

LETTER OF INTENT TO APPLY FOR PROJECT GRANT
Under Title III of the Older Americans Act
Fiscal Year July 1, 2025 through June 30, 2026
Summary Sheet

Applicant Agency: HRDC, District IX

Mailing/Street Address: 32 South Tracy
City, State, Zip: Bozeman, MT 59715
Phone: 406-587-4486

Compliance Director: Hannah Altman
Transportation Director: Sunshine Ross
E-Mail: haltman@thehrdc.org; sross@thehrdc.org

Type of Organization: City County Private Non-Profit Other (specify):

Geographic area to be served: Gallatin and Park Counties

List services to be provided:	Estimated # of unduplicated persons to be served during project period for each services type:	Estimated # of unduplicated units of service during project period for each listed service type:
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Homemaker Program	Gallatin County	Units of service
Homemaker – Personal Care	20	1200 hours
Respite Services	5	300 hours
Homemaker Program	Park County	
Homemaker – Personal Care	20	1000 hours
Respite Services	10	500 hours
Galavan	Gallatin County	
Para Transit Services	300	17,500 rides
RSVP	Gallatin and Park Counties	
Volunteer Opportunities	150	22,000 hours
SHIP/I&A	Gallatin and Park Counties	
	300	375 units of service
Senior Reach	Gallatin and Park Counties	
	55	220 units of service

Applicant agrees that the project described in this Letter of Intent will be operational July 1, 2025 through June 30, 2026 and certifies that to the best of my knowledge and belief, the information in this application is true and correct and the attached conditions will be complied with if the grant is awarded.

Heather Grenier

Type or print person authorized to sign

President/CEO

Title

Signature

Date

Linda Young

Type or print person authorized to sign

Board Chair

Title

Signature

Date

LETTER OF INTENT TO APPLY FOR PROJECT GRANT
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1. Service or Project Name: HRDC SHIP/I&A– Gallatin, Park and Meagher Counties

2. Provide a description of how your program will spend the Title III funding.

HRDC Senior Programs believes older adults should be able to remain at home as long as safely possible. Through an integrated service delivery model, staff work with older adults experiencing poverty, social isolation, behavioral health needs and limitations in accessing resources to maintain independence with dignity and respect. HRDC Senior Programs provides services to connect at risk seniors to in-home non medical care, transportation, Medicare counseling and fraud prevention, behavioral health services, application assistance, volunteer opportunities and basic financial budgeting.

If a senior has a question, we do our best to be resourceful within our own agency and partners on a local, state, and federal level through the trainings provided by the state and connections to local, state and federal partners. Questions and requests range from housing lists, to in home care needs, to Medicare, or prescription plan changes, to volunteer opportunities, to transportation needs, help with application assistance and/or energy bill concerns. Usually, these questions provide an opportunity for us to build a relationship with a senior to address bigger issues that may arise later such as financial budgeting and/or behavioral health services.

We believe in a no wrong door approach. We work hard to develop and maintain partnerships to ensure our customers get the best support possible. Last fiscal year (2023-2024), according to the STARS Summary Report HRDC saw 402 Medicare beneficiaries for SHIP/I&A services. We currently have two certified SHIP counselors and three trained I&A staff with plans for another staff member to take the I&A training.

3. Statement of how your project will coordinate services with other community programs. (Include a description of referral systems.)

To age in place for many older adults, it takes the help of friends, family, and lots of resources and organizations. Community resources play an integral part in healthy aging and making good choices. Several community healthcare organizations reach out to our staff for additional SHIP training and assistance. Staff provide one on one training, resources and ongoing support for other SHIP counselors getting started.

Within our own organization, HRDC, we offer a wide scope of services for seniors that include food and nutrition (Fork and Spoon, Senior Commodities, SNAP application assistance, Emergency Food Boxes), Energy and Weatherization, Transportation (Galavan and Streamline), Homemaker, Senior Medicare Patrol (preventing Medicare fraud and abuse), Volunteer Opportunities, Housing options and assistance, short term mental/behavioral health counseling and general navigation services to help access all community programs/resources. In addition to the HRDC programs listed above, we also work with concerned family/friends/neighbors, physicians, hospital discharge planners and community agencies such as Senior Centers, Meals on Wheels, Help Center, Adult Protective Services, Love, INC, and Home Health Agencies to name a few.

Our staff serves on and attends many committee/board meetings benefitting and advocating for seniors including Meals on Wheels, Aging Well, Angel Line, Windrider, Adult Protective Services, Service Navigator and more.

4. Statement of how your project will fulfill the mission of the Older Americans Act. (Include a description of criteria for selection of clients, outreach and targeting activities and how the project fulfills the objectives of the Older Americans Act.)

The OAA's mission is to help older people maintain maximum independence in their homes and communities and to promote a continuum of care for the vulnerable elderly. The mission of HRDC is to instill hope, develop resources, design solutions and change lives. We envision a place where poverty has no impact because opportunities and quality of life are equally afforded to everyone.

HRDC Senior Programs strives to meet seniors where they are and provide access to available resources/services with the dignity and respect they deserve. We provide ongoing assistance in both Gallatin, Park and Meagher Counties with two Senior Programs staff certified in SHIP and three staff certified in I&A to better serve seniors. Seniors have access to staff in Livingston at two locations – HRDC main office and Sherwood Inn. In Gallatin County, our staff is located in the Bozeman Senior Center and our new building, Market Place, co-located with all HRDC programs. In Meagher County, staff is located in White Sulphur Springs. Staff also maintains scheduled outreach events at outlying Senior Centers and Senior Housing to ensure access to seniors in all communities is available.

The criteria for SHIP services include Medicare beneficiaries and their families or caregivers. The criteria for I&A clients include seniors, adults with disabilities, their family members and caregivers for referral to many of the following services but not limited to:

- social and health services
- crisis and/or emergency intervention
- insurance counseling and assistance
- legal services referral
- utilities assistance
- nutrition and meal services
- adult protective services
- end of life issues
- mental health services
- assistance for food, clothing, household needs
- educational opportunities and more
- respite services for caregivers
- support groups
- transportation services
- reverse annuity mortgage counseling for Montana Board of Housing
- Homemaker services

Key Metrics – Medicare Counseling (SHIP) (FY 23-24)

- 1. How many clients are you serving?** 402 Medicare Beneficiaries
- 2. Who are they?** Individuals 65 and older or younger people with disabilities
- 3. What services do you give them?** Staff educate, advocate for, counsel and empower people to make informed benefit decisions regarding Medicare.
- 4. What does it cost?** \$115,844
- 5. What does it cost per service delivered?** \$115,844 divided by 402 Medicare beneficiaries = \$288/per beneficiary
- 6. What happens to the clients as a result of the service?** Individuals are able to make better informed decisions and save thousands of dollars regarding complex Medicare options. Through I&A seniors can get support accessing services such as SNAP, MSP, LIS, food banks, and budget counseling to help fill the gap between fixed incomes and cost of living.
- 7. What is the outcome?** 137 (34%) of 402 Medicare beneficiaries saved a total of \$131,897 in Part D Enrollment

Customer Story:

David, 64, came as an internal referral from a Section 8 colleague seeking SHIP assistance during the chaotic Medicare open enrollment period in November. A tough-talking, no-nonsense former hard guy, David carried the weight of significant health issues and chronic pain. As his 65th birthday approached on January 17, 2025, his Medicare coverage was set to begin on January 1.

Since David was already receiving Social Security benefits, he was automatically enrolled in Medicare. However, while he had Medicare Part B at a cost of \$185 per month, he lacked the necessary work credits to qualify for premium-free Medicare Part A. Instead, Part A would cost him a staggering \$518 per month—an amount far beyond his reach given his gross Social Security income of just \$943 per month.

Fortunately, David was clearly eligible for the Medicare Savings Program (MSP), specifically the Qualified Medicare Beneficiary (QMB) program, which would cover both his Part B and Part A premiums. However, enrolling in QMB presented a timing challenge: to ensure coverage, MSP applications must be submitted the month before Medicare begins, and Social Security must confirm that the application properly interfaces with their system to trigger Part A enrollment. If this step is missed, QMB may not recognize the need to pay for Part A, leaving beneficiaries like David unable to afford enrollment.

To navigate this tricky process, we submitted David's MSP application in mid-December and scheduled a follow-up for early January to verify the approval of both QMB and his Extra Help status, which should activate automatically with QMB. Additionally, we enrolled him in a Part D prescription drug plan to ensure he had medication coverage starting January 1.

As we worked through the bureaucratic maze, David—true to his rough-around-the-edges personality—expressed his frustration with plenty of colorful language. But by our follow-up appointment in January, everything had fallen into place. He was successfully enrolled in both Medicare Part A and Part B, had QMB and Extra Help benefits in place, and had his prescription coverage secured.

It was a hard-fought win, but by tackling the process strategically, we ensured that David wouldn't be left struggling to afford the care he desperately needed.

5. If additional funding was available, what would you do to increase services and how would you plan to spend the money?

For SHIP/I&A services, we would ensure we are able to pay our staff market rate wages and increase hours for certified staff.

6. Please provide letters of support from other local community-based and/or institutional programs, agencies or organizations involved with older adults.

See attached letters of support

7. List wage range of all employees funded in full or in part by this contract: \$25.00 - \$58.00

8. Project *unit* cost: \$115,844 divided by 402 Medicare beneficiaries = \$288/per beneficiary

9. Is this project covered by liability insurance? Yes

How much? \$4,000,000 (General) \$2,000,000 (Professional Liability)

10. How many years has this project received Title III funding: 7 years

Please provide a detailed estimated budget for this Title III service for the fiscal year 2025-2026 as follows
(list appropriate estimated resources):

SHIP/I&A

Expenses	7/1/25-6/30/26	Resources	7/1/25-6/30/26
Personnel and fringe	\$107,784.00	Area IV Funds	\$100,000.00
Admin	\$15,966.00	Other: National Council on Aging	\$29,000.00
Insurance	\$500.00	Other:	
Space	\$3,000.00		
Communication	\$500.00		
Supplies	\$250.00		
Travel/Training	\$1000.00		
TOTAL	\$129,000.00	TOTAL	\$129,000.00



March 13, 2025

Jim Marks
Are IV Agency on Aging
P.O. Box 1717
Helena, MT 59624

Dear Mr. Marks,

I am writing in support of the SHIP State Health Insurance Assistance Program (SHIP). L'esprit relies on our local SHIP counselor to assist our clients with navigating the complexities of Medicare health insurance. In fact, I have personally referred most of my clients to SHIP.

The SHIP counselor servicing the Livingston area has directly impacted the overall success of our clients by increasing their understanding of Medicare benefits, coverage, premiums, and deductibles. Our local SHIP counselor has helped numerous clients compare prescription drug plans [Part D] by personally meeting with each individual client, reviewing their prescriptions, and discussing their pharmacy of choice. This personalized counseling has equipped our clients with the knowledge needed to select the best prescription drug plan suited specifically to their needs.

We are truly grateful for the SHIP program and the assistance they provide our clients. Livingston is a small community with limited access to resources. Without SHIP services, Medicare beneficiaries and their families would struggle to find assistance with maneuvering the complicated government health insurance system.

I strongly recommend funding for the SHIP program. If you have any questions, please don't hesitate to contact me directly.

Sincerely,

Kelsey Denison

Kelsey Denison
Community Services Supervisor
406-763-8388
Kdenison@lespritmt.com



SOCIAL SECURITY

3205 North 27th Avenue
Bozeman, MT 59718
Phone: 833-452-0419
Fax: 833-950-3203

March 11, 2025

Jim Marks
Area IV Agency on Aging
P.O. Box 1717
Helena, MT 59624

Dear Mr. Marks,

I am writing in support of the State Health Insurance Assistance Program (SHIP). The Social Security Administration depends on SHIP counselors to assist our clients with answering various Medicare questions, including enrollment, benefits, coverage, premiums, deductibles, and coinsurance. Often, our clients are frustrated and scared about the processes of Medicare/Medicaid. We know that the SHIP counselors will assist them with kindness and understanding. We refer quite a few clients to the SHIP counselors each week.

The SHIP counselors servicing our area is a valuable resource for resolving Medicaid/Medicare problems, in addition to assisting beneficiaries with complaints and appeals. SHIP counselors offer assistance with things like comparing benefit options included in Medicare health plans, HMOs, PPOs, and the Medicare Prescription Drug Plan (Part D).

We are truly grateful for the SHIP program and the local, personalized counseling assistance they provide to our clients in both Gallatin and Park counties. Without their specialized services, Medicare beneficiaries and their families would surely struggle to find assistance navigating this comprehensive, complex government health insurance program.

I highly recommend funding for the SHIP program. If you have any questions, please call me at 833-900-7135, extension 15105.

Sincerely,

Jeff Whan, District Manager
Social Security Administration