MN’s Changing Demographics

- Between 2005 and 2035
  - 65+ will double – 600,000 to 1.3M
  - 85+ will nearly double – 163,000
  - 85+ will double again by 2050

- By 2020 there will be more people 65+ than school-aged children.
Steady Growth in 85+ population

Sources: Compiled from: Minnesota State Demographic Center and U.S. Census Bureau, Decennial Census.

MN’s Changing Demographics & Level of Income as One Ages

- Income diminishes as one ages
  - Poverty rate* for 65+ is 8.3%
  - Poverty rate for 75+ is 10.3%

- Elders of color have higher poverty rates

*Current poverty rates: single person - $11,490; couple - $15,510
MN’s Safety Net for Older Adults

- Medical Assistance program
  - Serves long-term care needs of just over 5% of Minnesota seniors
  - MN’s relatively modest median income level – results in large number of older adults who will need support outside safety net.

Small Percentage of Seniors Eligible for Medical Assistance

Source: MN Department of Human Services, U.S. Census
MN’s Home & Community-Based Services

- The vast majority of long-term care occurs at home.
- MN has had a strong network of service providers that deliver low-cost, high-impact services, e.g., chore and homemaker, grocery shopping, meals, transportation.

MN’s Home & Community-Based Services

- The importance of family and friends providing assistance to older adults.
- A 1% reduction in family assistance equates to a $30 million increase in the State budget.
- Increasing the supply & types caregiver support services, and activate informal networks is critical.
Area Agencies on Aging’s Elder Care Development Partnerships

- For 20+ years, the Area Agencies on Aging’s ElderCare Development Partnerships have played a critical role in developing home and community-based options.

Local Aging Resource Centers

- Area Agencies on Aging created via the federal Older Americans Act

- State-wide home and community-based network that develops and delivers non-medical services to help older adults maintain independence at home
Minnesota’s Aging Network

Designated by the MN Board on Aging:

- Six regional “AAAs” and 1 Tribal “AAA”
- Stewards of federal and state funds
- Experts on community services, caregiving, volunteer support, housing options, Medicare and public benefits
- Hub organizations for local vendor networks

How do AAAs have impact?

- Consult one-on-one with older adults and their families about services, housing choices, caregiver support, Medicare, benefits, county services
- Help older adults transition across care settings
- Identify needs and distribute federal and state resources to fund services for seniors and caregivers
- Partner to develop effective services and programs
Senior LinkAge Line®

- Consultation by telephone, web chat or at home to:
  - Evaluate complex living situations
  - Connect to housing options and services such as homemaker, meals, transportation, respite, medication management, home modifications, wellness programs
  - Answer Medicare and insurance questions
  - Follow-up to ensure that needs are met

One Stop for Answers on Aging

Senior LinkAge Line®
Information and Assistance

1-800-333-2433
Monday – Friday
8:00 a.m. – 4:30 p.m.
For more information

MN Association of Area Agencies on Aging

www.mn4a.org

Contact Information:

Darla Waldner
Land of the Dancing Sky Area Agency on Aging
Executive Director
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Warren, MN 56762
(218)371-0270
darla@nwrdc.org
1. What long-term services and supports are commonly available in the community and make it possible for seniors to live at home as they age with physical and cognitive challenges?

<table>
<thead>
<tr>
<th>Meals and grocery delivery</th>
<th>Housekeeping and laundry</th>
<th>Transportation to medical appointments and shopping</th>
<th>Outdoor chore help - lawn care and snow removal</th>
<th>Personal emergency response services</th>
</tr>
</thead>
<tbody>
<tr>
<td>Assistive devices</td>
<td>Home modifications and repair</td>
<td>Parish Nurses/Block Nurses</td>
<td>Help bathing, grooming and dressing</td>
<td>Friendly visiting and Senior Companion services</td>
</tr>
<tr>
<td>Geriatric care management</td>
<td>Adult day care</td>
<td>Caregiver support - respite</td>
<td>Caregiver support - education and training</td>
<td>Caregiver support - consultation and counseling</td>
</tr>
</tbody>
</table>

2. How can seniors and their families learn about these community services?

The Senior LinkAge Line® provides unbiased information about service and housing options for older adults and their family caregivers via the telephone, live on-line chat and in-home visits for very frail seniors.

3. Who staffs the Senior LinkAge Line® and how is it funded?

The Minnesota Board on Aging and the six regional Area Agencies on Aging (AAA) provide the service and it is funded primarily by federal and state resources. There is no charge to use the Senior LinkAge Line®.

4. How are Minnesota Area Agencies on Aging structured?

There are six AAAs in Minnesota and one Indian Area Agency on Aging. The AAAs are organized as private, nonprofit corporations organized under the Minnesota Nonprofit Corporation Act or are part of Regional Development Commissions. AAAs are designated by the Minnesota Board on Aging for specific planning and service areas. Go to www.mn4a.org for more information.

5. What are Minnesota Area Agencies on Aging revenue sources?

The primary funding is through the federal Older Americans Act. AAAs also receive funding from other federal sources, the State of Minnesota, private foundations and personal contributions.

6. What services do Area Agencies on Aging provide in local communities?

Using Older Americans Act and state nutrition funds, AAAs contract with local agencies for meals, grocery shopping services, transportation, caregiver support, chore help, limited legal services and outreach to minority seniors. AAAs also help nonprofit organizations develop evidence-based health promotion and chronic disease self-management services such as falls prevention. These services help curb the growing cost of health and nursing home care.

7. Do all seniors qualify for services provided through the Area Agency on Aging network?

To qualify, a person must be 60 years of age or older. AAAs and their provider partners seek to serve seniors in greatest need. For example, home-delivered meals are targeted to people 60 plus at high nutrition risk with two or more limitations in Activities of Daily Living. The greatest priority is to serve older individuals with incomes below 200% of poverty.
8. Do seniors pay for services that the Area Agency on Aging network provides?

Yes, seniors generally pay or contribute toward the cost of the service they receive. Most providers use a sliding fee scale to help an older person or family caregiver determine their share of the cost.

9. What role do families play in care of seniors?

Family caregivers are the backbone of Minnesota's long-term care system, and our care system would collapse without family care. In 2011, AARP reported that family caregivers of adults provided an estimated 40 billion hours of unpaid care with an economic value of $450 billion. It is reported that the average family caregiver is a 49 year-old woman who works outside of the home and provides an average of 20 hours/week of unpaid care for her mother for five years.

10. Why are home and community-based services important?

Seniors want to live at home, and community services make that possible. Living at home with long-term services and supports costs significantly less than residence and services in a facility - nursing home or assisted living. It's important to remember that Medical Assistance (federal Medicaid) is the biggest payer of nursing home care and states pay a considerable matching portion. Helping older adults stay out of the Medical Assistance safety net is critical to state and federal budgets now and in the future.

11. Does the business community provide community-based services for seniors?

Yes - both private non-profit and for-profit corporations provide most in-home services - everything from meals to homemaking to care management. Minnesota AAAs partner with the business community and help subsidize services for the very lowest income seniors. Churches and other non-business entities also provide services for seniors. Faith based organizations and private nonprofits often tap volunteers to deliver some services.

12. What are "Waiver" services for seniors?

"Waiver" often refers to the Elderly Waiver (EW) program that funds home and community-based services for low-income people age 65 and older who are eligible for federal Medical Assistance (MA) and require the level of medical care provided in a nursing home, but choose to reside in the community. The Minnesota Department of Human Services (DHS) operates the EW program under a federal waiver to Minnesota's Medicaid State Plan. Health plans administer the program. States match the federal funds.

The Alternative Care program is a state-funded cost-sharing program that supports certain home-and community-based services for eligible Minnesotans, age 65 and over. This program provides home and community-based services to prevent and delay transitions to nursing facility level of care. The program prevents the impoverishment of eligible seniors and shares the cost of care with clients by maximizing use of their own resources. It is administered by counties and tribal health agencies.

13. How do seniors know if they are eligible for Elderly Waiver or Alternative Care?

Generally, counties conduct an in-home assessment and determine both functional and financial eligibility.

14. What is the Minnesota Senior Health Options Program?

Minnesota Senior Health Options (MSHO) is a health care program that combines separate health programs and support systems into one health care package. It is for people age 65 and older who are dually eligible for Medical Assistance (MA) and enrolled in Medicare Parts A and B or who have MA only. MSHO enrollees are assigned a care coordinator who will help them get their health care and related support services. MSHO is administered by the MN Dept. of Human Services and health plans.

15. What single phone number do I need to get answers on aging?

1-800-333-2433 - Senior LinkAge Line®