

Annual Report 2025



Our Mission

To provide a comprehensive and coordinated system of services designed to promote the independence and dignity of older persons and their families in Muskegon, Oceana and Ottawa counties—a mission compelling us to focus on older persons in greatest need and to advocate for all.

Fiscal Year 2025 - October 1, 2024 - September 30, 2025



Letter from the CEO

"Coming together is a beginning. Keeping together is progress. Working together is success."

— Henry Ford

A Year of Momentum and Meaning

Last year, I wrote candidly about the financial challenges we faced due to statewide reimbursement inadequacies. While those pressures tested us, they also strengthened us. Fiscal Year 2025 became a year not merely of recovery, but of renewed momentum, deeper collaboration, and bold progress.

This year demonstrated a fundamental truth: **strategic advocacy works.**

Through coordinated engagement with policymakers and stakeholders, we helped safeguard full federal funding for Older Americans Act programs and supported improvements to MI Choice rates that more accurately reflect the cost and value of home and community-based services. These victories were not accidental. They were the result of persistent dialogue, trusted relationships, and a shared commitment to protecting older adults across our region.

At Senior Resources of West Michigan, our mission is to ensure a comprehensive and coordinated system of services that promotes independence and dignity for older adults and their families. That mission is realized through partnerships — with staff, volunteers, board members, healthcare providers, legislators, and community organizations. Systems do not strengthen themselves, they strengthen when people work together with clarity of purpose.

In 2025, collaboration defined our progress.

Our Primary Care at Home program expanded into Kent and Allegan counties through partnership with the Area Agency on Aging of Western Michigan, increasing access to care for vulnerable older adults.

Through AAA Health Solutions — our formalized collaboration with the Area Agency on Aging of Western Michigan and Region IV Area Agency on Aging — we were approved to participate in the statewide MI Options program covering 15 counties. This initiative is intended to strengthen and expand Medicare assistance through the State Health Insurance Assistance Program and provide additional access points to long term care information.

We also joined nine Michigan Area Agencies on Aging to form Michigan Community Care Collaborative, advancing a more seamless and integrated approach to long-term services and supports. Our first contract with a health plan under MI Coordinated Health — a Highly Integrated Dual Eligible Special Needs Plan — represents a significant step toward aligning social care and healthcare delivery in a way that better serves older adults with complex needs.

Innovation remains central to our identity. We were honored when our Behavioral Health at Home program received a 2025 Aging & Innovations Achievement Award from USAging, affirming our commitment to forward-thinking service delivery.

On a personal note, completing my two-year term as President of USAging was one of the greatest honors of my professional life. Representing Area Agencies on Aging and Title VI programs nationwide reinforced what we know locally: the aging network is essential infrastructure.

When I accepted that role, I reflected on Horton Hears a Who! — the story reminding us that every voice matters, no matter how small. Advocacy requires that we speak clearly and collectively: “We are here.” That message resonates today more than ever. As our population ages and needs grow more complex, the responsibility to protect independence, dignity, and access to care becomes even more urgent. The work of the aging network is not optional — it is foundational to the health and stability of our communities.

The future demands continued collaboration, courageous advocacy, and innovative partnerships. I am confident that together — funders, legislators, board members, community partners, and advocates — we will continue building a system worthy of the older adults we serve. Working together is not simply success. It is our responsibility.

As I reflect on this year, I am reminded that our work is ultimately about people — the grandmother who wishes to remain in the home she built with her family, the veteran navigating complex health challenges, the adult child seeking guidance as they care for an aging parent. Demographics may shape our planning, and policy may shape our funding, but dignity shapes our purpose. Every service delivered, every partnership formed, and every policy advanced carries a simple message to the older adults of West Michigan: you matter, your voice matters, and we will stand with you. Together, we are not only building systems — we are building a community where aging is honored, supported, and protected.



Pam completes her 2nd-year term as President of USAging.



Pam Curtis



Impact in Action

This year, impact wasn't just measured in numbers — it was measured in lives stabilized, independence preserved, and dignity protected.

Senior Resources of West Michigan has been recognized with a prestigious Aging Innovations & Achievement Award from USAging for its groundbreaking Behavioral Health at Home program.

Meeting a Critical Need

Recognizing the barriers that home-limited older adults face in accessing traditional behavioral health services, Senior Resources developed a three-pronged, person-centered approach to bring care directly to those who need it most. The program supports individuals dealing with anxiety, depression, substance dependence, and other behavioral health challenges.

A Three-Pronged, Person-Centered Model

Empower at Home: In partnership with the University of Michigan, this online, self-directed program pairs participants with a coach to guide them through nine modules of cognitive behavioral therapy. It's designed for individuals with mild to moderate symptoms of anxiety and depression.

Telehealth Access via FQHC: Working with a local Federally Qualified Health Center (FQHC), a community health worker delivers a device to the patient's home, connects them to a counselor, and returns to collect the device—while also addressing social determinants of health.

In-Home Counseling: For those with hearing, vision, cognitive, or connectivity limitations, Senior Resources arranges face-to-face sessions with licensed Master of Social Work counselors.

What the Results Show

The program was launched with support from the Michigan Health Endowment Fund and additional community partner contributions. In Fiscal Year 2024, the initiative cost \$146,206, covering salaries, outreach, technology, and more.

The results speak volumes:

- 460 in-home visits were completed, with an average reimbursement of \$94.81 per visit.
- 45 telehealth referrals were made through the FQHC.
- 25 participants served in the Empower program.
- 44 patients served through Behavior Health at Home.
- Most participants doubled their quality-of-life scores after three months of counseling.

A Model Other Communities Can Use

This innovative model is not only effective—it's replicable. Other Area Agencies on Aging can pursue similar programs through grants or fee-for-service billing via Medicare, Medicaid, and health plans. As the Empower program moves toward evidence-based status, it may soon qualify for Older Americans Act Title III D funding.

The biggest hurdle? Navigating the process of becoming a Medicare provider and credentialing with health plans.



USAging is the national association representing Area Agencies on Aging, and this award highlights the most forward-thinking and impactful initiatives across the country.

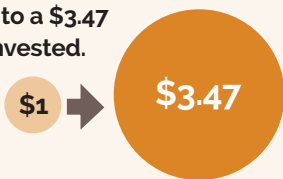
Why the Aging Network Matters

For more than five decades, the nation's more than 600 Area Agencies on Aging (AAAs), as authorized under the Older Americans Act (OAA), have developed, coordinated and delivered a wide range of healthy aging and home and community-based services (HCBS) to help people live well with independence, improved health outcomes and an enhanced quality of life. With direction and funding from federal and state governments, AAAs serve as local leaders that plan, develop, fund and implement the services that best reflect local needs of older adults and their caregivers, then partner with a network of more than 20,000 community providers to deliver them. This system is known as the Aging Network.

The Aging Network is a good buy and drives great health outcomes

The federal government invests roughly \$1.8 billion per year in the Aging Network to provide a range of OAA services across five core service areas: supportive services (e.g., in-home care, transportation, care coordination), nutrition, caregiver support, health and wellness and elder rights. These dollars leverage state and local funding, adding up to \$8–\$9 billion that is invested in OAA programs and services annually.

Recent studies show that the conservative estimate of the return on investment (ROI, or health-related cost savings) for community social care, or care provided by community providers with a trained workforce, **calculates to a \$3.47 savings for every \$1 invested.**



That means the Aging Network is responsible for saving approximately **\$34 billion** in health care spending. True estimates are likely much higher, as proprietary data shows a **cost savings for certain packaged services as high as \$8–\$10 for every \$1 invested.**



Greater use of AAAs and the broader Aging Network will improve health outcomes and reduce health care spending.

The impact of the Aging Network

AAA's are local, trusted resources, providing many low-cost programs that provide substantial ROI for the health care system.

AAA's offer a comprehensive, person-centered approach to community social care. By carefully assessing each individual's needs and creating personalized care plans, they help improve overall health in the community, while also lowering health care costs through efforts such as preventing unnecessary hospital readmissions and supporting better management of chronic conditions, among other services.

AAA's provide important services and supports via OAA, as well as under contracts with health partners. As of 2023, about 47 percent of AAAs contract with hospitals, health systems, health plans, etc. AAAs provide quality care and significant cost savings to these health partners, reducing the burden on the overall health care system.

FY 25 Review

As one of sixteen Area Agencies on Aging in the state of Michigan, we focus on supporting the independence, dignity, and well-being of older adults and adults with disabilities in **Muskegon, Oceana and Ottawa counties**. Through program planning and an in-depth knowledge of the needs of individuals in our service area, we offer unbiased care options allowing them to make informed choices.



Our Outcomes

LONG TERM CARE OPTIONS COUNSELING

9,840

CALLS/
CONTACTS

707

EMAIL
REFERRALS

THE LONG-TERM CARE OMBUDSMAN PROGRAM

advocated for and received additional state ombudsman funding for FY25. We opened 34 cases, completed 114 in-person visits to long-term care facilities, and advocated 58 complaints.

SENIOR RESOURCES COMMUNITY CARE CLOSET

\$104,594

Community Care Closet	YTD
Total Outgoing Items	5984
Total Cost of Outgoing	\$54,441
Total Donated Items	4636
Total Cost of Donated Items	\$50,153



STATE HEALTH INSURANCE ASSISTANCE PROGRAM

– Our region has 31 trained SHIP Counselors. By...

Providing 2,242 hours of one-on-one SHIP to 2289 beneficiaries throughout the region. Of those who were assisted, **38.56%** were estimated to be low income. **59.27%** had previously used the service to change plans or apply for assistance programs.

Assisting beneficiaries with cost savings totaling **\$1,302,950** by changing plans and/or applying for assistance programs.



Donna, Joan, and Jamie, help you understand your Medicare options and make confident decisions with SHIP.

CAREGIVER SUPPORT SPECIALISTS

954

TOTAL PARTICIPANTS

Caregiver Education - 788 caregivers participated in caregiver-related training and education.

Caregiver Support Groups – 166 caregivers participated in support groups held throughout the region.

Performance Improvement Initiatives

MI CHOICE WAIVER PROGRAM

SERVED OVER **1,200** PARTICIPANTS

Ranked 1st out of 19 Waiver agents related to the submission of accurate, acceptable encounter data and report provision.

FALLS PREVALENCE

MDHHS established a **Falls Prevalence goal of 23%**. In FY 2025, Senior Resources reported a **falls prevalence rate of 20.34%**, calculated from **250 participants who experienced a fall** out of **1,227 eligible participants** (excluding those completely dependent in bed mobility). This represents a **substantial improvement** compared to FY 2024, when the falls prevalence rate was **28.6%**.

Quantitatively, the FY 2025 falls rate is **2.66 percentage points below** the MDHHS benchmark and reflects an **8.26 percentage-point reduction** from the prior fiscal year. This decrease indicates meaningful progress in fall prevention efforts and suggests that interventions implemented following FY 2024 were effective in reducing fall occurrence among participants at risk.

PERSON CENTERED PLANNING

Reassessments: Senior Resources achieved **99.47% on- time completion**.

Person-Centered Planning Meetings: Senior Resources achieved **98.72% on-time completion**, with late meetings primarily attributed to external factors beyond the control of the Supports Coordinators (e.g., participant illness, inclement weather, ER visits).

Clinical Quality Assurance Review Accolades
Participant/family expressed overwhelming satisfaction with their Supports Coordinator's and the MI Choice services received.

PRIMARY CARE AT HOME

PATIENTS SERVED

2024 297
2025 **319**

NEW PATIENTS

2024 90
2025 **89**

PROVIDER VISITS

2024 1,153
2025 **1,334**

CHRONIC CARE MANAGEMENT HOURS

2024 4,158
2025 **4,499**

- Transition to new Electronic Medical Records to reduce costs
- Continued to contract with Region 4 for shared Medical Director Services.

SAFE HAVEN

PARTICIPANTS SERVED

30

Safe Haven is Senior Resources' elder abuse victim advocacy and care management program, providing confidential, trauma-informed, person-centered support to older adults and vulnerable individuals who have experienced abuse, neglect, or exploitation

BEHAVIORAL HEALTH AT HOME

PARTICIPANTS SERVED

44

EMPOWER AT HOME

PARTICIPANTS SERVED

25

176 coaching calls completed

MI CHOICE HOUSING COORDINATION

- 201 individuals/families assisted with information and applications for both independent living and assisted living options.
- 76 participants received assistance with securing an appropriate Assisted Living community.
- 11 participants secured independent living options, such as subsidized housing and rooms to rent.
- 24 of those for whom housing was secured transferred from a Skilled Nursing Facility to a less restrictive, more independent setting.

NON-MI CHOICE WAIVER Supports Coordination

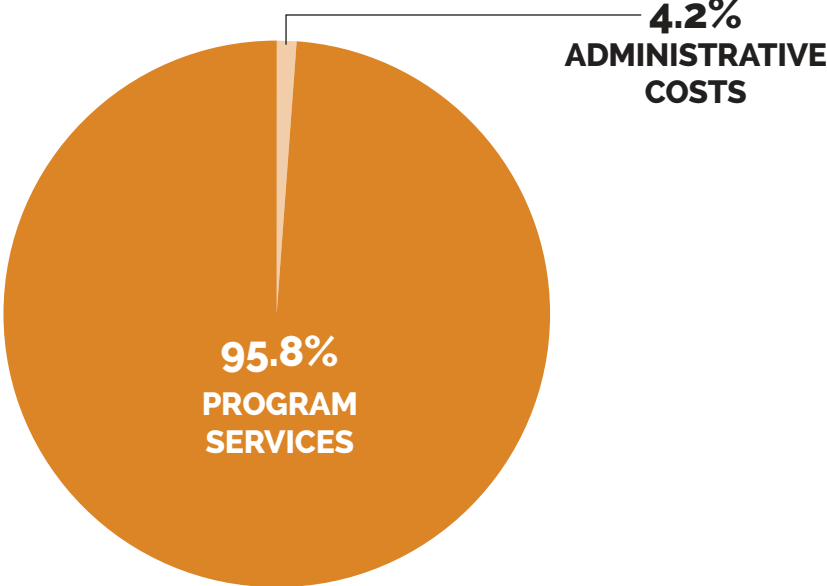
PEOPLE SERVED **773**

Financials



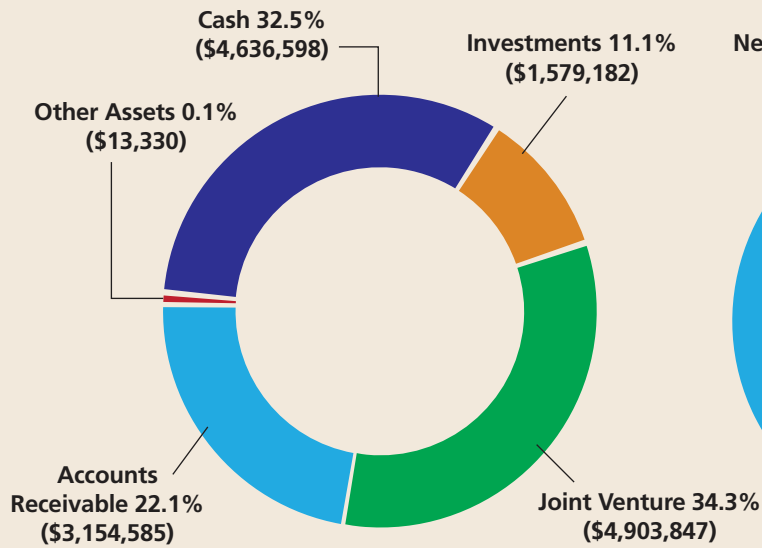
SERVICE VS ADMINISTRATIVE EXPENSE

Every dollar entrusted to Senior Resources is managed with transparency, accountability, and impact in mind.

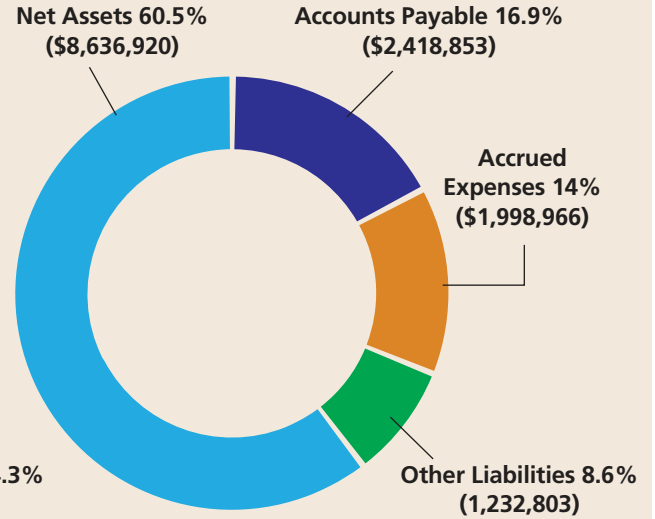


STATEMENT OF FINANCIAL POSITION

ASSETS \$14,287,542

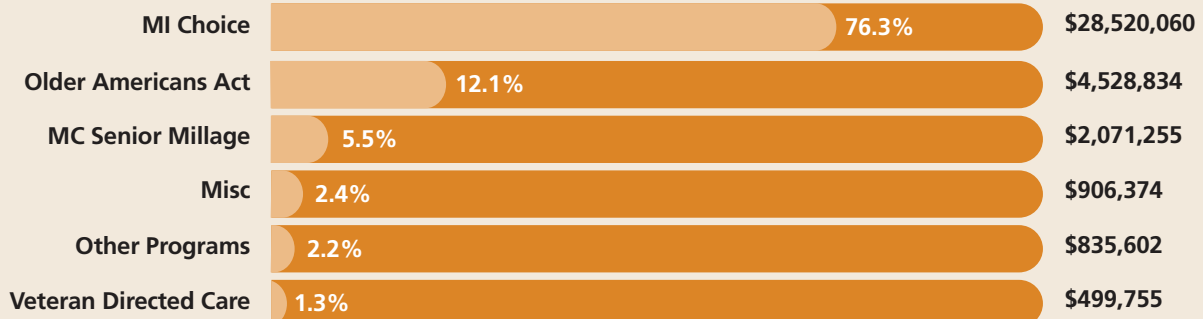


LIABILITIES & NET ASSETS \$14,287,542

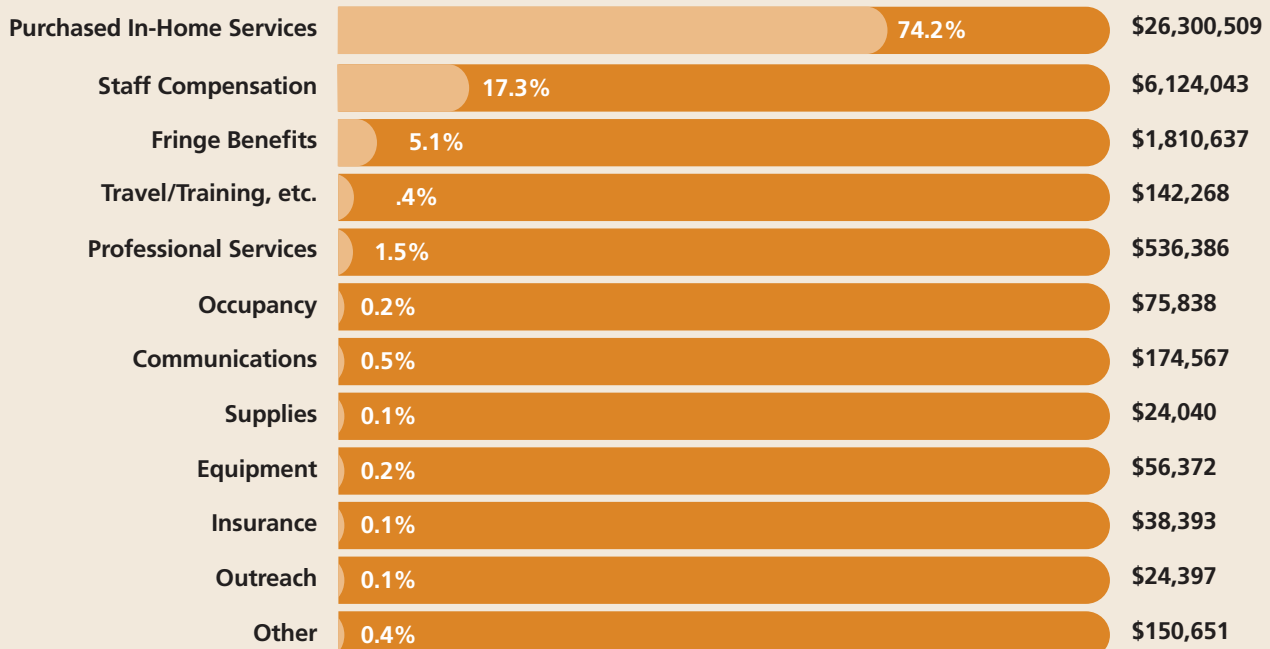


STATEMENT OF ACTIVITIES

REVENUE \$37,361,880



EXPENSES \$35,458,101



NET INCOME \$1,903,779

Grant Funded Services

PROVIDER LIST

AgeWell Services	Hackley Community Care
Community Access Line of Lakeshore	Legal Aid of Western Michigan
Evergreen Commons	Muskegon YMCA
Four Pointes	Oceana County Council on Aging

Service Category	Units	Impact	Participants Served
Caregiver Support Groups Identifies, prevents, and provides support and training to family caregivers	sessions	48	126
Caregiver Trainings	hours	39	32
Case Coordination & Support Assess, develop and monitor an individual plan of service and arrange and evaluate these services	hours	1,332	282
Congregate Meals Healthy, nutritious meals served in a group setting to adults 60+	meals	57,328	1,186
Elder Abuse Public education and outreach to help prevent abuse, neglect, and exploitation	hours	200	989*
Friendly Reassurance Regular phone calls to homebound older adults providing wellness checks and socialization	contacts	858	25
Health Promotion Training and education to assist seniors in avoiding illness and improving their health	sessions	13	295*
Home Delivered Meals Low-cost, nutritious meals delivered to people who are challenged to prepare their own meals	meals	107,142	1,077
Information & Assistance Connects individuals to service providers that address their needs	contacts	7,190	4,835
Kinship Support Groups Support for relatives who step up to raise children or grandchildren	sessions	16	24
Legal Assistance Protects legal rights through education, advocacy, counseling, and legal assistance	hours	277	72
Transportation Access services, reduce isolation, and promote independent living through assisted/public transportation	one-way rides	12,475	729
Total			9,672*

*Participant counts are submitted in aggregate and may include duplicates



In-Home Care Coordination

Our provider network is the foundation of our organization, allowing us to deliver support to the older adults and those living with disabilities in our region. We thank them and appreciate their partnership. A nationwide shortage of direct care workers providing hands-on care continues. We will continue to advocate for improvements at the local, state, and national levels.

Senior Resources' Nurses and Social Workers Provided:	Impact
Care Management Services For those who meet nursing home level of care, who choose to remain in their own homes and do not require MI Choice services.	134 participants
Case Coordination Services Assess, develop and monitor an individual plan of service and arrange and evaluate these services	215 participants
MI Choice Waiver Services For those who meet a nursing home level of care but choose to remain in their own homes or community-based setting of their choice, provides a wide variety of home and community-based services managed by nurses and social workers: Paid by Medicaid.	1,038 participants
Nursing Facility Transitions Assistance for residents living in a skilled nursing care facility who wish to return to community-based living.	68 participants
Veterans Services Additional programs and services to allow veterans to live at home rather than in a nursing home	17 participants
Senior Millage Services Programs funded through the Muskegon County Senior Millage; including community living supports, homemaker services, medication management, personal care, emergency response systems and respite care	125 participants
Caregiver Support Services Group and individual support services provided throughout our region	166 participants
Purchased In-Home Services	
Adult Day Care Provides participants with care and activities in a safe environment while providing relief for caregivers	18,228 hours
Home Delivered Meals Nutritious meals delivered to people who, through assessment, are challenged to prepare their own meals	45,329 meals served
Homemaker Maintains a healthy living through tasks like laundry, meal preparation, light housekeeping, and shopping	10,031 hours
Personal Care/Homecare Help with bathing, dressing, toileting, eating, transferring, and more	431,448 hours
Respite Care (in & out of home) Provides companionship, supervision and/or help with activities of daily living in absence of caregiver	4,690 hours
Nursing, Counseling/Training & Med Mgmt Help with setting up and monitoring medications	22,173 hours
Transportation Help access services, reduce isolation, and promote independent living through assisted or public transportation	18,951 trips / 43,653 miles 42 bus passes
Chore Services Tasks to increase safety and independence, like snow removal and heavy-duty household chores like a bed bug prep project	2,286 hours / 1,314 per service
Medical Supplies & Equipment (Per Piece / Supply Provided) Equipment and supplies needed to help keep older adults safely in their homes	59,323
Emergency Response Systems Electronic devices that monitor participant safety and give access to crisis intervention and monthly monitoring	681 participants
Home Repair/ Modification/ Environmental Aid (Per Service / Supply Provided) Assessment of a residence and environment to identify barriers, with a plan to make needed repairs/modifications	19
Community Support Services - Residential Care Help participants accomplish tasks they could not normally do, beyond support provided by the residential setting	69,360 days
Fiscal Intermediary Services A person or organization that pays bills on behalf of a participant	34 participants

The People Behind the Work

STAFF MILESTONES

5 years

Kathy Breunsbach
Amanda Huntley

10 years

Steve Canum
Bridgett Dailey (MDHHS)
Toni Dowsett
Nicole Epplert
Julie Lupo

25 years

Janet Mathis
Jennifer Tromp

35 years

Pam Curtis

RETIREMENTS

Wanda Nash – 25 years

In 2025 65% of our staff celebrating 1 or more years with SR have been with us for over 5 years.

"OUR TEAM"



"MEETING OUR MISSION"



Judy's Journey:

How Senior Resources Helped Her Come Home

Judy and her support coordinator, Katlynn



For Judy Swanson, Lakeside is not just a neighborhood, it's a lifetime of memories. At 84, she is back where it all began, living at the Hume Home Assisted Living, a place woven into her family's history. But getting here was not easy. After a stroke changed everything, Judy faced the terrifying possibility of losing her independence—until she called Senior Resources and learned about the MI Choice Medicaid Waiver program which pays for the care and services she receives while living at the Hume Home.

"I have lived and worked in this neighborhood most of my life," Judy shares. "Including working at the Hume Home as a nursing assistant many years ago. That's where I learned how to care for people, with patience, love and respect. Also, my great-grandmother was a resident here when it was called The Old Peoples Home of Muskegon. You see, Thomas Hume built this place so that people like me would have a place to call home and that is what it is to me, home."

Life was full—marriage, five children, decades of hard work at the paper mills. But hardships came too: three children lost in infancy, an abusive marriage, and later, health struggles. Judy persevered, including caring for her mother for 25 years while raising her own family. "We took care of each other," she says. "My mom called me 'mom' all those years, her mind was going, today we might say that was dementia, but I cared for her because that is what family is supposed to do."

Then came the stroke. What should have been a routine hospital procedure left Judy unable to work. Her son moved in to care for her until he suffered a stroke himself. "We were both falling at home a lot," Judy recalls. "We'd laugh and say, 'We might be here a long time,' because it was so hard to get up." That is when she realized that something had to change, they needed help.

Assisted living costs were out of reach. "Even after working all my life, I couldn't afford it," Judy says. That's when she called Senior Resources. Her supports coordinator, Katlynn, helped Judy enroll in the MI Choice Medicaid Waiver program. This program now covers her care, medications,

MI CHOICE MEDICAID WAIVER

Provides care, safety, and peace of mind for older adults who choose to remain in their community.

and oxygen. "If not for this program, I am not sure where I would be," Judy says. "It saved my life."

The program also helps support her son, who now lives in Judy's old home with help from Meals on Wheels and medical transportation for his visits to doctors. "Now I don't have to worry about him," Judy says. "We're both getting the care we need."

MI Choice isn't just financial assistance, its dignity, safety, and peace of mind. It allows older and disabled adults to remain in the home of their choice or in a familiar community setting, avoiding nursing home placement. For Judy, it meant finding a home where she could get more help. "This feels like home," she says. "I think of my great-grandmother living here and I remember visiting her and that gives me comfort. Life can be funny like that."

"I'm tough," Judy says with a smile. "I have been through a lot, but I'm still here. And while I am, I will help others." Nurses often ask her to talk to other residents who are feeling down. "If I can help someone, I want to do that," she says. "Senior Resources has been such a help to me, and if I can give back in any way to others, I will. I'm just built like that."

Hume Home Assisted Living



"I'm tough," Judy says with a smile. "I have been through a lot, but I'm still here. And while I am, I will help others." - Judy at home

Gratitude & Governance

Strong governance and our dedicated provider network make our mission possible—through the leadership of our Governance Board and the commitment of the partners who deliver services to older adults across our region.

FY25 Purchase of Service Providers

A&J Total Care
Advantage Ramp and Home Modifications
Agape Home at Blueberry Fields
AgeWell Services of West Michigan
AgeWell Services - Transportation Division
AH Jenison Subtenant LLC
Appledorn Assisted Living Center
Arcadia Home Health Care and Staffing
Care Plus Acquisitions dba Care Plus TLC
Carelinec
Carewatch of Michigan Home Care
Cherry Blossom Manor, Inc.
Christian Care Senior Care Community
Christian Haven
COMFORTING CARE HOME
Connect America.com LLC
Continuum Home Health Care
Daybreak Adult Services, Inc.
Dayspring Assisted Living and In Home Care
Elders' Helpers
Evergreen Commons
Families Manor
Fountain View Assisted Living
Four Pointes
Georgetown & Cambridge Manors
Golden Years Personal Care Home, LLC
Good Samaritans Medical Transport
Grand Pines Assisted Living Center
Great Lakes Home Care Services - Lakeshore
Great Lakes Home Modification, L.L.C.
Green Acres Standale
GT Independence
Hallstrom Castle Assisted Living
Happier at Home
Health Care Associates
Heart and Hands In Home Care
Help at Home of Michigan
Home Care on the Lakeshore
Homestyle Direct, LLC
Interim Healthcare of West Michigan
Kate's Transportation
Kidbit Services Inc
King Home
Lakeshore Assisted Living Homes
Lakeshore Home Health Care Services, Inc.
Lakeshore Lawn and More
Martell & Company Home Care and Assistance
Mom's Meals NourishCare
Northcrest Assisted Living Community
Oceana Co. Council on Aging
Pampered Auto Transportation
Pinewood Retirement Home
Preferred Employment and Living Supports
Resthaven Maple Woods
Robbinswood Assisted Living Community
Sanctuary at the Oaks
Seminole Shores Assisted Living Center
Sheldon Meadows Assisted Living Center
St. John's Health Care, PC
Staar Alert
Seminole Shores Assisted Living Center
Sheldon Meadows Assisted Living Center
St. John's Health Care, PC
Staar Alert
Stuart T. Wilson CPA, PC
Sunny Knoll
Sunset at Home
The Hume Home of Muskegon
The Little Red House, Inc.
The River AFC
Twin Lake Assisted Living
VRI
Water's Edge
West Shore Medical Personnel Services, Inc.

FY25 Board of Directors

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Larry Fife*
Susan Houseman
Ken Mahoney, Secretary/Treasurer
Estelita (Mimi) Rankin
Sherry White, Chairperson

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Ottawa County
Lesa Jordan
Ray Komray
Madelon Krissoff
Neal Miller
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Staff: Steve Canum, Pam Curtis, Lisa Tyler

*Resigned in 2025

As the population ages, the need for coordinated, compassionate systems will only grow.

Senior Resources stands ready.



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www.seniorresourceswmi.org