

**BELLEVUE NETWORK ON AGING**  
**MINUTES**

November 7, 2019

North Bellevue Community Center

8:30-10:35am

**MEMBERS PRESENT:** Christy Stangland, Gazel Tan, Berta Seltzer, Beverly Heyden, Phyllis Smilen, Desiree Leigh, Diana Thompson, Janet Jelleff, Jullie Gray, Janet Zielasko, Michelle Trimble, Bill Merriman.

**MEMBERS ABSENT:** Hannah Kimball, Judy Dowling, Jeanne Grote.

**STAFF PRESENT:** Dan Lassiter, Bellevue Parks & Community Services  
Christy Stangland Parks & Community Services  
Betty Lee, Bellevue Parks & Community Services  
Devin Konick-Seese City of Bellevue Human Services

**GUESTS:** Terry Ekstrom, Lori P, Karen W, Pamela Johnston with Bridal Trails Community Club, D'Anna Edison with Aging Wisdom, Deb Howard, Janet S.

**RECORDING SECRETARY:** Betty Lee

**WELCOME AND ROLL CALL:** The meeting was called to order by Gazel Tan and roll call taken.

**APPROVAL OF MINUTES:** Gazel Tan was not at the Oct 3, 2019 meeting so please mark her as absent. Changes made as submitted then approved.

**PUBLIC COMMENTS:** Thank you Diana for helping with tax relief program.

Kirkland Senior Advisory Council is sponsoring another meeting coming up in January.

Joanne mentioned tax relief meeting with John Wilson next Wed will be very successful event. Kirkland Resource Guide has been updated and published, now mustard yellow. Christy and Dan each have 10 boxes so please reach out to them if needed.

## **PRESENTATION & DISCUSSION:**

Jullie Gray, Aging Wisdom – Offer consultation with people who look at Long Term Care (LTC) options.  
<http://agingwisdom.com/>

*“Will it Break the Bank?”* A reality check about the costs of long-term care. Presentation will help answer to think creatively about big challenges and types/cost of services and how you can think creatively about how to solve the problem.

Q: What’s your biggest fear about getting older and needing help?

- Being able to afford it, not having family members to check in and help, recognizing that you need help, losing control of your life and independence, not being able to live in your own home, loss of dignity, quantity vs quality of life.
- Big Fears heard often: Running out of money, being a burden to family members, and losing independence.

Q: What are your goals as you think about the future?

- Staying in your own home, follow where family goes, move into a new community. Concerns voiced regarding social isolation.
- Isolation is worse for you than smoking/drinking/obesity. Living alone, hearing loss, people moving away, death of friends, and numerous reasons associated with isolation.

### **Refer to power point: Will It Break the Bank?**

- 10,000 people a day turning age 65, many have Alzheimer’s and have been diagnosed for 10+ years and can be very costly. Struggles with constant stress about money, trying to make quality of life, need to balance many needs.
- By 2035, 1 out of 3 American household are going to be headed by someone 65 or older, older adults will outnumber children; first generation of middle age couples to have more parents than children.
- Those age 80+ will grow by nearly 80%, those in the prime caregiving ages of 45-65 will grow by only 1% from 2010 to 2013.
- 70% of people over age 65 will become cognitively impaired and/or unable to complete daily living activities.
- As families are having less children now family caregivers are on the decline for the future.
- How long will long term care services be needed?
  - Average 3 years but planning for 5 years recommended.
- Genworth Financial Cost of Long-Term Care Survey 2018. Seattle/Metro Area Annual Average Cost:
  - Home care 44/hr. week - \$73,000
  - Home care live-in 24hr shifts - \$153,000
  - Home wake care with 2 live-in caregivers with 12hr shifts - \$297,800
  - Adult Day program - \$15,800
  - Assisted Living - 69,000
  - Nursing Home (semi-private) - \$110,900
  - Nursing Home (private) - \$125,900

- Adult Family Home - \$102,000
- Average Lengths of Stay in Long term Care Center (LTC).
  - CCRC (Continuing Care Retirement Communities) - 77months. Buy in fee 100k to 2M + monthly rent + skilled nursing care. Must be independent to enter CCRC.
  - Assisted Living - 22 months: Community fees from \$2K-\$100K, NON refundable.
  - Memory Care – 17 months: Community fees \$2K-90K, care & rent \$7K-\$20K.
- Why is the cost of LTC rising?
  - Demand, labor shortage, competition for workers, employee retention challenges, rising wages, changing regulations, more complex care needs and increase cost of delivering care.
- What drives options and choices?
  - Financial resources.
  - Health status & level of need.
  - Availability of care givers & level of family caregiver burden.
  - Desire for socialization.
  - Pre-planning (home & community accessibility, savings, long-term care insurance, estate plan, etc.)
- “Forgotten Middle”
  - Estimated 54% of middle-income older adults will not have adequate financial resources to pay for long-term care.
  - Assistance living communities are catering to those on the high end and not to those in the middle-income range.
  - Estimated that in 2029, 81% of middle-income seniors without equity in housing will have annual income and annuitized assets of \$60,000 or less.
- Washington’s Long-Term Care Act of 2019 signed into law May 14<sup>th</sup>, 2019.
  - Expected to save \$3.9 billion in state Medicaid costs by 2052.
  - Covers respite care, in-home caregiving, nursing home, assisted living facility, home modifications, and other expenses.
  - Minimal amount - \$100/day
- Impact of Debt on Caregivers & Care Recipients.
  - 68% of families headed by people aged 55+ are burdened by debt.
  - Older adults in financial distress will likely need to turn to children, family, and friends for support and caregiving.
- Financial impact on adult children.
  - 36% of all caregivers feel a moderate to high level of financial pressure.
  - Annual caregiving out of pocket spending \$5,500. Long distance caregivers \$8,700.
- What creative ideas are there to help?
  - Naturally Occurring Retirement Communities (NORCs)
  - Village Models.
  - Co-Housing, Intentional Communities. <https://www.ic.org/why-americans-of-all-ages-are-coming-together-in-intentional-communities>.
  - Multigenerational Housing.
  - Policies & Practices.
  - What is your dream solution?
  - Start thinking of different ways approaching this issue.

## **COMMITTEE REPORTS:**

### **Advocacy Committee** (*Diana*)

Advocacy Committee recommending similar Federal and State agenda to 2019; Supporting reauthorization of older American act and giving support for other federal programs which benefit older adults.

Eliminate long term limits, oppose changes to Medicaid, support legislation that will support Medicare. We want to support an improved enrollment process.

Approved the Federal legislative Agenda.

### **Outreach Committee** (*Gazel*)

Talked about the vials of life and needing to order more as most were given out at the resource fair in September. Janet J. taking the task to find more sponsors. Attended resource fair at the King County Library with the City of Bellevue and many organizations were represented but not very many clients. It was a good opportunity for organizations to find out about each other and will be discussing better ways of doing publicity.

Coffee Talk Session occurred October 23 with HopeLink at North Bellevue Community Center concerning transportation. Desiree felt that it was successful despite low number of attendances, the dialog was good, and people expressed concerns and questions. Dan saw over 30 people at the event. Hannah did an excellent cofacilitating, making sure conversation flowed well and everyone was engaged.

The committee is trying to create a contact list for the outreach group for doing publicity. Hannah has signed up for Next Door so she will help spread the words about events.

### **Advocacy** (*Diana*)

Combination report on aging & disability services and outreach committee.

Diana attended two conferences in October; W4A – area agencies on aging, 13 of these in state of WA funded by older American's act, and the Senior Lobby Conference. She wants to point out what was passed in the legislature that was important to seniors because this was emphasized at the Senior Lobby Conference.

- Surprise Billing – Insurance covers certain things but if you are in a situation that the person that gives you care isn't under their insurance, you can still be covered and not get stuck with a bill.
- Nursing home care - DSHS asking nursing homes receive more funds since that is a major reason many nursing homes are closing. (12 closed in WA State since 2018)
- Adult protective services are still part of DSHS but separate now – which should give more attention to vulnerable adults in WA State.

Advocacy committee adopted a federal agenda. The Older American Act has been reauthorized in house and waiting on senate. They have added more emphasis on social isolation, more money available to native Americans. One possible issue, house recommending in the next year 6% increase, there after

every year 5% more than previous year. Senate says we can renew the older American Act but will be given same amount of money, so unsure of what will happen when senate reviews this.

State issues: Didn't adopt state agenda for numerous reasons.

- Need more information. Kathy McCall get Diana in few days what the proposed agenda would be however received it late, still in works, not final. Diana wrote state of WA for info and received that late as well, therefore did not have enough information. She is seeing that there are too many things on the agenda and need to decide what to cut out.
- NEED more money for nursing home cares, can't have so many nursing homes cutting out in state of WA.
- Aging and disability services hires case managers who work with clients on Medicaid to determine services needed. Many with serious mental problems. Each case manager has 80 people to manage. Last year they asked for additional funds for case managers but didn't receive much so will be asking for additional funds which we will support. Case load for most of WA state is half of people with disability that are under 65 and half that are seniors. Even if we only help people under 65 with mental problems, it will help the seniors because the case managers will have a smaller load to manage.
- Dementia: funds for dementia. Last year passed \$1-\$2M. There were 4 points, 3 funded, 4<sup>th</sup> not funded. Asking for \$2M.
- Price of drugs is high concern of AARP. Can look at prices of drugs, Colorado has put a limit on how much insulin can be sold for, so these are things for which the state is capable.
- Meeting again in December first Monday of month and hope to have more info. At Christmas party we will need to adopt state agenda because committee wanted to meet in December with legislators but many times hard to get appointments.

### **Transportations and housing (Phyllis)**

- "Spokane Cares": gives referrals for needs over the phone which eliminate older people who have trouble using internet, receive direct answers from a caring person.
- Extensive income-based brochure, people pay \$3-\$5 shuttle service using buddy system for 70+.
- Daley City, CA: 91% of population is below the poverty level – "Got Wheels" through cab company, pay flat fee of \$5 for 6 rides a month within 1 area, does not work outside the area. Outside the area, the Sierra Yellow Cab company is wheelchair accessible.
- Boise: Social security serves as hub for transportation using taxi script for income qualified. Boise has youth housing shortage and 7,3600 people are on Medicare.
- Michigan: State wide central connection "Michigan to Lend One" through MI transportation connection which partners for efficiency – funded by federal transportation association from MI department of transportation. This network includes: public transit, nonprofits, human services, private providers, taxis, ferries, volunteers. The challenge is to coordinate the best provider for needing home and to balance customer needs with cost and efficiency and safety.
- Brooklyn NY: Bus makes 3 stops on a 1.8-mile loop. 220 in total use this program to live, work, go to doctors. It operates at a loss, but it helps the people. This is run by the metropolitan transportation authority. For many, it's a lifeline. The committee will continue gathering information and how it applies to our problems.

## **COMMITTEE PARTNERSHIP REPORTS:**

### **Eastside Easy Rider** (*Christy*)

Spent time talking about Coffee Talk which was successful. Eastside Advocacy for Transportation Services discussed: what are the different programs going on? Why didn't the Redmond Loop work? What were the challenges with it? Where is Redmond in their planning? What's going to replace the Redmond loop? Reason that Redmond invested 100K is because Redmond Senior Council went repeatedly to council meetings making sure council knew that it was important. Discussed, what does that look like and what does the efforts look like? Hannah can talk about what comes up, what are things this group is interested in, how can we connect with advocacy groups, etc. Excited about this workgroup and energy and it goes across so many different sectors of people in isolation as they age.

Kirkland doing a pilot plan for month of November. One access point for transportations between Bothell and Kirkland. Peter Kirk Community Center did have a driver for that area and got lumped together for a new transportation proposal in conjunction with Northshore senior center.

Hoping this will show the gaps and this pilot opportunity should happen in Redmond and Bellevue as well because there are a lot more gaps in those communities and need to show the need. They do have funds to use GoGo-Grandparent service.

## **NEW BUSINESS:**

- Committee ideas to be discuss at the Jan 9<sup>th</sup> retreat – send ideas to Dan Lassiter.
- Diana – Trying to revise the tax structure of WA with emphasis is that our structure has the people with the lowest income pay the most tax a month in relation to their income. This also affects minorities much more. There need to be refund in taxes to lower income groups.
- Has anyone been following the shuttle? – Christy report there wasn't anything new. They are participating in EATS (Eastside Advocacy for Transportation Services) discussions in possible opportunities for advocacy in the future.

### New member status (*Michelle*)

Jan has experience in working with older adults. Paul Bradly who has been with SHIBA. Abigail Brown with Microsoft – grandfather/uncle was 1<sup>st</sup> black mayor of Tacoma, brings a lot of experience. Linda has experience on a personal level. Mary has been active with PTA, Sunday school, volunteer, now wants to commit to seniors. Dr. Johnson, wellness registered nurse, years of work experience with seniors. Judy S. worked on national level on senior retiree issues regarding Medicare social security and income security. Kathrine Wong – CISC much volunteer experience in the community, bilingual. All will be joining in December.

## **STAFF REPORTS:** (*Dan*)

Term limits – 3 yrs. If people are voted back in, that's 2 years, how do we make that work? Janet Jellef and Hannah Kimball will work with Dan for the solution.

Reminder – Dec. white elephant gift exchange, bring gift between \$10-\$15 Make it FUN.

Looping not completed in November, maybe during February 2020 closure.

January 2020 – retreat is on 9<sup>th</sup> NOT 2<sup>nd</sup>. 8:30-12:00 at NBCC and will have breakout rooms. .

Nominations need for chair and vice chair needed– email Dan. Can not be new members or a liaison member. Can't be Chair 2 years in a row, can be vice chair 2 years in a row, Hannah off this list.

10:35 Adjourn.