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**MODERNIZATION A MUST FOR COLORADO'S
UNBALANCED LONG TERM CARE SYSTEM**

A TIME FOR BOLD ACTION

BY BOTH THE LEGISLATURE AND THE GOVERNOR

COLORADO IS FACING A GREAT CHALLENGE AND IT IS NOT PREPARED.

Colorado's over 60 population will more than double in the next 20 years. It will be the fastest growing demographic during that time and will reach nearly one-quarter of the state's population. This unprecedented demographic shift has important implications for state and local governments, the public and private sectors and all areas of the state.

Of particular concern is Colorado's Long Term Supports and Services (LTSS) system, which is not prepared to respond adequately to the increasing requirement for services. With Colorado's fast growing older population, the cost to the state will increase exponentially. According to the Colorado's Future Center, state Medicaid expenses will nearly double over the next ten years.

Medicaid is a critical safety net for tens of thousands of Coloradans, including thousands of seniors. But, especially with seniors, it often is not the most cost-effective option for those in need of some assistance. Yet, too often, the system seems designed (however unintentionally) to provide only one choice; institutional care. An unfortunate result: once an older person goes into a nursing home with most of the cost paid by Medicaid, that person rarely leaves the facility.

Medicaid programs are expensive, as seen in the estimated annual costs to Colorado per person per year shown here:

Skilled Nursing: \$53,000

Home & Community Based Services: \$23,000

Nursing homes and other institutional programs such as assisted living are an important part of the continuum of care and many people will continue to receive needed care in facilities. But Colorado is working to shift more and more Medicaid dollars into community-based care.

Reproduction of newsletter provided by Ed Shackelford,
REALTOR® Real Living CO Properties 720-353-3775
National Award Winner, Premier Service

The pleasure of remembering had been taken from me, because there was no longer anyone to remember with. It felt like losing your co-rememberer meant losing the memory itself, as if the things we'd done were less real and important than they had been hours before. ~ John Green, The Fault in Our Stars

Medicaid is jointly funded by the state and federal governments and requires a monthly co-pay of the individual's retirement income after resources are depleted. Nursing home care is the most expensive part of Medicaid. But other Medicaid long-term care options will, in many situations, be more costly than similar services offered through the Older Americans Act/Older Coloradans Act, (OAA/OCA) which are provided in the person's home.

OAA/OCA programs and services follow the approach:

THE RIGHT SERVICE, AT THE RIGHT TIME, IN THE RIGHT PLACE, FOR THE RIGHT DURATION

Colorado could save millions of dollars by adding additional resources to further develop this alternative system that focuses on an ala carte services approach, jointly funded by the state and federal governments. Providing services and supports to seniors is far less expensive when they are tailored to the actual needs of seniors and are provided in the home.

Senior's needs can be, and typically are, immediate. How can there be a waiting list for Meals on Wheels? How do we expect a senior to wait to eat? A delay could, and too often does, give the person no option but to look to Medicaid Long Term Support & Services.

All alternatives to institutional care should first be pursued. These are also jointly funded by the state and federal governments but do not require as much of a subsidy because the services are tailored to the individual's exact needs, and are provided in the individual's own home. As Dorothy said in The Wizard of Oz, "there is no place like home." **OAA/OCA Alternative: on average -- \$6,000 per year.**

If there was additional funding for these programs, many more seniors could stay in their homes and in their community without having to spend down all of their assets. People consistently say that they want to stay in their homes as long as possible. All it takes is **THE RIGHT SERVICE, AT THE RIGHT TIME, IN THE RIGHT PLACE, FOR THE RIGHT DURATION**

By offering services like home-delivered meals, transportation, part time in-home care and home maker services, significant taxpayer money can be saved and the individual is able to maintain dignity and quality of life.

REQUIREMENT FOR RELIABLE, ADEQUATE FUNDING:

Providing these services requires a well-planned structure that is staffed with competent, experienced people who have the training and background to make the right decisions for the individual who needs assistance. This can only be achieved with stable, reliable and adequate funding. The goal should be to provide services to keep people in a cost-effective living situation of their choice.

There are different organizations ready and able to provide these services:

GOVERNMENT: Colorado is divided into 16 regions, each is serviced by an Area Agency on Aging (AAA) with an office located in the region. The AAA's were established by Federal Legislation when the Older Americans Act was passed in the 1965. It was designed to fill the gap for those

not covered by Medicaid and/or Medicare. There is currently approximately \$14,000,000 provided by the federal government and approximately another \$18,000,000 provided by state/local governments.

NONPROFITS: One of the largest and best examples of these is the Seniors' Resource Center, which serves Jefferson County and West Denver. This organization provides assistance to keep people in their homes, including adult day, meals on wheels, transportation, in-home care and other needed services. Funding comes from the government sources and from private grants and fundraising.

VOLUNTEER ORGANIZATIONS: One organization that has proved successful is "A Little Help", a volunteer organization originally serving Washington Park. It has continued to grow and expand its area of coverage. This and similar organizations receive little or no government funding. They can be "all volunteer" or they can have office space and staff that organizes the efforts of the volunteers.

The volunteer organizations are very cost-effective in providing the needed services. But to be successful, they need strong volunteer leadership. Sustaining this type of organization is typically a problem. Once the founders can no longer keep it going, there may be a problem in finding new leadership.

FAITH-BASED SERVICES: The various churches and other organizations also provide significant support for seniors in need, but also have limited resources.

RENT INCREASES ARE HAVING A SIGNIFICANT IMPACT ON SENIORS

For the 3rd quarter of 2014 rents went up 9.2%, as reported in the December 14th *Denver Post*. This has an impact on families and individuals of all ages, including seniors who are faced with an increase of \$30 to \$50 per month. When you are living on less the \$700 per month, this increase becomes significant.

There is a serious need for more affordable housing. Housing Colorado's report estimates Colorado has a shortfall of 100,000 housing units — including approximately 60,000 in metro Denver — that households making \$20,000 or less a year could afford. People tend to find ways to get along, such as sharing, living with friends and relatives.

But when you are 70 or 80 years old and can no longer afford to stay where you are, your alternatives are limited. Living in a car or a small trailer, or a shelter becomes the option. There are people who have income, but the increasing cost of rent is making it almost impossible to stay in their homes. This becomes a serious issue for both the state and local communities.

Affordable housing for Seniors is one of the issues the Colorado Senior Lobby considers critical.

There will probably be at least two bills introduced in the legislature in 2015.

One would revise the legislation for construction defects. The existing legislation has apparently caused developers/builders to no longer build condominiums. This is unfortunate because condos are a preferred living environment for Seniors who are interested in downsizing.

Condos are also a good way to provide affordable housing for a portion of the population.

Another probable bill will make mobile home park living more attractive.

Each of these bill could have an effect. Additionally, there is a need for funding to provide additional affordable housing. This funding would be provided by both state and local governments.

This legislation will help low income people of all ages; however, our Seniors are a significant portion of this population. They need help.

By 2030, one in four Coloradans will be over the age of 60!

POPULATION STATISTICS

Colorado Demographer November 25, 2014

Age	Total	Male	Female	60 & older	65 & older	70-79	80-89	90+	80-90+
Total	5,029,196	2,520,662	2,508,534	818,905	549,625	224,376	142,757	30,574	142,757
Percent of total population		16%	11%	5%	4%	4%	3%	1%	3%
Total	5,439,291	2,720,739	2,718,551	1,040,365	718,925	289,530	137,007	30,574	167,581
Percent of total population		19%	13%	6%	5%	5%	3%	1%	3%
Total	6,915,380	3,433,228	3,482,152	1,623,502	1,270,529	582,155	290,217	51,538	341,755
Percent of total population		23%	18%	5%	5%	8%	4%	1%	5%
Total	7,352,328	3,642,820	3,709,508	1,758,279	1,387,114	616,247	364,572	68,692	433,264
Percent of total population		24%	19%	5%	5%	8%	5%	1%	6%
Increase in population -- 2015 to 2035		717,914	668,189	49,725	75,789	326,717	227,565	38,118	265,683
Percent increase since 2015		69.0%	92.9%	15.5%	28.9%	112.8%	166.1%	124.7%	158.5%
Increase in population -- 2015 to 2030		583,137	551,604	31,533	84,805	292,625	153,210	20,964	174,174
Percent increase since 2015		56.1%	76.7%	9.8%	32.4%	101.1%	111.8%	68.6%	103.9%
Increase in population -- 2010 to 2030		804,597	720,904	83,693	164,127	357,779	147,460	198,998	198,998
Percent increase since 2010		98%	131%	31%	90%	159%	103%	139%	139%

Chance Favors The Prepared

How does someone decide to be great...even to be the leader of a large country? Here's one lesson about one great leader, as told in a story by Orison Swett Marden from *The Project Gutenberg*:

"I meant to take good care of your book, Mr. Crawford," said the boy, "but I've damaged it a good deal without intending to, and now I want to make it right with you. What shall I do to make it good?"

"Why, what happened to it, Abe?" asked the rich farmer, as he took the copy of Weems's *Life of Washington* which he had lent young Lincoln, and looked at the stained leaves and warped binding. "It looks as if it had been out through all last night's storm. How came you to forget, and leave it out to soak?"



"It was this way, Mr. Crawford," replied Abe. "I sat up late to read it, and when I went to bed, I put it away carefully in my bookcase, as I call it, a little opening between two logs in the wall of our cabin. I dreamed about General Washington all night. When I woke up I took it out to read a page or two before I did the chores, and you can't imagine how I felt when I found it in this shape. It seems that the mud-daubing had got out of the weather side of that crack, and the rain must have dripped on it three hours before I took it out. I'm sorry, Mr. Crawford. I want to fix it with you, if you can tell me how, for I have not got money to pay for it."

"Well," said Mr. Crawford, "come and shuck corn three days, and the book is yours."

Had Mr. Crawford told young Abraham Lincoln that he had fallen heir to a fortune the boy could hardly have felt more elated. Shuck corn only three days, and earn the book that told all about his greatest hero!

"I don't intend to shuck corn, split rails, and the like always," he told Mrs. Crawford, after he had read the volume. "I'm going to fit myself for a profession."

"Why, what do you want to be, now?" asked Mrs. Crawford in surprise.

"Oh, I'll be President!" said Abe with a smile.

"You'd make a pretty President with all your tricks and jokes, now, wouldn't you?" said the farmer's wife.

"Oh, I'll study and get ready," replied the boy, "and then maybe the chance will come."

It has become almost a cliché to remark that nobody boasts of ignorance of literature, but it is socially acceptable to boast ignorance of science and proudly claim incompetence in mathematics.

—Richard Dawkins

Dreams are what guide us, art is what defines us, math is what makes it all possible, and love is what lights our way. —Mike Norton

Illness is the night side of life, a more onerous citizenship. Everyone who is born holds dual citizenship, in the kingdom of the well and in the kingdom of the sick. —Susan Sontag

EVERY YEAR THE SENIOR LOBBY
HONORS ONE OR MORE PERSONS WHO HAVE
MADE A SIGNIFICANT CONTRIBUTION TO

SERVING OUR SENIORS

We encourage interested parties to make recommendations
The award(s) will be presented at the Senior Lobby Annual Meeting in August

CATEGORIES

Government

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Send a recommendations, along with supporting information to:

Colorado Senior Lobby
P. O. Box 102662
Denver, CO 80250-2662

SAVE THE DATE!
When: Wednesday, April 1, 2015

Senior Day at The Capitol

Hosted by
Colorado Senior Lobby (CSL)

This event is held in Downtown Denver at The Colorado State Capitol

2015 Proposed Event Agenda

8AM – 9AM: Continental Breakfast (The Capitol - North 2nd Floor Mezzanine)

9AM – Noon: Old Supreme Court Chambers (The Capitol - 2nd Floor)

Noon – 2PM: Lunch & PM Program

(Held at First Baptist Church across the street from The Capitol)

Why attend?

Meet your Legislators, Elected Officials & Senior Day Sponsors

- And ... Learn about programs available for Seniors
- Learn about Legislation affecting Seniors
- Improve your skills on Advocating on behalf of Seniors
- **And most important:
Let the Governor, Speaker of the House, Senate President and your Legislators know your Concerns !**

- **Join Colorado Senior Lobby today to have advance notice of this great event
Individual Annual Membership is only \$30 a year!**
- **Visit our website for more information about Individual and Family Memberships.
Learn about an Organizational & Business Membership and consider becoming a "Senior Day Sponsor."**



Questions?
Call Colorado Senior Lobby President, Ed Shackelford
at 720-353-3775

www.ColoradoSeniorLobby.org

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*The ultimate folly is to think that
something crucial to your welfare is being taken
care of for you.*
—Robert Brault, American operatic tenor

“Healthy citizens are the
greatest asset any
country can have.”
— Winston Churchill

Go Green:

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Colorado Senior Lobby — Nonprofit, non-partisan, volunteer organization

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Additional contribution to support our vision for seniors' quality of life \$ _____

Total (This payment is not tax deductible) \$ _____

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