Connecting Older Adults

NH Commission on Aging*

*** Help us name our newsletter. Details on Page 2**

November 2021

New Hamsphire Commission on Aging

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ENGAGING NH PASSES THE TORCH

NH Commission on Aging New Home for Popular Newsletter

It was 2006, and important NH legislation was in the works which would impact options available to help us age in the Granite State. As the advocacy troops rallied, it became evident that the voices of those directly affected by this bill were absent from the conversation. This was the norm in our policy and budget process; legislators, providers and professionals decided what was best for us.

As you know, many of us experience invisibility in our later years and our experience, assessment and wishes are not always considered. This needed to change. Activists worked with Plymouth State University and received a grant to convene a summit to discover and document our ideas and desires for aging well. One hundred older leaders were invited to share what they had learned about aging in NH and their ideas for improving the experience for future generations.

The need for an organized voice raising the concerns of older adults was strong and became the impetus for the creation of EngAGING NH. In addition, a means of communication was required for sharing our wisdom and the positive aspects of our

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Engaging NH News, con't

aging, and identifying current issues where our collective voices could make a difference.

EngAGING NH News was our solution. Over 14 years, this monthly newsletter grew from 4 to 20 pages. Topics evolved to meet the changing world and interests of our readers. Editorials and articles were ours for the asking, but we were always careful to avoid those who wanted to use this publication to promote themselves or their interests.

Our circulation was national, although our focus was local. We were a "pyramid scheme"; our hundreds of subscribers circulated it to their friends and associates all over the country. Senior living communities used it in their programming. Others printed copies for their libraries and waiting rooms. If an issue was late, we heard about it!

The newsletter was a labor of time and love, especially for our co-chairs. However, we all learn that life and priorities change as we age. So the time has come for us to entrust a new generation and organization to carry this effort forward.

EngAGING NH continues to be a valuable resource for older adults, and we invite you to follow us on Facebook for links to workshops and other events as well as articles of interest.

We are pleased to transfer this newsletter to the NH Commission on Aging. We are certain their members will work to inform and educate us as we continue to raise our citizen voices to improve the aging experience for all of us in the Granite State.

What's In A Name?

Help us find one for the newsletter!

How would you like to go down in history as the person who named the NH State Commission on Aging newsletter? Well, here's your chance. We're looking for a name for our newsletter and we need your help. We'd love to hear your suggestions. Aside from guaranteed fame, you'll be rewarded with an awesome prize!

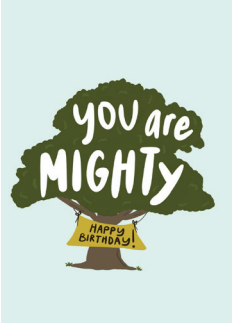
We'd like a name that reflects all the diverse, engaged and interesting older adults who live in the Granite State. Come up with your own unique idea and email it to Rebecca Sky, NH Commission on Aging Executive Director, at rebecca.l.sky@nhcoa.nh.gov. Entries can also be mailed to Rebecca at NH Commission on Aging, 117 Pleasant St., Dolloff Building, 4th Floor, Concord, NH 03301.

Everyone who submits a name will be entered into a drawing to receive age friendly birthday cards (see samples). After the contest closes, we'll select the best entries and members of the newsletter Advisory Board will select the newsletter's name.

Deadline for submitting entries is Wednesday, December 15, 2021. The new name will be announced in the January 2022 edition.

Name Our Newsletter Contest Rules

You may submit as many newsletter name entries as you wish. We are looking for a short, catchy name for the newsletter, which should not be registered or be a trademark or brand for any other person or entity or be the name of any other business or company.



Sample Birthday Cards

What do you think?

Looking for your answers when we ask the same question two different ways...

1. What do you think of this first edition of the newsletter?

In putting this first edition together, we have worked to continue the long tradition to provide information, resources and a forum for ideas that was started by EngAGING NH in 2006.

Since being approached by EngAGING NH about continuing the newsletter, a planning committee has been hard at work developing the newsletter you are reading today.

Having a way to provide information and resources to New Hamsphire's older adults is critical to the Commission's Mission *to be a catalyst for change that values, serves and celebrates people as they grow older.*

Each month the newsletter will contain stories and information of interest to New Hampshire residents as they live longer and healthier lives. It will be a mix of information gathered from local, state, national and international sources and by members of our older adult community as well.

2. What do you think?

Even more important that the newsletter provide information and resources is for it to serve as a forum for New Hampshire's older adults to share their personal experiences, life histories and opinions.

Following the tradition started by EngAGING NH, the newsletter welcomes all points of view, expressed with civility. While opinions expressed will not necessarily reflect those of members of the Commission, our intent is to include a variety of information, resources and opinions that strive to achieve the Commission's Vision that *all people have the opportunity to thrive and be valued while growing older in New Hampshire.*

Throughout our lives, we have all discovered that each stage presents its own joys and challenges and, more often than not, solutions to those challenges as they have presented themselves

Becoming an older adult is no different and we sincerely hope that this newsletter will become a trusted resource that offers our readers the chance to share the stories of their journey

To that end, we encourage you to share your ideas, questions, opinions and suggestions for topics the newsletter should cover -- as well as your personal insights into how you and your community are finding solutions to ensure that we all can thrive as we age.

You're Invited To Share Your Thoughts & Ideas

New Hampshire's older adults have a story to tell, and we welcome the opportunity to share them with others in hopes that your life experiences will help, inspire and encourage someone else as we all look for answers and ideas on how to navigate the years ahead of us.

You're invited to use the newsletter as your way to share those personal experiences and your personal points of view on living in New Hampshire as an older adult.

We hope that in sharing a variety of different opinions, we are able to assist you in forming your own.

There are two ways to send articles or to add your name to our newsletter mailing list, contact:

1. Email it to: NHCOAnews@gmail.com
2. Mail it to: NHCOA Newsletter, NH Commission on Aging, 117 Pleasant St., Dolloff Building, 4th Floor, Concord, NH 03301.

We look forward to hearing from you soon!

NHCOAnews@gmail.com

"Give thanks not just on Thanksgiving Day, but every day of your life. Appreciate and never take for granted all that you have." - *Catherine Pulsifer*

NH State Commission on Aging Releases 2021 Annual Report

The New Hampshire State Commission on Aging was established in 2019 through a legislative process to advise the Governor and the General Court on policy and planning related to aging.

The establishment of the Commission recognizes that we live in a demographically aging state that could benefit from forward thinking public policy and initiatives that ensure we can thrive as we age.

Working from a three-year plan developed through a strategic planning process in 2020, Commissioners established four strategic priorities for investigation. Four task forces were formed to align with those strategic priorities:

- Develop and advance strategies to improve people's ability to age in the communities of their choice
- Catalyze New Hampshire towards being an age-friendly state
- Engage leaders regarding the emerging needs of older adults during the COVID-19 Epidemic
- Develop Commission infrastructure to support operational success

The Commission is charged to provide a report to the Governor and Legislature on its work on each year on November 1. The draft report was reviewed by Commissioners at its October meeting. After much thoughtful discussion, it was approved, along with an updated version of the Strategic Map developed by the Commission in the original planning process.

The report captures the observations and learning that occurred during the past year's Commission and Task Force meetings and brings forward recommendations for the Governor and Legislature to consider.

"From civic engagement to caregiving, older Granite-Staters both in and out of the workforce continue to find ways to improve our communities," states the NH State Commission on Aging's 2021 Annual Report. "This is possible when we invest across generations, shape public policy to maximize care and consideration of everyone's interests, improve our systems, and create opportunities for all to contribute."

The 2021 Annual Report, along with the reports from previous years and other information about the Commission, is available on the Commision's webpage at https://nhcoa.nh.gov.

VISION: ***All people have the opportunity to thrive and be valued while growing older in New Hampshire.***

MISSION: ***To be a catalyst for change that values, serves, and celebrates people as they grow older.***

Values

Forward Thinking
We anticipate the future and are creative and innovative finding new ways forward.

Collaboration
We embrace cooperation as complex issues require multiple perspectives for development of meaningful solutions and collective action.

Public Trust
We pursue common good in ways that are respectful, accountable, transparent equitable, and worthy of trust.

Stewardship
We seek to maximize benefit from New Hampshire resources.

Expertise
We utilize the wealth of knowledge and skills available within our state agencies, businesses. and communities.

Opportunity
We strive to amend systematic patterns of disadvantage and marginalization so that all have the opportunity to thrive while growing older.

Engagement
We aim to leverage the talents and energy of older people in New Hampshire to create a better future.

6 Steps to Protect Your Money From Cognitive Decline

You'll need someone by your side if your memory fades, so choose wisely

Dollars & Sense

Many seniors make sure they have a durable medical power of attorney to carry out their wishes when they can no longer direct health care providers. But only 39 percent have given any sort of power of attorney to protect their money. While we've all heard horror stories about fraud or huge financial mistakes made because of cognitive decline, we don't think it will happen to us. But you never know, and it's always best to be prepared.

To help you prepare, there is the six-step Thinking Ahead Roadmap, created by the Stanford Center on Longevity and the University of Minnesota and funded, in part, by AARP. These six steps will bring you the peace of mind, confidence and sense of relief that comes with feeling prepared for the future.

Step 1: Choose a trusted advocate.

This is often your spouse, but you should have a backup as well, since your spouse is likely about the same age as you. Your advocate should be someone who can do things like manage your day-to-day expenses, oversee your investments, store your financial records and protect you from scams. Look for someone who is trustworthy, well organized and good with money. The coauthor of the Roadmap, Steve Vernon, told me it's fine to have more than one advocate. If you have two children, for example, you could have one pay the bills and another manage your investments. If you don't have children, consider a younger relative or a good friend you know you can trust.

Step 2: Organize your financial information.

Start by creating a financial inventory that includes any assets you own and any debt you owe. List your income, including Social Security or a pension. Then make a list of the bills you pay regularly, such as utilities, loan payments and subscriptions. It's important to have a list of all your passwords that you keep in a safe place. Then try to simplify: do you really need all of those accounts? Do your advocate a favor and declutter your finances.

Step 3: Start a conversation with your prospective advocate.

You could begin by saying something like: "I really respect your work ethic and how well you've done with your own finances. That's why I'd like to ask if you'd be willing to help me manage my money if it ever becomes too tough for me to do on my own."

Protect Your Money, con't next page

SNAP Benefits Increase

by Kevin Terrell

Older adults who use federal benefits to help pay for food will now be able to afford a healthier diet. A major change to the formula used to calculate Supplemental Nutrition Assistance Program (SNAP) benefits means that many recipients will see a sizable boost in that monthly stipend.

The largest benefit a one-person household could receive will be $250 per month (or $8.22 per day), up from a current maximum of $204 a month ($6.70 a day), excluding any of the temporary increases to benefits enacted as pandemic economic relief.

SNAP recipients do not need to take any additional steps to receive the increased benefits. Their monthly benefits automatically will be recalculated using the new guidelines set by the U.S. Department of Agriculture (USDA).

More than 8.7 million low-income households that receive SNAP benefits include at least one adult age 50 or older, according to AARP Public Policy Institute research. AARP noted that food insecure, older Americans often are forced to make tough decisions — sacrificing their food budget

SNAP, con't next page

Tell your advocate that you're fine, that you're just preparing for a future possibility where someone may need to step in. It could take some time for your advocate to process what it might mean to assume this role for you — or if they even want to. So if they seem a bit taken aback or resistant, let them know that it's fine to think about it and that you can pick up the conversation later.

Step 4: Explain your future money needs and expectations.

Walk your advocate through the financial inventory you created in Step 2. Let your advocate know what's important to you, such as continuing to contribute to a charity you believe in. Put everything in writing so your advocate will be able to refer to it in the future.

Step 5: Make it official.

Your financial institutions won't just give access to your advocate and allow her to manage your assets without the legal authority to do so. Much as with the durable medical power of attorney you'll have to complete some paperwork to legally appoint your advocate. This is known as a financial power of attorney. It's important to understand that this power of attorney will terminate when you pass away. That's where the executor of your estate takes over. You can decide whether or not that should be the same person.

Step 6: Gradually shift money management.

The Roadmap's first five steps will prepare for a possible scenario where you need your advocate to manage your money. Knowing when the time is right for your advocate to step in is a whole different matter. These can be obvious, such as being diagnosed with dementia. But there can also be more subtle signs, such as forgetting to pay bills on time or having trouble doing business over the phone or on your computer.

Handing over control of your financial affairs is a difficult step. You may even want to write a letter to your advocate — include a copy for yourself — noting the specific circumstances that will signal it's time to turn over financial management.

Summing it up.

Preparing for a decline in either our physical or mental health can be a depressing endeavor. But following this and additional information contained in the Thinking Ahead Roadmap, you can protect you and your family members and bring you a peace of mind that allows you to enjoy life and worry less about money.

Allan Roth is a practicing financial planner who has taught finance and behavioral finance at three universities and has written for national publications including The Wall Street Journal.

to pay for other necessities, such as rent, transportation or medical bills.

Meeting the food stamp income guidelines is necessary to qualify. According to NH income requirements, your gross household income must be at or below 130 percent of the poverty level.

New Maximum SNAP Benefits for 48 States (including NH) & DC

Household Size	Maximum SNAP Benefit
1	$250
2	$459
3	$658
4	$835

Kenneth Terrell covers employment, age discrimination, work and jobs, careers and the federal government for AARP.

Homebound COVID Vaccination Services Available

The On-Site Medical Services Homebound Call Center has begun to accept calls for homebound vaccination services.

Phone: The direct number for the Call Center is (603) 338-9292. Hours are M-F, 9:00am–5:00pm. There is voicemail for anyone calling outside those hours.

Email: Requests can be made by emailing vaccinations@on-sitemedservices.com.

Online: Individuals can request homebound vaccination services using an online form found at https://www.onsitenh.com/vaccine.

Making Health Care Less Ageist

by Sally Benford

Changing the Narrative

Tere Dillard, of Decatur, Ill., has gotten used to taking her 89-year-old father Jim Lee to what she considers pointless tests ordered by his primary care doctor. One was a CT scan for mild dizziness. As caregiver for her dad and his wife Lenora, who's 88, it's not the only time Dillard has experienced what she calls "over-the-top tests."

"When I was in the initial appointment with him, I was surprised the doctor didn't look in his ears or listen to his heart," she says. "He basically asked him a couple of questions and then ordered a CT. And I feel like I have to take him when the doctor orders these tests even though I'm sure they're unnecessary because my dad's scared to death."

Ways Ageism Shows Up in Health Care

Dillard is tired of doctors overreacting her parents for what she believes are minor health issues. "I just feel sometimes doctors order tests because the patient is old, they're impressionable and the doctors know that Medicare will pay for it," she says.

Dillard's experience is just one form of rampant ageism in health care, something the Changing the Narrative initiative is trying to remedy through its Age Friendly Health Care Campaign.

"We know we live in an age of unconscious bias, and people who work in health care aren't immune to that," says Janine Vanderburg, founder and director for Changing the Narrative, which is focused on ending all manner of ageism. Her new campaign aims to bring ageism in health care to the attention of those who need it most: older patients who experience it and the health care providers who interact with them.

Vandenburg has felt this ageism in health care personally. During a recent pre-op appointment for cataract surgery, Vanderburg, 68, ignored the receptionist's elderspeak, calling her "dear." But she says she couldn't ignore the wording on the doctor's office form asking why she wanted better eyesight.

"The form options ranged from 'I want play to golf, to view scenery/take photographs, sew, see car dashboard and watch movies,' but nowhere did it have an option for working," she recalls. "So, I crossed out 'view scenery/take photographs' and wrote in 'Working/Facilitating Training Sessions, Workshops."

When she pointed out the omission of working as an option, her doctor said, "Oh, we didn't think about that."

Age Discrimination in Health Care

A study in the Journal of Internal Medicine, Vanderburg notes, found that nearly a third of older adults said they frequently

Ageism in Medicine, con't next page

Age-Positive Icons Update Age-Old Stereotypes

The Centre for Ageing Better has released a series of ten age-positive icons, designed to replace the limited and stereotypical selection of icons and symbols commonly used to depict ageing and older people in public life.

The new range of icons was developed as part of a competition Ageing Better launched with Public Health England last year. SwaG Design won the bid to design the new icons with its 'dancing couple' entry, which gave the classic road sign featuring hunched over stickmen a makeover, replacing them with an older couple dancing.

The new range of icons has been designed in

ICONS, con't next page

experience age discrimination. Over- and undertreating older patients, disrespecting or demeaning them, minimizing their symptoms, elderspeak and communicating with a family member instead of the patient are among the ways ageism is showing up in doctors' offices, urgent care centers and hospitals.

Better communication with older patients is one way health care providers can begin to reduce ageist tendencies. A 2018 study by Yale University Professor Becca R. Levy and colleagues found that ageism in health care costs the U.S. $63 billion annually. The number might be even higher today.

"During the pandemic, there were certainly issues that exacerbated ageism in health care, particularly in the long-term care setting — with the high number of deaths in the first months of the pandemic that were due, in part, to the inadequate protective equipment and inadequate protections given to the workers and the residents," Levy says.

Not Even Seeing the Ageism

"Part of the reason it's so insidious is that people don't even realize that they're experiencing it and they tend to blame it on themselves instead of discrimination or the larger systemic problem of not getting the best possible health care for older people," Levy notes.

Putting a positive spin on aging, however, can reap rewards. An earlier study by Levy and her peers found that people with a positive self-perception of aging lived, on average, 7.6 years longer than those with a negative view.

Both Levy and Vanderburg are hopeful for changes in health care ageism at the institutional and government levels. Doing so, according to a recent Changing the Narrative webinar with experts Kris Geerken and Gilliane Lee, means training those working in health care on implicit bias, including older people in clinical trials and exposing health care students to older adults during their professional training, Levy concedes that these types of changes will probably be slow, however.

"Thinking of it in a big structural way is key," she says. "It's great for patients to advocate for themselves, but the hope is that hospital and office settings will give older people voice."

Vanderburg believes older adults need to address health care ageism when it happens. "We need to advocate for ourselves, and that's what we're training people to do," she says. "Fill out that patient survey, let the provider know they didn't listen or that there's a problem. Let doctors and other medical staffers know how you'd like to be treated."

Changing the Narrative is a partnership of NextFifty Initiative, a funder of Next Avenue, and Rose Community Foundation. Sally Benford is a Phoenix-based freelance journalist who currently writes about a wide range of topics, including health, careers, lifestyle, travel and history. ©2021 Next Avenue.

consultation with people in later life and aims to show the diversity of later life in a positive and realistic way. They were inspired by the eight World Health Organization (WHO) domains which make an Age-friendly Community, including transport, housing and social inclusion. They include images of cycling, gardening and doing the shopping.

The launch of the new icon range is part of a wider effort by Ageing Better to tackle ageism and use of damaging stereotypes across public life. They follow the launch of an 'age-positive' image library, which offers a wide selection of photographs that avoid negative stereotypes associated with older people and are free for public use.

The icons are published under the CC0 1.0 Universal licence, entered into the public domain. If you'd like to contact us or to download EPS versions of the icons, get in touch at digital@ageing-better.org.uk.

Located in London, England, the Centre for Ageing Better wants everyone to enjoy later life. They create change in policy and practice informed by evidence and work with partners across England to improve employment, housing, health and communities. They are part of the government's What Works Network.

Help Us Spread the Word!

If you like this newsletter, please share it with your family, neighbors, friends, and colleagues.

Beating the Seasonal and Pandemic Blues

by Bernie Seifert, LICSW

For Your Health

As the holiday season approaches and the number of daylight hours are going down, it is not unusual for some people to experience feelings of sadness and irritability accompanied by reduced energy level, or what is sometimes referred to as the "winter blues". If these feelings become more intense and there has been a pattern in recent years of these mood changes returning in the late fall or early winter months, it may be a sign of a recurring depression called Seasonal Affective Disorder, or SAD. The symptoms of SAD include decreased energy, low mood, feeling tired during the day, a change in appetite (either loss of or an increase in appetite), and social withdrawal.

Being in year two of the COVID-19 outbreak and the social isolation related to it puts us all at a greater risk of experiencing depression and anxiety. Social distancing and isolation, fear of getting sick, financial worries, limited access to resources, grief over losses of life, as well as forced changes in lifestyles can all affect mental health. According to the CDC (Center of Disease Control), there is evidence that the pandemic has had an impact on mental health in general and that there is an increase in depression and anxiety in people across the lifespan. If you are feeling a bit down lately, you are not alone.

While this year's pressures may be a harder than others, all hope is not lost. The positive news about depression -- whether it is a seasonal affective disorder or a situational depression -- is that it is treatable! Remember that the first step to dealing with the problem is being able to identify it. If you feel you may be experiencing some symptoms of depression, consider the following actions to take. You may find one of these tips, or perhaps a combination of them, may help you to get through these challenging times:

1. Speak with your medical provider if you are experiencing a shift in your mood or if you are concerned that you may be experiencing some level of depression or anxiety. Is COVID-19 making it challenging for you to see your medical provider? Take advantage of telehealth appointments and email communication, especially if it means more timely access to your provider and reduced wait time to get your concerns addressed.
2. If your medical provider suggests taking medication for the symptoms, don't be afraid to ask questions and get an

Seasonal Blues, con't next page

It's Time to Get Your Flu Shot

by Kathleen Cameron

Getting an annual flu shot is an important way to stay active, healthy, and independent.

The single best way to reduce your risk from flu and possibly serious complications is to get the flu shot every year. Some experts are warning that we could see a "twindemic" of COVID-19 and flu happening this winter. The good news is that flu shot availability is plentiful. Here are some flu facts to help explain why getting your vaccine is so important.

People often ask, "Can you get the flu from the flu shot?" No, you cannot. The flu shot is made from inactive (dead) virus that can't cause influenza infection. However, you may get brief, mild side effects from the flu vaccine that can feel almost flu-like.

Why are older adults at higher risk for flu?

People 65 years and older are at higher risk of developing serious complications from flu compared with younger adults. This increased risk is due in part to declines in immune response with age. Older adults with chronic conditions, like heart disease, diabetes, and lung disease, such as asthma or COPD, are at highest risk for

Flu Shot, con't next page

explanation of what the medication is expected to do.

3. Consider talking with a counselor about the stresses or emotional challenges you are experiencing. And again, telehealth appointments may be an option to consider if in-person appointments are not available.
4. Don't ignore your physical health! Eat healthy, drink plenty of water and exercise as best you can.
5. There has been an increase in alcohol use in the general population during the pandemic and that may add to feelings of depression and anxiety, so be aware of your own alcohol intake and try to limit it.
6. Open those curtains and let the natural light in during the day! Even if for a very brief amount of time, get outside during mid-day and soak in the sun. You may even consider talking to your medical provider or therapist about the use of a light therapy lamp.
7. Explore trying a new hobby or get reconnected to an activity that you stopped doing over the years because you "did not have time". Consider learning a new self-care activity such as meditation, mindfulness, yoga, etc.
8. If you need to maintain social distancing, keep up with family and friends through virtual platforms, phone, texts, email or meet them outside for a walk on nice days. Social distancing does not have to mean social disconnection.

Remember, take care of you! Don't be afraid to explore healthy ways to help sustain your mental and physical health. You deserve it.

Bernie Seifert is the Director of Adult Programs for NAMI New Hampshire

developing life-threatening complications from the flu.

Why are flu shots needed every year?

If you're concerned about how to prevent catching the flu from someone, getting a flu vaccine is your best bet. Flu vaccines are updated each season to keep up with changing viruses. Also, immunity against the flu virus decreases over a year so annual vaccination is needed to make sure everyone has the best possible protection against flu.

Does Medicare cover vaccines?

Medicare Part B covers the flu shot with no out-of-pocket costs to Medicare beneficiaries.

Kathleen Cameron is the Senior Director of NCOA's Center for Healthy Aging

FDA Issues Proposal to Improve Access to Hearing Aid Technology

The U.S. Food and Drug Administration has issued a landmark proposal intended to improve access to and reduce the cost of hearing aid technology for millions of Americans. The agency proposed a rule to establish a new category of over-the-counter (OTC) hearing aids. When finalized, the rule would allow hearing aids within this category to be sold directly to consumers in stores or online without a medical exam or a fitting by an audiologist. The proposed rule is designed to help increase competition in the market while also ensuring the safety and effectiveness of OTC and prescription hearing aids.

Approximately 15% of American adults (37.5 million) age 18 and over report some trouble hearing. However, despite the high prevalence and public health impact of hearing loss, only about one-fifth of people who could benefit from a hearing aid use one. The proposed rule aims to address barriers to use, including cost, access, social stigma related to hearing loss, perceived value of the devices or certain state and federal regulations.

More information about the proposal can be found at on the FDA website.

New Hampshire Alliance for Healthy Aging Advocacy

Policy Update for Older Adults

by Heather Carroll Director of Advocacy, Alliance for Healthy Aging & Martha McLeod, Alliance for Healthy Aging Community Engagement

Our focus in the New Hampshire Alliance for Healthy Aging is about changing the conversation about aging, changing public policy to promote a strong, stable infrastructure for aging, and changing practice across public and private sectors to improve care and support for older adults and their families.

The AHA Advocacy Team focuses our efforts on changing state policy and budget issues that impact older adults. The last legislative session included the state budget which has a large impact on services for older adults. Much time was spent advocating for improvements to services included in the budget and supporting AHA advocates to tell their stories about home and community-based services, and about policy that impacts their lives and supports them to age in their communities.

2021 Outcomes

The risks inherent in the pandemic created the need for a different approach to legislating and advocating than the pre-pandemic approach of road trips to Concord for in-person hearings. For many, the remote access allowed for AHA advocates to safely tell their stories and testify at bill hearings, including the budget bills, House Bill (HB) 1 and HB 2 via a Zoom link. AHA had great success in the NH Senate with our advocacy and they supported AHA 'asks' for increasing the reimbursement rates for home and community-based services in the Choices for Independence (CFI) program and increasing rates for adult day medical services. These increases will help to ensure the services are available in the community.

AHA also advocated for funding for senior centers. Senior centers are the most widely used services among NH's older adults and are a gateway to the state's aging network. They strengthen food security and social supports, provide transportation, and reduce loneliness and isolation. The NH Senate was very supportive of funding senior centers; however, the funding was removed at the last moment in the budget process as it was not supported by the House members of the conference committee. The AHA advocacy team has continued to advocate for funding for these important resources for NH's older adults using funds from the American Rescue Plan Act and we expect to see funding available through the Governor's Office for Emergency Relief and Recovery (Update in side article).

2022 Session

With a look to the future legislative session starting in January 2022, AHA has been holding virtual listening sessions to hear

NH Policy Update, con't next page

Joint Fiscal Commitee Updates

The Joint Legislative Fiscal Committee passed two funding requests important to New Hampshire's older adults. Advocates played a key role in contacting Fiscal Committee members and asking for their support.

The first request was to reallocate funding remaining from the Coronavirus Aid, Relief and Economic Security (CARES) Act Funding to provide grants to senior centers through the Governor's Office for Emergency Relief and Recovery (GOFERR). This funding has cleared both the Fiscal Committee and the Governor and Executive Council and funding will be available through the Governor's Office of Emergency Relief and Recovery (GOFERR).

The second funding request is for the use of American Rescue Plan Act Funds for Older American Act (OAA) programs including congregate meals, meals on wheels, support for family caregiver and grandparents raising grandchildren, health promotion programs and vaccination outreach. This request was approved by the Governor and Executive Council on October 27th.

We welcome all points of view and invite your submissions. To send articles or to add your name to our mailing list, contact: **NH-COAnews@gmail.com**

about the policy needs of older adults as well as reviewing the legislative service requests (LSRs) being submitted by NH House and Senate members. The LSRs are an indication of a bill that will be drafted and considered in the 2022 session. NH House members have submitted their LSRs, and we have found that there will be a lot of bills considered around medical freedom related to vaccines and masks. There will be bills to promote remote meetings and others that will oppose having this option. And there are LSRs related to property taxes and exemptions for older adults and others to work on housing availability. The list of LSRs can be found here. Over the next couple of months, we will see a bill number assigned to the LSRs and more language available which will allow a more thorough review of the impact of the proposed bill.

In addition to new bills, we expect to see work done on bills that were set aside during the last session to reduce the amount of time spent on legislation during the pandemic. In most cases, bills were returned to their committees and work is being done to revise the language. In other cases, study committees were formed and are meeting to develop recommendations about moving forward on a topic or issue.

Remote Access

One important topic being considered by a statutory committee, is an effort to authorize governing bodies of municipalities to hold virtual meetings and to study remote access to meetings under RSA 91-A, our right to know law. This committee met recently and is finishing up the report and recommendations for remote participation by board members. It appears they are leaning toward making recommendations that would allow for remote access if there are at least two board members present at the physical meeting location. Another thought is to allow board members participating remotely to be counted toward meeting quorum requirements. And a third asks boards to define their procedures for conducting hybrid meetings so the public is aware of the rules. Committee members expressed that they believe citizens should always have a physical space where they can observe their public servants conducting their business and speak to those chosen authorities face-to-face. The committee is required to submit its final report by November 1 for the Legislature to have a chance to draft a bill for the next session.

Get involved!

You can follow the NH AHA Advocacy efforts and get involved by following our work through the weekly email. Follow this link to join the email list: https://secure.everyaction.com/_Fap3zmIwkuCjhV-mc5YcQ2.

Heather Carroll can be reached at hcarroll@nhla.org
Martha McLeod can be reached at mmcleod@new-futures.org

FIND HELP!

Do you need help with your Social Security or VA benefits? Do you have questions about the IRS or Medicare? If so, your NH Congressional Delegation can help!

Each member's office have staff equipped to help New Hampshire residents with issues, concerns or questions related to the federal government.

Reach Out When You Need Assistance!

Senator Jeanne Shaheen
2 Wall St., Suite 220
Manchester, NH 03101
(603) 647-7500
www.shaheen.senate.gov

Senator Maggie Hassan
1589 Elm St., 3rd Floor
Manchester, NH 03101
(603) 622-2204
www.hassan.senate.gov

Rep. Chris Pappas
1st Congressional District
660 Central Ave., Unit 101
Dover, NH 03820
(603) 285-4300
https://pappas.house.gov/

Rep. Annie Kuster
2nd Congressional District
18 North Main St., 4th Floor
Concord, NH 03301
(603) 226-1002
https://kuster.house.gov/

Who is My Legislator?

Use this link to find and contact your local State Representative and Senator: http://www.gencourt.state.nh.us/house/members/wml.aspx

Visit your town or city's website to find contact information for your local elected officials.

Tax Law Changes Have Benefits for Older Workers and Those Raising Grandchildren

by Cary Gladstone, Chair, CA$H Coalition of NH

The American Rescue Plan Act, passed in March and signed by the president, includes changes to tax law that may benefit older workers as well as grandparents raising their grandchildren.

Child Tax Credit

The Child Tax Credit is a federal tax benefit to support those who are raising children. Grandparents raising their grandchildren and other so-called "kinship care" providers, such as aunts and uncles raising their nieces and nephews have been eligible to claim their "kin" for the child tax credit.

That's not new.

What is new is that the amount of the credit has gone up and the payments have been made available in advance. The credit, like getting a gift card to pay your federal tax bill, is $3,000/child 6-17 and $3,600/child under 6.

Another important change is that there is no earnings requirement to claim the credit. However, while up to half of the credit can be claimed in advance, you must file a tax return to claim the full amount.

Earned Income Tax Credit

Another important tax benefit with changes this year is the Earned Income Tax Credit (EITC). This is a benefit for working people who don't make a lot of money. Kinship care providers can claim their kin for this credit for child(ren) up to age 19, or 24 if a full-time student, or any age if the child, including an adult child is permanently and totally disabled.

Those working but without a child to claim can also receive the EITC. Up until this year, however, workers age 65+ were excluded. The American Rescue Plan changed that, eliminating this age restriction. It allows working people who qualify by income to claim a credit of up to $1502.

Free tax preparation is available through the Volunteer Income Tax Assistance and Tax Counseling for the Elderly programs by IRS-certified volunteers when tax filing season begins in early 2022. More information will be available at NHTaxHelp.org or by calling 211 at that time.

These changes are only in effect for 2021. Taxpayers are encouraged to contact their member of Congress to urge them to extend the Child Tax Credit and Earned Income Tax Credit changes.

Volunteers Needed for 2022 Tax Season

The CA$H (Creating Assets, Savings & Hope) Coalition of NH operates free tax preparation sites around New Hampshire. We are looking for volunteers who may be able to work remotely or in person during tax season, January-April 2022.

Training is available now. It is a very rewarding way to help low-income, elderly and people with limited English proficiency or a disability with their finances.

We are particularly seeking people who can speak languages besides English.

For more information, contact Cary Gladstone, Chair, (603) 625-6939, ext. 128 or cary.gladstone@graniteuw.org.

Your Local Resources

- **ServiceLink Aging & Disability Resource Center:** (866) 634-9412, servicelink.nh.gov
- **2-1-1 NH** is the connection for NH residents to the most up-to-date resources they need from specially trained Information and Referral Specialists. 211 NH is available 24 hours, 365 days a year. Multilingual assistance and TDD access are also available, https://www.211nh.org

Fuel Assistance Program Helps Cover Winter Heating Costs

If you are having trouble paying for your heat this winter season, the New Hampshire Fuel Assistance Program (FAP) may be able to provide you with some relief.

The NH Department of Energy distributes federal Low Income Home Energy Assistance Program (LIHEAP) funds to New Hampshire's five Community Action Agencies (CAAs), which in turn take applications, determine benefits, and distribute FAP payments to vendors on behalf of eligible New Hampshire households throughout the state.

HOUSEHOLD INCOME GUIDELINES
PY 2021-2022 - 60% of State Medium Income

Household Size	30 Days	365 Days
1	$ 3,098	$ 37,696
2	$ 4,052	$ 49,295
3	$ 5,005	$ 60,894
4	$ 5,958	$ 72,493
5	$ 6,912	$ 84,092
6	$ 7,865	$ 95,691

The Fuel Assistance Program provides benefits to qualified New Hampshire households to assist with heating costs from December 1st through April 30th. Both renters and homeowners may qualify for the Fuel Assistance Program.

FAP benefits may also be used to help households in a heating emergency by securing an emergency delivery of fuel or by delaying a utility disconnection or eviction notice if heat is included in the rent and the rent is not subsidized.

FAP benefits are a grant; they do not have to be paid back and they are not counted as income when applying for other assistance programs.

Am I Eligible?

Eligibility for the Fuel Assistance Program is determined by gross household income (i.e. total before taxes), the number of people in the household, and the energy burden to the household. Income limits are surprisingly high (i.e.: $49,295.00 annually for a 2-person household).

How Do I Apply?

1. Contact your local CAA office to learn how to apply for FAP. (See the list of CAA office phone numbers in your county on the side panel.)
2. The CAA staff will tell you what information you will need to supply to process your application. To prevent delays in processing, be sure to provide all requested documents.

If you are homebound or unable to visit a Community Action Agency office, it may be possible to arrange a home or telephone interview.

NH Community Action Agencies

BELKNAP COUNTY
(CAPBM)
Laconia (603) 524-5512
Meredith: (603) 279-4096

CARROLL COUNTY
(TCCAP)
Tamworth: (603) 323-7400

CHESHIRE COUNTY
(SCS)
Keene: (603) 352-7512
or (800) 529-0005

COOS COUNTY
(TCCAP)
Berlin: (603) 752-3248

GRAFTON COUNTY
(TCCAP)
Ashland: (603) 968-3560

HILLSBOROUGH COUNTY
(SNHS)
Milford, Peterborough & Hillsborough
(603) 924-2243 or (877) 757-7048
Manchester: (603) 647-4470
or (800) 322-1073
Nashua: (603) 889-3440
or (877) 211-0723

MERRIMACK COUNTY
(CAPBM)
Concord: (603) 225-6880
Suncook: (603) 485-7824
Warner: (603) 456-2207

ROCKINGHAM COUNTY
(SNHS)
Derry: (603) 965-3029
or (855) 295-4105
Portsmouth: (603) 436-3896
or (800) 639-3896
Raymond: (603) 895-2303
or (800) 974-2303
Salem: (603) 893-9172
or (800) 939-9172
Seabrook: (603) 474-3507
or (800) 979-3507

STRAFFORD COUNTY
(CAPSC)
Dover, Farmington & Rochester:
(603) 435-2500

SULLIVAN COUNTY
(SCS)
Claremont: (603) 542-9528

Medicare's Annual Enrollment Period Ends December 7

ServiceLink State Health Insurance Information Providers (SHIPs) are reminding people with Medicare that Medicare Open Enrollment began October 15, 2021, and now is the time to review their coverage options and make a choice that meets their health care needs. Medicare's Open Enrollment period gives those who rely on Medicare the opportunity to make changes to their health plans or prescription drug plans, pick a Medicare Advantage Plan, or return to Original Medicare.

The Medicare Open Enrollment period occurs every year from October 15 through December 7, with coverage changes taking effect January 1. During this time, people can find a plan that better meets their needs, saves money, or both.

Medicare plans can change year to year – even an enrollee's current calendar year 2021 plan may have changes for 2022. Medicare.gov makes it easier than ever to compare coverage options and shop for plans. People can do a side-by-side comparison of plan coverage, costs, and quality ratings to help them more easily see the differences between plans.

Medicare Open Enrollment is an important time of year for people with Medicare and their families to review their options and make choices about the health care coverage that best meets their needs. It is also a time when people with Medicare can check their eligibility for Medicare Savings Programs, which can help with premiums and other costs. Enrollment assistance is available in your community and 24/7 at 1-800-MEDICARE to connect you to coverage that best fits your needs and budget."

Here are some things to consider when shopping for Medicare coverage:

- Check if doctors are still in-network (with Medicare Advantage Plans) and prescriptions are on the plan's formulary.
- Realize that the plan with the lowest monthly premium may not always be the best fit for specific health needs or prescription coverage.
- Look at the plan's deductible and other out-of-pocket costs that factor into total costs.
- Know that some Medicare Advantage Plans offer extra benefits, like vision, hearing, or dental coverage, which could help meet individual health care needs.
- Consider whether Original Medicare or a Medicare Advantage Plan is the best choice.

Medicare Open Enrollment, con't next page

NH ServiceLink Office Information

Belknap County:
67 Water St., Laconia
(603) 528-6945

Carroll County:
448 White Mountain Hwy., Tamworth
(603) 323-2043

Cheshire County
25 Roxbury St., Ste 106, Keene
(603) 357-1922

Coos County:
610 Sullivan St., Ste 6, Berlin
(603) 752-6407

Grafton County:
10 Campbell St., Lebanon,
(603) 448-1558

Grafton County:
Mount Eustis Commons,
262 Cottage St., Ste. G 25, Littleton
(603) 444-4498

Hillsborough County:
555 Auburn St, Manchester
(603) 644-2240

Hillsborough County:
70 Temple St., Nashua
(603) 598-4709

Merrimack County:
2 Industrial Park Dr., Concord
(603) 228-6625

Rockingham County:
72 Portsmouth Ave., Ste. 113, Stratham
(603) 334-6594

Rockingham County:
8 Commerce Dr., Unit 802, Atkinson
(603) 893-9769

Strafford County:
Community Partners
25 Old Dover Rd., Rochester
(603) 332-7398

Sullivan County:
224 Elm St., Claremont
(603) 542-5177

Medicare Open Enrollment, con't

Here are four ways you can compare plans and look at savings options:

- Find plans at Medicare.gov and do side-by-side comparisons of costs and coverage.
- Call 1-800-MEDICARE. Help is available 24 hours a day, including weekends.
- Access personalized health insurance counseling at no cost, available from State Health Insurance Assistance Program (SHIP). For unbiased information, education and application assistance, call ServiceLink at the numbers provided with this article or call the toll free number at 1-866-634-9412 to be connected with a ServiceLink office near you.
- Check eligibility for Medicare Savings Programs. People with Medicare facing challenges paying for health care may qualify for Medicare Saving Programs run by their state. These programs can help save money on premiums, prescription drugs, and other health care costs. If your income for 2021 is below $18,000, it may be worth contacting your state's Medicaid program about help that may be available to you. Contact 1-800-MEDICARE to find out where to apply.

For more information, visit Medicare.gov or call (800) MEDICARE (800) 633-4227). TTY users can call (877) 486-2048. Help is available 24 hours a day, including weekends.

Contact Information for New Hampshire Members of the U.S. Congress

Name	Phone	E-Mail Contact Form
U.S. Rep. Chris Pappas 323 Cannon HOB, Washington, DC 20515	(202) 225-5456	https://pappas.house.gov/
U.S. Rep Ann Kuster 137 Cannon HOB, Washington, DC 20515	(202) 225-5206	https://kuster.house.gov/contact/
U.S. Senator Maggie Hassan B85 Russell SOB, Washington, DC 20510	(202) 224-3324	https://www.hassan.senate.gov/content/contact-senator
U.S. Senator Jeanne Shaheen 506 Hart SOB, Washington, DC 20510	(202) 224-2841	www.shaheen.senate.gov/contact/contact-jeanne

Help Fight Medicare Fraud

Con artists may try to get your Medicare Number or personal information so they can steal your identity and commit Medicare fraud. Medicare fraud results in higher health care costs and taxes for everyone.

Protect yourself from Medicare fraud. Guard your Medicare card like it's a credit card. Remember:

- Medicare will never contact you for your Medicare Number or other personal information unless you've given them permission in advance.
- Medicare will never call you to sell you anything.
- You may get calls from people promising you things if you give them a Medicare Number. Don't do it.
- Medicare will never visit you at your home.
- Medicare can't enroll you over the phone unless you called first.
- Check regularly for Medicare billing fraud. Review your Medicare claims and Medicare Summary Notices for any services billed to your Medicare Number you don't recognize.

Report anything suspicious to Medicare. If you suspect fraud, call 1-800-MEDICARE.

Kinship Navigators Offer Help to Grandparents Raising Grandchildren

Rooted within New Hampshire's Family Resource Centers, Kinship Navigators link grandparents and other relative caregivers to the services and supports specific to their family's needs.

Navigators offer supportive guidance and connections to services that include financial resources, legal assistance, mental and physical health services, child development and parenting education, food assistance, and more. They also help kinship caregivers access supports by guiding families through benefits & eligibility applications.

Because of the pandemic, grandparents and relative caregivers experience heightened need for support related to housing, food security, and alternative care plans for their children. Kinship Navigators help bridge the gap and provide the emotional support, guidance, and access to services to ensure kinship families can thrive.

Many grandparents and relative caregivers faced increased hardship given changes to their caretaking role, such as virtual-learning technology barriers and social isolation. While the strain on kinship families has increased because of COVID-19, the Kinship Navigation Program provides crucial supports to kinship caregivers in the wake of the pandemic.

Research shows that children in relative care receiving navigation services had higher rates of permanency through legal guardianship and reunification with parents.

Kinship Navigation Program services are FREE, VOLUNTARY, and completely CONFIDENTIAL. Kinship Navigators are easy to access through the network of Family Resource Centers located throughout the State of New Hampshire.

To find your local Kinship Navigator or make a referral, contact your local Family Resource Center by visiting nhchildrenstrust.org/kinship. Information is also available by email at kinship@nhchildrenstrust.org or by calling (603) 224-1279.

RAISE YOUR VOICE!

Let us know what's on your mind and what's important to you. Email us today!

NHCOAnews@gmail.com

Annual Caregivers Conference Scheduled for November 10

The 15th annual Caregivers Conference will be held on Wednesday, November 10.

The virtual conference is free of charge and open to anyone who is a caregiver.

The event begins with a welcome at 9:15am followed by a keynote address by Dr. Aaron Blight on "Building Caregiver Resilience: A Framework of Care."

An experienced family caregiver, Dr. Blight has served as a leader at the Center for Medicare and Medicaid Services.

The presentation offers caregivers a framework for processing their experiences and tools to develop the resilience needed to support those who depend on them.

Afternoon sessions include "Preparation and Expectations for caregiver named as agent under Power of Attorney documents, a health care surrogate, or a guardian" by Attorney Judith Jones and a final session by Dr. Blight on the importance of caring for yourself while caring for others.

To register please go to: https://bianh.salsalabs.org/15asvcc/index.html.

For more information, please call Lori Sandefur at (603) 568-8817 or email lori@bianh.org or visit the Coalition of Caring's website at www.coalitionofcaring.org.

Veterans Services in New Hampshire

Have You or a Family Member Served in the Military?

The Department of Military Affairs and Veterans Services (DMAVS) began operating in New Hampshire in September 2019 after legislation was passed establishing the Department, naming the New Hampshire Adjutant General as the position to manage the Department and moving existing state services for Veterans from other areas of state government into the newly established Department.

The Department of Military Affairs and Veterans Services is led by the Adjutant General, Major General David Mikolaities. COL (Ret) Warren Perry is the Deputy Adjutant General. The Department consists of the following Divisions and offices: Division of Veterans Services, Division of Community Based Military Programs, NH State Veterans Cemetery and the NH State Business Administration Office. The Department works in close partnership with the New Hampshire National Guard to serve NH Service members, Veterans, their families and local communities across the state. The main office is located at the NH National Guard State Reservation in Concord, New Hampshire.

The Department website offers information on each program as well as a variety of resource guides, information about the Veteran landscape in New Hampshire, information about benefits available to Veterans in the state, a community calendar, councils & committees supported by the Department, NH Veteran-Friendly Businesses, forms and other helpful information to use when applying for benefits or filing claims. Check out all this information and more at: http://www.dmavs.nh.gov,

The Department has several lines of effort with regards to Veterans in New Hampshire: connecting Veterans and their families to the benefits they are eligible to receive, supporting suicide prevention efforts, increasing access to mental health services for those who have served or are serving, collaborating with NH Veteran-Friendly Businesses to create opportunities for military & Veteran families, and enabling local communities to support military & Veteran families.

As the Department continues to grow and our lines of effort continue to develop in the future, we look forward to receiving your feedback, partnering with and serving all of you!

Guide to Locating Veteran Benefits

If you are seeking information about benefits you might be eligible to receive or need to file a VA claim:

- Call Division of Veterans Services at (603) 624-9230 x301 to schedule an appointment with a Veterans Services Officer in your local area.

If you are wondering what benefits are available to military & Veterans in New Hampshire:

https://www.dmavs.nh.gov/sites/g/files/ehbemt401/files/inline-documents/sonh/nh-state-veterans-benefits_1.pdf

If you are a community service provider who would like more information, assistance or training related to identifying and serving military & Veterans in your practice:

- Contact Amy Cook in the Division of Community Based Military Programs via email: Amy.Cook@nh.gov

If you work at, or own, a business in New Hampshire that you believe is Veteran-Friendly, consider applying to be recognized as a NH Veteran-Friendly Business!

- Get more information including an application at: https://www.dmavs.nh.gov/veteran-friendly-businesses-0/apply

If you want to learn more about the beautiful NH State Veterans Cemetery and the Heritage Learning Center which educates the public about achievements and accomplishments of NH Veterans:

- Visit the Cemetery's website at: http://www.nhsvc.com/
- Or, visit in person: 110 Daniel Webster Highway, Boscawen, NH 03303-2413