

PACKET IV: LONG-TERM CARE

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Long-term care at a glance:

What is long-term care?

- Normal definition — when a person needs care for cooking, laundry, bathing, etc.
- Insurance definition — much narrower: person is unable to perform activities of daily living (ADLs e.g.): bathing, dressing, transferring (in and out of bed), toileting, continence and eating.

For how long do people need long-term care?

- One third of today's 65-year-olds will not need long-term care
- Majority will need for up to three years
- 20 percent will need more than five years

What does long-term care cost?

Costs vary in what is included

- National average — \$67,525 annually
- Alaska — \$300,000 or more annually

Who pays for long-term care?

- Person, savings, life insurance, long-term care insurance
- Family — 25 percent of adult children provide personal or financial care to parents
- Government

What can one expect the government to provide?

- Medicare — pays about 12 percent of short-term home nursing care
- Medicare supplemental insurance —Medigap (does not cover long-term care)
- Medicaid — for low income, pays about 50 percent of nursing home costs; Miller Trust, Medicaid waiver
- Other government programs – very little

For information on long-term care insurance, see *Packet I: Personal Information, Insurance*.

Medicare insurance at a glance:

Medicare is health insurance for the following:

- People 65 or older
- People under 65 with certain disabilities
- People of any age with End-Stage Renal Disease (ESRD) (permanent kidney failure requiring dialysis or a kidney transplant)

The different parts of Medicare help cover specific services:

Medicare Part A (hospital insurance)

- Helps cover inpatient care in hospitals, skilled nursing facilities, hospice and home health care. But, Medicare does not cover most care given at home, in assisted living facilities or in nursing homes, for people with chronic disabilities and lengthy illnesses.

- Most people don't have to pay a premium for Medicare Part A because they or a spouse paid Medicare taxes while working in the United States. If you don't automatically get premium-free Part A, you may still be able to enroll, and pay a premium.

Medicare Part B (medical insurance)

- Helps cover doctors' and other health care providers' services, outpatient care, durable medical equipment and home health care
- Helps cover some preventive services
- Most people pay up to the standard monthly Medicare Part B premium
- You may want to get coverage that fills gaps in original Medicare coverage. You can choose to buy a Medicare supplement insurance (Medigap) policy from a private company

Medicare Part C (also known as Medicare Advantage)

- Offers health plan options run by Medicare-approved private insurance companies Medicare Advantage plans are a way to get the benefits and services covered under Part A and Part B
- Most Medicare Advantage plans cover Medicare prescription drug coverage (Part D)
- Some Medicare Advantage plans may include extra benefits for an extra cost

Medicare Part D (Medicare prescription drug coverage)

- Helps cover the cost of prescription drugs
- May help lower your prescription drug costs and help protect against higher costs
- Run by Medicare-approved private insurance companies
- Costs and benefits vary by plan

Help is available. If you have limited income and resources, you may qualify for help paying your Medicare health care and/or prescription drug coverage costs. For more information, visit <http://www.socialsecurity.gov>, or call Social Security at 1-800-772-1213.

For information on Medicare programs in Alaska:

<http://www.hss.state.ak.us/dsds/medicare>

If you have questions about the federal Medicare program visit,

<http://www.medicare.gov>

or call 1-800-medicare, 1-800-633-4227. TTY users should call 1-877-486-2048.

Medicaid insurance at a glance:

Medicaid is health coverage available to certain people and families who have limited income and resources.

Eligibility:

- The rules for counting your income and resources, like bank accounts or other items that can be sold for cash, depend on which state you live in.
- Eligibility may also depend on how old you are and whether you're pregnant, whether you're blind or have other disabilities and whether you're a U.S. citizen.
- Certain legal immigrants may also be eligible.
- If a woman's labor and delivery of her child is covered by Medicaid, her baby may be covered for up to one year without needing to apply.
- Even if you aren't sure whether you qualify, if your income is limited, and if you or someone in your family needs health care, you should apply for Medicaid and have a qualified caseworker in your state look at your situation.

Additional benefits:

- People with Medicaid who are disabled or elderly may also get coverage for services such as nursing home care or home and community-based services.
- Depending on your state's rules, you may also be asked to pay a small part of the cost (co-payment) for some medical services.
- If you qualify for both Medicare and Medicaid, most of your health care costs will be covered, including prescription drug coverage.

To apply for Medicaid insurance in Alaska see,
dhss.alaska.gov/dpa/Pages/medicaid/default.aspx

Miller's Trust (Qualifying Income Trust)

dhss.alaska.gov/dsds/Documents/02-Internal/med23_1208.pdf

1. What is a qualifying income trust?

- Qualifying Income Trusts (QIT) is often referred to as Miller Trusts.
- QITs are typically used when an elderly, disabled, or blind person is not eligible for Medicaid, yet he or she has a high cost for medical or prescription needs that are not covered by Medicare or private health insurance.
- Many people use QITs to access nursing home Medicaid or Home and Community Based (HCB) waiver services. However, a QIT may also be used to qualify for any Medicaid eligibility category.
- When considering using a QIT always consult an attorney specializing in elder or Medicaid law. It is important that Medicaid applicants and recipients know that the establishment of a QIT requires that a qualified trustee be appointed to assume responsibility for their finances.

2. When is a QIT used?

A QIT could be used in the following situations:

- To qualify for Medicaid and his or her monthly income is over the relevant monthly eligibility standard
- To access nursing home Medicaid or HCB waiver services and the monthly income is over the allowable gross income per month

A public assistance caseworker can provide the current standards.

3. Qualifying Income Trust requirements:

A QIT must have the following conditions:

- It must consist only of income of the applicant or recipient and the accrued earnings of the trust. It cannot contain any other assets.
- It must be irrevocable, meaning once established it cannot be cancelled or withdrawn by the beneficiary.
- It must name a trustee. The trustee becomes responsible for the Medicaid recipient's financial affairs and controls the trust.
- It must terminate only upon a court order or the death of the beneficiary, whichever is earlier.
- It must stipulate that upon death of the individual, the state receives all amounts remaining in the trust up to an amount equal to the total Medicaid benefits paid on behalf of the recipient.

4. How much money can I keep from the trust to live on?

- If you are in a Nursing Home you may keep \$200 for your Personal Needs Allowance. This amount may change.
- If you are receiving home and community based waiver services, you may keep up to \$1,656 per month if living in a private home, or \$1,396 if living in assisted living facility. This amount may change.
- If you receive regular Medicaid coverage, you may keep the Adult Public Assistance need standard as your monthly living allowance.
- If payments from the trust are used for food, or shelter, this will reduce the amount you may receive from the trust.

5. How will I receive my living allowance?

- Your trustee will need to issue you a check.

6. Can my spouse or children receive money from the trust for living?

- Spouses of Nursing Home Medicaid or home and community based waiver service recipients may receive a spousal allowance and a dependent allowance for minor children. Any spousal income is considered when determining the amount of spousal allowance.

7. What are allowable uses from the trust?

- Some allowable uses are personal needs or living allowance, cost-of-care payments for Nursing Home Medicaid or home and community-

based waiver service recipients, uncovered Medical expenses, taxes, or child support. It is important to refer to the trust document for specific guidelines.

Steps to use a Qualified Income Trust:

If you decide to use a QIT to qualify for Medicaid, please take the following steps:

1. Find an attorney who is knowledgeable about trusts. You can contact Alaska Legal Services or the Alaska Bar Association and request referrals to attorneys specializing in Medicaid or elder law (See *Packet I: Personal Information*).
2. Find a willing person or agency that is qualified to be your trustee.
3. Open a separate bank account for your trust account. For ease in accounting, have all money deposited directly in the account.
4. Provide a copy of the trust bank statement to your Division of Public Assistance (DPA) caseworker showing deposits going into the Trust account. You may be required to provide an accounting of all trust expenditures and use.
5. After the attorney has written the trust, provide a complete copy to your DPA caseworker. The trust must then be approved by a Medicaid policy specialist.
6. Once Medicaid policy specialist approves your trust, record trust with court system.
7. Give a copy of the recording document to your DPA caseworker.
8. Keep a copy of your trust for reference.
9. If your trustee changes, be sure to give your DPA caseworker the Successor Trustee Appointment document.

Division of Public Assistance (DPA) contacts:

Home and Community Based Waiver Medicaid, Nursing Home Medicaid, and TEFRA Medicaid contacts:

- Coastal Field Office Specialized Medicaid Office (for Southcentral, Northwestern, Southwestern, and Southeastern Alaska), 907-269-8950 or 1-800-478-4364 or 1-800-478-4372
- Fairbanks Public Assistance office, 907-451-2850 or 1-800-478-2850
- Medicaid for the disabled, blind or elderly, 907-465-3347
- Anchorage Adult Public Assistance office, 907-269-6000
- Mat-Su Adult Public Assistance office, 907-376-3903 or 1-800-478-7778
- Fairbanks Adult Public Assistance office, 907-451-2850 or 1-800-478-2850

General trust questions:

General trust questions may be directed to the DPA long-term care coordinator at 907-269-7880.

Long-term care facilities:

Alaska Veterans and Pioneers Home in Palmer

In May 2004 the Alaska Legislature approved development of the state's first veteran's home. After extensive remodeling and program development to meet U.S. Department of Veterans Affairs (VA) requirements, the facility was renamed the Alaska Veteran's and Pioneer Home. Seventy-five percent of the 79 beds in the home are designated for veterans and 25 percent are available for non-veterans.

Providence Valdez Extended Care Center

911 Meals Ave.

P.O. Box 550

Valdez, AK 99686

907-835-2249

Fax: 907-834-1887

<http://alaska.providence.org/locations/pvmc/Pages/extcare.aspx>

Providence Valdez Extended Care Center provides nursing care and rehabilitation services in a comfortable, home environment. It is a special place where residents, family members, staff and friends share laughter and hugs. We celebrate life through meaningful relationships, spontaneous happenings, a wide variety of activities and a rich spirit of community. Our beautiful 10-bed facility offers private, comfortable rooms with private baths in a caring, homelike setting for individuals needing nursing services 24 hours a day.

Features:

- Spacious, private rooms with mountain views
- Private baths, free cable TV and telephone
- Dining and food service tailored to individual taste
- Nursing and personal care services
- Top notch restorative and rehabilitation programs
- Social work services
- Resident centered services
- Individualized care
- Comprehensive recreational and social activities
- Caring atmosphere with conscientious staff
- Banking, housekeeping, laundry, and mail services
- Guest room and family gathering spaces
- Open visiting hours

- Medicare and Medicaid coverage

Nursing services:

Nursing care provides extended care when ongoing assistance is needed. The director of long-term care nursing supervises our professional team. Each resident has unique needs and an individualized care plan is prepared for them with input from the resident, nursing staff, medical staff, social services, activities, food services and family members.

Resident services:

Our commitment to quality care in a home-like environment is part of every area of residential life. Residents have access to banking, laundry, mail and housekeeping services. Each room has cable television and private telephone line with furniture and closets to provide residents the convenience and comfort of home. A bright solarium and gathering room provides space and opportunity for making new acquaintances, visits with old friends and planned social activities. Our food service team provides an array of flavorful meals and can tailor meals to special needs and medically related diets.

Activities and social services:

Providence Valdez Extended Care Center is committed to fostering a community environment for residents and meeting the needs of residents and their families. An on-staff activities coordinator and a social service representative collaborate to ensure that the social, emotional and spiritual needs of residents are met. The staff team is also responsible for coordinating care, services, appointments and necessary transportation for residents.

We have the experience and facilities necessary to diagnose and treat a wide range of medical conditions. Our connection with Providence Alaska Medical Center, Alaska's largest medical center, ensures rapid access to higher level of care should the need arise.

Medicare has a five star rating program for nursing homes. It is described at, <http://www.medicare.gov/nhcompare/static/tabhelp.asp?activetab=6>

The Medicare rating for Providence Valdez Medical Center is five stars, the highest rating. Only 33 percent of nursing homes have five stars in Alaska.

Providence Valdez Extended Care Center accepts both Medicare and Medicaid programs, and provides resident and family counseling services.

Additional resources:

1. Adult Protective Services:

<http://www.hss.state.ak.us/dsds/aps.htm>

Senior and Disabilities Services: We are here to help you. Our services are voluntary. We will not force you to move or do anything against your own will. We are here to help you live in a safe and healthy environment and receive the services you need. Please contact our office if you need help or have any questions. 907-269-3666 FAX:907-269-3648

File a report of harm or ask for help:

- Adult Protective Services helps to prevent or stop harm from occurring to vulnerable adults. Alaska law requires that protective services not interfere with the elderly or disabled adults who are capable of caring for themselves.
- Vulnerable adults have:
 - a physical or mental impairment
 - a condition or situation that prevents them from protecting themselves or from seeking help from someone else.

Below are examples of things to report:

- *Abandonment* is the desertion of a vulnerable adult by a caregiver.
- *Abuse* is the intentional or reckless non-accidental, non-therapeutic infliction of pain, injury, mental distress, or sexual assault.
- *Exploitation* is the unjust or improper use of another person or their resources for one's own benefit.
- *Neglect* is the intentional failure of a caregiver to provide essential services.
- *Self-neglect* is the act or omission by a vulnerable adult that results, or could result, in the deprivation of essential services necessary to maintain minimal mental, emotional, or physical health and safety.

How to make a report of suspected abuse:

Call: 1-800-478-9996 Print the report form from the Adult Protective Services site and fax to: 1-907-269-3648 or mail to: Adult Protective Services, 550 West 8th Ave., Anchorage, AK 99501

2. Alaska Brain Injury Network:

121 Fireweed Lane, #175, Anchorage, AK 99503

<http://www.alaskabraininjury.net/>

Our resource navigators provide information/referral and more.

- Respond to requests for assistance, information, resources, and referral.
- Maintains a brain injury resource directory with statewide and local resources and supports available to individuals, families, friends, professionals, caregivers and the general public.
- Provides technical assistance to communities interested in developing brain injury support groups.
- Distribute educational and informational resources to the public.
- Most of all, our resource navigators listen. They will listen to your unique story and help identify services and supports. They will help you make the necessary phone calls if needed. They will also help brainstorm compensatory strategies or strategies you can use at home if services are not available in your area.

Resource navigators also help providers. If you have a client that you are serving with brain injury, please call us and let us know how we can help you. Call us at 907-274-2824 or toll free (in Alaska) 888-574-2824.

FAX: 907-274-2826

3. Alaska Commission on Aging Department of Health and Social Services (*Information and assistance*):

150 Third Street

103 P.O. Box 110693

Juneau, AK 99811

Website: <http://www.alaskaaging.org>

Office phone: 907-465-4890

Information phone: 907-465-3250

State Phone: (800) 478-6065 in state only toll free number goes to "Senior Care/Medicare and Senior Information Office

4. Alaska Law Help:

<http://www.alaskalawhelp.org/AK/index.cfm>

Alaska Law Help provides information on many topics including those relating to seniors such as Elder Abuse, Rights of People with Disabilities, Health, Wills & Estates, Caregiver Information, Medicaid, Medicare, Other Medical Benefits, Social Security/Supplemental Security Income (SSI), Social Security Disability Income, and Veterans' Benefits. This is a self-help site.

5. Alaska Legal Services Corporation:

<http://www.alsc-law.org/>

Alaska Legal Services Corporation (ALSC) is a private, nonprofit law firm established in 1967 that provides free civil legal assistance to low-income Alaskans to:

- Help resolve serious legal problems of low-income Alaskans
- Promote family, social and economic stability by upholding the rule of law
- Reduce the legal consequences of poverty
- Improve the quality of life for our children, our families, the elderly and disadvantaged, and our community.

Anchorage law office: 1016 W. 6th Ave., Suite 200 Anchorage, AK, 99501; 907-272-9431, toll-free outside Anchorage, 1-888-478-2572. Fax: 907-279-7417. E-mail: anchorage@alsc-law.org

6. Alzheimer's Resource of Alaska:

<http://www.alzalaska.org>

As Alaska's leading resource on Alzheimer's disease, Alzheimer's Resource of Alaska is committed to providing information, education and services to Alaska's frail elders and individuals with Alzheimer's disease and related disorders (ADRD).

The agency has three departments. One is the Education Department. Another is the In-Home Department which helps families find respite and chore workers to assist their loved one in the home. The agency can provide these services to people with or without Medicaid or the waiver. The agency has also received a state grant that allows it to provide the same service on a sliding scale using a state grant. Unfortunately, for some regions, those funds are not covering the need.

The last one is Care Coordination. This program is limited to the Anchorage area but informal care coordination is provided by either the education specialist or the In-Home specialist assigned to the region. When there is a need for a more formal care coordinator (manager) then this service is provided through partnership with other agencies that do provide that service. In Valdez we partner with Connecting Ties to provide that service for those who choose to use our agency using Medicaid or the Medicaid waiver.

The best contact or number for any of these departments is the 1-800-478-1080 number for the main office in Anchorage. Glennallen and the Copper River Basin office, 1-800-478-1080, ext. 6 or 907-822-5620

7. **Eldercare** is a public service of the U.S. Administration on Aging connecting people to services for older adults and their families. They can be reached at 1-800-677-1116. Their website has extensive information on

Alzheimer’s disease, caregiver, elder abuse prevention, financial assistance, food and nutrition, health insurance, healthy aging, home repair and modification, housing options, in-home services, legal assistance, long-term care, nursing home and LTC facilities, transportation and volunteerism.
<http://www.eldercare.gov/eldercare.NET/Public/index.aspx>

Eldercare has a number of pdf booklets that can be easily downloaded including:

- *Preventing Falls at Home*: This brochure describes safety checks older adults can do in and around the house or assisted living residence to reduce their risk of falling and help enhance their independent living.
- *Housing Options for older Adults*: This booklet provides an overview of the types of housing available to older adults and highlights some personal and legal issues to consider in making housing decisions.
- *Hospital to Home, Plan for a Smooth Transition*
- *Staying “IN TOUCH” in Crisis Situations*. This brochure outlines how families can stay in touch with older loved ones and be prepared when a crisis situation occurs.
- Other eldercare brochures are available at <http://www.eldercare.gov/Eldercare.NET/Public/Resources/Brochures/Index.aspx>

Eldercare has direct links to national senior living organizations, government pages, etc.

http://www.aging-parents-and-elder-care.com/Pages/Assisted_Living_and_Other.html

8. Kenai Peninsula Independent Living Center (An aging & Disability Resource Center):

47255 Princeton Ave., Soldotna, AK 99669

Website: <http://peninsulailc.org>

E-mail: ilc@xyz.net

Office Phone: 907-262-6333

Information Phone: 1-800-770-7911

Services: Alaska’s ADRCs connect seniors, people with disabilities, and caregivers with long-term supports of their choice. We can assist you in the following ways:

- By exploring your options for long-term services.
- By providing you with unbiased, appropriate resources and contacts.
- By assisting you with locating and coordinating services.
- By offering personal and confidential one-on-one guidance/ Options Counseling.

- By following up with you to ensure your needs are met.

Alaska's ADRCs are part of a federal effort to help people more easily access the long-term supports available in their communities. The ADRC network serves Alaskans statewide, regardless of age or income level, through regional sites. Independent Living Center has responsibility for Region V of Alaska, which includes the Kenai Peninsula, Valdez/Cordova Census Area and the Matanuska Susitna Borough. Contact information:

Central Peninsula- 907-262-6333 or 1-877-6AK-ADRC (1-877-625-2372)
 Homer- 907-235-7911 or 1-800-770-7911
 Seward- 907-224-8711

10. Medicare information office:

800-478-6065, or 269-3680 in Anchorage.

11. Native Village of Eyak (*Indian Tribes and Tribal Organizations*):

PO Box 1388

509 1st Street

Cordova, AK 99574

Serves Valdez and Cordova

Website: nveyak.com

E-mail: Gloria@nveyak.org

Office Phone: (907) 424-7738

Services: case management, emergency response system, financial assistance, legal assistance, home repair, home modification, information and referral, home-delivered meals, personal care, respite care, nursing facilities, government assisted housing.

12. Nursing Facility Transition Program:

dhss.alaska.gov/dsds/pages/nursing/default.aspx

The funds from the Nursing Facility Transition Program can be used to help an elderly person or individual with a disability transition from a nursing facility back into the community. We can provide one-time funds for:

- Home or environmental modifications
- Travel/room/board to bring caregivers in from a rural community to receive training
- Trial trips to home or an assisted living home
- Payment for an appropriate worker for skill level needed
- Security deposits
- One-time initial cleaning of home
- Basic furnishings necessary to set up a livable home
- Transportation to the new home
- Other needed items or services may be approved by program coordinators

An eligible person is one who qualifies both medically and financially for the Medicaid Home and Community Based Services waiver (HCBS) program. The grant is used only for one-time costs associated with the transition; thereafter, the Medicaid program will pay for all services when the HCBS waiver is approved.

Who Qualifies?

- Age 65 or older
- Age 21-65 with physical disability
- Want to be transitioned
- Services/supports available and in place for client to live in community
- Have, or anticipated to have, Medicaid waiver eligibility within six months.

Keep in mind that this entire process, depending on how many services must be set up to make your transition successful, may take one to three months.

Nursing Facility Transition Project Coordinator

550 W. 8th St.

Anchorage, AK 99503

907-269-5025

13. Office of Long-Term Care Ombudsman

Website: akoltco.org 800-730-6393

What is the long-term care ombudsman?

The Office of the Long-Term Care Ombudsman promotes and protects the health, safety, welfare and rights of older Alaskans in long-term care facilities.

In Alaska, these are Assisted Living Homes (ALHs), and Skilled Nursing Facilities (SNFs), generally referred to as nursing homes. As one way of achieving this, the OLTCO investigates and resolves complaints made by, or on behalf of, Alaskan seniors regarding problems they may experience with the care or services they receive in ALHs or SNFs. Such investigations may be conducted solely by the OLTCO, or jointly with other agencies which have joint jurisdiction and/or authority. The OLTCO is also designated to investigate complaints under its Adult Protective Services responsibilities and authority.

The OLTCO also investigates complaints made by or on behalf of Alaskan seniors which involve public or private agencies or individuals such as guardians, conservators, public housing, public assistance, grant programs, home health agencies, and public utilities. Such investigations are rare, and often require interventions which do not include an investigation as such, to

resolve the problem to the satisfaction of the complainant.

In addition to its other activities, the OLTCO participates in the development or review of legislation and regulations which directly or indirectly impacts older Alaskans. The OLTCO then seeks to educate and empower elders to weigh-in on such issues, and works with other agencies to provide advocacy. The OLTCO is a member of numerous advocacy groups, committees, and task forces in order to develop cooperative relationships and serve as the voice for older Alaskans in shaping public policy, service delivery, and problem-solving. Participation in such activities also serves as a way for the OLTCO to become better informed of other individual agencies which provide services to older Alaskans, and to inform other participants of the services offered by the OLTCO.

The OLTCO provides information and referrals, and maintains a listing of Statewide and community resources. It also maintains a resource library which is available to the public and providers. Additional education to older Alaskans and their loved ones takes place in various speaking engagements, especially Resident and Family Councils. At every opportunity, education concerning residents' rights is emphasized.

The OLTCO has begun to recruit and train a volunteer program. These volunteers, under the direction and training of the Long-Term Care Ombudsman or his designee, will provide education and advocacy to seniors who reside in long-term care, and their loved ones

The ombudsman can:

- Investigate and resolve complaints
- Visit facilities to meet with residents and evaluate conditions
- Ensure that residents are receiving legal, financial, social, medical, rehabilitative and other services to which they are entitled
- Act as mediator between residents, family members, facility staff, and long-term care service providers
- Provide information to the public about long-term care facilities and programs
- Assist with the establishment of resident and family councils
- Represent residents' interests before local, state, and federal government by working to change laws, regulations and policies that affect those who live in long term care settings.

How do I file a complaint?

You may file a complaint in writing, by telephone, or in person.

The complaint may be about suspected abuse, neglect, financial exploitation, violations of residents' rights or any other concern about a person age 60 or older. The ombudsman will take appropriate action to investigate and resolve the

problem. The ombudsman may issue reports of investigation concerning matters of concern to the general public. The complaint form is on the long-term care ombudsman website, <http://www.akoltco.org/index.cfm>

Do I have to give my name?

No. The name of the resident and the person making the complaint will be kept confidential, unless the resident or the complainant gives us permission to disclose the information or in very rare cases when the court orders a disclosure.

How do I contact the office?

Telephone, 907-334-4480

Toll Free, 800-730-6393

Fax, 907-334-4486

14. Senior benefits

dhss.alaska.gov/dpa/pages/seniorbenefits/default.aspx

The Senior Benefits Program was established on August 1, 2007. It pays cash benefits to Alaska seniors who are age 65 or older and have low to moderate income. Cash payments are \$125, \$175, or \$250 each month, depending on income. The income limits for each payment level are tied to the Alaska Federal Poverty Guidelines and change each year as the poverty level changes.

To be eligible you must:

- Be age 65 or older
- Live in Alaska voluntarily
- Not be in Alaska for a temporary purpose such as a vacation or business trip
- Intend to make Alaska your home
- Have a social security number or show that one has been applied for
- Have countable income that does not exceed the income limits for senior benefits.

Resources, such as savings, do not count for Senior Benefits.

Payment amounts:

- Eligibility and payment amounts are based on gross annual income. This is established by your preceding year tax records.
- There are three levels of payments depending upon gross annual income:
 - \$250 monthly payment: gross annual income = \$11,040 or \$920 per month
 - \$175 monthly payment: gross annual income = \$14,720 or \$1,227 per month

-\$125 monthly payment: gross annual income = \$25,760 or
\$2,905 per month

15. Senior and Disabilities Division:

dhss.alaska.gov/dsds/Pages/default.aspx

800-478-9996, or 907-269-3666 in Anchorage.

FAX: 907-269-3688

16. Other long-term care resources:

Long-term care facilities in Alaska. Print out from Medicare comparison of long-term care facilities in Alaska.

<http://www.medicare.gov/NHCompare/Include/DataSection/Questions/HomeSelect.asp>