

Long-Term Services and Supports in Larimer County, Colorado

A Case Study

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Informing Policy. Advancing Health.

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Larimer County has a lot to teach us about how Colorado's long-term services and supports (LTSS) system is – and isn't – working at the local level.

Larimer County's system is variously described by people working within it as scattered, confusing and sometimes underfunded. Larimer County is certainly not alone in this. Like the rest of the state, its system has evolved over decades to serve a broader spectrum of vulnerable people, not always in a cohesive manner.

At the same time, however, providers and advocates in Larimer County are working together to create solutions. They are leading the way in thinking about LTSS creatively and strategically as the population ages and resources are stretched thin.

The Colorado Health Institute conducted key informant interviews with representatives of 14 organizations in Larimer County. We documented

the challenges they face, the strengths and weaknesses of the county's LTSS system, and the work being done to improve it. We created a computerized schematic of the system, revealing its complexity and redundancy. And we analyzed data, focusing on seniors and those with disabilities, who are the primary LTSS clients.

The goal is to paint a picture of what the LTSS system looks like on the front lines for providers, clients and caregivers. We uncovered many best practices to share and we identified a number of areas to be fixed.

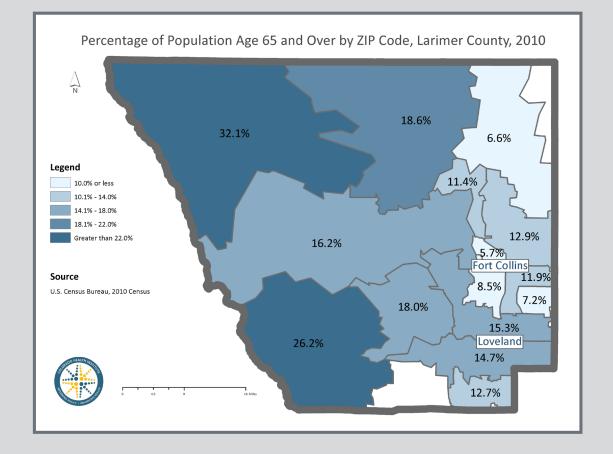
Finally, we found what may be Larimer County's greatest strength: the hard-working and passionate people committed to making sure that no one in this community is left without care.

Why Larimer County?

Larimer County has a mix of metro areas, including Fort Collins and Loveland, and more isolated rural areas, such as Red Feather Lakes, a configuration much like Colorado itself.

The county's per capita income in 2012 was \$29,995, a bit less than Colorado's per capita income of \$30,329. Almost half (44 percent) of county residents are at or below 250 percent of the federal poverty level (FPL). For reference, people at 222 percent of FPL - \$25,560 for an individual in 2013 - would be financially eligible for Medicaid LTSS. In the county's two largest towns, Fort Collins and Loveland, 19 percent of residents with a disability live below the poverty line, about the same as the state average of 18 percent.¹

Meanwhile, Fort Collins has become a Baby Boom destination, winning honors for its retirement amenities from national publications and organizations.^{2,3} The number of seniors over the age of 65 is expected to increase by 40 percent in Larimer County over the next seven years, a bit above the projected growth statewide.



The Colorado Health Institute found that the **primary challenges** in Larimer County's LTSS system are:

- **Fragmentation:** Most of the organizations operate autonomously and there is no shared computer system or informationsharing mechanism, making it difficult to coordinate – or even know about - changes in services and funding. There is little opportunity to form a cohesive system.
- Lack of access to isolated clients: Reaching seniors and those with disabilities who live in rural areas is difficult and expensive.
- **Disorganized service delivery:** Often, a number of organizations work with the same client. Health Insurance Portability and Accountability Act (HIPAA) rules surrounding patient privacy, along with the different computer systems, often result in either duplicative services or a lack of necessary services.
- Limited understanding of available resources: Many residents of the county do not know about the services that are available and do not know where to get help. Spreading the word about programs, especially navigation programs such as the Adult Resources for Care and Help (ARCH) program, is crucial. But funding and time constraints limit the ability to reach out to clients, caregivers and the medical community.

Larimer County's **strengths**, which can provide lessons and best practices, include:

- **Relationship-building:** The LTSS community is working on building trust and respect. The Colorado Health Institute found a pervasive understanding that no one person, or one organization, can provide all eligibility, care management and LTSS service coordination. This is opening doors for collaboration that will result in a more efficient system.
- **Regular communication:** Most members of the LTSS community belong to committees and groups that meet at least monthly, promoting dialogues around problemsolving.
- Clients and caregivers at the center: Each organization focuses on what its clients and caregivers most need and how best to help them. For example, many organizations pitch in to help with applications, regardless of whether that falls under their service offerings. This focus results in the shared goal of simplifying the system.
- Willingness to innovate: Led by the Foundation on Aging, a non-profit group focused on improving quality of life for seniors, and the Health District of Northern Larimer County, a tax-supported research and service organization, there is an ambitious aim to coordinate all senior services in the county, including streamlining the referral system to create a single office providing resources and help. While this project is in its infancy, the model could serve as a statewide template for redesigning the LTSS system at the local level.

An Overview of Larimer County's System

Larimer County's LTSS system features a traditional organizational structure. A core group of governmental and non-profit organizations provide information and referral help, application assistance, case management and direct services, supported by a web of other groups.

Federal and state funding comes primarily through the Colorado Department of Health Care Policy and Financing and the Colorado Department of Human Services.

Larimer County dissolved its adult services division about two years ago, splitting up a number of organizations involved in LTSS. The primary organizations involved in Larimer County's LTSS system now include:

The Office on Aging, within the county's Department of Human Services, which oversees:

- Adult Resources For Care And Help (ARCH), a federally-funded statewide center that helps people enter the LTSS system;
- Long-term care ombudsman program;
- Family caregiver support program;
- Funding for other programs.

Programs within the **Department of Human Services**, but not under the Office on Aging:

- Options for Long Term Care, the Single Entry Point (SEP) agency in Larimer County, which determines functional eligibility for Medicaid LTSS programs and performs case management for seniors;
- Financial eligibility for Medicaid LTSS is determined by the Larimer County Department of Human Services;

Annual LTSS Funding in Larimer County

- Foothills Gateway: \$20.3 million
- Office on Aging: \$206,339
- Disabled Resource Services: \$169,335
- ARCH: \$66,701

• Adult Protective Services, which investigates abuse, exploitation and neglect of at-risk adults.

Foothills Gateway:

People with developmental and intellectual disabilities turn to Foothills Gateway, a non-profit organization funded by federal and state money as well as private fundraising and donations. It determines functional eligibility for Medicaid LTSS, provides case management and offers other

services, such as the Individuals with Disabilities Education Act (IDEA) early intervention program.

Touchstone Health Partners:

This behavioral health organization (BHO) provides services for those requiring mental health or substance abuse treatment. It has a senior services team.

Disabled Resource Services:

A center for independent living (CIL), provides federally-required independent living services, advocacy and case management. It also lends medical equipment and supports the Colorado Choice Transitions program, which is designed to help people with a disability move from a nursing facility to the community.

2-1-1:

United Way's 2-1-1 program provides information, assessment and advocacy through community referrals for people of all ages, working closely with the ARCH program to ensure connection to services for individuals who are 60+ or disabled. The 2-1-1 program holds the administrative duties of the Larimer County Special Needs Registry for emergency preparedness and evacuations.

Step-By-Step: Understanding the LTSS System

Multiple organizations help people access LTSS in Larimer County, resulting in more people having access to the care and services they need. It also makes for a system that is sometimes unwieldy.

The Colorado Health Institute created a computerized schematic that shows the basic components of Larimer County's LTSS system: Information and Referral; Application Assistance; Case Management; and Direct Services (see Appendix 1 and Appendix 2). The schematic tracks how a typical client or caregiver would be expected to interact with the system.

The schematic illustrates the complexity of the overlapping programs. It is important to remember that the people accessing it are often physically, emotionally or mentally exhausted, leaving them with limited ability to navigate even a basic system, let alone one that has become complicated.

Walking step-by-step through the schematic is key to understanding how policies are implemented and services are organized and how they are impacting a vulnerable population.

Step One: Information and Referral

Clients often find themselves bouncing between organizations during this crucial first step.

A natural place to start is the doctor's office, but doctors may not know where to send people. Instead, they may hand out a list of services for food, transportation, respite care during the day, or the senior center in their area. For the client, this translates into many phone calls, different eligibility criteria and different documentation.

Some services are connected to the ARCH, which should be the first call for a caregiver. Unfortunately caregivers often start at other services and are referred to the ARCH program. Occasionally, the ARCH will refer back to services

Step One: Information and Referral Providers

- 2-1-1
- ARCH (Adult Resources for Care and Help)
- Foothills Gateway

like 2-1-1. If the patient may be eligible for Medicaid LTSS they will be sent to Options for Long Term Care who may end up sending the client back to ARCH for help connecting to other services if they don't meet all the requirements.

Step Two: Application Assistance and Eligibility Determination

A client must have a nursing home level of need and meet financial requirements to be eligible for Medicaid LTSS.

Two separate entities determine if an applicant needs a nursing home level of care, which means a client needs assistance with several activities of daily living such as dressing, bathing or eating. A community-centered board (CCB) makes this determination for people with developmental or intellectual disabilities. In Larimer County, this is Foothills Gateway. A single entry point (SEP) makes the determination for all others. Options for Long Term Care does this in Larimer County. The Larimer County Department of Human Services determines financial eligibility.

A number of organizations have stepped up to help people fill out applications after seeing a need for this service among those who had been denied. For example, Disabled Resource Services began providing application assistance after noticing their clients' failure to understand applications and to receive services.

But it can be a trying process, especially for a

Step Two: Application Assistance and Eligibility Determination Providers

- Office on Aging
- ARCH (Adult Resources for Care and Help)
- Adult Protective Services
- Options for Long Term Care
- Foothills Gateway
- Disabled Resource Services
- Touchstone Health Partners
- Larimer County Department of Human Service

senior or a person with disabilities who needs behavioral health care as well.

ARCH representatives visit clients at home, helping them fill out applications for Medicaid LTSS. Representatives then track the applications through the Colorado Benefits Management System (CBMS), the state's computerized eligibility system. They help gather further documentation or explain why coverage has been denied.

For years, the Health District of Northern Larimer County provided mental health services, but Touchstone Health Partners, the local behavioral health organization (BHO), has taken over those services. While Touchstone has become fairly well known in Larimer County, the change sometimes still creates confusion.

Team members at Touchstone also help people apply for Medicaid LTSS, sometimes contacting Options for Long Term Care for them. While the home visits are a great help to many clients, Touchstone doesn't have access to the CBMS system. This means it can't do something as basic as help clients figure out why their Medicaid application was denied without spending much time on the phone, for which they can't receive payment.

Because people may qualify for different waivers, which provide different programs, there are a

number of potential tracks. Often, this involves filling out different applications with different organizations, adding to the difficulty.

If a person is determined to need a nursing home level of care and deemed financially eligible for Medicaid LTSS, then Foothills Gateway or Options for Long Term Care submits its approval to the state.

The ARCH re-enters the picture if the client is not eligible for Medicaid LTSS, either functionally or financially. It helps to locate alternative services, most likely meaning another round of referrals and applications.

Step 3: Case Management

This is the step where things get really complicated. Services must be coordinated, monitored and changed if necessary.

Foothills Gateway, the community-centered board (CCB) in Larimer County, is well connected in the community. Caregivers seeking services for a person with intellectual or developmental disabilities are usually directed to Foothills Gateway, alleviating confusion in the referral process.

Step Three: Case Management Providers

Options for Long Term Care and Foothills Gateway provide the bulk of case management services. Other providers include:

- Touchstone Health Partners
- Disabled Resource Services
- Private case managers
- Hospitals
- Catholic Charities
- Hospice organizations
- Home health care agencies
- Day programs
- Homeless service providers
- Family practice clinics

Foothills Gateway manages the waiting list for home and community based services (HCBS) waivers through Medicaid, a waiting list that now stretches between seven and 10 years. It also performs case management. Because of the long waiting list, Foothills Gateway often refers people to other services or helps them find options while they are waiting.

Foothills Gateway has formed a relationship with Touchstone Health Partners to address the behavioral health needs of clients with developmental disabilities. Touchstone has a team that visits home-bound seniors to provide case management, referral services and behavioral health treatment.

Options for Long Term Care also provides case management, helping the client fulfill a service plan, filing for prior authorization so that service providers can receive payment, and monitoring services.

In the event that a client does qualify for different waiver programs, or for particular waivers, such as the Community Mental Health Services (CMHS) waiver, they may have up to three case managers. For example, if a person has a developmental disability as well as a mental illness that qualifies for the CMHS waiver, they will receive case management through Foothills Gateway, Options for Long Term Care, and Touchstone Health Partners.

Step Four:

Direct Care Service Providers

- Foothills Gateway: Services for individuals with intellectual and developmental disabilities and their families
- Touchstone Mental Health
- Disabled Resource Services: Independent living skills training; employment, transportation and financial assistance; medical equipment loans
- Office on Aging: Nutrition, transportation, legal and respite programs; family caregiver support; ombudsman
- Many others

Step Four: Direct Care Services

Once needed services are determined, it can be complicated to organize and set them up.

Larimer County has several "black hole" service areas where few or even no services are available.⁴ Only one service provider will visit most mountain and canyon areas, restricting choices for those residents. This is particularly challenging if tensions develop between clients and providers and there are no alternatives.

If a client needs to move into town to get services, he or she will encounter a tight housing market for those with disabilities. This often means that the only option is an assisted living or skilled nursing facility.

Barriers to Care

Larimer County residents face barriers in accessing LTSS care that range beyond the complicated system. Key informants identified these areas in particular:

Confusion and anxiety

Not knowing who to ask for help or what to ask for

was the most frequent barrier cited by the experts. People are so overwhelmed by basic caregiving tasks or basic activities of daily living that they don't know where to turn for help. The complicated referral system and the possibility of being referred to several organizations speak to the need for programs like ARCH that can be a one-stop shop. Not having a single contact person is a source of anxiety. Key informants said it is often difficult for organizations to maintain an adequate staff to answer the phones, and high caseloads often prevent in-person meetings. For example, technicians for Medicaid applications are no longer assigned to individual clients.

It is difficult to navigate the system without having someone sit down and explain it to the client and the client's family, but that often isn't possible, according to the key informants.

Cultural barriers are found, especially in rural areas, where some people are uncomfortable asking for help or resist having a stranger visit their home.

Social isolation

People without family caregivers or advocates, and those who struggle with a cognitive impairment or mental illness, are at a greater disadvantage in accessing care.

Those with a mental illness are often more likely to be on their own, without a family member active in their care, several interviewees noted. Isolation, compounded with mental illness, makes navigating a complicated system even more difficult.

Those with a cognitive impairment, such as dementia, depend on caregivers or advocates. In addition, people who have some form of

impairment that may make them aggressive or angry can be off-putting to service providers, complicating their access to care.

Application Process

Each organization has a different application, leading to the need for people to "retell their story" many times. This can be exhausting, frustrating and confusing.

The wait time and the frequency of rejection are barriers inherent in the Medicaid application process. The eligibility determination can take a long time and people are often confused by letters from Medicaid. Even case workers from the county said they have difficulty deciphering communications sent by Medicaid.

Geography

About 16 percent of Larimer County residents over the age of 65 live in rural areas.

Many services, including home health agencies, have difficulty covering the more rural areas. Residents who live outside of Fort Collins, Loveland or Estes Park may have more trouble finding a service provider.

Still, there are examples of great dedication in the face of geographic challenges. For example, representatives of Estes Park Home Health and Hospice have put on snow shoes during storms and hiked in to remote areas to reach clients in their homes.

Hard Choices: Housing

Colorado Care Transitions (CCT) administers Colorado's Money Follows the Person program, which strives to move people from nursing homes back into the community. But in Larimer County, this is complicated because many people don't have a home to return to. Housing authorities face a dilemma. With long waiting lists, they find they must choose between honoring the waiting list and providing housing to someone who is homeless, which they are obligated to do, or to give priority to someone who is leaving a nursing facility to promote the CCT program. They simply do not have enough resources to serve both populations.

..... Transforming the System: A Work in Progress

A work group in Larimer County is meeting to develop case management protocols that would streamline the system, promote greater understanding of services and requirements, and decrease fragmentation. (See Appendix 3.) However, funding is not secure and implementation is uncertain.

A project looking at the referral and case management system is underway as well.

An effort to better coordinate care for homeless seniors is being led by Adult Protective Services, which has developed memorandums of understanding with a number of groups providing services.

In Fort Collins, two new projects to provide housing for seniors and those with disabilities have been launched. Legacy Senior Apartments will provide housing for 72 lowincome seniors, and was created by a private developer. The Housing Authority has a new project, Redtail Ponds, which will provide permanent supportive housing for 40 formerly homeless and 20 low-income people.

Several groups are targeting transportation issues, especially in Fort Collins, but rural transportation is more difficult to address.

Meanwhile, a number of organizations are beginning to use computer tablets and a "read-only" access to the CBMS system to help clients fill out applications. And a grant from The Colorado Health Foundation has provided funding for an aide to help people fill out financial paperwork.

Sometimes, though, it's the smaller ideas that can make a difference. Options for Long Term Care is suggesting giving clients a refrigerator magnet that lists all of their service providers, eliminating confusion for the clients and allowing providers to better coordinate services.

Conclusion

Larimer County has two major assets that set it apart from other counties: The Foundation on Aging and the Health District of Northern Larimer County.

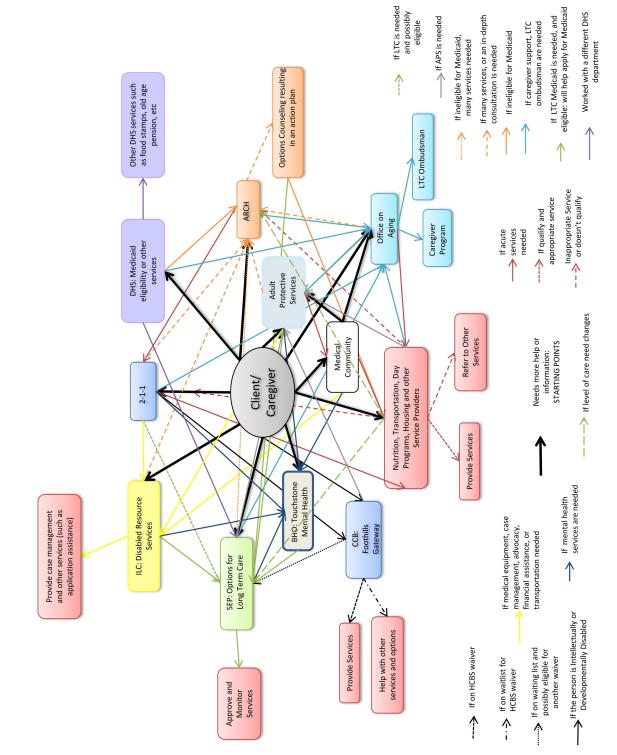
The Foundation on Aging provides private funds for organizations and individuals facing an emergency. The Health District provides both research and health care services and is funded by property taxes, which allows for a stable source of county-specific data.

Perhaps Larimer County's greatest strength is the dedication and compassion of the people working in its LTSS system. There is a focus on relationship-building and leveraging individual efforts to make a collective impact.

Still, a number of the interviewees said there remains a need for more cohesion when it comes to funding sources, staffing and services.

In addition, the medical community, and particularly doctors outside of the hospital, often do not know where to send people.

Finally, fragmentation will continue to persist on a local level as long as there is fragmentation on the state and federal level because funding generally dictates how services are organized and provided.



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Name	Affiliation	Services	Clients	Location	Funding
ARCH	Part of Office on Aging, Larimer County Department of Human Services	 Information and assistance over the phone Options counseling Application assistance (benefits planning) Education and training 	 18 and older with a disability Over 60 	Primarily in home	Office on Aging
Adult Protective Services	Larimer County Department of Human Services	 Investigates abuse, neglect or exploitation of at-risk adults Application assistance Information and referral Permanent guardians 	 At-risk adults: 18 and older with a disability Over 60 	 First visit in home, unannounced Verbal consent to return for home visits 	Department of Human Services
Office on Aging	Larimer County Department of Human Services	 ARCH Long Term Care Ombudsman Family Caregiver Support Community services funding (nutrition, transportation, respite, legal, information) Answers on Aging resource guide Application assistance (benefits planning) 	Over 60	 ARCH and Family Caregiver Support almost always in home Long Term Care Ombudsman in facilities Information, consultation by phone 	 Older Americans Act Older Colder Coladoans Cash Fund County matching funds Grants
Options for Long Term Care (Single Entry Point)	Larimer County Department of Human Services	 LTSS Medicaid services Intake, functional eligibility assessment Determination of appropriate services Case management Arranges for providers Gets prior authorization Ongoing monitoring, annual functional assessment Connect with other organizations Case aide: Assists with application, helps track financial eligibility, yearly updates 	 LTSS Medicaid clients Assisted living, skilled nursing facility residents HCBS waiver recipients 	Most often in home (one required visit yearly); often over phone; rarely in the office	Department of Human Services

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Foothills Gateway (Community Centered Board)	Non-profit	 Case management for children and adults with developmental disabilities Family support services Early intervention service coordination (IDEA) Housing services Children's waiver Children's waiver Children's Extensive Supports waiver Children's Extensive Supports 	Persons with a developmental or intellectual disability	Contacts clients over the phone, in the office and in the home Case manager will visit the home at least quarterly	Funding from Mediciad, State DHS budget, Donations, and grants grants
Touchstone Health Partners- Senior Services	Behavioral Health Organization Non-profit	 Provide counseling services for medically home bound adults and seniors with mental health needs Case Management Patient Advocacy- especially in nursing facilities Application Assistance 	Home bound adults	Always in the home	Medicaid, grants, and donations
Name	Affiliation (Non-profit, for profit, government)	Services	Who do they serve?	Where Meet People	Funding
Disabled Resource Services	Non-profit	"Share the journey with the person" Enable community engagement for seniors with low to no vision Employment assistance Limited financial assistance Social security benefits counseling Colorado choice transition Colorado transition services	Anyone with a disability- Very broad definition including those with chronic health conditions like diabetes or cancer	Open to home visits although encourage coming to office to promote independence, will meet in nursing facilities, over the phone and the volunteer coordinator can arrange	Federal funding as a CIL, donations, fundraising

Key:

Information and Referral

Case management

Benefits counseling/ application assistance

		Information and referral Promote self- advocacy and self-choice Case management		transportation	
211	United Way, non- profit	 Comprehensive information line Nonprofit services Health and human services Home health care and nursing facilities Crisis assessment Service navigation Advocacy Emergency preparedness and response 	Everyone in Larimer, Moffat, Rout, Rio Blanco, Jackson and Grand counties	Over the phone only	Some funding from the office on aging Donations Fundraising, etc
DHS programs	County department of human services	 Old Age Pension Food Stamps Aid to the needy disabled Low income energy assistance program Medicaid Eligibility Medicare supplemental programs Many others 	Larimer county, program specific age and income requirements	Depending on the service, some services have to go to the office for, have multiple offices (Fort Collins, Loveland and Estes Park locations)	Funding from federal, state and local taxes
Nutrition Programs	Non-profit	 Meals on Wheels Volunteers of America Senior Center 	Typically home bound disabled and older adults	Will bring food to the home	Office on Aging provides some funding, donations
Transportation Programs	Non-profit	 SAINT(Senior Alternatives in Transportation) Via Mobility Services Wellington Senior Center Berthoud Area Transportation 	Disabled and older adults	Will take people where they need to go to be able to stay engaged in the community	Office on aging provides some funding, donations
Name	Affiliation (Non-profit, for profit, government)	Services	Who do they serve?	Where Meet People	Funding
Day programs	Primarily non-profit	 Elderhaus Stepping Stone Do some case management for clients 	Disabled and older adults	Have a center where people come	Office on Aging provides some funding, donations, fundraising, etc
Housing Authority	Governmental and non-profit	 Federal section 8 vouchers Public Housing 	Low income and homeless individuals	Have to drop off application in the office,	Federal, state and county

		 Single Room occupancy Non-profit housing On the Colorado Choice Transitions Team Information and Referral onto other offices if clients are struggling or notice a need 	and families in Larimer County	other centers and organizations help people fill out the application	funding as well as donations and grants
Foundation on Aging	Non-profit	 Emergency Grants for individuals Can provide emergency funds for prescription, rental assistance, etc to individuals in the community Funding for other organizations Spearheading case management project 	Older Adults in Larimer County	Not much contact with individuals	Private fundraising, donations, etc.

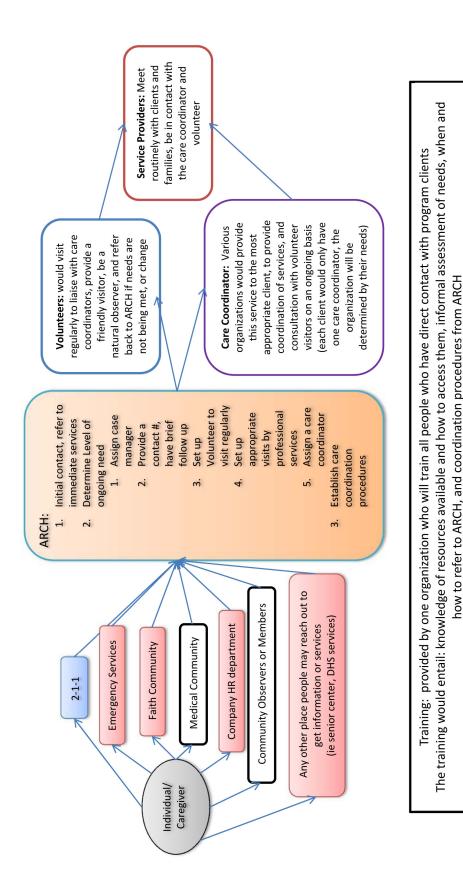
Key:

Information and Referral

Case management

Benefits counseling/ application assistance





Community Awareness: Foundation On Aging creates a program for ongoing education, Summit 2014

Source: Foundation on Aging



¹Compass Disability measures. http://www.larimer.org/compass/disability_demographics.htm accessed June 13, 2013 updated December 2012 .

² http://money.cnn.com/galleries/2010/real_estate/1009/gallery.best_places_retire.moneymag/12.html

³ Linda Rumney, ARCH Program Coordinator, Larimer County Office on Aging, interview with the author.

⁴US Census Bureau. (2013). American Fact Finder: community facts;profile of general population and housing characteristics:2010. Accessed July16, 2012. http://factfinder2.census.gov/faces/nav/jsf/pages/index.xhtml



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