



ISLAND
COMMONS

Frequently Asked Questions

WHAT IS THE MISSION OF THE ISLAND COMMONS?

“Island Commons provides residential and personal care for elders so they can remain on the island they call home, enabling families and communities to stay together.”

IS THERE A FINANCIAL ELIGIBILITY REQUIREMENT FOR RESIDENTS?

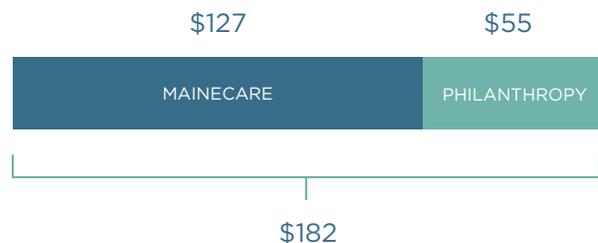
The Island Commons is a community-based nonprofit that accepts both private-pay and Medicaid residents. While the Commons strives to achieve a mix of private-pay and Medicaid residents, the reality is that the majority of residents have their care covered by Medicare. (In Maine, this is referred to as MaineCare.) This situation is consistent with national trends over the past 30 years. At this time, about 90% or more of the reimbursement revenue for Island Commons services comes from MaineCare.

WHAT IS MAINECARE?

MaineCare is a federal and state funded program that underwrites long-term residential care of elderly residents. MaineCare is available to those who meet income and asset guidelines and qualify by age and family situations. Eligibility is based on a formula managed by the Maine Department of Health and Human Services (DHHS). Reimbursement rates for care are also set by DHHS. These rates are adjusted by the state semi-annually.

Unfortunately, even with adjustments, the reimbursement rate from MaineCare has not adequately kept pace with the actual costs of care for each resident, creating a gap in operating funds. This is a state-wide issue that hits rural and island eldercare facilities the hardest because of their size and remote locations.

WHAT IS THE COST OF CARE PER DAY TO SERVE RESIDENTS AT ISLAND COMMONS? WHAT IS THE SOURCE OF THOSE FUNDS?



WHAT ROLE, BEYOND CARE FOR THE ELDERLY, DOES ISLAND COMMONS PLAY ON CHEBEAGUE?

The Commons is the largest on-island employer, with 23 full-time, part-time and seasonal workers, most of whom also live on Chebeague with their families. These are good jobs with benefits and generate an annual payroll in excess of \$300,000. Many of our workers are raising young children on the island, accounting for six of the 27 students currently in the island school.

WHAT MAKES THE NEEDS OF THE ISLAND COMMONS DIFFERENT THAN OTHER ORGANIZATIONS ON CHEBEAGUE?

Island Commons is a social service agency operating in a regulatory environment that mandates a certain level of services but does not provide adequate reimbursement to pay for those services. As a residential care home, the Commons is open and staffed 24 hours each and every day. While the Commons has successfully sought grants to underwrite the cost of specific capital projects, its greatest need is to close the chronic gap in operating costs. That gap exists because the actual cost of care has outpaced the rate at which MaineCare reimbursement has been increased. The Commons does not receive any money from the Town of Chebeague Island. As a result, the Commons must depend upon philanthropy – support from the community – to close the gap each year. That gap exceeds \$100,000 annually.

HOW IS THE COMMONS LEADERSHIP ADDRESSING THE LONG-TERM FUTURE OF THE FACILITY?

To mark the 20th anniversary of the Island Commons' founding, the Commons Board has established a SUSTAINABILITY FUND, whose express purpose is to offset annual operating gaps. This fund will be carefully managed as one predictable source in our overall revenue planning. When added to the existing capital reserves managed by the Maine Community Foundation, plus revenue generated from fundraising activities such as the annual appeal, the Commons will have sufficient resources to continue to serve Chebeague's elderly in coming decades.

Assisting the board in administering this fund will be a newly created committee of advisors, made up of experienced financial and nonprofit professionals with deep ties to Chebeague.

The SUSTAINABILITY FUND is off to a strong start with 100% participation by the Commons Board as well as every member of the Commons staff. Donations currently total over \$60,000.

HOW WILL YOUR GIFT BE USED?

Your gift will work for the Commons in two ways – narrowing the funding gap inherent in providing care to a small island population, and enabling the Commons to endure through favorable and unfavorable economic times.

HOW CAN I HELP?

Make your donation to the SUSTAINABILITY FUND today in response to our year-end giving request or consider a major gift with a multi-year commitment.

Gifts of securities: We welcome your gift of securities and we'd be happy to share our brokerage information. Please contact us for this information, so we can be sure to properly account for your security donation. For more information please visit our website: IslandCommons.com/give

Planned giving: We welcome individuals and families who might consider the care of Chebeague's elderly in their estate. We welcome this type of gift designated for future operations or endowment support.

Sustainability Fund Cabinet:

Nancy Cline, Jim Cox-Chapman,
Adele Gorody, Sharon Rent,
Susan Stranahan, Amy Rich,
Nancy Olney

Advisory Committee:

Martha E. "Meg" Greene,
Gretchen Tonks Hartling,
Pommy Hatfield, Tee Taggart

Island Commons Directors:

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Sharon Rent, Vice President,
Vicki Emery, Secretary.,
Amy Bonville, Carla Clarke,
Nancy Cline, Jim Cox-Chapman,
Adele Gorody, Ruth Houghton,
Sam McLean, Lynne Priest



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