

# **Aging** *Matters*

New Hampshire State Commission on Aging

## New Hampshire Commission on Aging

- Honorable Polly Campion, Chair
- Senator Ruth Ward
- Representative James MacKay
- Representative Charles McMahon
- Wendi Aultman, Department of Health and Human Services
- Janet Weeks, Department of Labor
- Richard Lavers, Department of Employment Security
- Elizabeth Bielecki, Department of Safety
- Patrick Herlihy, Department of Transportation
- Sunny Mulligan Shea, Office of the Attorney General
- Lynn Lippitt, NH Housing Finance Authority
- Susan Buxton, Long Term Care Ombudsman
- Rebecca Sky, Commission Executive Director

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- Suzanne Demers
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- Susan Emerson
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- Kristi St. Laurent
- Daniel Marcek
- Susan Nolan
- Susan Ruka
- Carol Stamatakis, Vice Chair
- Harry Viens

## Nomination Deadline for 2022 Older Adult Recognition Program is March 4

The recognition program’s goal is to celebrate and recognize individuals or couples over the age of 60 who are volunteering in ways that serve to build strong communities. Through engaging ourselves and others we weave connections that contribute to and strengthen our communities.

The program is a joint effort of the New Hampshire State Commission on Aging and EngAGING New Hampshire.

Celebrating the contributions of people demonstrates the difference any one of us can make at any point in our lives on the lives of others. This year more than ever, we need to celebrate each other.

Anyone may nominate an individual or couple over the age of 60 who has made a significant contribution to their community as a volunteer. Any type of volunteer work qualifies, from direct service to advocacy to leadership roles and more.

The nominee must be someone whose volunteer work is in New Hampshire.

Those who make nominations are asked to provide a narrative

*Older Adult Recognition Program, con’t next page*



### IN THIS ISSUE

|   |    |
|---|----|
| Free Tax Sites Open.....                                  | 3  |
| Workforce Issues Subject of January COA Meeting.....      | 3  |
| Building Relationships Later in Life .....                | 4  |
| Statewide Mental Health Hotline Now Open .....            | 5  |
| New Hampshire Town Property Tax Relief, part 2 .....      | 6  |
| Medicare Doesn’t Pay for Rapid COVID Tests .....          | 7  |
| ‘No Surprises’ Act Goes Into Effect.....                  | 8  |
| Cold Weather Safety for Older Adults.....                 | 9  |
| Free Credit Reports Available.....                        | 11 |
| New Rule Allows Debt Collectors to Use Social Media ..... | 11 |
| Scam of the Month: The Romance Scam.....                  | 13 |
| What’s New at the NH Legislature?.....                    | 14 |
| Links to Learn More.....                                  | 15 |
| New to Medicare? ServiceLink is Ready to Help.....        | 16 |

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## NH Commission on Aging Meeting Scheduled for February 14

The general public is invited to the January meeting of the New Hampshire State Commission on Aging.

The Monday, February 14, 2022 meeting will be held from 10:00am-12:00noon.

Information on how to access the meeting - either via Zoom or in person - is available on the Commission's home page at <https://nhcoa.nh.gov>.

## Help Us Spread the Word!

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

## Older Adult Recognition Program, con't

summary describing the individual and their volunteer service or advocacy provided during the past year. The summary ideally should focus on the type of service provided, the community need that was met, the number of service hours provided, innovative activities undertaken, how the volunteer's efforts contributed to personal growth and the growth of others, the impact of the volunteer's service or advocacy on the community, how the volunteer's commitment and dedication stand out, and how the volunteer has inspired others to volunteer.

It's been another challenging year. Please use this opportunity to contribute to a celebration of people in our community who helped us to persevere through it.

## Nomination submissions will be accepted until Friday, March 4, 2022.

### The Process:

1. Email Rebecca Sky, NH State Commission on Aging executive director to request a nomination form. Once completed, return the form to Rebecca at [Rebecca.Sky@nh.gov](mailto:Rebecca.Sky@nh.gov)
2. The deadline to return the nomination is Friday, March 4, 2022.
3. A joint committee of the NH State Commission on Aging and EngAGING NH will review all nominations and select one person or a couple from each county to be honored.
4. An Awards Ceremony will be scheduled during the month of May in observation of Older Americans Month. Governor Sununu will be invited to participate in the presentation of the awards, schedule permitting.
5. Every nominee (not only the award recipients) will receive a letter of commendation to let them know that they are appreciated by their community.

## You're Invited To Share Your Thoughts & Ideas

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

Please use AgingMatters 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 points of view, we are able to assist you and others in forming your own opinions.

There are two ways to send articles —or to add your name to our newsletter mailing list.

1. Email it to: [NHCOAnews@gmail.com](mailto: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!

# Free Tax Prep Sites Now Open

Starting this month and running through mid-April, over 50 sites for eligible NH residents to have their taxes prepared free of charge will be open. Sites are offered through the AARP Tax Aide Program or the VITA (Volunteer Income Tax Assistance) Program.

AARP Foundation Tax-Aide provides in-person and virtual tax assistance to anyone, free of charge, with a focus on taxpayers who are over 50 and have low to moderate income.

VITA sites offer free tax help to people who need assistance in preparing their own tax returns, including people who generally make \$58,000 or less and limited English-speaking taxpayers. Persons with disabilities at any income level are eligible for tax preparation services available through the VITA program.

IRS-trained volunteers prepare the returns in both programs.

Because of the continuing pandemic, appointments are required at all sites offering free tax prep. Depending on the site, services are being offered as Drop-Off, In-Person or While-You-Wait.

[NHTaxHelp.org](https://www.nhtaxhelp.org) provides an updated list of the sites and which program is offering services at that location. Appointments for many of the locations can be made at this website; instructions on how to book an appointment at other sites is also included.

Those interested in having their taxes done at an AARP Tax Aide or VITA site can also call 211 for assistance.

If you don't meet the guidelines for either of these programs, you may be eligible to get help with Free File, a partnership between the IRS and multiple tax software companies that provides taxpayers the ability to file without any fees. If your income is \$73,000 or lower, you can access free federal tax filing on an IRS partner site, guided preparation and more.

IRS Free File lets you prepare and file your federal income tax online using guided tax preparation, at an IRS partner site or Free File Fillable Forms if your income is greater than \$73,000. It's safe, easy and no cost to you for a federal return.

See what help you can get based on your income, find out what documents you need to file your return and learn how your personal information will remain protected during the tax filing process at <https://www.irs.gov/filing/free-file-do-your-federal-taxes-for-free#what>.



## Workforce Issues Subject of January COA Meeting

Home-care and long-term care workforce gaps and challenges was the main topic of the January State Commission on Aging meeting. Research and government leaders offered presentations continuing the Commission members' education on the topic begun in November.

Presentations were given by Robyn I. Stone, DPH, Senior VP of Research for LeadingAge & Co-Director of the LeadingAge LTSS Center at UMass Boston and Lori Shibinette, Commissioner for the New Hampshire Department of Health & Human Services.

Stone shared current research exploring strategies for strengthening the long-term services and supports workforce. As this is an issue throughout the country, she shared promising programs and policies other states are developing.

Shibinette offered information on programs currently in place or being proposed that can address the issue in the Granite State. Shibinette stressed the importance of the role that the NH Commission in Aging can play educating members of the legislature and the public on these issues.

Also discussed were best ways to advise state leadership on the necessity of an assessment of older adult transportation needs to inform future infrastructure spending.

Once approved, minutes of the meeting will be posted on the Commission's webpage at <https://nhcoa.nh.gov/>.

### Your Local Resources

- **ServiceLink Aging & Disability Resource Center:** (866) 634-9412, [servicelink.nh.gov](https://www.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>

# Senior Companionship: Building Relationships Later in Life

February. It's a month that's traditionally focused on love and relationships. But for older adults, maintaining relationships can be difficult. Often, they're coping with the loss of a spouse or partner, shrinking social circles or family they can't easily visit. Aging in place often means living alone, and older adults who live on their own without regular human interactions can feel isolated. That's why some seek to form relationships with peers who have similar interests. This may be as simple as finding a casual friendship or someone to meet for a recreational activity. Or, sometimes, it could mean dating and even marriage. Finding ways to maintain relationships throughout the years can have lasting benefits.

## Investing in Your Health

No matter what your age, strong personal connections and deep human bonds are essential to happiness and emotional wellbeing. According to the Mayo Clinic, meaningful friendships can also be good for your health, reducing the risk of high blood pressure and an unhealthy body mass index (BMI). Numerous studies, including one published in the American Journal of Public Health, suggest that older adults with larger social networks experience better cognitive health and have improved memory. And they even live longer than their peers with fewer social interactions.

## Making New Friends

You're never too old to make new friends. But even if you were a social butterfly in your younger years, you might be hesitant to reach out to people now that you're older. You can consider one of these outlets for meeting new people:

- **Pursue a hobby.** Join an art class, cooking group or book club.
- **Stay fit.** Try a bowling league, walking group or dance lessons.
- **Have faith.** Make connections at your place of worship.
- **Check out a senior center.** Many offer a variety of activities geared to different interests designed to bring people together.
- **Volunteer.** Share your time with a worthwhile cause in your community.

Creating and maintaining new friendships takes some initiative. And it might require you to step out of your comfort zone. But the results can be

rewarding and can truly enhance quality of life for older adults.

## Keeping the Old

Another way for older adults to enhance their social networks is by reconnecting with old friends with whom they've lost touch. It's not unusual for people who were once great friends to just pick up where they left off, no matter how much time has gone by. These are often people – former classmates, neighbors, co-workers – with whom you already have a connection through shared experiences or interests. Don't forget about cherished family, too. When was the last time you invited your cousin for a visit to reminisce over old family photos? Or enjoyed an activity with a former partner-in-crime? Reuniting with friends and family from your past can make you happier today.

## Finding Love Again

Some older adults might be looking for a more significant relationship. If you've been widowed or divorced, maybe you're longing to make a romantic connection, to find someone with whom to spend your golden years. Some see this time as a second chance for love. That may mean reconnecting with past partners or finding loving companionship with a friend who is also widowed or divorced.

Those who are not sure where to start looking for love sometimes turn to online dating websites geared specifically for older adults. If you rely on the Internet to make a connection, however, beware of red flags that can signal someone isn't truly interested in your affection.

## Making Connections at Any Age

Regardless of whether you're looking for love or simply looking for a friend or companion, making connections and nurturing fulfilling relationships is as important in your 60s, 70s, 80s and beyond as it was in your youth – if not more.

Opening yourself to new human connections can start with something as simple as a regular visit with someone who can share a conversation and provide a listening ear. This month of love and relationships could be a great time to reconnect, expand your social circle and seek out the companionship that will enhance your quality of life.

*Source: FirstLight Home Care. Reprinted with permission [www.firstlighthomecare.com](http://www.firstlighthomecare.com)*

# Statewide Mental Health Hotline Serves Those Facing Mental Health/Substance Use Emergencies

If you or someone you care about is experiencing a mental health and/or substance use crisis, the recently established New Hampshire Rapid Response Access Point allows you to call and speak to trained and caring clinical staff who can provide the support needed in times of emergency. Support will be provided by compassionate providers from mental health centers in your community who will help you access the vital resources needed.

Staff is available 24 hours a day, 7 days a week – including holidays by calling or texting (833) 710-6477. Access to chat services is also available on their website at [www.nh988.com](http://www.nh988.com).

## How the New Hampshire Rapid Response Works

Crisis services are confidential and available free of charge to anyone in New Hampshire. Depending on your needs, the NH Rapid Response Access Point can:

- Provide telephonic emotional support for individuals in crisis to explore existing resources for assistance.
- Send a team member from a community mental health center to meet you right where you are – in your home, or another location in the community.
- Provide fast access to crisis appointment, which may include crisis intervention support including hospitalization.
- Refer you to crisis intervention support options, if appropriate, 24 hours a day, 7 days a week – including holidays.

With one phone call, text, or chat (online) individuals can receive the care and services they need during a mental health or substance use disorder crisis. It provides over the phone support and problem-solving to help resolve a behavioral health crisis.

The NHRRAP is prepared to respond immediately, and is staffed with trained intake specialists, licensed clinicians and peers who really listen to what individuals are going through and are trained to provide immediate help.

Beacon Health Options has been contracted by the NH State Department of Health & Human Services to coordinate the services provided by the state-wide New Hampshire Rapid Response Access Point (NHRRAP). Beacon is responsible for the centralized contact center for individuals experiencing a mental health and/or substance use during a crisis. The Access Point consolidates and streamlines connections to mental health and substance use disorder services when you need it most.

 **New Hampshire**  
Rapid Response Access Point

— Free and available 24/7/365 —

 **833-710-6477**

 **NH988.com**



## Common Signs for Concern

- Talking or thinking about harming or killing oneself or others
- Seeking guns, pills or other ways to kill oneself
- Talking or writing about death, dying, or killing oneself
- Feeling hopeless
- Feeling very angry or looking for revenge
- Acting recklessly or engaging in unsafe activities
- Feeling trapped, like there is no way out
- Increasing alcohol or drug use
- Pulling away from friends and family
- Feeling worried or irritated
- Having trouble sleeping or sleeping all the time

## Visit NH Travel Guide Available

The New Hampshire Division of Travel and Tourism Development is inviting everyone to take a break from winter and start thinking about lazy days at the lake, sunny mountain hikes and breezy afternoons on the beach. Need a little inspiration? Grab a copy of our brand-new Visitors Guide. It's filled with travel tips, off the beaten path adventures, and iconic New Hampshire experiences you won't want to miss. Order your free copy now and start planning your vacation today!

Order yours at <https://www.visitnh.gov/visitors-guide>

# New Hampshire Town Property Tax Relief, part 2

The January issue of “AgingMatters” featured information on some state-wide tax relief available to older adults. The requirements to qualify for these programs are uniform and standard for all New Hampshire residents.

This month we are focusing on local property tax relief, and standards vary widely from town to town. You will need to contact your local taxing or assessing department for details.

Using Nashua as an example, a check of the city’s website reveals a fairly generous abatement plan for seniors, the blind, disabled and veterans.

For seniors, initial screening standards include an income limit of \$50,000 per year per household with an asset limit of \$150,000, excluding the value of the Nashua property. Assets are defined on the website and encompass almost anything you can think of, including all types of money and retirement accounts, RVs, cars, vacation homes, etc. You have to have been a New Hampshire resident for three consecutive years, married for five consecutive years and have occupied the property as your principal place of abode.

Assuming you meet the basic requirements, your tax bill is recalculated based on your age by gradually increasing exemptions to the assessed value of your home.

For instance, if your home is assessed at \$300,000 and you are 65, your exemption is \$194,000, and the amount you will be taxed on is \$106,000. The exemption gradually increases until age 80, when the taxable amount decreases to \$20,000.

If your home’s assessed value is lower, then there is the possibility of having zero property tax; if it is assessed higher, you will still have to pay some tax.

Applications may be filed as early as January 1, with a deadline of April 15. You will need extensive documentation to back up the application, including current income, birth and marriage certificates, deeds, ownership documents, bank and investment records, vehicle registrations, etc. So, it benefits you to start the process early.

Once an application is made and accepted, it automatically continues from year to year, with periodic reviews set by the town.

Individual town standards and exemptions vary widely; it is practically impossible to address the variations here. You need to consult your individual taxing authorities to see if you meet local requirements. You may also wish to consult other professionals to see if it makes sense to rearrange your financial profile considering your town’s tax abatement/exemption requirements.

Don’t forget to apply for the state-wide programs that were discussed last month. Thanks to all of these resources, many more New Hampshire residents will be able to remain in our own homes instead of being taxed out of them prematurely.

Good luck!



## Alzheimer's Association MA/NH Announces Spring Conference

Join the Alzheimer's Association, MA/NH Chapter for a free, virtual conference for those living with Alzheimer's and dementia and their families.

The two-day conference is scheduled for Friday, March 4 and Saturday, March 5, 2022.

The conference will feature several notable guest speakers and sessions such as Understanding Alzheimer's and Dementia, Effective Communications Strategies, and Coping with Dementia-Related Behaviors.

To learn more or register, visit: <https://www.alz.org/manh/events/family-conference> or call the 24/7 Helpline at (800) 272-3900.

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# Seniors are at high risk of COVID, but Medicare doesn't pay for rapid tests

Kaiser Health News | By Michelle Andrews

There are several ways seniors can get free rapid antigen tests, but Medicare will not reimburse them when they purchase them.

What group is especially vulnerable to the ravages of COVID-19 even if fully vaccinated and boosted? Seniors. And who will have an especially tough time getting free at-home COVID tests under the Biden administration's plan? Yes, seniors.

As of Jan. 15, **private insurers will cover the cost** of eight at-home rapid COVID tests each month for their members — for as long as the public health emergency lasts.

Finding the tests will be hard enough, but Medicare beneficiaries face an even bigger hurdle: The administration's **new rule doesn't apply to them**. It turns out that the laws governing traditional Medicare don't provide for coverage of self-administered diagnostic tests, which is precisely what the rapid antigen tests are and why they are an important tool for containing the pandemic.

"While at this time original Medicare cannot pay for at-home tests, testing remains a critical tool to help mitigate the spread of COVID," a statement from the federal Centers for Medicare & Medicaid Services said. Medicaid and CHIP cover at-home COVID tests, with no cost to beneficiaries, based on a 2021 Biden administration mandate.

Medicare patients are left to seek free tests other ways, including through the administration's new website, **COVIDtests.gov**, and at community centers. The Medicare program does cover rapid antigen or PCR testing done by a lab without charging beneficiaries, but there's a hitch: It's limited to one test per year unless someone has a doctor's order.

More needs to be done, advocates say.

The administration has changed some Medicare rules during the pandemic, including improving access to telehealth services and nursing home care, said David Lipschutz, associate director and senior policy attorney at the **Center for Medicare Advocacy**.

"We know that the Medicare program has significant flexibility relative to the public health emergency, and it has demonstrated it has the ability to alter the rules," Lipschutz said. "We think

they should find the flexibility to offer the COVID at-home tests for free."

## Why can't Medicare reimburse for the over-the-counter tests or pick up the tab at the pharmacy like commercial health plans will do?

The services the Medicare program pays for are spelled out in federal law.

"It generally excludes over-the-counter things," said Casey Schwarz, senior counsel for education and federal policy at the Medicare Rights Center, an advocacy group.

The public health emergency was recently **extended 90 days**, through mid-April, and the administration could yet decide to expand coverage. Some lawmakers in Congress are reportedly urging the administration to cover the tests.

It may not be a simple change, as these tests appear to fall into coverage gaps. Medicare Part A covers hospitalization, and Part B generally covers provider-based services such as doctor visits and lab tests. Part D covers drugs.

"So there's a little bit of a question of where this type of benefit would fit," Schwarz said.

People in private plans sometimes pay upfront for services and then are reimbursed by their health plan. But that's not how Medicare works. The program pays providers, not beneficiaries. So that's another wrinkle that would have to be ironed out.

## How can a Medicare beneficiary get free at-home COVID tests?

There are a couple of options. The Biden administration launched a website, **COVIDtests.gov**, where anyone, including Medicare beneficiaries, **can order free at-home COVID tests**. One billion tests eventually will be available. Each residence initially can receive four tests. Four tests is a far cry from the eight monthly tests that people with private insurance can be reimbursed for. But it's better than nothing, experts say, especially when preventing the spread of COVID-19 requires repeated testing over a period of days.

"Four tests is not a lot of tests," said Juliette Cubanski, deputy director of the program on Medicare policy at KFF. "This is one of the most at-risk populations, and to not have the opportunity

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## COVID TESTS, con't

to buy at-home tests and get reimbursed puts this whole population on their back foot.”

The Biden administration is also providing up to 50 million additional free at-home tests to community health centers and **Medicare-certified health clinics**. But 50 million tests won't even provide one test apiece to the 62 million Medicare beneficiaries, Lipschutz said.

About 4 in 10 Medicare beneficiaries are in Medicare Advantage managed-care plans. These private plans may offer free at-home tests to members, but it's not required. Enrollees should check with their plans to see whether that's an option.

### **What other free COVID testing options are available to Medicare beneficiaries?**

In traditional Medicare, beneficiaries can get rapid antigen or PCR diagnostic tests without paying

anything out of pocket **if the test is ordered by a doctor** or other health care provider and performed by a lab.

The federal government has set up more than 10,000 free pharmacy testing sites across the country that Medicare beneficiaries can visit as well.

With the recent extension of the public health emergency, the situation is fluid, and Medicare beneficiaries may yet get coverage for at-home COVID tests that's comparable to what privately insured people now have.

“This is all a moving target,” Lipschutz said.

**KHN (Kaiser Health News)** is a national newsroom that produces in-depth journalism about health issues. It is an editorially independent operating program of KFF (Kaiser Family Foundation). KFF is an endowed nonprofit organization providing information on health issues to the nation.

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## **‘No Surprises’ Act Goes into Effect, Expanding Patient Protections**

By Casey Schwarz, Medicare Rights Center

**T**he No Surprises Act, a federal law that protects people who are covered under group and individual health insurance policies from receiving surprise bills in many circumstances, went into effect at the beginning of the year.

The law also establishes an independent mechanism to resolve disputes between plans and providers as well as between uninsured patients and providers when they have received a good faith estimate from a provider.

Many Americans fear getting unexpected medical bills, and this law was passed after years of outrage over surprise bills following emergency procedures. The law covers surprise bills resulting from care from out-of-network providers and facilities in emergency and some non-emergency situations, and when out-of-network practitioners provide care at in-network facilities. It also requires providers and facilities to provide easy-to-understand notices explaining billing protections and practices.

**These changes do not directly apply to people with public health insurance like Medicare, Medicaid, TRICARE, the Indian Health Service, or VA benefits; they are already protected from balance billing and these types of surprise bills.**

Since 1997, people with Original Medicare have

been protected against surprise billing from opt-out providers under financial liability rules, and such providers must enter into a private contract with the patient in advance of providing care that explains fully that Medicare will not pay for the services.

Providers who do not accept assignment may charge more than the Medicare-approved amount but are still limited in the amount above that rate they may charge and are always required to submit the bill to Medicare.

People with Medicare Advantage plans that have networks are also protected from out-of-network surprise and balance billing in several ways—enrollees may not be charged more than in-network cost-sharing for emergency and urgently needed services, including stabilization, medically necessary dialysis when the enrollee is outside of the plan's service area, or services provided by an in-network provider who works with out-of-network providers, or where an in-network provider has referred or received prior authorization for the referral to an out-of-network provider.

The **Medicare Rights Center** supports these needed limitations on surprise billing and are glad to see protections extended to people with group and individual coverage. We will continue to urge Congress to extend the reach of surprise billing prohibitions to cover ambulance services and other care that was not covered by the No Surprises Act.

# Cold Weather Safety for Older Adults

If you are like most people, you feel cold every now and then during the winter. What you may not know is that just being really cold can make you very sick.

Older adults can lose body heat fast—faster than when they were young. Changes in your body that come with aging can make it harder for you to be aware of getting cold. A big chill can turn into a dangerous problem before an older person even knows what's happening. Doctors call this serious problem hypothermia.

## What Is Hypothermia?

Hypothermia is what happens when your body temperature gets very low. For an older person, a body temperature of 95°F or lower can cause many health problems, such as a heart attack, kidney problems, liver damage, or worse.

Being outside in the cold, or even being in a very cold house, can lead to hypothermia. Try to stay away from cold places, and pay attention to how cold it is where you are. You can take steps to lower your chance of getting hypothermia.

People who are sick may have special problems keeping warm. Do not let it get too cold inside and dress warmly. Even if you keep your temperature between 60°F and 65°F, your home or apartment may not be warm enough to keep you safe.

This is a special problem if you live alone because there is no one else to feel the chilliness of the house or notice if you are having symptoms of hypothermia.

Here are some tips for keeping warm while you're inside:

- Set your heat to at least 68–70°F. To save on heating bills, close off rooms you are not using. Close the vents and shut the doors in these rooms, and keep the basement door closed. Place a rolled towel in front of all doors to keep out drafts.
- Make sure your house isn't losing heat through windows. Keep your blinds and curtains closed. If you have gaps around the windows, try using weather stripping or caulk to keep the cold air out.
- Dress warmly on cold days even if you are staying in the house. Throw a blanket over your legs. Wear socks and slippers.
- When you go to sleep, wear long underwear under your pajamas, and use extra covers. Wear a cap or hat.
- Make sure you eat enough food to keep up your weight. If you don't eat well, you might have less fat under your skin. Body fat helps you to stay warm.
- Drink alcohol moderately, if at all. Alcoholic drinks can make you lose body heat.
- Ask family or friends to check on you during cold weather. If a power outage leaves you without heat, try to stay with a relative or friend.

## What You Need to Know About the Alzheimer's Drug Adulhelm

The Centers for Medicare and Medicaid Services, the federal agency that administers Medicare, recently proposed that the Alzheimer's drug Adulhelm be covered for people with Medicare only if they are enrolled in qualifying clinical trials.

This is an infrequent decision as CMS does not require participation in clinical trials very often.

The National Council on Aging has published a detailed report on Adulhelm that can be found at [https://www.ncoa.org/article/what-you-need-to-know-about-adulhelm?fbclid=IwAR3ROfu0uvXPcsXaoBZxhXqmkKPfYUMeMgxP\\_hv7Y03\\_KHT1AI9FE4P6Dfg](https://www.ncoa.org/article/what-you-need-to-know-about-adulhelm?fbclid=IwAR3ROfu0uvXPcsXaoBZxhXqmkKPfYUMeMgxP_hv7Y03_KHT1AI9FE4P6Dfg).

The article provides more information about this important update.

Public comments are open through February 10, 2022. They can be made at <https://www.cms.gov/medicare-coverage-database/view/ncaal-tracking-sheet.aspx?NCAId=305>.

## RAISE YOUR VOICE!

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

Email us today!

[NHCOAnews@gmail.com](mailto:NHCOAnews@gmail.com)

## **COLD WEATHER, con't**

### **Bundle Up on Windy, Cold Days**

A heavy wind can quickly lower your body temperature. Check the weather forecast for windy and cold days. On those days, try to stay inside or in a warm place. If you have to go out, wear warm clothes, and don't stay out in the cold and wind for a long time.

Here are some other tips:

- Dress for the weather if you have to go out on chilly, cold, or damp days.
- Wear loose layers of clothing. The air between the layers helps to keep you warm.
- Put on a hat and scarf. You lose a lot of body heat when your head and neck are uncovered.
- Wear a waterproof coat or jacket if it's snowy.
- Change your clothes right away if they get damp or wet.

### **Illness, Medicines, and Cold Weather**

Some illnesses may make it harder for your body to stay warm.

- Thyroid problems can make it hard to maintain a normal body temperature.
- Diabetes can keep blood from flowing normally to provide warmth.
- Parkinson's disease and arthritis can make it hard to put on more clothes, use a blanket, or get out of the cold.
- Memory loss can cause a person to go outside without the right clothing.

Taking some medicines and not being active also can affect body heat. These include medicines you get from your doctor and those you buy over-the-counter, such as some cold medicines.

Ask your doctor if the medicines you take may affect body heat. Always talk with your doctor before you stop taking any medication.

Here are some topics to talk about with your doctor to stay safe in cold weather:

- Ask your doctor about signs of hypothermia.
- Talk to your doctor about any health problems and medicines that can make hypothermia a special problem for you. Your doctor can help you find ways to prevent hypothermia.
- Ask about safe ways to stay active even when it's cold outside.

### **What Are the Warning Signs of Hypothermia?**

Sometimes it is hard to tell if a person has hypothermia. Look for clues. Is the house very cold? Is the person not dressed for cold weather? Is the person speaking slower than normal and having trouble keeping his or her balance?

Watch for the signs of hypothermia in yourself, too. You might become confused if your body temperature gets very low. Talk to your family and friends about the warning signs so they can look out for you.

Source: National Institute on Aging: <https://www.nia.nih.gov/health/cold-weather-safety-older-adults>

## **Get Fired Up and Have More Energy**

**Y**ou know that healthy habits may help you maintain a physical and mental edge as you get older. But did you know that they may also give your energy a boost? Try these tactics to help keep your engines revved up and ready to go anytime!

### **1. Put some pep in your step.**

Regular, moderate exercise may help boost your strength and stamina. It may also help lower your stress level.

**2. Take a power nap.** It can help refresh you when you're flagging. But don't sleep too long or too late in the day. That may make it hard to fall asleep later.

**3. Go easy on caffeine.** Sure, it makes you feel alert. But consuming too much too late in the day may keep you up at night.

**4. Eat for energy.** Choose a balanced diet that includes fruits, vegetables, whole grains, lean protein, and low-fat or fat-free dairy products. A healthy variety gives your body plenty of nutrients for sustained energy.

**5. Stress less.** Too much stress may be exhausting. Find time when you can slow down and enjoy activities that help you recharge.

**6. Pledge to stop smoking.** Smoking steals your breath and your energy.

**7. Stay social.** From volunteer work to hobbies, exploring your passions in life may help keep you energized and engaged with all life has to offer.

Source: United Healthcare

# Free Credit Reports Available

Your credit report is an important part of your financial life that can determine whether you can get credit, how good or bad the terms are, and how much it costs you to borrow.

## What is a credit report?

A credit report is a summary of your personal credit history. Your credit report includes your identifying information — like your address and date of birth — and information about your credit history — like how you pay your bills or if you filed for bankruptcy. Three national credit bureaus (Equifax, Experian, and TransUnion) collect and update this information. Most national department store and bank credit card accounts are included in your file, along with loans, but not all creditors report information to credit bureaus.

The information in your credit report can affect your buying power. It can also affect your chance to get a job, rent or buy a place to live, and buy insurance. Credit bureaus sell the information in your report to businesses that use it to decide whether to loan you money, give you credit, offer you insurance, or rent you a home. Some employers use credit reports in hiring decisions. The strength of your credit history also affects how much you will have to pay to borrow money.

The credit bureaus must:

- make sure that the information they collect about you is accurate
- give you a free copy of your report once every 12 months
- give you a chance to fix any mistakes

The Fair Credit Reporting Act (FCRA), a federal law, requires this.

## Why should I get a copy of my report?

Getting your credit report can help protect your credit history from mistakes, errors, or signs of identity theft.

Check to be sure the information is accurate, complete, and up-to-date. Consider doing this at least once a year. Be sure to check before you apply for credit, a loan, insurance, or a job. If you find mistakes on your credit report, contact the credit bureaus and the business that supplied the information to get the mistakes removed from your report.

Check to help spot identity theft. Mistakes on your credit report might be a sign of identity theft. Once identity thieves steal your personal information — information like, your name, date of birth, address, credit card or bank account, Social Security, or medical insurance account numbers — they can drain your bank account, run up charges on your credit cards, get new credit cards in your name, open a phone, cable, or other utility account in your name, steal your tax refund, use your health insurance to get medical care, or pretend to be you if they are arrested.

Identity theft can damage your credit with unpaid bills and past due accounts. If you think someone might be misusing your personal information, go to [IdentityTheft.gov](http://IdentityTheft.gov) to report it and get a personalized recovery plan.

## How To Get Your Free Annual Credit Reports

The three national credit bureaus have a centralized website, toll-free telephone number, and mailing address so you can order your

*CREDIT REPORT, con't next page*

# New Rule Allows Debt Collectors to Use Social Media

In an updated rule that took effect last November, debt collectors can now contact you on social media, but they must follow these rules and tell you how you can opt out of social media communications.

- **The message must be private:** A debt collector can only communicate with you on social media platforms about a debt if the message is private. A debt collector cannot contact you on social media about a debt if the message is viewable by the general public or viewable by your friends, contacts, or followers on the platform. This would include your publicly visible profile page or any part of the platform where other people can see the message.
- **The debt collector must identify themselves:** If a debt collector attempts to send you a private message requesting to add you as a friend or contact, the debt collector must identify themselves as a debt collector.
- **They must include a way for you to stop receiving messages from them:** Even when a debt collector properly identifies themselves in a private social media message, they must give you a simple way to opt out of receiving further communications from them on that platform.

If you're having an issue with debt collection, you can submit a complaint with the Consumer Finance Protection Bureau by calling (855) 411-CFPB (2372.)

## **CREDIT REPORT, con't**

free annual reports in one place. Do not contact the three national credit bureaus individually. These are the only ways to order your free credit reports:

- visit [AnnualCreditReport.com](https://www.annualcreditreport.com)
- call 1-877-322-8228
- complete the Annual Credit Report Request Form and mail it to:  
Annual Credit Report Request Service  
P.O. Box 105281  
Atlanta, GA 30348-5281

### **How often can I get a free report?**

Federal law gives you the right to get a free copy of your credit report every 12 months. Through the pandemic, everyone in the U.S. can get a free credit report each week from all three national credit bureaus (Equifax, Experian, and TransUnion) at [AnnualCreditReport.com](https://www.annualcreditreport.com). It is the only website authorized to fill orders for the free annual credit report you are entitled to under law.

Also, everyone in the U.S. can get six free credit reports per year through 2026 by visiting the Equifax website or by calling 1-866-349-5191. That's in addition to the one free Equifax report (plus your Experian and TransUnion reports) you can get.

### **What information do I have to give?**

To keep your account and information secure, the credit bureaus have a process to verify your identity. Be prepared to give your name, address, Social Security number, and date of birth. If you've moved in the last two years, you may have to give your previous address. They'll ask you some questions that only you would know, like the amount of your monthly mortgage payment. You must answer these questions for each credit bureau, even if you're asking for your credit reports from each credit bureau at the same time. Each credit bureau may ask you for different information because the information each has in your file may come from different sources.

### **Can I get my report in Braille, large print, or audio format?**

Yes, your free annual credit report are available in Braille, large print or audio format. It takes about three weeks to get your credit reports in these formats. If you are deaf or hard of hearing, access the AnnualCreditReport.com TDD service: call 7-1-1 and refer the Relay Operator to 1-800-821-7232. If you are visually impaired, ask for your free annual credit reports in Braille, large print, or audio formats.

### **Should I order reports from all three credit bureaus at the same time?**

You can order free reports at the same time, or you can stagger your requests throughout the year. Some financial advisors say staggering your requests during a 12-month period may be a good way to keep an eye on the accuracy and completeness of the information in your reports. Because each credit bureau gets its information from different sources, the information in your report from one credit bureau may not reflect all, or the same, information in your reports from the other two credit bureaus.

Source: <https://www.consumer.ftc.gov/articles/free-credit-reports>

## **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**

Manchester: (603) 647-7500

Claremont: (603) 542-4872

Dover: (603) 750-3004

Keene: (603) 358-6604

Berlin: (603) 752-6300

Nashua: (603) 883-0196

[www.shaheen.senate.gov](https://www.shaheen.senate.gov)

#### **Senator Maggie Hassan**

Manchester: (603) 622-2204

Portsmouth: (603) 433-4445

Nashua: (603) 880-3314

Berlin: (603) 752-6190

Concord: (603) 622-2204

[www.hassan.senate.gov](https://www.hassan.senate.gov)

#### **Rep. Chris Pappas**

1st Congressional District

Dover: (603) 285-4300

Manchester: (603) 935-6710

<https://pappas.house.gov>

#### **Rep. Annie Kuster**

2nd Congressional District

Concord: (603) 226-1002

Nashua: (603) 595-2006

North Country: (603) 444-7700

<https://kuster.house.gov/>

## **Who is My Legislator?**

Use this link to find and contact your local State Representative and Senators and get current information on pending legislation: <http://www.gencourt.state.nh.us/>

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

# SCAM of the Month Alert

## The Romance Scam

There is a connection: a dating website, a Facebook invitation, somehow two people connect. Oftentimes, the victim is lonely, there is a void in their lives.

The scammers pounce. These scammers spend time grooming the victim. The talk to them for weeks, often several times a day. In a short space of time, the scammer swears undying love. The victim TRULY begins to believe that they are in love.

The scammers will often say they are in a foreign country working on some big project or that they are some sort of a businessperson, art dealer, in the service. They have no shame. As the relationship develops, they make plans to come to meet the victim. They go as far as to send a picture of their fake plane ticket.

Then comes the tragedy, something bad happens, they find themselves short of money. The stories are different but very much the same, failed business, taxes being demanded by a government, crisis for a family member... .

Whatever the hurdle or tragedy preventing them from coming to meet the victim, there is a money solution. I just need \$. There it all begins. Now the victim is hooked. The scammer continues to swear undying love. They continue to con the victim. They create and nurture an emotional attachment and there is always a reason to ask for money.

If you know someone who you believe is part of a romance scam, be kind and patient. Listen and understand that they really believe they are in love. Without being hostile, point out things that don't make sense. "Why does he need your \$100 if he owns an oil rig?" "The U.S. Military does not abandon their service men in foreign countries with no way to get home."

If you are in an online romance, think about a few things:

- If someone swears undying love to quickly, be leery.
- If there is a request for money from someone you have never met in person, don't send it.
- If there is a request for personal information like a social security number or a bank account number, don't give it, there is no reason to share this information with anyone.

## Help Us Spread the Word!

If you like this newsletter, please share it with your family, neighbors, friends, and colleagues. Have the newsletter delivered right to your inbox each month.

Follow this link to sign up on the New Hampshire State Commission on Aging webpage:

<https://nhcoa.nh.gov/>

## NH AG warns about COVID-19 related scam

Attorney General John A.M. Formella issued a Consumer Alert warning NH residents about recent reports of scammers impersonating both the NH Department of Health and Human Services as well as the NH Division of Motor Vehicles in order to obtain personal identifying information from consumers.

The scam is a COVID-19 themed smishing campaign. Smishing is the fraudulent practice of sending text messages purporting to be from a reputable company or agency in order to induce individuals to provide identifying information.

In this scam, consumers receive a text message containing a link that prompts the receiver to access a fraudulent website entitled "New Hampshire State Covid-19 Vaccine Status Validation" with the ultimate goal of harvesting personal information. Once on the site, the consumer is directed to enter personal information including their social security number, date of birth, and to upload images of their driver's license. The scammers incorporate the seals of the Department of Health and Human Services and Division of Motor Vehicles in an attempt to increase the legitimacy of the website.

Anyone looking to obtain records of their vaccine status should visit the NH Immunization Information System website at <https://www.dhhs.nh.gov/dphs/immunization/nhiis.htm> or call (603) 271-4028.

# What's New at the NH Legislature?

The NH Legislature is in full session mode. Public hearings are bills are being scheduled weekly. You can follow the action and find the schedule of the House and Senate on the General Court website: <http://www.gencourt.state.nh.us/>

You can view public hearings in both the House and Senate on streaming video and both the House and Senate have provided online forms that allow you to sign in on a bill as soon as it has been scheduled for a public hearing. And there are options to submit written testimony to both bodies. But there is no longer remote access for the public to the hearings and we are not recommending that advocates attend bill hearings in person during the surge of Covid we are experiencing.

## Watch the hearings on streaming video.

- House hearings can be found here: [https://www.youtube.com/channel/UCxqjz56akoWRL\\_5vyaQDtvQ/videos](https://www.youtube.com/channel/UCxqjz56akoWRL_5vyaQDtvQ/videos)
- Senate hearings can be found here: <https://www.youtube.com/channel/UCjBZdtrjRnQdmg-2MPMiWrA/videos>

## Register support or opposition on a bill

- Use this link for bills being heard in the House: <http://www.gencourt.state.nh.us/house/committees/remotetestimony/default.aspx>
- Use this link for bills being heard in the Senate: <http://www.gencourt.state.nh.us/remotecommittee/senate.aspx>

## Submit written testimony on a bill

Testimony is a way to tell your story to the elected representative. We recommend that you include written testimony if possible. It can be short and to the point and include your *personal story*, your connection to the bill.

- In the NH House, the online form allows you to upload written testimony.
- In the Senate, written testimony can be sent to the Committee members by going to the Senate Committee page and using the Email Entire Committee button. You can find the Senate standing committee here: [http://www.gencourt.state.nh.us/senate/committees/senate\\_committees.aspx](http://www.gencourt.state.nh.us/senate/committees/senate_committees.aspx)

## Personal Stories

Personal stories are one of the greatest advocacy tools, and everyone has them! Personal stories help legislators understand the real life impact policy will have on their constituents and their communities and can be very motivating. 1) *Introduce* yourself and give any relevant identities or information about yourself that establishes connection to the bill being heard; 2) discuss the *issue* or *challenge* being addressed in the bill, then focus on the *desired change*, or *solution* and *finally* 4) Talk about the *impact* of the solution (the legislation).

**Contacting Your Legislators**—Make a connection and build a relationship with your State Representative and Senator here: <http://www.gencourt.state.nh.us/house/members/>

Let us know if you would like more information on advocacy or assistance with writing and submitting your testimony with your personal story.

## Bills We're Watching

[HB1526](#), relative to income eligibility for in and out medical assistance. This bill would increase access to health care for more older adults by expanding income limits. House Health, Human Services and Elderly Affairs

[SB404](#), establishes a supplemental nutrition assistance program (SNAP) outreach program. 60% of older adults who are eligible, are not enrolled in the SNAP program. This bill would require the NHDHHS to submit an outreach plan to USDA. Senate Health and Human Services

[SB 414-FN-A](#), relative to respite care services for persons caring for individuals with Alzheimer's disease and related disorders and making an appropriation. Senate Health and Human Services

[HB1014](#), allowing public meetings to be conducted virtually. This bill would enhance civic engagement by allowing public meetings to be conducted virtually, both at the State and local level. House Judiciary

[HB1210](#), relative to exemptions from vaccine mandates. This bill would prevent businesses, hospitals, and other entities from requiring its employees to be vaccinated against COVID-19 and other diseases, including influenza (flu), hepatitis, measles, and other deadly conditions. This would not only put individual workers at risk, but could increase exposure and risk to seniors, children, and other vulnerable populations. House Labor, Industrial and Rehab Services

[HB1183](#), relative to the calculation of property taxes for residents 75 years of age and older. House Municipal and County Government

[SB422](#) establishing an adult dental benefit under the state Medicaid program. Senate Health and Human Services

# Links to Learn More

The following is a sample of information regarding older adults that passed our desk this month. We thought our readers might find this information interesting. Please follow the links for the complete story.

## **‘Tapping into Technology to Stay Connected and Engaged’ booklet available**

A new booklet, “Tapping into Technology to Stay Connected and Engaged”, has been developed by engAGED: The National Resource Center for Engaging Older Adults in partnership with the Eldercare Locator and Older Adults Technology Services. The booklet provides older adults with information on available technology options, how to access technology and how technology can help them stay engaged and connected to their communities. The booklet is available in English and Spanish. Learn more at <https://www.engagingolderadults.org/publications>.

## **Next Avenue Special Report Explores ‘The Future of Elder Care’**

Next Avenue has produced a special report presented by The John A. Hartford Foundation on “The Future of Elder Care.” The report says that nursing homes and other long-term care centers were wholly unprepared for what 2020 brought. This special report covers how our nation came to this crisis and is engaging in conversations around real potential for change. The series covers a variety of topics in over 20 different articles. The articles can be found at <https://www.nextavenue.org/the-future-of-elder-care/>

## **Returning to Work After Retirement**

Whether out of financial necessity or a desire to stay busy, some older adults choose to return to the workforce after retirement – but they don’t have to do it alone. If you’re an older adult looking to return to the workforce, free resources are available both online and locally to assist you. The National Council on Aging (NOCA) offers an online portal called JobSource, which helps older adults find employment by helping users to define their skills and interests and receive training from over 30, free online courses to develop new skills and earn free job certifications. The site also offers resources and tips for the job search, successful resume and cover letter writing, and interview preparation to help older adults land the right job. To access the JobSource portal, visit <https://ncoajobsources.org>.

## **‘Difference Between States Over Time’ subject of a U.S. State Index of Successful Aging Report**

The Milbank Quarterly, which features peer-reviewed original research, policy review, and analysis from academics, clinicians, and policymakers, has published a study showing how the level of adaptation to successful aging varied substantially between states and over time. The highest-ranked states in 2017 were Vermont, Hawaii, Iowa, Colorado, and New Hampshire, and the lowest-ranked states were Louisiana, Arkansas, Kentucky, West Virginia, and Mississippi. Mississippi, South Carolina, Iowa, Arizona, and Delaware had the greatest improvement in their ranking over the period of 2003 to 2017. Read more at <https://www.milbank.org/quarterly/articles/a-us-state-index-of-successful-aging-differences-between-states-and-over-time/>

## **“State of Grandfamilies” Report Released**

There are 2.6 million children in the United States growing up in grandfamilies, meaning they are raised by relatives or family friends without their parents in the home. Grandfamilies arise out of events that separate children from their parents, such as death, including from COVID-19, substance use, incarceration, mental illness, divorce, or military deployment. The systems and services that help U.S. families — in areas such as housing, education, and health care — were not designed for grandfamilies. For grandfamily caregivers, something as simple as enrolling children in school or taking them to the doctor can be difficult, if not impossible. This year’s annual State of Grandfamilies: Reinforcing a Strong Foundation: Equitable Supports for Basic Needs of Grandfamilies highlights how the systems and services that help U.S. families leave children and caregivers in these families with inequitable access to key resources to help their families thrive. The report highlights include updated national and state data on grandfamilies and key recommendations to address inequities and provide critical supports to serve grandfamilies well. Read the report at <https://www.gu.org/resources/state-of-grandfamilies-report-2021/>



## New to Medicare? ServiceLink is ready to help

Join the objective, State-Certified Medicare Counselors at ServiceLink for an educational introduction to Medicare. ServiceLink staff will walk you through the maze of enrolling into Medicare and when that needs to happen for you. They will also talk about Medicare A, B & D and how coverage works as well as enhancing your benefits with a Medigap or Medicare Advantage Plan.

Workshops are offered throughout the year through ServiceLink offices located throughout the state of New Hampshire. Many are currently being offered on Zoom.

Call your local ServiceLink office for more information.

Expert trainers from the SHIP National Technical Assistance Center (SHIP) national network are also available to offer guidance on Medicare eligibility, enrollment, costs, and coverage options through a series of recorded presentations available on YouTube.

National experts from Social Security, Medicare, the Senior Medicare Patrol, and the National Council on Aging also present on the federal government's role in Medicare, avoiding Medicare fraud, and Medicare cost assistance programs.

Check out the YouTube playlist here: <https://bit.ly/3tJozEN>.

## 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