EXHIBIT 5
DATE Fri Feb 4 2005
HB 2

Wednesday, February 02, 2005

Dear Committee Members,

I have been informed that you are looking at the issue of Medicaide waiver slots for elderly Montanans. My Great-grandmother is on the waiting list for a waiver slot. So are approximately 500 other people. This waiver slot is important to our family as it is to others.

My Great-grandfather, Lloyd White, and his wife Irene White worked hard in Montana. Lloyd worked for the railroad, and Irene stayed home to raise their family of five children. Neither was easy work I'm sure. Together they built a home, saved for the future, and contributed to the future of Montana. Lloyd passed on in 1984. Irene now lives in the Frontier Assisted Care Center. She is in good health, especially considering she is 94 years old. Her prescription bills are approximately $70.00 per month, and the doctors assure us she is healthy.

When Irene needed assisted care, she moved into the Frontier. That was approximately ten years ago. Her and her four surviving children made the decision to sell her house to help with expenses that they knew would incur. Irene also has a monthly income of $1023.23 from Lloyd's railroad retirement plan. She also had a savings account. We felt she would be taken care of with this money. Over the last ten years the money has run out. She still has her railroad retirement, but that is not enough to cover the expenses of the room and board at the Frontier. We paid for her final expenses before the money ran out so that would be taken care of. The problem is taking care of her living expenses.

Obviously, Irene is not going to take a job at her age. The thought is ridiculous. So is the idea that her daughters ranging in age from 62-75 could pay the difference, or take care of her in their homes. The family would love to help her, but the truth is we don't have the means to cover the expenses. The only thing we can do is look to the kindness of the caregivers and owners of the Frontier until a waver slot comes open. They have agreed to allow Irene to stay there as long as we direct deposit her retirement income to them. This is very generous of them. The problem with the arrangement is they could change their minds at any time. If paying customers come in, they could tell us to pay the full amount, which as I stated is not an option.

Of course, we could move Irene to a nursing facility. Then the state would be more than happy to pay over double what we need for the waiver slot. Irene would also be extremely unhappy. As would you if you had to move to a nursing home when you were healthy and required little assistance. She doesn't need a nursing home. Irene is in control of her mind, body and spirit. If you live to be 94 you should have the right to enjoy your life just as you have at other time. The state should not dictate that you have to be sick to be taken care of.

I also feel that it is your responsibility to the taxpayers of the state to find the best option for the money spent. Obviously, the waiver program is a bargain when you look at the alternative of nursing care facilities. We cannot turn our back on the elderly. It is wrong. I am sure you agree. Is there any reason why you can't find it in your hearts to help? The elderly of Montana took care of us, now it's time to take care of them.

Thank you for your time and consideration.

Sincerely,

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