

LETTER OF INTENT TO APPLY FOR PROJECT GRANT
Under Title III of the Older Americans Act
Fiscal Year July 1, 2026 through June 30, 2027

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: Talia Seltzer
E-Mail: compliance@thehrdc.org;
tseltzer@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:
--------------------------------------	---	---

Homemaker Program	Gallatin County	Units of service
Homemaker – Personal Care	20	1168 hours
Respite Services	9	255 hours
Homemaker Program	Park County	
Homemaker – Personal Care	25	926 hours
Respite Services	8	459 hours
Galavan	Gallatin County	
Senior Transit Services	122	4981 rides
RSVP	Gallatin and Park Counties	
Volunteer Opportunities	150	22,000 hours
SHIP/I&A	Gallatin and Park Counties	
	347	628 units of service
Senior Reach	Gallatin and Park Counties	
	105	385 units of service

Applicant agrees that the project described in this Letter of Intent will be operational July 1, 2026 through June 30, 2027 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



Signature

President/CEO

Title

3-26-26

Date

Linda Young

Type or print person authorized to sign



Signature

Board Chair

Title

3-26-26.

Date

LETTER OF INTENT TO APPLY FOR PROJECT GRANT
Under Title III of the Older Americans Act
Fiscal Year July 1, 2026 through June 30, 2027

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. Title III funding supports an integrated service delivery model that assists older adults experiencing poverty, social isolation, behavioral health needs and barriers to accessing resources. Through SHIP and I&A services, HRDC provides individualized support to help older adults navigate complex systems and maintain stability. Services include Medicare counseling and fraud prevention, connection to in-home non-medical care, transportation coordination, application assistance for public benefits, energy assistance and basic financial budgeting.

If an older adult has a question, we do our best to be resourceful within our own agency and partners on a local, state, and federal level through training 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 trusted relationship with an older adult which enables us 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 (2024-2025), HRDC saw 347 Medicare beneficiaries for SHIP/I&A services. We currently have one certified SHIP counselor and two trained I&A team members. We also have an additional team member who completed SHIP Certification training and I&A training in March 2026.

Title III funding directly supports staff time, training, and coordination required to deliver these critical services, ensuring seniors have access to accurate information, trusted guidance and the resources needed to age safely in place.

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 team members for additional SHIP training and assistance. HRDC team members 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 older adults 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, mental/behavioral health counseling connection, 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 team members serve on and attend many committee/board meetings benefiting and advocating for older adults 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 older adults in need of support. 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 older adults 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 one Senior Programs team member certified in SHIP and two team members certified in I&A to better serve older adults. We also have a new team member who was trained in SHIP and I&A in March 2026. Older adults have access to HRDC team members in Livingston at two locations – HRDC main office and Sherwood Inn. In Gallatin County, our team members are located in the Bozeman Senior Center and our new building, Market Place, co-located with all HRDC programs. In Meagher County, we have a team member located in White Sulphur Springs. Senior Programs team members also maintain 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 24-25)

1. **How many clients are you serving?** 347 Medicare Beneficiaries
2. **Who are they?** Individuals 65 and older or younger people with disabilities
3. **What services do you give them?** Team members educate, advocate for, counsel and empower people to make informed benefit decisions regarding Medicare.
4. **What does it cost?** \$108,594
5. **What does it cost per service delivered?** \$108,594 divided by 347 Medicare beneficiaries = \$313/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?** 147 (42%) of 347 Medicare beneficiaries saved a total of \$238,781 in Part D Enrollment

Customer Story:

Rita is in her late 60s and first learned about HRDC services through our outreach at a local senior center. Over the past two years, Rita has faced profound life changes, including the loss of both her mother and her spouse. After her spouse passed away, Rita also retired. They had been self-employed together, and continuing the business alone felt impossible.

The combined loss of her life partner and her livelihood left Rita in a dark place. She often lay awake at night worrying about how she would keep a roof over her head. Grief, depression, and anxiety became overwhelming as she struggled to make ends meet while navigating the natural ebbs and flows of loss. Rita stopped sleeping well, rarely left her home, and at times did not even have the energy to care for herself.

Financial strain quickly began to affect her health. Rita reports rationing her medications each month and not having access to enough nutritious food. As a diabetic, this was especially dangerous and placed her at serious risk.

Over time, Rita began to slowly emerge from this darkness. She signed up to deliver meals to homebound community members, an activity that connected her with her local senior center. There, she began attending weekday congregational lunches, which in combination with delivering meals, provided her with regular and balanced nutrition, social connection, and a renewed sense of purpose. It was at the senior center that HRDC first met Rita.

Since that initial connection, HRDC has supported Rita with comprehensive, wraparound services that have allowed her to remain in her home and feel more financially secure. These services include Medicare/SHIP counseling; assistance applying for SNAP and the Medicare Savings Program; LIHEAP energy assistance; Medicare Extra Help; access to Senior Groceries; and regular shopping at the Gallatin Valley Food Bank. Through the Food Bank, Rita can now reliably access the fresh fruits, vegetables, and meats she needs to keep her diabetes stable. One HRDC team member even provided a personal tour of the Food Bank, helping Rita feel confident and welcomed in using this resource.

Rita expresses immense gratitude for the support she has received. In her words, these services have “reduced my stress level, improved my mental health, saved me significant money on Medicare and medication costs, and given me food security.” She also shares renewed hope as she looks ahead to potential assistance from HRDC’s Weatherization team to improve the heating and cooling efficiency of her home.

Today, Rita feels supported, connected, and hopeful—no longer facing life’s challenges alone.

- 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 team members market rate wages and increase hours for certified team members.

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: \$24.00 - \$71.00
8. Project *unit* cost: \$108,594 divided by 347 Medicare beneficiaries = \$313/per beneficiary
9. Is this project covered by liability insurance? Yes
How much? \$5,000,000 (General) \$3,000,000 (Professional Liability)
10. How many years has this project received Title III funding: 8 years

Please provide a detailed estimated budget for this Title III service for the fiscal year 2026-2027 as follows (list appropriate estimated resources):

SHIP/I&A

Expenses	7/1/26-6/30/27	Resources	7/1/26-6/30/27
Personnel and fringe	\$144,009.840	Area IV Funds	\$142,058.89
Admin	\$22,749.05	Other: Donations	\$30,000.00
Insurance	\$500.00		
Space	\$3,000.00		
Communication	\$500.00		
Supplies	\$300.00		
Travel/Training	\$1500.00		
TOTAL	\$172,058.89	TOTAL	\$172,058.89



SOCIAL SECURITY

3205 North 27th Avenue
Bozeman, MT 59718
Phone: 833-452-0419
Fax: 833-950-3202

February 24, 2026

John Gorton
Rocky's Agency on Aging
P.O. Box 1717
Helena, MT 59624

Dear Mr. Gorton,

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. In fact, we often refer our clients to SHIP several times a week.

The SHIP counselor servicing our area is a valuable resource for resolving Medicaid/Medicare problems, in addition to assisting beneficiaries with complaints and appeals. SHIP counselors offer their help with things like comparing benefits and 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 and 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 in 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 833-452-0419, extension 54039.

Sincerely,

Jared Wierson, District Manager
Social Security Administration

Jack and Susan Davis

247 Mill Creek Drive

Bozeman, MT 59718

February 19, 2026

John Gorton

Rocky's Agency on Aging

PO Box 1717

Helena, MT 59624

Re: HRDC's State Health Insurance Assistance Program

John Gorton,

We began working with SHIP when we took Susan's mother, Marie Delin, to HRDC around 2012 for open enrollment for Medicare. The lady we worked with at that time was Peggy. We don't remember her last name. Peggy helped Marie to find the best plan for her needs. Marie Delin passed away in 2018.

Susan and I began working with Peggy when we became eligible for Medicare open enrollment in 2015. When Peggy retired, we began working with Dana Mitchell. The assistance Dana has given us has been invaluable. The SHIP program has assisted us in managing our insurance costs. Dana has been extremely helpful to us. The multiple plans that affect our insurance are confusing and Dana has helped us to manage these. Without her professional one-on-one assistance, we would struggle comparing the different plans to choose from.

We need assistance with the computer-related part of open enrollment more than ever. Each year that we age the help Dana gives us becomes more important to our well-being. HRDC's State Health Insurance Assistance Program has been critical to us to have an affordable drug plan that meets our needs. We would be at a huge disadvantage without HRDC's State Health Insurance Assistance Program.

Please let us know if you need more information. We have come to rely on HRDC's State Health Insurance Assistance Program and need this program to continue.

Thank you,

Jack and Susan Davis

wonderland@montana.com

February 24, 2026

John Gorton
Rocky's Agency on Aging
PO Box 1717
Helena, MT 59624

Dear Mr. Gorton,

I am writing to express my overwhelming support for the State Health Insurance Assistance Program (SHIP). As a member of leadership at the Livingston Food Resource Center, where 66% of our food access program usage comes from senior citizens, I see every day how essential access to clear and reliable guidance is for older adults trying to navigate complicated and confusing enrollment processes.

Park County is large, rural, and aging; 24% of our population are senior citizens. When the local Office of Public Assistance closed in 2018, our community lost a critical point of contact for seniors who needed help navigating benefits, paperwork, and complex systems. It has been crucial programs like SHIP that have kept Park County seniors from falling through the cracks.

Continued funding for SHIP is essential to the well-being of seniors in Park County and across Montana. I strongly urge you to prioritize this program so it can remain available to the people who rely on it—and to the community partners like us who depend on SHIP to help meet the needs of our most vulnerable neighbors.

Sincerely,
Laura Poinsette
Deputy Director, Livingston Food Resource Center