

Title: Housing and Services in rural Illinois.

Introduction: My name is Deb Penn I am a baby boomer, President of Autumn Accolade Inc (assisted living) and I have been a rural resident all of my life. I highly support the elderly in my community and work toward giving them a choice.

There's no doubt that all concerned leaders in our state and nation have evaluated housing and services for the needy rural elderly. The knowledge gathered has certainly and clearly shown the critical need for affordable housing in the rural areas.

Not only to serve the poor and frail elderly in rural communities but the great demand that will be placed on the Medicaid System within the coming years as the baby boomers hit the health related system.

The baby boomers were born into a radically different world than that of their parents who were traumatized by the depression, World War II, and could have been raised in the crowded confines of tenement row houses or as rural Americans, sharecroppers and just plain dirt poor.

As the boomers grew they changed the world around them. Everything from snacks, restaurants, supermarkets, fashions, and auto industries who all made room for the bulging society. They transformed relationships and the institution of family. Sex roles and practices greatly changed along with the work place.

The restructure of the debt market as well as their taste and demand for technology have been a major factor in the boomers life styles and a boost to the economic condition of our nation. Their numbers have affected the stock market and will continue to do so as long as we live.

The pace of life set by the boomers will continue to affect every aspect of the economy not only today but for years to come. As our parents age we become the caregivers for them and our attention turns to services available to them. We want to give them a choice and do not want to sentence them to an unwanted stay in an institution if other options can be provided.

The baby boomers do exist in great numbers and may well be the wealthiest individuals in our times. This explains why the question of quality and choice may be such a hot issue. Although our parents may **not** have wealth, they are very concerned about using up their life's savings and being forced financially to spend the end of their lives in a nursing home to die penniless.

Why shouldn't we expect to do more for these great pillars of the past? After all they are the ones who stood behind us and encouraged us to make a better world for all.

The Medicaid Program is a serious problem that has been long over due for reform. For years it has discriminated against any improvements to our society that could have helped our current situation with better options in housing and services if funding had been made available.

RECOMENDATION Grandfather the assisted living facilities in our state under the same waivers as the supportive living program. One size does not fit all. **The frail elderly do not need apartments.** IDPH can very well handle the quality assurance of their models.

Since Jan. 1, 2001 when the Illinois Assisted Living Law first became in effect a larger number of facilities have surfaced. The Assisted Living rules are very explicit and when adhered to provides a clear and direct path to the older-older (80+) adults who need assistance with the activities of daily living. This assistance will provide a safer, healthier and happier way of life for these seniors. The use of these facilities would or could cut the cost of Medicaid payments by millions and used along with the Supportive Living Program who will service not only the older senior (65 and over) but the seniors in the urban areas as well.

When seniors out live the confines of HUD housing (income related housing) do we send them to a nursing home when they can't function in an apartment any longer?

The biggest obstacle for most seniors is their ability to afford even the most humble prices offered to them. It truly is a silent crisis as the 1999 Congress Mandate was titled. Older folks will totally do without the very necessities of living to be able to live in their communities and stay out of a nursing home. By the time they reach the decision to seek help, they are uneducated about the types of services available, and most of the time they are beyond the in-home type of care.

Point of entry into the system is extremely important and local (county level, Health Departments who are capable of case management, evaluation and screening should be involved). Who can be trusted to get the job done for the person who is suffering? When the elderly admits that they need a spokesman it is very plain that they are far beyond the point of understanding all of the small print that comes with the government programs for financial aid.

RECCOMENDATION Screening to be done locally by the Health Department could help reduce the placement of individuals in nursing homes who do not belong there. (Saving millions of dollars and giving them a better choice)

We have the ability and the technology to educate the families of the elderly and help the caregivers find the services that's appropriate to their family members. The Assisted Living Law is so new that people are not educated about it. It will take a lot of educating to remove the old tunnel vision of housing with services as being a "nursing home".

Today's needs could be addressed through the Medicaid waiver process not only through the Supportive Living Program but used also for State Licensed Assisted Living facilities. **RECOMENDATION** Licensed Assisted Living needs funding not tomorrow or next year but today; YESTERDAY would not be soon enough. We need to be able to pay our mortgages and pay our dedicated help a decent wage and provide some benefits for them. We struggle when we are locked out of the system.

Rural residents are at a high risk of being left behind on housing and services because of the mileage to be considered for Home Health Care providers. **Travel time eliminates service time. Rural Assisted Living is hard to find and harder to finance.**

RECOMENDATION Provide Rural residents who live in assisted living facilities the assistance of the Medicaid waivers and they could be served more easily than being scattered all over the county if the occasion arises for a specific need that can be addressed by Home Health Care they would be easier to serve. We are already in short supply of nurses – what will 10 more years bring if we depend to heavily on Home Health Care for rural Americans. Home Health Care is only a band-aid for frail elderly who are isolated and need 24 hours per day attention with food, assistance with baths, clothing, meds reminders, and companionship.

Cynthia Struthers of the Illinois Institute for Rural Affairs did a study recently and she states that the choice for the elderly in small towns and isolated areas is stark. She found that 7.5 percent of the elderly in three parts of Illinois live in housing with moderate or severe physical problems, which is higher than the national average of 6.9%. She also states that it is possible that her research could have missed people living in worse conditions.

The rural residents have the same right to remain in their communities as the urban residents. Remaining near family, friends and church gives them a much-needed source of support and well being. If ask what would be their choice? Their answer would be assisted living over a nursing home any time you ask..

We need to make use of what we have available and Assisted Living is here and healthy. **RECOMENDATION** Make the Medicaid waivers available today for Assisted Living.

Baby Boomers need to address the issues of long-term care insurance and seriously consider getting into a program before they get any older.

A tax incentive for family plans on long-term health care insurance should be considered by **lawmakers** to help reduce the burden on society as the baby boomers age. The prospect of living longer with the knowledge that we currently have about Alzheimer's disease is one of the most frightening thoughts that I can think of.

Respectfully Submitted.

RECOMENDATIONS revised 12/08/04
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