

FULL AHEAD

Stories celebrating triumph, independence, and collaboration

PROPOSED MEDICAID CUTS WILL HARM AK'S SENIORS AND INDIVIDUALS WITH DISABILITIES

Alaskans who rely on Medicaid to access health and long-term care services are facing unprecedented uncertainty amidst the federal push to cut spending. Your Spring Donor Report includes stories from several SAIL consumers who utilize Medicaid as part of a web of programs that support their independence.

As of September 2024, Medicaid programs provide essential health coverage to 252,107 Alaskans, including 23,046 in Southeast. **Medicaid is particularly vital for our seniors and individuals with disabilities, offering services that enable many to live independently and avoid institutional care.** (continued on page 2)

MEDICAID UNCERTAINTY FORCES NEW PLANS

Janet has lived in Juneau for more than 50 years. "I just love it. The people, the community. It's my home." Previously an active person who loved running and swimming, the long-term effects of diabetes have caught up with Janet as her mobility decreased. **"I used to walk the mall, and go to PT, but these days it's hard to leave the house."** Janet's front door is up a few steps, which are impossible to negotiate with her walker. "I can make it down the stairs with help," says Janet, "but getting back in is just too hard." Today Janet rarely leaves the house and relies on friends and home-based help to get what she needs.

Janet misses the social interactions she used to have in the community. After careful consideration, she made the choice to put her house on the market and apply for an assisted living apartment. "I was excited for the companionship," she said, "and knowing I'd be taken care of without relying on friends. And going outside again." **Janet planned to use the proceeds from her home sale to pay for assisted living and apply for Medicaid benefits to pay the fees once her savings dwindled.** While she was sad to say goodbye to her home, she was ready to try new things.

Janet started having second thoughts when she heard about possible cuts to Medicaid that could result from cuts to the federal budget. "A lot of elderly people would be hurt, and it scared me. What if I couldn't get Medicaid? I'd be homeless, I couldn't work. What would I do?" Janet decided the future was just too uncertain. She took her home off the market, and decided to stay put.

Today Janet is working with Mollie at SAIL on a new plan, including building a ramp into her home as well as interior modifications to create accessibility with the help of a grant from the Juneau Community Foundation. The "Mod Match" program pays for the materials needed for home modifications if the recipient can organize volunteer labor or pay a contractor. Janet's boyfriend James agreed to do the work, and a local contractor volunteered their expertise to draw up a design and materials list. **"Janet is smart and determined, and she's making the best out of all the uncertainty right now," said Mollie.** SAIL and Janet will continue to work together to ensure Janet can safely leave her home and experience the community she loves again.



(continued from page 1)

PROTECT MEDICAID



SHARE YOUR STORY



While the recently passed spending bill doesn't explicitly specify cuts to Medicaid, **experts believe the goals in the budget framework can only be achieved with deep cuts to the healthcare program**, which could result in a loss of approximately \$1 billion in federal funding for Alaska. Such substantial **funding reductions would likely lead to decreased access to necessary healthcare services for those who rely on Medicaid, including seniors and people with disabilities. This could force individuals into deep medical debt, worsen healthcare options, and significantly strain the state budget.**

Medicaid waivers are crucial in allowing individuals with disabilities or chronic health conditions to receive care in their homes or communities, rather than in nursing homes. Cuts to Medicaid funding could jeopardize these waivers, limiting options for in-home care and increasing the likelihood of institutionalization. **Many Alaskans already face long wait times to access Medicaid waiver services, with some waiting many months to receive approval for in-home care. This delay puts an immense burden on families and caregivers, often forcing people into costly institutional care or leaving them without necessary support.** Additional Medicaid cuts could further extend these wait times, leaving more Alaskans without the essential services they need to live independently.

To lend your voice to advocacy efforts to protect Medicaid services, go to **sailinc.org** and click on **"Take Action."**

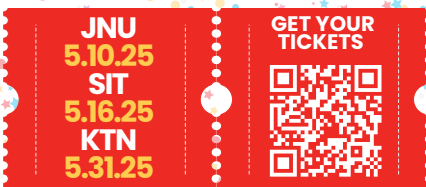
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WALKING TOWARD WELLNESS: A COUPLE'S JOURNEY TO HEALTH AND INDEPENDENCE



Husband and wife duo Jay and Desiree have been part of the SAIL family in Ketchikan for years. Recently they approached SAIL to help them work toward improving their health and living situation. Jay and Desiree both experience mental health disabilities, and Jay has physical limitations resulting from the effects of diabetes. As relative newlyweds – the two married in November 2023 – they are both committed to building a healthy life together. But with limited resources, they realized that they could use some additional support.

Jay and Desiree sat down with Jenny, one of SAIL's Independent Living Specialists, to discuss their needs and desires, and map out goals for their future together. Getting healthy and connecting as a couple were top of the list.

Jay and Desiree rely on Medicare and Medicaid for their healthcare needs and live on limited incomes. They have participated in SAIL's adaptive recreation outings at the Ketchikan Recreation Center and loved the safe, accessible walking track and access to indoor recreation opportunities.

Walking together not only improves their physical health but is a way for Jay and Desiree to connect and support one another emotionally. In addition, while they have stable housing, they haven't been able to afford some basic upgrades to the home to make sleeping and living more comfortable.

Jenny helped the pair apply for Behavioral Health mini-grants from the Alaska Mental Health Trust Authority. The Trust's program allows for grants up to \$2,500 per year, with a \$5,000 lifetime cap. Grant funds are being used to update Jay's wardrobe, and purchase a bed and couch. In addition, **Jay and Desiree have been able to purchase annual Rec Center passes, so now they can walk together and explore new activities like the lap pool and sauna.** Jay says, "it's very safe and secure, not like when you walk on the streets. Things are so convenient inside and the staff are very supportive." They are already walking three times a week, and seeing the benefits of a healthy regimen.

SAIL'S

LEGACY

FUND FOR INDEPENDENCE

GIFTS MAKE LASTING IMPACT

SAIL's Legacy Fund for Independence, which is invested with the Juneau Community Foundation, is a permanent endowment designed to build SAIL's financial security for the long term so seniors and Southeast Alaskans with disabilities are empowered to live active, productive lives. The SAIL Legacy Fund was envisioned as a way for donors to invest in SAIL through bequests or other long-term planning tools. In addition, immediate gifts through the Juneau Community Foundation are helping to build the fund today.

"Every dollar invested in the SAIL Legacy Fund for Independence leaves a lasting impact for generations," says SAIL Executive Director Joan O'Keefe. "A permanent endowment for SAIL means we will be able to sustain and improve our ability to benefit seniors and people living with disabilities throughout Southeast Alaska."

Donors who wish to leave an enduring impact can give to the SAIL Legacy Fund through many means, including gifts of cash, securities or retirement income. Gifts to SAIL made through planned giving tools like wills or trusts will also be permanently invested in the SAIL Legacy Fund, allowing donors to leave a lasting legacy.

FROM STRUGGLE TO SECURITY: TEAMWORK AND COLLABORATION MAKE IT HAPPEN

After years of struggling to obtain Social Security Disability Insurance benefits, Jerry finally succeeded with the help of dedicated staff and support from local organizations - highlighting the power of collaboration and determination in overcoming bureaucratic obstacles.

Jerry faced numerous challenges in navigating the complex Social Security system, initially finding the process overwhelming and confusing. Each attempt resulted in cycles of paperwork, missed deadlines, and unclear instructions. Jerry's frustration and despair grew, and the chances of securing benefits appeared increasingly slim.

Everything changed when SAIL referred Jerry to the Sitka Tribe of Alaska's (STA) Social Services Department. The tribe's staff sprang into action, providing guidance on the necessary documentation, clarifying complicated forms, and explaining eligibility criteria simply.

SAIL and STA collaborated closely to create a comprehensive support system.

While SAIL does not typically help with Social Security claims, by working with STA, we ensured that Jerry had the support he needed to succeed. Over the years while Jerry waited for his benefits, SAIL assisted him in applying for numerous Last Resort Fund and Alaska Mental Health Trust grants.

Dedicated SAIL staff regularly followed up to ensure his other independent living needs, such as reporting his income to Baranof Island Housing Authority and his landlord, were met. STA staff assisted him with multiple Social Security reconsideration claims.

The teamwork between the Sitka Tribe of Alaska and SAIL made all the difference. Our collective efforts underscore the importance of advocacy within local communities. **Jerry's application was ultimately approved through persistence and collaboration, securing the much-needed Social Security benefits that help him stay current on his rent and utilities.**

Today, Jerry can rely on regular disability income so that he's able to maintain his independence and security in the community he loves.



STUDENTS MUST BE BETWEEN THE AGES OF 14-21 AND IDENTIFY AS HAVING A DISABILITY

Each Summer, SAIL partners with the Division of Vocational Rehabilitation (DVR) to offer students throughout Southeast a Supported, Paid Work Experience

LEARN MORE AT: [SAILINC.ORG](https://sailinc.org)