term care services and supports increases as seniors' age, utilization rates for each senior age cohort were used to develop the assisted living demand forecast. These utilization rates are shown in Figure 6-10 toward the end of this chapter.

STEP I: EXISTING ASSISTED LIVING UTILIZATION RATE

This first step in estimating assisted living demand is applying the current utilization rate for seniors at assisted living in Juneau, which is primarily the Juneau Pioneer Home as well as a few beds currently occupied by seniors at other smaller homes for the developmentally disabled. Currently, utilization rates range from zero for 60 to 64 year olds up to 8.4 percent for 85 and older seniors. If current assisted living utilization rates by Juneau seniors are applied to the future senior population forecasts, there will be a gap of 150 beds by 2042. This calculation is shown in Figure 6-6.

The calculation in this step is intended to provide perspective on the lowest possible demand for assisted living beds in Juneau. It is extremely conservative because it assumes that there is no additional demand beyond that expressed by current assisted living utilization rates. In fact, it is clear that more seniors in Juneau are in need of, and demand, assisted living than is currently provided given constrained supply in Juneau. For example, the active waitlist of 97 people for the Juneau Pioneer Home includes seniors who are willing and able to move into assisted living within 30 days. However, as this step in the forecast illustrates even using an unrealistically low projection, 150 new beds of assisted living will be needed to meet future demand.

Figure 6-6: Step I of Assisted Living Demand Forecast, Juneau

	2014	2017	2022	2027	2032	2037	2042
Juneau Senior Population							
60-64	2,348	2,381	2,301	1,755	1,540	1,361	1,626
65 to 74	2,338	3,010	3,824	3,979	3,401	2,732	2,384
75 to 84	775	974	1,425	2,168	2,785	2,911	2,469
85+	285	319	359	483	706	1,088	1,393
Step I: Demand Based on Existing Assisted Living Utilization Rates in Juneau							
Juneau Existing Assisted Living Utilization Rates							
60-64	0%	0%	0%	0%	0%	0%	0%
65 to 74	0%	0%	0%	0%	0%	0%	0%
75 to 84	3%	3%	3%	3%	3%	3%	3%
85+	8%	8%	8%	8%	8%	8%	8%
Assisted Living Beds							
Step I Demand (Beds)	53	63	82	118	56	192	203
Assisted Living Supply of Beds in 2014	53	53	53	53	53	53	53
Step I Surplus (Gap) in Beds	0	(10)	(29)	(65)	(103)	(139)	(150)

STEP 2: INCREASED UTILIZATION RATES

The second step forecasts demand for assisted living by increasing the estimated utilization rate of assisted living in the future. To do this, utilization rates, adjusted by age, of other long-term care programs where seniors could potentially need assisted living were applied to future population forecasts. The higher utilization rates includes the share of seniors currently in assisted living, those on the active wait list for the Juneau Pioneer Home, seniors utilizing the Medicaid PCA program,²¹ seniors using the Medicaid waiver to receive in-home services who must meet nursing facility level of care (NFLOC) standards, and seniors at the Bridge Adult Day program. The higher utilization rates are applied to the same senior population forecast as in Step 1, thus increasing the total demand for assisted living beds. Figure 6-7 shows Step 2.

Step 2 is intended to demonstrate the higher range of possible demand for assisted living beds given projected population growth and higher assisted living utilization. However, these numbers are unrealistic because they do not take into account that seniors will continue to

Figure 6-7: Step 2 of Assisted Living Demand Forecast, Juneau

	2014	2017	2022	2027	2032	2037	2042
	Senior Population in Juneau						
60-64	2,348	2,381	2,301	1,755	1,540	1,361	1,626
65 to 74	2,338	3,010	3,824	3,979	3,401	2,732	2,384
75 to 84	775	974	1,425	2,168	2,785	2,911	2,469
85+	285	319	359	483	706	1,088	1,393
Step 2: Demand Based on Increased Assisted Living Utilization							
	Increased Utilization Rates [1]						
60-64	0%	0%	0%	0%	0%	0%	0%
65 to 74	2%	2%	2%	2%	2%	2%	2%
75 to 84	14%	14%	14%	14%	14%	14%	14%
85+	36%	36%	36%	36%	36%	36%	36%
	Assisted Living Beds (Not Adjusted for Preference + Willingness to Pay)						
Step 2 Demand (Beds)	253	303	392	540	696	838	881
Assisted Living Supply of Beds in 2014	53	53	53	53	53	53	53
Step 2 Surplus (Gap) in Beds	(200)	(250)	(339)	(487)	(643)	(785)	(828)

[1] Increased utilization rates for forecasting demand for assisted living in Step 2 are based on current utilization rates by age for those in assisted living in Juneau (mostly Pioneer Home), those on the Pioneer Home wait list, 50% of those on the Medicaid PCA, and those at Bridge Adult Day.

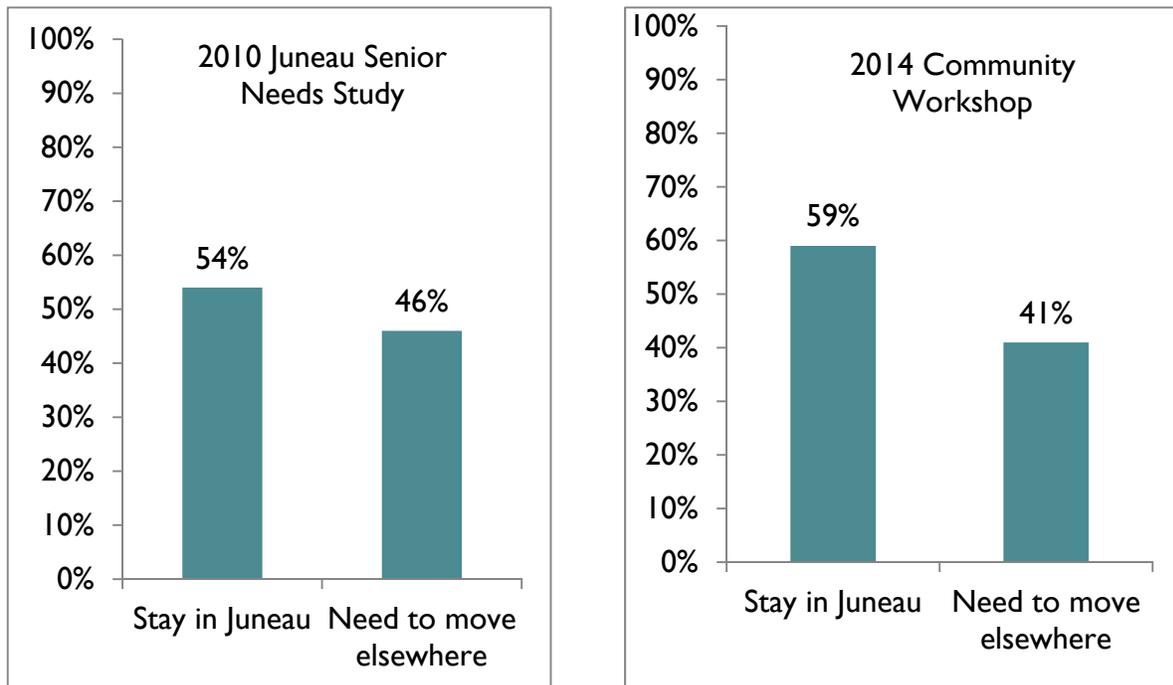
²¹ Note that 50% of the utilization rate of those using Medicaid PCA in 2014 were included. This is because PCA often provides basic chore service and allows seniors to stay in their homes. A smaller percentage of those with PCA will opt to move into assisted living unless their level of care increases or the assisted living community provides amenities that they cannot otherwise secure in their existing home.

choose other home and community based programs, such as the Medicaid waiver in their homes, Bridge Adult Day, and PCA services. Additionally, Step 2 does not integrate willingness and ability to pay for assisted living.

STEP 3: ADJUSTMENT FOR PREFERENCE + WILLINGNESS/ABILITY TO PAY

The third step adjusts the assisted living forecast downward based on willingness to move to and pay for assisted living. The 2010 Juneau Senior Needs Survey reported that 46 percent of seniors would not seek assisted living in Juneau due to cost. Participants at the 2014 community workshop expressed similar sentiment (see Figure 6-4). As a result, the assisted living forecast estimated in Step 2 was reduced by 46 percent.²² The remaining beds were further reduced by 20 percent because the case studies of other assisted living facilities indicate that fewer people participate compared to what they report in the survey and beds take longer to fill than anticipated. After accounting for these factors in Step 3, the estimated gap in beds by 2042 is 327 beds (see Figure 6-9). This last step in the forecast process accounts for, not only higher assisted living utilization rates for those who need it, but also accounts for what people say they can actually commit to based on surveys, interviews and case studies.

Figure 6-8: In Juneau, the average cost of assisted living is at least \$5,000/month. Knowing these current costs, if you needed assisted living outside of your own home would you:



²² The 2010 Juneau Senior Needs study percentages were used in the demand forecast because the survey was sent to all seniors in Juneau and is considered more statistically valid than the responses from participants at a community workshop.

Figure 6-9: Step 3 of Assisted Living Demand Forecast, Juneau

	2014	2017	2022	2027	2032	2037	2042
	Juneau Senior Population						
60-64	2,348	2,381	2,301	1,755	1,540	1,361	1,626
65 to 74	2,338	3,010	3,824	3,979	3,401	2,732	2,384
75 to 84	775	974	1,425	2,168	2,785	2,911	2,469
85+	285	319	359	483	706	1,088	1,393
Step 3: Increased Assisted Living Utilization Modified for Preference + Willingness to Pay							
	Assisted Living Beds						
Gross Forecast of Demand for Step 3	253	303	392	540	696	838	881
(less) 46% Juneau seniors who indicated they would not seek AL in Juneau due to cost (2010 survey)	(116)	(140)	(181)	(248)	(320)	(386)	(405)
(less) 20% for less demand than anticipated. Case studies indicate fewer people participate compared to surveys + beds take longer to fill up than anticipated + recipients can and will choose other home and community based services.	(27)	(33)	(42)	(58)	(75)	(91)	(95)
Demand Forecast Step 3 (Beds) Adjusted for Preference + Willingness to Pay	109	131	170	233	301	362	380
Assisted Living Supply of Beds in 2014	53	53	53	53	53	53	53
Step 3 Surplus (Gap) in Beds	(56)	(78)	(117)	(180)	(248)	(309)	(327)

Figure 6-10: Current + Forecasted Utilization Rates of Long Term Care, by Age Cohort, Juneau

Utilization Rates	2014	2017	2022	2027	2032	2037	2042
Receiving Assisted Living	% of Juneau seniors utilizing services in Juneau						
60-64	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
65 to 74	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%
75 to 84	3.4%	3.4%	3.4%	3.4%	3.4%	3.4%	3.4%
85+	8.4%	8.4%	8.4%	8.4%	8.4%	8.4%	8.4%
Pioneer Home Active Wait List	% of Juneau seniors utilizing services in Juneau						
60-64	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%
65 to 74	0.2%	0.2%	0.2%	0.2%	0.2%	0.2%	0.2%
75 to 84	6.1%	6.1%	6.1%	6.1%	6.1%	6.1%	6.1%
85+	15.4%	15.4%	15.4%	15.4%	15.4%	15.4%	15.4%
Medicaid PCA (50% of current utilization)	% of Juneau seniors utilizing services in Juneau						
60-64	0.2%	0.2%	0.2%	0.2%	0.2%	0.2%	0.2%
65 to 74	0.7%	0.7%	0.7%	0.7%	0.7%	0.7%	0.7%
75 to 84	1.8%	1.8%	1.8%	1.8%	1.8%	1.8%	1.8%
85+	2.6%	2.6%	2.6%	2.6%	2.6%	2.6%	2.6%
Medicaid Waiver not in Assisted Living	% of Juneau seniors utilizing services in Juneau						
60-64	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%
65 to 74	0.6%	0.6%	0.6%	0.6%	0.6%	0.6%	0.6%
75 to 84	1.6%	1.6%	1.6%	1.6%	1.6%	1.6%	1.6%
85+	4.5%	4.5%	4.5%	4.5%	4.5%	4.5%	4.5%
Bridge Adult Day	% of Juneau seniors utilizing services in Juneau						
60-64	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
65 to 74	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
75 to 84	1.0%	1.0%	1.0%	1.0%	1.0%	1.0%	1.0%
85+	4.6%	4.6%	4.6%	4.6%	4.6%	4.6%	4.6%

Source: Utilization rates for 2014 based on data from State of Alaska and local providers. Future year utilization rates based on current year estimates.

DEMAND FOR HOME + COMMUNITY BASED SERVICES

While the focus of this demand forecast is on quantifying the number of assisted living beds the Juneau market can absorb, it is critical that the community consider the need to ramp up the provision of other senior home and community based services. Figure 6-11 provides a rough estimate of the number of “service units” required to maintain current service levels as the population grows. Service units are the total number of people served by each provider and by each program but do not reflect unduplicated individuals. Currently, Southeast Alaska Independent Living (SAIL) and Southeast Senior Services (SESS) provided 2,105 service units in 2014 to those over age 65. These are not individuals, but are duplicated counts because many people receive multiple services. Based on this math, service providers in Juneau will need to go from providing 2,105 service units today to those age 65 and older to providing 4,271 by 2032, which means providing close to twice the level of service, as today.

Figure 6-11: Demand Forecast: Senior Home and Community Based Service Units

Item	2014	2017	2022	2027	2032	2037	2042
Juneau Borough Population Age 65+	3,397	4,303	5,608	6,630	6,892	6,731	6,246
Units of Senior Services for age 65+ (Duplicated) in 2014 [1]	2,105						
Units of Senior Services as Percent of Juneau Population	62%	62%	62%	62%	62%	62%	62%
Demand Forecast for Units of Senior Services [2]	2,105	2,666	3,475	4,109	4,271	4,171	3,871

[1] Units of senior services are the number of people that SAIL and SESS provide services to in 2014 regardless of duplication by program and provider. Many individuals receive multiple services. As a result, this number does not reflect the total number of individuals served but is the number of service units provided.

[2] Does not include an estimate of the number of Hospice and Home Care of Juneau (HHCJ) service units required to meet the demand from a growing senior population. In fiscal year 2012, HHCJ provided 4,833 service units to 191 patients.

7. RECOMMENDATIONS FOR JUNEAU ASSISTED LIVING

Based on the demographic analysis, utilization rate analysis, demand forecast, 2010 Juneau Senior Needs Study, key informant interviews, and responses from the participants at the 2014 community workshop, the following are recommendations to meet the demand for assisted living, as well as other service and housing needs for Juneau’s aging population.

RECOMMENDATIONS

1. *Plan for the co-location of assisted living with senior independent housing to create an aging in place community.* Approximately 77 percent of participants at the July 2014 community workshop said the preferred model for Juneau is senior independent housing co-located with assisted living. A co-located senior independent housing, assisted living, and memory care campus could help address a range of unmet needs in the Juneau community. In addition to being great for seniors who want to age in place, consider including workforce housing as part of an aging in place campus to provide affordable housing for health sector employees. Also, consider the incorporation of a more robust senior center than currently exists in Juneau as part of this senior community, as well as moving the Aging and Disability Resource Center (ADRC) to the same campus (see recommendation 11 for more detail).
2. *Distribute this demand study to potential investors.* Several investors and assisted living developers have expressed an interest in Juneau for a future project. Senior Citizens Support Services Incorporated and other Juneau organizations should send this study to those who have expressed an interest, as a way to help educate potential investors on the market potential for assisted living in Juneau.
3. *Identify and assess locations for a co-located independent senior housing and assisted living community in Juneau.* Workshop participants chose Downtown/Willoughby District as their top location for an assisted living and senior housing community. Second choice was Twin Lakes and third choice was Mendenhall Valley. About 27 percent of workshop participants were from the Downtown / Willoughby District but the rest of the participants were from a range of neighborhoods in Juneau. Community preference is one component of site location. Other critical issues are land availability and suitability in terms of proximity to services and activities and walkable terrain. An opportunities and constraints analysis that examines potential sites for assisted living and senior housing would be helpful.
4. *Plan to meet demand for assisted living in multiple ways.* To generate 327 assisted living beds in Juneau between now and 2042 will require a diverse array of solutions. The project currently being discussed (see recommendation # 1) is one way to meet some of the expected

Figure 7-1: Locations for Assisted Living by Order of Preference from July 2014 Community Workshop Participants

1.	Downtown / Willoughby District
2.	Twin Lakes
3.	Mendenhall Valley
4.	Auke Bay
5.	West Juneau
6.	Douglas
7.	Lemon Creek
8.	Near the Airport
9.	Out the road
10.	Other

demand for assisted living. Other options include future phases of assisted living, as well as the conversion of larger homes to small-scale assisted living homes, similar to what has occurred in Anchorage. These assisted living homes often re-purpose larger residential structures. Another way to meet assisted living demand is to incorporate flexible design that will allow co-located independent senior units to be converted into assisted living units as demand increases for higher-level care.

Overall, planners should phase the development of assisted living in-line with the aging senior population. The assisted living demand forecast is based on data that shows assisted living is needed more as people age into their late 70s and early 80s. The growth in the older senior age cohort continues through the end of the forecast (2042) and beyond. As a result, many older seniors will need assisted living in later years. While the demand forecast shows a need for assisted living currently (56 beds in 2014 and 117 by 2022), that demand grows over time to 327 by 2042.

5. *Recommend feasibility testing to help refine the specific scale of a near-term assisted living and senior independent housing project.* This study identifies the potential overall demand for assisted living. The next step is to begin estimating the operating revenues and expenses of assisted living at various sizes with a mix of payers to begin to understand which scale will work for Juneau. Based on the conclusions of this demand forecast, an assisted living facility of between 30 and 40 beds paired with approximately 40 to 50 units of senior independent housing units may be a good place to start feasibility testing. Other assisted living feasibility analyses indicate that there is a sweet spot where rate revenue supports operations and debt service. If there are too many units, the staffing and construction costs can be too significant for rate revenue to offset. A financial feasibility analysis can help identify that sweet spot, and identify the public and private resources that will be necessary to make the project pencil.

6. *Anticipate that a public/private partnership will likely be required.* Feasibility testing will help identify the financial requirements of a potential assisted living and senior independent housing community. However, given what we know about other assisted living communities, a public/private partnership may be necessary. This could mean that the community must help with land costs, or it could mean that partnerships are required to develop housing and services for those seniors with lower incomes.

Another option is for the City and Borough of Juneau (CBJ) to empower its Affordable Housing, Sustainability, and Aging commissions to develop and recommend incentives to encourage expansion of housing and services along the senior continuum of care. An example could be to offer incentives for individual homeowners to convert their homes to small assisted living facilities. The community should continue to have conversations about how to partner and what type and level of resources they can provide.

Figure 7-2: Most Important Feature for an Assisted Living Home, July 2014 Community Workshop

- | | |
|-----|---|
| 1. | Private space |
| 2. | Proximity/walkability to community services |
| 3. | Meal and chore services |
| 4. | Personal care assistance |
| 5. | Proximity and/or views of the natural environment |
| 6. | Low cost |
| 7. | Care coordination |
| 8. | 24 hour care |
| 9. | Activities |
| 10. | Dementia care |
| 11. | Common areas |

7. *Work to bring more financial resources to Juneau for senior independent housing and services, and publicize funding opportunities to potential assisted living developers.* There is a range of financial resources to help support senior housing and assisted living in Juneau, particularly for seniors with limited incomes. Funding through the Alaska Housing Finance Corporation (AHFC) Senior Citizens Housing Development Fund (SCHDF) is one source. While this fund is limited, Raven Landing in Fairbanks secured funds for several years to help build senior housing in Fairbanks. Juneau is in a good position to request funds for a project that benefits the Juneau community. Additionally, AHFC runs a loan program (called Senior Housing Loan) to help assisted living operators open new homes. Other federal and state financing sources may also be available. Ultimately, the assisted living developer will apply for funding or work with partners to apply for funding. However, it is important for Senior Citizens Support Services Incorporated (SCSSI) and the Assisted Living for Seniors (ALFS) Task Force to publicize potential funding options to potential investors.

Build on reverence for elders as a “natural model” for supporting Juneau seniors as they age.

– July 14 Community Workshop Participant

8. *Continue to consider how the tribal health system can partner to bring more assisted living to Juneau.* The Southeast Alaska Regional Health Consortium (SEARHC) provides health services to tribal members in Southeast Alaska. Additionally, the Tlingit Haida Regional Housing Authority (THRHA) is the tribally designated housing entity for southeast Alaska and currently owns and operates Fireweed Place in Juneau. The Central Council Tlingit & Haida Indian Tribes Elderly Service Program works to support elders as they age. Tribal organizations could offer resources to help provide community based assisted living and senior services in Juneau. For example, SEARHC may be able to operate and provide some of the long-term care health services required for assisted living, while THRHA could help develop and/or partner with a developer to provide affordable senior housing as part of an assisted living and senior housing community.

9. *Plan for additional independent senior housing.* While this study focused mostly on assisted living, there will clearly be a need for more senior housing as the Juneau population ages. Many Juneau seniors will seek smaller houses closer to services as they age. For example, 71 percent of participants at the 2014 community workshop indicated that they prefer a home between 701 and 1,500 square feet when they age. Additionally, if developers are encouraged to focus on increasing the range of options for Juneau’s independent seniors to downsize, many larger homes will potentially be available for conversion to small-scale assisted living homes. Additionally, independent senior housing with supportive services, such as meals, daily checks, housekeeping, and social activities are also needed in Juneau.

Set up the project similar to UAS housing with individual apartments but meal options (restaurant or cafeteria). There could be a central activity building and a medical center on campus with private nursing services available.

– July 14 Community Workshop Participant

10. *Ensure home and community based services can keep pace with the aging population.* As the senior population ages, home and community based services will be critical to meeting the needs of seniors and helping them to remain safely in their homes for as long as possible. At the community workshop, when asked what their preferred

living arrangement was if they were an active 70-year-old, 64 percent of participants said they would like to continue living in their current homes, if they are able to do so. Another 20 percent said they would move to an apartment in Juneau within walking distance of restaurants, activities, and services. Services like adult day care, respite and transportation enable seniors to live at home by providing support to family caregivers so that they can attend to other parts of their lives.

I do respite care in homes for private pay clients. I have partnered with a friend who tag-teamed with me for support and substitute help. It is DELIGHTFUL work. I'd like to see other retirees join a group of us for training, fun and support, and offer talented and loving respite care. It's a great way for us to be involved and helpful. – July 14
Community Workshop Participant

Community workshop participants acknowledged the need for both in-home and outside of the home caregiving and support services; these types of support services were identified as the third most important service for Juneau seniors as they age, after assisted living and housing close to amenities. Thirty seven percent of workshop participants did not want to burden their family and friends with care at all and would rather hire a caregiver.

Home and community based services in Juneau will need to grow to meet the demand, especially for programs like adult day that require physical space. Private pay personal care is not widely available in Juneau and could be a business opportunity. To help keep Juneau seniors in their own homes, a comprehensive set of home and community based services is required including trained personal care assistants who can afford to live and work in Juneau, as well as robust senior centers, opportunities for adult day care, and respite for caregivers. The following are three strategies to help increase home and community based providers keep pace with the growing senior population.

- As a community, advocate for funding for local senior home and community based service providers.
- As a community, collaborate with appropriate agencies and entities to create a funding and development plan for an expanded Juneau Senior Center. Help create a realistic and appropriate plan by identifying programs and activities seniors are asking for now and will want and need in the future.
- The JEDC and/or other economic development entities should consider helping to advance more business opportunities for private pay personal care assistants by helping with business planning and marketing for interested entrepreneurs and by conducting or sponsoring periodic workshops on assisted living licensing and operations, or other topics related to serving the elderly.

11. *Support information and referral through the Aging and Disability Resource Center (ADRC) and other ways for individuals to learn more about available services and housing options.* Currently, the Southeast Alaska Independent Living Center (SAIL) operates the ADRC through state and federal grants. The ADRC is the primary source of information to help seniors understand the services and housing options available to them. The Juneau community should work with SAIL to make sure that seniors are utilizing this resource and that it is providing the necessary information to help

seniors and caregivers make decisions for their future. This could be done by using list serves and web site of other organizations to advertise the ADRC and letting people know the number to call and the information available. Another option is to mail a post card to seniors in Juneau alerting them to the ADRC.

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
Total	-715	-79	93	-301	-284	-824	-552	31	210	-206	523	-59	-298	-189

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

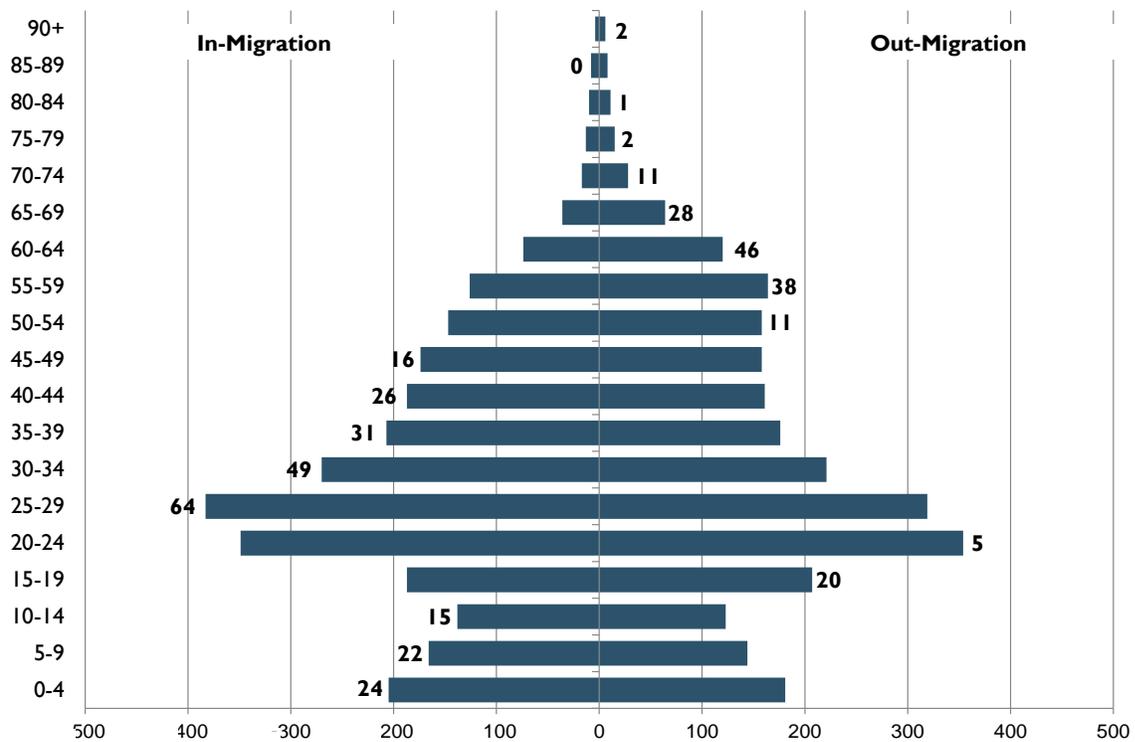
Figure C-2: Net Migration to and From Juneau (PERS and TRS Retirees)

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
TOTAL	-72	-82	-69	-87	-75	-76	-95	-88	-80	-66	-61	-10	-32	-137	-74

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	Senior Independent Housing	Senior Independent Housing
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	Senior Independent Housing + Assisted Living	Senior Assisted Living
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	Senior Independent Housing + Assisted Living	Senior Independent Housing + Assisted Living
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

Name	Raven Landing Retirement	Park Place Assisted Living
Type	Senior Independent Housing	Senior Assisted Living
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

Name	Wildflower Court
Type	Skilled Nursing
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.¹ 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.² 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	\$1,339	\$821
A Couple, One Eligible	\$1,608	\$1,242
B Couple, One Eligible	\$1,270	\$945
Assisted Living Home Couple, One Eligible	\$1,608	\$821
A Couple, Both Eligible	\$1,983	\$1,610
B Couple, Both Eligible	\$1,650	\$1,264

¹ 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.

² 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,³ then subtracting the remainder from the SSI payment standard or maximum SSI benefit amount (\$721 in 2014).⁴ 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.⁵

³ 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.

⁴ 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).

⁵ 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	\$721.00
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:⁶

- 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

⁶ 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).⁷

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.⁸ 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):⁹

- 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.

⁷ 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."

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

⁹ 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,¹⁰ 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.

¹⁰ 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

Phone: 907-523-2300

