

NEWSLETTER



What's Inside

- Older Americans Month Activities
- Assets and Long-Term Care
- Legal Documents
- Staff Spotlight

INNOVATION THAT GETS NOTICED

Area I Receives National Award

Area I Agency on Aging's Vision Program has received a national award in the Healthy Aging category from USAging; a significant honor that recognizes excellence in aging services across the country.

For a rural region like eastern Montana, this recognition is especially meaningful. Our communities don't always receive national attention, making this award a powerful

acknowledgment of the important work happening right here at home.

The Vision Program helps older adults overcome barriers to care by providing assistance with vision services, ensuring they can maintain independence, safety, and quality of life. Through partnerships with local providers, payments are made directly for services, making access simpler and more immediate for those who need it most.

Area I will accept the award this July at the USAging Conference in San Diego, joining leaders from across the nation to celebrate innovation and impact in aging services.

OLDER AMERICANS MONTH

Celebrating Strength, Connection, and Community


May is recognized nationwide as Older Americans Month, a time to honor the contributions, strength, and resilience of older adults in our communities.


Here in eastern Montana, older adults play a vital role in keeping our communities strong. They are leaders whose experience and wisdom continue to shape our region.


Several communities in our region are celebrating with events that support healthy, active, and connected aging across eastern Montana.


ROOSEVELT COUNTY


 Wolf Point Senior Center

 May 5 | 11:15 - 12:15
Scams & Fraud

 May 12 | 12:00pm
Safety Presentation

 May 14 | 12:00 - 2:00
Blood Pressure Checks

 May 15 | 11:00am
Buffalo Projects Restoration

 May 19 | 12:00pm
Scams & Fraud

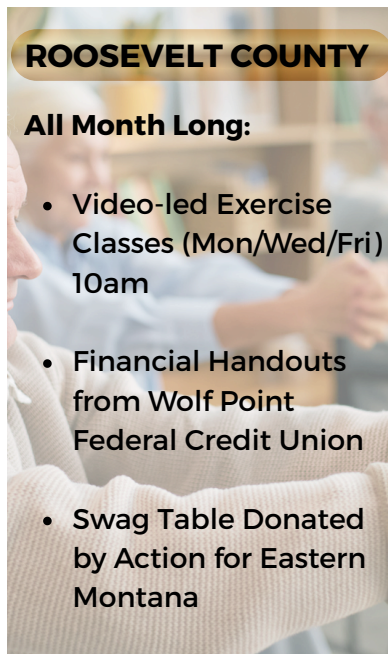
 May 20 | 10:00am
Chair Yoga




ROOSEVELT COUNTY

All Month Long:


- Video-led Exercise Classes (Mon/Wed/Fri) 10am
- Financial Handouts from Wolf Point Federal Credit Union
- Swag Table Donated by Action for Eastern Montana



RICHLAND COUNTY

 Friday, May 15

 11:00am - 2:00pm

 Aging Services
2190 W Holly St
Sidney

What to Expect:

- Meal & community gathering
- Health screenings
- Resource booths
- Games & activities
- Planning for the future of aging

OLDER AMERICANS MONTH



CHAMPION YOUR HEALTH: MAY 2026

MONTANA MEDICAID AND NURSING HOME CARE What Families Need to Know Before a Crisis Happens

Submitted by: Lisa Baxter

When Montana families begin considering nursing home care, they are often already facing medical stress, emotional strain, and rising costs. With care averaging more than \$10,000 per month, long-term care can quickly become overwhelming.

Medicaid is the primary program that helps cover these costs once personal resources are depleted. While often misunderstood, the rules are structured - and understanding them can make a critical difference in avoiding delays and unexpected expenses.

What Medicaid Covers

Montana Medicaid helps pay for care in a licensed nursing facility for those who qualify. Covered services include room and board, skilled nursing care, help with daily activities, medications, and therapies. Not all nursing homes accept Medicaid, and availability can be limited in rural areas.

Medical Eligibility

To qualify, an individual must meet a Nursing Facility Level of Care, meaning they need ongoing assistance or supervision that cannot safely be provided at home. This often includes help with daily activities, mobility, medications, or dementia-related care.

Financial Eligibility

Medicaid rules may be different than expected:

- **Income:** No strict limit, but most income goes toward care. Residents typically keep about \$50/month
- **Assets:** A single applicant may keep about **\$2,000** in countable assets. Exempt assets can include home, one vehicle, personal belongings, and certain burial arrangements.

Married Couples

When one spouse enters a nursing home, the other is allowed to retain a portion of assets and income. In 2026, this amount generally ranges from **\$32,500** to **\$162,600**, helping ensure the spouse at home can remain financially stable.

The 5-Year Look-Back Rule

Medicaid reviews financial activity from the past five years. Transferring or giving away assets during this time can result in a penalty period where Medicaid will not pay for care.

Need Help?

Call: Office of Public Assistance
888-706-1535

PREPARATION AND PEACE OF MIND

Now is the Best Time to Plan Ahead

Planning for the future isn't always easy, but it can make a big difference for you and your loved ones.

Whether it's understanding Medicaid, organizing important documents, or making decisions about future care, taking small steps now can help reduce stress later. Planning ahead allows you to stay in control of your choices and ensures your wishes are known and respected.

It doesn't have to happen all at once. Even simple actions like talking with family, writing down important information, or attending a local event, can make things easier down the road.

Most importantly, planning ahead isn't just about preparing for challenges. It's about creating peace of mind, knowing that you've taken steps to support yourself and the people you care about.

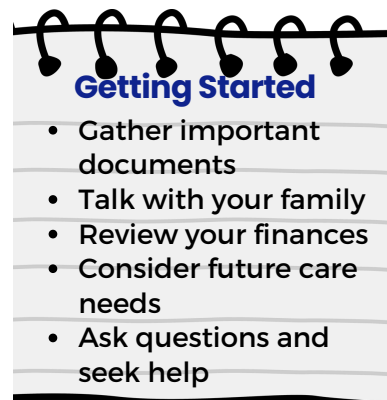
If you're not sure where to start, consider making an appointment at the FREE Legal Document Clinic coming up later this month.

**PLANNING AHEAD
IS ONE OF THE
GREATEST GIFTS
YOU CAN GIVE
YOUR FAMILY.**

Legal Document Clinic

The Montana Aging Services Bureau will be hosting the Kelly Moose Memorial Legal Document Clinic on May 20-21 in Miles City, offering free assistance to help individuals complete important legal documents.

Volunteer legal professionals will be available to guide participants through documents such as simple wills, powers of attorney, and living wills—helping ensure your wishes are clearly documented and your loved ones are supported. This clinic is available to adults age 60 and older, as well as adults with disabilities. **Appointments are required.**



Legal Document Clinic – Space is Still Available!

Dates: May 20-21 @ The Custer County Community Senior Center

Time: 9:00AM to 4:30PM (Both days)

For Appointments:

Gretchen Hall (406) 444-7787 or Sebastian Driver (406) 444-4541

YOUR MAY BRAIN GAME

Keep your mind sharp! Brain games help improve memory, focus, and problem-solving skills—plus they're fun. A little daily mental exercise goes a long way in staying mentally healthy as you age.

1940's Time Travel Victory Gardens

Unscramble the words on the left using the spaces provided to correctly spell common words.



- SNEBA = _____
- TEBES = _____
- OROLBCCI = _____
- RTOCASR = _____
- IECSHV = _____
- RCNO = _____
- LPEAGTNG = _____
- OWSRLEF = _____
- AGCILR = _____
- ASTEVRH = _____
- CUETETL = _____
- NNOOIS = _____
- OTPOESAT = _____
- PURNE = _____
- IKNPUMP = _____
- LISO = _____
- NIPAHSC = _____
- OOTESTMA = _____
- WDEE = _____
- DYRA = _____



STAFF SPOTLIGHT

Here Is Someone You Need to Know!

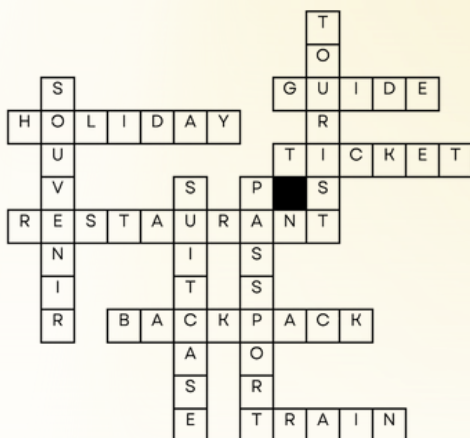
Lisa Baxter brings more than 40 years of experience working with older adults to her role as an Aging Services Program Specialist, where she also serves as a SHIP and SMP Coordinator and Long-Term Care Ombudsman. She feels privileged to be in a position where she can share her knowledge and help connect seniors with the services and resources they need to live independently and stay engaged.

Lisa's work spans a wide region, serving five counties - something that often surprises people. Through it all, she remains focused on what matters most: improving the lives of the individuals she serves. As she put it, one of the best parts of her day is simply seeing "happy seniors."

Outside of work, Lisa enjoys hiking, boating, and refinishing furniture. She has been married for 25 years and is a proud mother of three and grandmother of three. Her home life is just as active as her work schedule with a horse, dog, cats, and chickens keeping things busy! Earlier in her life, she trained and showed registered paint horses across the United States and Canada. The dedication and passion to do that are the same qualities she brings to Area I and are what makes her such an asset to the team.

April Puzzle Solution Crossword Puzzle

Travel Fun Solution



More puzzles are available monthly at:
<https://www.aemt.org/programs/aging>



SHIP

State Health Insurance
Assistance Program

Navigating Medicare