

February 3, 2005

Christine Kaufmann, Chair Health and Human Services Appropriations Subcommittee

Dear Ms. Kaufmann:

I write you today in support of increasing funding of the Medicaid waiver program for assisted living. I began my adventure with this program in March 2004 when I moved my 82 year-old mother from Clarkston, WA to Missoula so I take care of her. In the preceding two years she had been diagnosed with polymyalgia rheumatica, anemia, stomach lesions and chronic pneumonia. She had also fallen twice in six months ending up with a hip replacement in December 2002 and a shoulder replacement in May 2003. She had no family in the area and when her physician told her that she could no longer live on her own, my mother decided to come here and move into assisted living.

Fortunately, Mom had long term care insurance, which covered approximately 9 months in an assisted living facility. She had depleted her assets prior to moving here and her social security is only \$580 a month, so I knew in the beginning she would need Medicaid assistance within a year. I immediately started the process to get her name on the appropriate lists. Being a businessperson I thought I was prepared for the confusion and bureaucracy, but I was wrong.

Regardless of initiating the process 11 months ago, my mother will likely wait up to an additional year before receiving an assisted living "slot". During this time my siblings and I have two options: put mother into a nursing home or pay for the assisted living ourselves. It is a difficult decision for us to have to make—who will receive our financial support, our children or our mother?

My sister and I each have three children, three of the six have completed college, two are in college and one will start college this year. I'm sure I don't need to tell you what college does to family budgets. My brother is 62 and has a stepdaughter who is a single mom recently laid-off from her job and needs his financial assistance. I won't even bring up the topic of the three of us preparing for our own retirements.

Then there is my mother—from December 2002 to March 2004 she spent a total of 12 out of 16 months in a hospital or nursing home. She moved from the community she lived in for 62 years, leaving behind her friends and her activities. You can imagine how difficult this transition has been without factoring in her health issues. Now she may be face with an additional unnecessary transition because she doesn't want to strip her grandchildren of their education or her children of their retirement.

I hope you can empathize with my situation—it is the plight of the "sandwich generation".

What is particularly upsetting about this whole deal is that the State of Montana through Medicaid will pay approximately twice as much if my mother goes into a nursing home to wait for an assisted living slot than it would for the assisted living slot itself. This makes no sense and is a lose-lose proposition.

As a taxpayer, I see unnecessary expense. Why are we paying more than we need to? I realize that the State is mandated to pay for nursing home services for Medicaid eligible elderly and not assisted living, but you are still overpaying. By increasing the Medicaid Waiver Program you will be able to serve two needy citizens in assisted living instead of one needy citizen in a nursing home where they really don't need or want to be. This sounds more like a win-win situation.

I realize there are complexities in the situation that I am not aware of, however I do know what I am faced with--doing what is in the best interest of my mother and my family. More than likely my siblings and I will try to cover my mother's living expenses for the next several months and pray a slot opens up. I will continue to tell her not to worry about where the money comes from, but she's no fool—she knows it's from her daughter's retirement and her grandson's college fund.

I implore you to consider the positive impact of increasing the funding of the Medicaid Waiver Program for assisted living. Thank you for reading my testimony and for your public service.

Sincerely,

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