

Alaskan Seniors Living Longer Growing Stronger

from the Alaska Commission on Aging



Bill Walker
Governor

Fall 2015



Valerie Davidson
Commissioner

Senior needs surveyed, State Plan for Services announced

Alaska is the state with the fastest growing population of people age 65 and older of all states, due to our high proportion of aging baby boomers. In addition, Alaskans age 60 years and older far outpaces the growth of younger age cohorts in the state's population. While in the past, many Alaskans chose to leave the state after retirement, a growing number of retirees now prefer to remain in residence.

Over the next fifteen years, the senior population will continue to increase from 115,280 in 2014 to approximately 180,000 by 2034. The oldest group of seniors, persons age 85+, is projected to more than double during this timeframe,

significantly increasing the number of Alaskans with Alzheimer's disease and related dementias and other chronic health conditions. The oldest of the baby boomers will turn 85 in 2030.

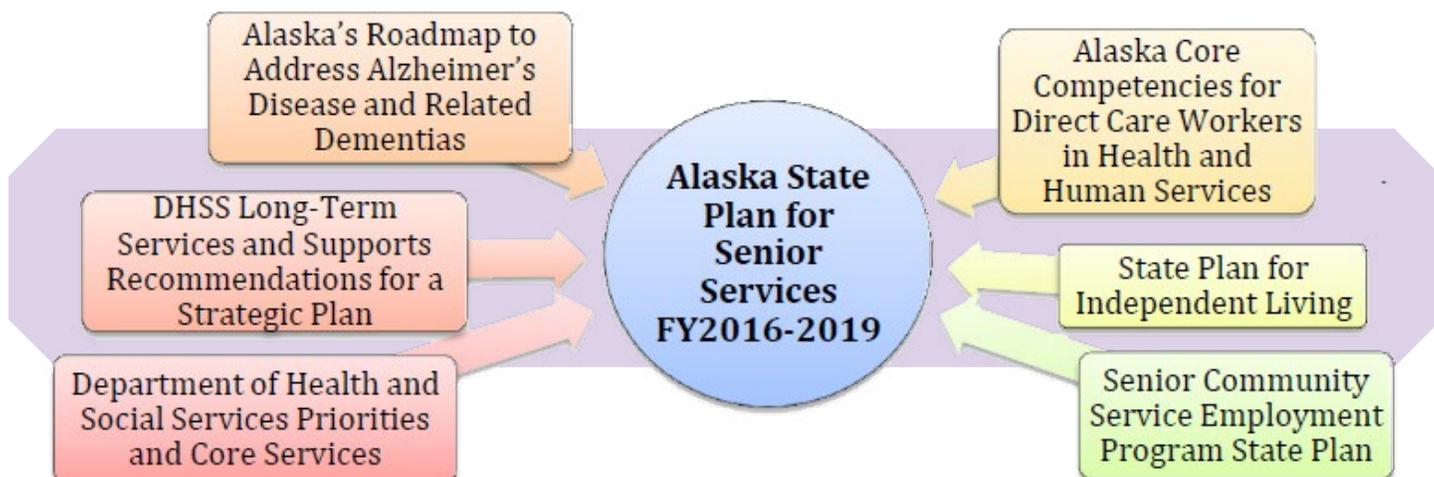
Seniors constitute one of the largest and robust sectors of Alaska's economy. According to the University of Alaska Institute for Social and Economic Research (May 2014), seniors contribute an estimated \$2.4 billion annually to the state's economy primarily from retirement income, health care spending, and earnings. The retirement industry creates approximately 13,000 jobs in health care, long-term care, housing, and other employment sectors.

Moreover, seniors love and care about their families and the communities where they live. They are devoted family caregivers and comprise about 24% of all the volunteer activity in Alaska contributing more than 86 million hours collectively, which is equivalent to about \$90 million every year.

State Plan for Senior Services, FY2016-2019

We are pleased to announce that the four-year Alaska State Plan for Senior Services has been approved by the U.S. Administration on Community Living and is posted on the Commission's website (www.alaskaaging.com).

(Continued on page 2)



Alaskan Seniors: Living Longer, Growing Stronger is a quarterly publication of the Alaska Commission on Aging (ACoA).

The mission of the Alaska Commission on Aging is to advocate for policies, programs, and services that promote the dignity and independence of Alaska's seniors and help them maintain a meaningful quality of life.

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Director's Corner

By Denise Daniello

(continued from page 1)

alaskaaging.org). The State Plan, the product of 19 months of planning efforts, included six Elder-Senior Listening Sessions (128 public members participated); a senior survey in which Alaskans age 55 years and older were encouraged to respond (2,280 seniors); and a senior provider survey in which nonprofit organizations, tribal providers, and for-profit businesses responded (85 providers).

The State Plan's core elements were developed by the State Plan Advisory Committee comprised of seniors, providers, state agency representatives, and other stakeholders. Based on findings from the needs assessment activities conducted, the State Plan Advisory Committee developed the vision statement, a set of guiding principles, six goals with corresponding strategies and performance measures to guide the Plan's implementation, and an intrastate funding formula to direct the regional distribution of federal and state funds for three senior grant-funded programs administered by the Division of Senior and Disabilities Services: Nutrition, Transportation, and Support Services; Family Caregiver Program; and

Senior In-Home Services. The Plan received much public comment during the six public comment sessions held across the state and from other public members who submitted written comments.

The Alaska State Plan for Senior Services satisfies a federal requirement by the U.S. Administration on Community Living for all states to receive federal funds under the Older Americans Act for their senior programs and services such as home- and community-based services (senior meals, transportation, homemaker services), family caregiver support services, elder protection (Adult Protective Services and the Office of the Long-Term Care Ombudsman), vocational training (Mature Alaskans Seeking Skills Training program), services for Native elders provided by tribal providers, the Medicare Information Office, free civil legal assistance, the Senior Voice, and other services.



The Plan also provides us with an opportunity to define the values, principles, and directions which will guide the provision of senior services in our state over the next four years. People are living longer today and many are active, however the numbers of seniors living with dementia, other chronic health conditions, and behavioral health needs are also increasing relative to the growing senior population. This State Plan strives to prepare for a mix of active seniors and those requiring assistance with activities of daily living in order to promote the dignity and independence of all Alaska seniors.

Findings from the Needs Assessment Activities

Seniors, who responded to the Senior Survey from September 2014 thru January 2015, are long-time Alaskans with more than 50% of them living in the state for 40 years or longer. Only 2.9% of the respondents have lived in the state for five years or less. Ninety-two percent of the senior survey respondents are age 60 years and older.

In their respective surveys, seniors and senior providers were asked to identify the most pressing issues affecting Alaskan seniors today. Both groups agreed that access to health care, financial security (defined as having sufficient income to make ends meet, enough food to eat, and being able to afford high energy costs) along with the availability

of affordable and accessible senior housing are the three most critical issues for Alaskan seniors. Access to health care was also identified by seniors as the most important issue in the 2010 senior survey. Seniors and senior providers also identified the need to increase availability of long-term supports and transportation as services that help seniors live longer in the community. New issues identified by senior respondents in this survey included the need for greater protection from financial exploitation and elder abuse as well as the need for increased services for individuals living with Alzheimer's disease and related dementia and their families. Twenty-nine percent of the senior survey respondents and 48% of the participants attending the Elder-Senior Listening Sessions reported that they either personally experienced or knew someone who had experienced elder abuse. Financial exploitation and emotional abuse were the most common types of abuse noted. Housing for seniors was noted most frequently by senior providers as lacking, particularly assisted living for seniors with dementia compounded by mental illness in addition to independent senior housing.

Findings from the Senior Survey, Provider Survey, and Elder-Senior Listening Sessions were used by the State Plan Advisory Committee to formulate the Plan's six goals. The goals cover promoting

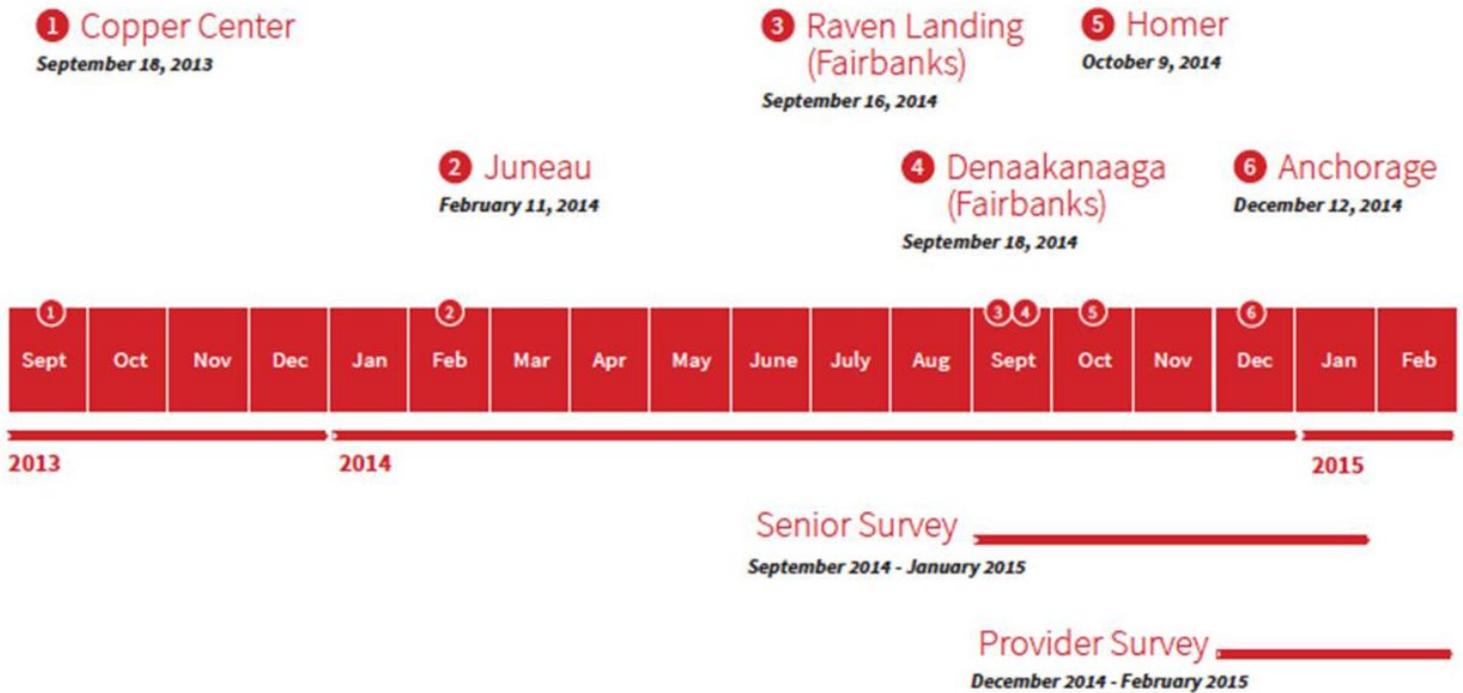
healthy aging and providing access to integrated health care; assisting seniors with financial planning, pursuing vocational training and employment opportunities, and promoting greater awareness of support programs for seniors; protecting seniors from harm and elder abuse; furthering senior access to quality, affordable and appropriate housing; promoting opportunities for meaningful aging and civic engagement; and providing person-centered, high quality home- and community-based long-term support services to provide seniors with the highest quality of life possible, including support for family caregivers and reinforcing the provider and health care workforce.

The coming years will bring new challenges for seniors such as the need for greater access to geriatric health care and long-term supports, means to address income insecurity, access to appropriate and affordable housing, and enhanced protection from elder abuse and exploitation. Alaska's State Plan for Senior Services, FY2016-FY2019 presents an inclusive and wide-ranging vision to guide the provision of services that upholds the dignity and independence of Alaska seniors.

Until next time...


Denise Daniello
ACoA Executive Director

18 Month Needs Assessment Activities Timeline



Findings from the 2014-2015 Alaska Senior Survey

The Alaska Commission on Aging thanks everyone who took the time to respond to the 2014-2015 Alaska Senior Survey! We received a total of 2,280 surveys from individuals age 55 and older from across the state of which 450 were completed on-line and 1,815 mailed surveys. More than 50% of the respondents were long-time Alaskans living in-state for 40 years or longer.

Besides completing the data input of the mailed-in surveys, we have also been working on the analysis of

the survey responses. The following are the results of the analysis to this point. They consist of analysis of responses to closed-ended and open-ended questions. Closed-ended questions just asked for a “yes” or “no” answer or provided a choice of multiple option responses. Open-ended questions asked for narrative responses such as “what do you think is the most pressing issue for seniors in Alaska today?” There were a total of 40 questions in the survey. We gathered responses to the senior survey from September 2014 to January 2015.

The age range of respondents was mainly between the ages of 60 to 84. A total of

81% fell into this category. Besides that, 8% were in the age group from 55 to 59 and 11% were in the category of 85+. As far as gender of the respondents, 65% were females and 35% were males, although women comprise only 49% of Alaskans age 60 and older statewide.

The race of survey responders was more representative of the general population of seniors with almost 80% being White/Caucasian, 15% were American Indian/Alaska Native, 2% Asian/Pacific Islander, 2% African American/Black, and 1% Hispanic.

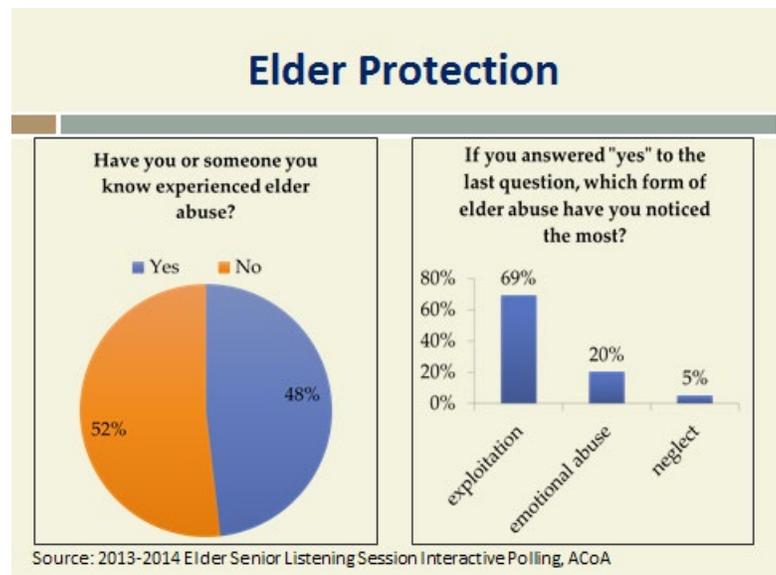
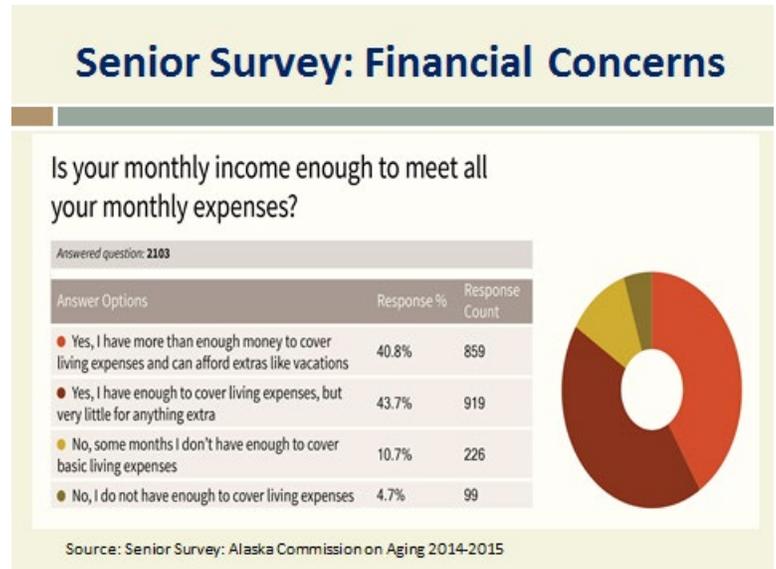
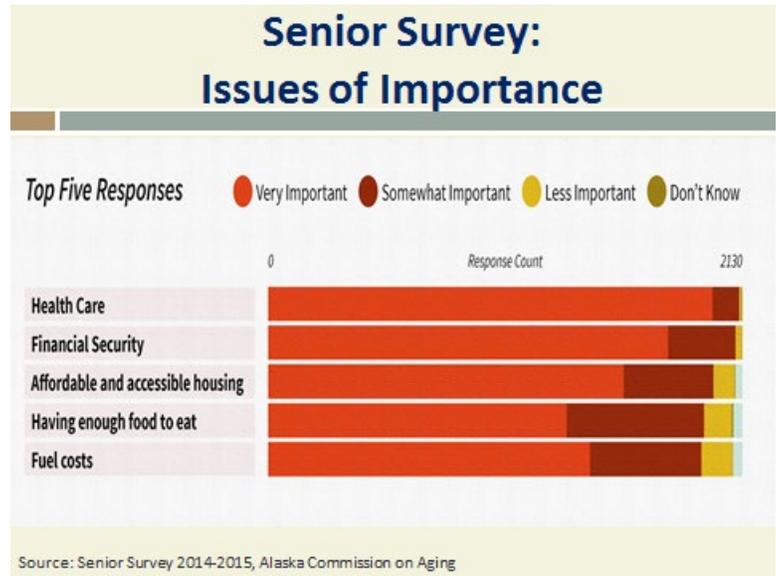
The majority of respondents (71%) rated their overall

health as “good” or “very good.” Nineteen percent said their overall health was “fair” or “poor” and 11% rated their overall health as “excellent.”

Senior respondents identified several concerns that were rated as “very important.” Senior survey responders listed health care as the number one concern affecting Alaskan seniors. This concern was rated as “very important” by 94% of respondents. Seniors recognize that access to quality health care is essential for successful aging. About three in five seniors reported that they experienced an illness or disability that limits the range of activities they can enjoy. Many of these conditions are chronic health conditions and physical disabilities that require some medical supervision. Access to health care was also identified as the number one most pressing concern in the 2010 Senior Survey by senior respondents.

Financial security was identified as the second most important concern for Alaska seniors. Financial security included having enough money to make ends meet, having enough food to eat, and being able to afford heating costs. Although 41% of the senior respondents said they have more than enough money to cover their living expenses, 44% are just getting by with little cushion. Fifteen percent said they do not have enough funds to cover their household monthly expenses.

Other top concerns included affordable and accessible housing, access to in-home services, programs to help prevent elder abuse and exploitation, and programs to help seniors with dementia and their families.



Access to safe, affordable transportation was another top concern. Programs that help prevent elder abuse and exploitation was another top concern. Approximately 29% of the senior respondents indicated that they had either personally experienced elder abuse or knew someone who had. Of those who reported experience with elder abuse, the two most common forms were financial exploitation (73%) and emotional abuse (69%).

Senior survey respondents were asked to identify the senior services they used personally or were used by someone they cared for at home. Almost 60% of the survey respondents said they visit their senior center regularly (31%) or occasionally (28%) for meals, transportation services, information and referral, activities, and as hubs for social engagement. Other frequently used services noted were the Medicare Information Office, education and training about Alzheimer's disease, information/referral, in-home services, case management, adult day, and respite. Almost 78% of the respondents said they do not provide home care for a family member or friend. Of those who provide care (22%), 9% are spouses or partners caring for each other.

The population of Alaskans with Alzheimer's disease will almost double in the next decade. Of the seniors

who responded to this survey, almost 34% indicated they have memory loss. Another 68% reported having a friend or family member with Alzheimer's disease or other form of dementia. Approximately 16% of the respondents said they are a caregiver for someone with dementia.

When asked "what other programs/services would you like to see for Alaskan seniors," 16% said services that help seniors stay in their home, 13% desire enhanced transportation services, 10% noted more senior housing, 9% said more/better health care, and 9% reported the need for assisted living homes.

When asked "what would be the most helpful to remain in your home," 24% said more transportation services, 11% noted health care, 10% reported access to in-home services, and 9% identified help with home maintenance. Respondents reported that their greatest fear about remaining independent in their homes is fear of falling (23%), followed by financial insecurity (18.5%) and loneliness (12%). Forty percent of those who responded to the survey live alone.

Respondents were asked to identify the sources of their household income. Seniors receive income from a variety of sources with the main sources being Social Security

(78%) and the Permanent Fund Dividend (77%). Almost half of the survey respondents reported receiving a pension from their former employer or union (49%) and another 36% draw from personal savings or investments. Financial assistance provided by Senior Benefits, disability payments, Food Stamps, and other forms of assistance account for 43% of the income sources based on responses. Approximately 63% of the respondents are retired with over one-third of seniors working full-time, part-time or occasionally, and another 3.3% are seeking employment. Of those still working, 18% plan to retire in the next year or two, while 31% intend to do so within the next two to five years. About half of the senior respondents noted active volunteer work in the community (51%) and 29% participate in subsistence food activities.

Finally, respondents were asked about their housing situation. Almost 71% of the respondents live in a house or condo that they or a family member owns. While 72% of those surveyed say they expect to live in the same home five years from now and 75% plan on remaining in Alaska, 6% noted plans for moving outside the state because of limited access to health care, appropriate housing, and high cost of living.

Governor Walker Proclaims November 2015 as Alzheimer's Disease Awareness Month

Approximately 8,000 Alaskans suffer from Alzheimer's or a related dementia. Alzheimer's disease awareness month is an opportunity to learn about the disease and supports for people impacted by the disease and their caregivers. While there is no known cure for Alzheimer's, there are ways to reduce risk such as eat smart, be physically active, enjoy time with family and friends, stay curious and seek new mental challenge, and live tobacco free. Free confidential memory screenings are available through the Alzheimer's Resource of Alaska. Call 1-800-478-1080 to learn more and the location of the office in your community.

STATE OF ALASKA



*Executive Proclamation
by
Governor Bill Walker*

WHEREAS, Alzheimer's disease is a severe form of dementia that affects the brain causing serious mental deterioration and impacts not only patients, but also their families, friends, and communities; and

WHEREAS, over 8,000 Alaskans suffer from Alzheimer's disease or a related disorder; and

WHEREAS, Alzheimer's disease is now the sixth leading cause of death in the United States and the fifth leading cause of death for Americans age 55 and older; and

WHEREAS, those suffering from Alzheimer's disease require additional care, often provided by loved ones. In 2014, more than 33,000 Alaskans provided over 38 million hours of unpaid care, valued at over \$458 million; and

WHEREAS, while there is no cure for Alzheimer's disease, there is help for families, friends and patients in the form of education, support, and services available across our state; and

WHEREAS, Alzheimer's Disease Awareness Month is an opportunity to learn more about the disease and its impact, and to express our support for those who suffer from Alzheimer's disease and related dementias and their loved ones.

NOW THEREFORE, I, Bill Walker, GOVERNOR OF THE STATE OF ALASKA, do hereby proclaim November 2015 as:

Alzheimer's Disease Awareness Month

in Alaska, and encourage all Alaskans to become educated about the disease, to encourage and support those with the disease and the loved ones who care for them, and to remember those who have been lost to Alzheimer's disease.

Dated: October 28, 2015



Bill Walker
Bill Walker, Governor
who has also authorized the
seal of the State of Alaska to
be affixed to this proclamation.

Alaska Commission on Aging's 2015 Rural Outreach Meeting

The Alaska Commission on Aging held an annual rural outreach meeting in the Central Kenai Peninsula, September 15 – 17, 2015. The primary focus of the meeting was to learn about services provided to seniors on the Kenai Peninsula, one of the fastest growing regions in the state for senior population, and to hear from seniors, agencies providing services to seniors, and other public members to find out what is working well for seniors and areas that may be in need of improvement.

The Alaska Commission on Aging met at the Soldotna

Senior Center for the first day of the meeting. We thank Jan Fena, Executive Director of the Soldotna Senior Center, her staff, board of directors, and the Soldotna seniors for their gracious hospitality during our meeting day. The Soldotna Senior Center offers a full continuum of services for seniors including a senior meal program, transportation, activities, and senior housing that is well-used and much appreciated by the senior community. The Commission heard reports from the Division of Senior and Disabilities Services, Alaska Mental Health Trust Authority, Alaska Housing Finance Corporation Senior Housing Office, in addition to public comment. Much of the Commission's discussion focused on the Medicaid reform efforts underway by the Department of Health and

Social Services, the State's compliance with Conflict Free Case Management now required by the Centers for Medicaid and Medicare, and strategies to maximize funding for long-term supports and affordable housing for a growing number of seniors with reduced revenues.

The Commission also met with senior providers and seniors during our visits to Soldotna, Sterling, City of Kenai, Nikiski, Cooper Landing, and Seward. We visited senior centers, adult day programs, and health care facilities in addition to independent senior housing, assisted living, and nursing home establishments. We were impressed with the quality and diversity of services aimed to promote dignity and independence for seniors living in the region.



ACoA members visiting the Soldotna Senior Center during the September 2015 Rural Outreach meeting. From left to right (front row) are Denise Daniello, Mary Shields, Marie Darlin, Rachel Greenberg, Anna Frank, and Eleanor Dementi. Back row from left to right are Jan Fena, Executive Director of the Soldotna Senior Center, Bob Sivertsen, Duane Mayes and David Blacketer.

The Commission held a joint public meeting and public comment session with the Anchorage Senior Advisory Commission in Girdwood at the Gerrish Public Library on September 17. The purpose of the meeting was to learn about the availability of senior services in Girdwood, the State's budget challenges, current efforts underway for Medicaid expansion/reform and the implications for seniors, and budget impacts for senior programs. Girdwood lacks a senior center, senior housing, and other services for seniors. Local providers, including Girdwood Health Clinic, Glacier Valley Transit, and the Girdwood Food Pantry, attended the meeting and described their services which are used by the senior community. Similar to other communities, Girdwood's senior population is growing largely due to the aging of long-time local residents. Girdwood seniors expressed their desire for more services locally available during public comment. The meeting also included presentations on timely topics of interest such as "Building a Sustainable Future" by Randall Hoffbeck, Commissioner for the Department of Revenue; "Medicaid Redesign and Expansion Project" by Monique Martin, Health Care Policy Advisor for the Department of Health and Social Services; and "the Status of Senior Programs in Alaska" by Duane Mayes, Director for the Division of Senior and Disabilities Services.

We're expanding Medicaid to cover more Alaskans.

Visit dhss.alaska.gov/HealthyAlaska/ to find out if you are eligible.

LEARN MORE

Medicaid Expansion and Reform in Alaska

On September 1, Governor Walker expanded Medicaid in Alaska. Medicaid expansion and reform will extend basic health care coverage to those who income-qualify in order to improve health outcomes by increasing access to primary and preventative care, providing behavioral health services and mental health counseling in a more cost efficient, effective manner. What does expansion mean for Alaska's older adults?

For Alaskan seniors, Medicaid expansion and reform offers many advantages. Expanding Medicaid is projected to serve an estimated 12,000 Alaskans between the ages of 55-64 who are uninsured due to unemployment or underemployment and not eligible for Medicare (Evergreen Economics Report 2015). This category is the second largest group in the Medicaid expansion population comprising almost 30% of new enrollees, following persons between the ages of 19 to 34. Medicaid expansion can help to strengthen Medicare. According to findings from

a report by the Government Accounting Office (2014) that compared seniors with and without health insurance, those who had health insurance for six years prior to their Medicare enrollment were more likely to report better health and use fewer, less costly health care services - 35% lower health care costs on average - than those without previous health care coverage. The reported annual savings to Medicare was \$2,343 per insured enrollee.

In addition, Medicaid expansion offers indirect benefits for older seniors such as health care coverage for their uninsured loved ones who qualify; for family caregivers who have had to reduce their work hours or quit their jobs in order to care for elderly loved ones at home and lost their health insurance; and for people employed by senior centers and other senior providers who lack health insurance.

Through the Medicaid Redesign Initiative, the Department of Health and Social Services (DHSS) has embarked on a number of reform measures over the last two years with others in the planning stages. These

reform measures show promise for seniors and other Alaskans who need health care assistance. They include enhancing Alaska's tele-health capability; fraud and abuse control; improved patient case management; pharmacy reform initiatives; and integrating preventative and behavioral health care in the primary care setting which has demonstrated positive outcomes for seniors with co-occurring medical and behavioral health needs. In addition, the DHSS is also investigating new waiver options to improve Medicaid services and enhance cost efficiencies. The 1915(i) Home and Community Based Services option targets Alaskans with cognitive impairments who income-qualify and need assistance but do not qualify for the level of required under the current waiver program such as those with early to mid-stage Alzheimer's disease and related dementia, brain injury, intellectual and developmental disabilities, and mental health conditions. The Community First Choice 1915(k) option is also being considered to refinance personal care assistance (PCA) and many of Alaska's current waiver services with an enhanced 56% federal match for these services. The Division of Senior and Disabilities Services is hosting a number of community forums across the state to seek public input regarding the proposed 1915 (i) and (k) options. The DHSS is also pursuing demonstration projects under the 1115 waiver to focus on innovative projects

for Alaska Native/American Indian people who are Indian Health Service Beneficiaries in order to improve health care access and transportation that will enhance cost efficiencies for the State.

The goal of the Medicaid Redesign Initiative is to improve health outcomes by providing new ways for people to better navigate and use the health care system and to pay health care providers based on performance or outcome goals. The ACoA is conducting community forums at senior centers to share information about the Medicaid Redesign Initiative with the senior community.

Ready or Not, You May Have to Go!

Lesley Thompson, ACoA Planner

Few seniors want to go to an Assisted Living or Nursing Home. The option to stay at home is where most people want to age. However, the possibility of being able to do this can change in a heartbeat. One bad fall, a broken hip, or other life-changing health situation may lead to spending time in an assisted living or nursing home. The price may shock you. According to the 2015 Genworth Costs, Alaska has the highest cost for Assisted Living and Nursing Homes in the U.S.

The average annual cost per person for a room in an Assisted Living Facility in Alaska is \$68,430. The average

annual cost of Nursing Home Care in Alaska is \$281,415. Too often the husband will have to be admitted to either an Assisted Living or Nursing home first which can result in the devastation of the couple's life savings leaving very little for the wife to live on. Please visit an attorney or other professional to help you plan ahead just in case this may happen to you! What is the difference between Medicare and Medicaid in helping to pay for these costs? Please read below:

Medicare covers only short-term long-term care

Medicare is health care insurance for people age 65+ who paid (or their spouses paid) Medicare taxes through their employer while working. Medicare pays for hospital care, skilled nursing care, in-home health care, doctor visits, preventative health care services (such as the flu shot and annual exam), mental health care services, prescription medications, and other services. Medicare is administered solely by the federal government.

Medicare pays for limited nursing facility only for short-term rehab stays at a nursing home, for example, after a hospitalization. It can also pay for therapeutic care at home for a limited period of time and when prescribed by a doctor. But it's vitally important to recognize that Medicare does not pay for



ALASKA MEDICAID

long-term custodial care that extends beyond 100 days. Medicaid is the payer of long-term care for persons who qualify based on income and meeting level of care requirements in the nursing home as well as those who use waiver and Personal Care Assistance (PCA) services and live in the community.

For more information, please call the Alaska Medicare Information office at 800-478-6065.

Medicaid

Medicaid is the foremost government assistance program paying for health care and long term care for people who can't afford it on their own. Medicaid is administered by states but states have to follow Medicaid laws and regulations such as eligibility requirements and covered benefits. Medicaid

is funded partly by states and partly by the federal government. Alaska receives 50% federal reimbursement for Personal Care Assistance and many of the waiver services provided.

Eligibility for Medicaid

- 1. Meet the income threshold for Medicaid. Different programs have different eligibility requirements. Seniors who are above the income threshold are required spend down their assets toward care in order to become Medicaid eligible.*
- 2. If a married couple wants to qualify for Medicaid, the couple does not need to exhaust all financial resources. The healthy spouse can usually keep the home he or she lives in as well as the car and other personal assets.*

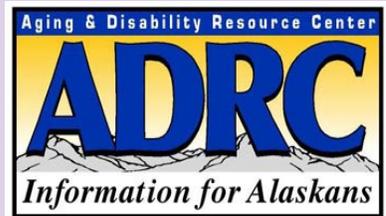
Medicaid is the social safety net for vulnerable older Alaskans

Medicare and Medicaid are both government health care insurance programs. But unlike Medicare, Medicaid can be used to pay for long term, custodial skilled nursing care in all states. Under the Alaskans Living Independently waiver program, Medicaid pays for assisted living and other community-based long-term support services for those who qualify.

Please contact the Aging and Disability Resource Centers (ADRC) in your area for more information about Medicaid services (<http://dhss.alaska.gov/dsds/Pages/adrc/default.aspx>) or call the Statewide ADRC toll-free at 1-877-625-2372.

**Medicare
Information Office**

1-800-478-6065



1-877-625-2372

Alaska Women's Hall of Fame

The Alaska Women's Hall of Fame is dedicated to honoring women whose contributions have influenced the direction of Alaska in any field, including, but not limited to the arts, athletics, business, community service, conservation, education, government, health, the humanities, Native affairs, philanthropy, politics, theology and science, among others.

This past year's inductees included these amazing women:

Laura Mae Bergt,
Daisy Lee (Andersen) Bitter,
L. Arlene "Buddy" Clay,
Lucy Evelyn (Huie Hon) Cuddy,
Marie Hanna Darlin,
Dolly Farnsworth,
Alice Johnstone,
Alice Dove (Montgomery) Kull,
Marie (Nick) Meade,
Ramona Gail (McIver) Phillips,
Ruth Anne Marie Schmidt Ph.D.,
Ann Mary (Cherrington) Stevens,
and Elvera Voth.



Pictured above from left to right are: Marie Hanna Darlin, Alice Johnstone, Ramona Gail (McIver) Elvera Voth, Marie (Nick) Meade, and L. Arlene "Buddy" Clay.

The MASST Program in Alaska from the perspective of a MASST Program participant

Charles Carran,
ACoA's Mature Alaskans
Seeking Skills Training
Program Participant

The MASST Program (Mature Alaskans Seeking Skills Training) is Alaska's Senior Employment Program. There is a senior employment program in every state. The program is federally funded and these funds are passed through the Alaska Department of Labor and Workforce Development.

The MASST Program enables low income seniors age 55 years and older to earn a part-time income and hone skills with the goal of securing full time or part time employment. Besides increasing your skill set, you can gain valuable experience and, furthermore, develop job references needed to secure employment. After determining job goals, a senior can be placed in what is called a "host site" to start their part time work and training. Length of stay at a particular host site is flexible, based on how you progress in the training and the needs of the host agency, as well as a limit on the extent of training possible at a particular site.

After completion of training and work at one host site, a senior in the program can be placed at other host sites, depending on progression toward their

training goals and the capacity of host sites to provide training. Also, besides receiving training at a host site, the MASST Program Participant returns the investment by contributing to the work of the host site.

A host site must be either a government agency or a non-profit organization. Businesses for profit are not eligible host sites. Of course, after you complete training, you can work for any type of employer that you desire. Seeking employment requires taking the initiative to apply for employment and there is a requirement that MASST Program Participants must pursue an active job search. These search activities must be recorded on your MASST time sheet in the appropriate section.

Work at a host site is generally about 20 hours per week and pays the current minimum wage in Alaska (\$8.75 per hour). Also, your MASST income may be exempt for certain other benefits that you may be eligible for. For example, MASST Program income is exempt (not counted) for food stamps as well as HUD Rental Assistance (Section 8). Your employment must be documented with these programs but they do not reduce certain benefits.

I, myself, am currently a MASST Program Participant and I have had several successful host site placements. I am continuing to hone my skills and I am actively seeking full time employment in my chosen field.

If you live in Juneau and are interested in this program, you may contact the Juneau MASST office which is housed at the Southeast Regional Resource Center (SERRC). They are located at 210 Ferry Way in downtown Juneau and their phone number is 586-5718. If you live in other areas of the state, there may be a MASST program in your community. To find out the location of a MASST program near you, contact the statewide MASST program by calling 907-465-4872 or go to their website to learn more at <http://labor.state.ak.us/masst/home.htm>.

“50 Fabulous People from 50 States”

Arliss Sturgulewski was honored by the National Association of States United for Aging and Disabilities (NASUAD) and the Altarum Institute’s Center for Elder Care and Advanced Illness in their publication “50 Fabulous People from 50 States” to recognize outstanding older adults who both volunteer for and benefit in celebration of the 50th year anniversary of passage of the Older Americans Act in 1965.



Fabulous Older People

The Anchorage Senior Activities Center in partnership with the Alaska Commission on Aging nominated Arliss Sturgulewski for her life-long distinguished work in public service including serving on many municipal and state boards and commissions, the Anchorage Assembly, and in the Alaska State Senate. She was the first woman to head a major party ticket when she ran for governor as a Republican candidate in 1986. Arliss Sturgulewski was inducted into the Alaska’s Women Hall of Fame in 2009 and is an active member of the Anchorage Senior Activity Center.

Who is the Office of Elder Fraud & Assistance?

The mission of the office is to investigate claims regarding the financial exploitation of Alaskans 60 and older, and seek civil remedies on behalf of elders unable to bring a complaint without assistance.

What is Financial Exploitation?

AS 44.21.415 defines “fraud” as including: robbery, extortion, coercion, theft, and “exploitation of another person or another person’s resources for personal profit or advantage with no significant benefit accruing to the person who is exploited.”

Financial Exploitation takes many forms:

Mistreatment by family and caretakers

Consumer Fraud

Insurance and Investment Fraud

Identity theft

A Widespread Problem:

Estimated 5 million cases each year... however, probably only 1 of every 25 cases is reported

If you believe that you are a victim of financial exploitation or that someone you know is a victim, please complete a Report of Harm Form or contact:

Office of Elder Fraud & Assistance

*900 West 5th Avenue, Suite 525
Anchorage, AK 99501
(907) 334-5989
(907) 375-7788 fax*

“Don’t Be Scammed”

**Tonya Muldoon,
Adult Protective Services,
Protective Service Specialist III**

Your phone rings and the caller exclaims, “You’ve just won \$10 million!” You don’t remember entering a sweepstakes but you recently bought magazines so maybe that entered you in a contest, and this call is legitimate. Then you get a call from a government agency in Washington, D.C. that tells you it needs to collect luxury tax on your winnings. You think, “Wow! I won!” and start following the directions the caller gives you to send money to claim your prize. Regrettably, you’re being scammed.

This sweepstakes prize is a ploy to get your money. The prize announcement could come as a phone call, in the mail, by e-mail or even text message. The primary sign that a sweepstakes is a scam is that the caller will ask you to pay to collect your winnings. The fake “administrator” may say you need to pay taxes, shipping and handling, or a processing fee. Legitimate sweepstakes are free to enter and to collect winnings.

“Do not pay any money for anything you’ve won,” said Laurie Milligan in the Alaska Office of Elder Fraud & Assistance. She said people being asked to send money to collect a prize is the #1 fraud complaint the office gets.

Scammers will often ask for a bank account or credit card number. You may be asked to wire money. They may even send you a check, but the check will be counterfeit. If you deposit it and get money from your bank, you will owe the money back to the bank.

Scammers use names of real companies, like Publishers’ Clearing House, and official government agencies. These outfits have become very sophisticated and can be very convincing. Many people have sent thousands of dollars thinking that the payout is coming.

Avoiding scams is critical, because once fraudsters have your money; it’s usually gone for good. Most scammers are outside of the United States and nothing can be done to get the funds back. You may now be in danger of identity theft, too, on top of not being able to pay bills or obtain future credit.

To protect yourself,

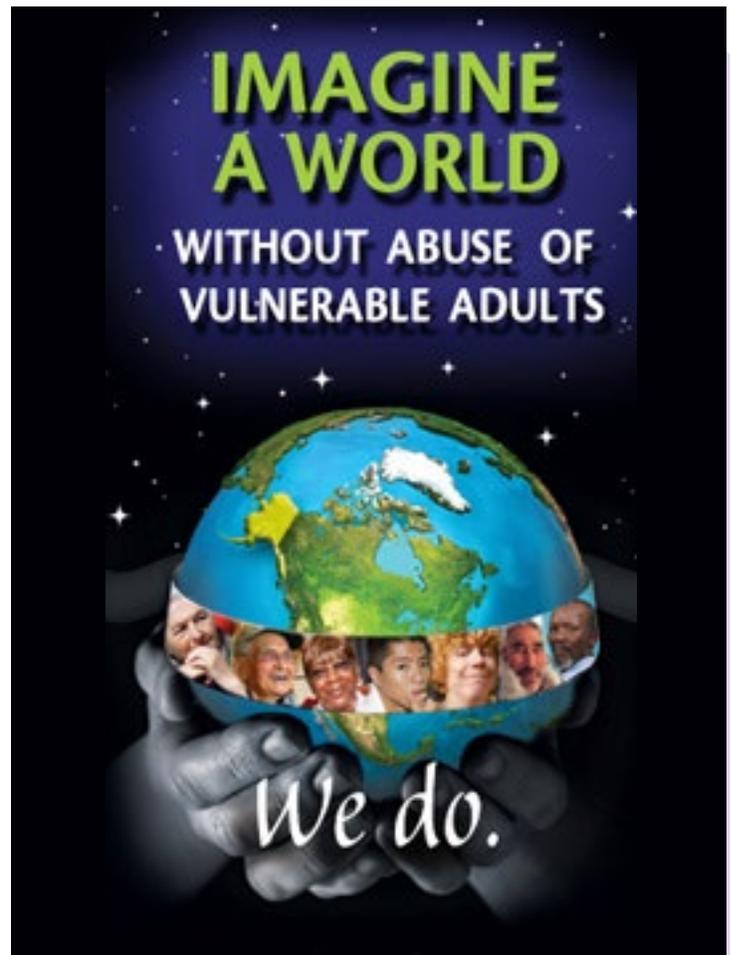
- 1) **Get educated about scams.** You can find information about current scams at www.consumer.ftc.gov/scam-alerts. Watch the news, too, and chat about current scams with your friends, neighbors, grocery clerk and others in your community!
- 2) If you're contacted about winning a prize when you don't remember entering a contest, or any scenario where you're asked to send money, **do not send money.** Ask for a call-back number and get a second opinion from someone knowledgeable, like a family member, someone at the local senior center, or the Alaska Commission on Aging, 465-3250.
- 3) If you sent money but on second thought believe that you may have been scammed, **call the local police and your bank immediately.** During regular business hours, you can also call Adult Protective Services, 1-800-478-9996, or Elder Fraud & Assistance, 334-5989. If your bank is not helpful, Elder Fraud & Assistance staff want to hear about it.

Don't hesitate to call if you think you may have been scammed. If you act fast, state officials and law enforcement can help you protect the assets you have left.

Some people feel embarrassed about being fooled, but they shouldn't. Fraud outfits are very savvy, invest in cutting edge technology, and can copy official materials exactly. It's no wonder so many people are misled.

If you have been scammed, you may need to change your phone number and account information. In some cases, the scammers can become aggressive when the money stops. You may receive threatening phone calls. All threats need to be taken seriously and reported to the police.

Together, we can educate and protect one another from this exploitation.



How to make a Report of Harm on a vulnerable adult:

Report suspected abuse of a vulnerable adult to
1-800-478-9996
(in state only) or
907-269-3666.



You may report suspected abuse of a vulnerable adult on the Adult Protective Services website:
<http://dhss.alaska.gov/dsds/Pages/CentralizedReporting.aspx>

Alaskan Seniors: Living Longer, Growing Stronger
Alaska Commission on Aging
P.O. Box 110693
Juneau, AK 99811-0693

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Save the Date: Calendar of Events



Next ACOA Meeting:
Wednesday, December 9, 2015 by teleconference
1-800-315-6338 – 53250#

Medicare Open Enrollment:
October 15 - December 7, 2015

Alzheimer's Disease Awareness Month:
November 2015

29th Legislative Session, Second Regular Session:
January 19, 2016-April 17, 2016