



Aging Matters

New Hampshire State Commission on Aging

New Hampshire Commission on Aging

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It Will Happen to You, Too ...If You're Lucky

There has long been a stigma in society that aging is something to be feared or avoided. In reality, however, aging can be the best, most fulfilling and gratifying experience that can happen to a person, and it is an opportunity to be relished—not dreaded. If you find yourself looking toward your older years and wishing they weren't happening, you're in luck: all it takes is a mindset shift to have a different viewpoint on the experience, and a little work cultivating a new attitude so that you can start to enjoy life in the present and savor it into the future. Here are some reasons to feel lucky about the experience of aging and how you can fully embrace the coming years in your life.

Understand the physical and psychological benefits of aging

There's a widespread belief that your body and mind peak during your early adulthood and begin to decline in your later years. In reality, however, as you age, your body and mind improve in very concrete ways. First, **studies show** that aging brains can see the big picture better than younger brains can, because they are able to pick out patterns. This means that they can make more connections and come up with wiser solutions. Also, aging minds are **better with empathy**. Empathy is a process that is learned and refined as people grow older, and thus, aging gives you the opportunity to understand people better

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Aging Matters Newsletter

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Share Your Thoughts & Ideas

New Hampshire's older adults have a story to tell. We welcome the opportunity Aging Matters 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 this as your way to share your personal experiences and points of view on living in New Hampshire as an older adult. We hope that in sharing, we are able to assist you and others in forming your own opinions.

Email your stories to NHCOAnews@gmail.com or send them to NHCOA Newsletter, NH Commission on Aging, 117 Pleasant St., Dolloff Building, 4th Floor, Concord, NH 03301

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and exhibit more kindness. Finally, older people are better at emotion regulation. People who have experienced more life tend to be better at embracing and focusing on the positive and letting go of the negative. This capability can create richer experiences and deeper joy as you get older in years.

Know that the aging process has changed

Thanks to technology, science, medicine, and a shift in cultural mindset, the process of aging has changed. People no longer retire in their mid-60s and live their final decades in quiet respite. Instead, people are working into their 70s, 80s, and beyond, and ageism is decreasing steadily in society, especially in the workplace. For this reason, you can continue into your later life knowing that it will be full of passion, excitement, and work if you want it to be, and that this life stage can be even more enjoyable because you can healthily do the same activities, with more knowledge, wisdom, and understanding.

Take active steps to embrace a growth-oriented mindset

One good way to feel lucky about aging is to take active steps to be mentally prepared for it. If you approach aging with a growth-oriented mindset, you can think about the aging process as a path forward, rather than the end of a journey. There are some concrete things you can do to embrace growth as you age: make more friends. You will lose friends in different ways as you age (some to death and illness, some to retirement and moving, and some you will simply grow apart from). Continue to expand your friend circle, so that you can have a wide community of people around you. By building relationships with a varied group of people, you can ensure you have support and continue to expand your mind with different viewpoints. Also, look at people who you believe have aged gracefully. Consider what you like about their process and copy it in a way that works for you. Looking to aging role models can prove to you that life can get better as you get older and also serve as a model for you to reference when you're uncertain of your own path.

Reprinted with permission from the [Will Rogers Motion Picture Pioneers Foundation](#)



Click on the graphic above or go to <https://agefriendlycommunity/anti-ageism-pledge/> to add your name.

"I stand for a world without ageism, where all people of all ages are valued and respected. I acknowledge that ageism is harmful to me and others around me, and to our workforce, communities, and economy. I know that the struggle to eliminate ageism will not end with a pledge, and that I must act to transform my own bias, and the bias in our institutions and systems. I will speak out against the age injustices I see, call attention to ageist language and stereotypes, and educate myself, my family, friends, co-workers and peers about the importance of being actively anti-ageist and promoting age equity in all aspects of life."

NH State Commission on Aging News

Older Adult Recognition Program Deadline Extended

The deadline for submitting nominations to the 2022 Older Adult Recognition Program has been extended until **Friday, March 11, 2022**.

NH residents who know an older individual or couple who have made a contribution to the quality of life in the Granite State are encouraged to make their nominations by the new deadline.

Anyone can make a nomination; nominees must be over the age of 60 who have 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.

Additional program information and the nomination form are available on the NH Commission on Aging's website at <https://nhcoa.nh.gov>.

An awards ceremony will be scheduled during in May in observation of Older Americans Month.

Every nominee will receive a letter of commendation to let them know that they are appreciated by their community.

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

Governor Sununu Appoints 3 New Members to the NH State Commission on Aging

Governor Chris Sununu announced the appointment of three new New Hampshire citizens as members of the New Hampshire State Commission on Aging at a recent meeting.

In confirming the announcement, Governor Sununu congratulated the new Commissioners for their "dedication to offering knowledge, experience and expertise; the willingness to serve and understanding the good that cultivates from these contributions are deep rooted principles throughout the citizenry of our state."

Laurie Duff has thirty-two years of professional experience working with older adult populations. She currently serves as the Director of Senior Services at Easter Seals NH. Laurie has served in a variety of volunteer and other leadership roles, including as a member for The Center on Aging and Community Living Advisory Board, ServiceLink

Advisory Board, Veteran Community Partnership, NH Senior Companions, and as the Executive Vice President of the Board of Directors for Rockingham VNA & Hospice, and President of the NH Adult Day Services Association. She has been involved with the NH Alzheimer's Association.

Doug McNutt is a newly retired resident of Merrimack County. He had worked for AARP on policy issues both at the Federal and State levels and was especially involved in rebalancing the long term care system so that more people receive services in their homes and communities as opposed to nursing homes. He is a past member and Chair of the NH Medical Care Advisory Committee (MCAC) and served as a member of the Governor's Commission on Medicaid Managed Care. He worked on prescription drug legislation that tasked the Department of Health and Human Services to create an Importation Program for drugs from Canada, to create a Drug Affordability Board and to cap Insulin payments. Prior to his work at AARP, Doug worked for many years at the Division of Elderly and Adult Services spending his last 4 years in service as the Director of the Division.

Beth Quarm Todgham has lived in Nashua for over 35 years. While currently retired, she has a long and varied work history both in newspaper publications, communications and community services doing community outreach and organizing. She worked for many years at Southern New Hampshire Services fulfilling many functions and roles including as their Seniors Count Facilitator and Nashua Community Coordinator. She was an active member of the Breakfast Exchange Club prior to its disbanding. The club focused on older adults. She has also volunteered with United Way of Greater Nashua, RSVP, and the Greater Nashua Area Committee on Aging.

NH Commission on Aging Meeting Scheduled for March 21

The general public is invited to the March meeting of the New Hampshire State Commission on Aging scheduled for Monday, March 21, 2022 from 10:00am-12:00noon.

Focus of the meeting will be housing issues.

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

Regional Housing Needs Assessment Seeks Statewide Community Input

In NH and throughout the country, finding safe, affordable housing has put a strain on young people looking to become independent, on working families wanting to move close to schools, and on older adults wanting to downsize. The scarcity of housing is even preventing businesses from recruiting and retaining workers. Impacts from the constrained housing supply impacts multiple aspects of local communities.

Throughout 2022, the Southern New Hampshire Planning Commission will be coordinating a Regional Housing Needs Assessment (RHNA) with multiple opportunities for public and community input. This housing needs assessment will identify challenges and opportunities within each community in individual planning commissions' regions. Working with planners around the region and the state, the RHNA will not only identify the issues, but provide a foundation for locally applied housing solutions through strategies designed for urban, suburban, and rural communities.

What is a Housing Needs Assessment?

The purpose of the Regional Housing Needs Assessment and Fair Housing Equity Assessment is to provide current, regional, and local data on housing needs and to fulfill RSA 36:47(II) statutory requirements, requirements of the American Rescue Plan funding, and the recommendation of the Council on Housing Stability 2021-2024 Strategic Plan.

This assessment is a highly anticipated review of the current housing trends and needs and will identify future housing needs and opportunities. One goal of the assessment is to provide a foundation of housing trends for communities to begin addressing housing barriers and opportunities. This assessment will be utilized to frame the conversation around solutions on a community-by-community basis and to determine compliance with the Workforce Housing Statute (RSA 674:58-61).

The Fair Housing Equity Assessment (FHEA) portion of the assessment is a tool utilized by HUD to identify disparities of burdens and benefits experienced by different population groups, particularly communities of interest identified in the framework. The FHEA elements included in this assessment fulfill the requirements of American

Rescue Plan state of New Hampshire funding.

NHRSA 36:47(II) requires that "For the purpose of assisting municipalities in complying with RSA 674:2, III(I), each regional planning commission shall compile a regional housing needs assessment, which shall include an assessment of the regional need for housing for persons and families of all levels of income." RSA 36:47(II) states that the regional housing needs assessment shall be updated every 5 years and made available to all municipalities in the planning region.

Get Involved

Community engagement will be critical for this project, and the survey organizers are hoping to hear from you! Tell them about how the housing crisis has

impacted you personally, your business, or your community?

If you are someone who works on the front lines of this issue, what have been the successes and challenges for you or your organization? Tell us what works and what doesn't?

Please follow this link to access the survey for the Regional Planning Commission that covers your area of New Hampshire: <https://www.nharpc.org/rhna>.

The survey is also available in Spanish for the Southern New Hampshire Regional Planning Commission region at <https://www.surveymonkey.com/r/SNHPC-RHNA-4>.

A separate survey is available for New Hampshire employers. The link is <https://www.surveymonkey.com/r/SNHPC-RHNA-2>.

If you would like be notified about web-based survey updates and future roundtables and other events, please sign up for notifications using the following link: <https://lp.constantcontactpages.com/su/Lrb8Cza>.

If you have general questions or comments about the housing needs assessment, please contact us by emailing Housing@snhpc.org.



Medicare Will Cover Free COVID-19 Tests

As part of ongoing efforts to expand Americans' access to free testing, people in either Original Medicare or Medicare Advantage will be able to get over-the-counter COVID-19 tests at no cost starting in early spring. Under the new initiative, Medicare beneficiaries will be able to access up to eight over-the-counter COVID-19 tests per month for free. Tests will be available through eligible pharmacies and other participating entities. This policy will apply to COVID-19 over-the-counter tests approved or authorized by the U.S. Food and Drug Administration (FDA).

This is the first time that Medicare has covered an over-the-counter test at no cost to beneficiaries. There are a number of issues that have made it difficult to cover and pay for over-the-counter COVID-19 tests. However, given the importance of expanding access to testing, CMS identified a pathway that will expand access to free over-the-counter testing for Medicare beneficiaries. This new initiative will enable payment from Medicare directly to participating pharmacies and other participating entities to allow Medicare beneficiaries to pick up tests at no cost. Until then, people with Medicare can access free tests through several channels. Medicare beneficiaries can:

- Request four free over-the-counter tests for home delivery at www.covidtests.gov.
- Access COVID-19 tests through healthcare providers at over 20,000 free testing sites nationwide. A list of community-based testing sites can be found at <https://www.hhs.gov/coronavirus/community-based-testing-sites/index.html>.
- Access lab-based PCR tests and antigen tests performed by a laboratory when the test is ordered by a physician, non-physician practitioner, pharmacist, or other authorized health care professional at no cost. In addition to accessing a COVID-19 lab test ordered by a health care professional, people with Medicare can also already access one lab-performed test without an order, also without cost sharing, during the public health emergency.

In addition, Medicare Advantage plans may offer coverage and payment for over-the-counter COVID-19 tests as a supplemental benefit in addition to covering Medicare Part A and Part B benefits, so Medicare beneficiaries covered by Medicare Advantage should check with their plan to see if it includes such a benefit.

All Medicare beneficiaries with Part B are eligible for the new benefit, whether enrolled in a Medicare Advantage plan or not.

Original story by Lindsey Copeland / Medicarerights.org

Medicare Advantage Open Enrollment Ends March 31

Did you know that if you're unhappy with your Medicare Advantage Plan, you have options? Each year, there's a Medicare Advantage Open Enrollment Period from January 1 – March 31. During this time, if you're in a Medicare Advantage Plan and want to change your health plan, you can do one of these:

- Switch to a different Medicare Advantage Plan with or without drug coverage
- Go back to **Original Medicare** and, if needed, also join a **Medicare Prescription Drug Plan**

If you switch Medicare Advantage Plans or go back to Original Medicare with or without a Medicare drug plan, your new coverage will start the first day of the month after your new plan gets your request for coverage.

Keep in mind, if you go back to Original Medicare now, you may not be able to buy a Medicare Supplement Insurance (Medigap) policy.

The Medicare Advantage Open Enrollment Period isn't for people who already have Original Medicare.

It's important to understand and be confident in your Medicare coverage choices.

Have questions and want to talk to a trained professional who can help? Call New Hampshire ServiceLink at (866) 634-9412 for help in making an informed decision about your Medicare coverage.



Plan Now for 3G Cell Networks and Service Phase Out

If your mobile phone is more than a few years old, you may need to upgrade your device before your mobile provider shuts down its 3G network, to avoid losing service. For more information on your mobile providers' plans for 3G retirement and how you can prepare, contact your provider directly.

What is happening?

Mobile carriers are shutting down their 3G networks, which rely on older technology, to make room for more advanced network services, including 5G. As a result, many older cell phones will be unable to make or receive calls and texts, including calls to 911, or use data services. This will affect 3G mobile phones and certain older 4G mobile phones that do not support Voice over LTE (VoLTE or HD Voice).

When is it happening?

The transition began in January 2022 though plans and timing to phase out 3G services will vary by company and may change. Consult your mobile provider's website for the most up-to-date information.

AT&T announced that it will finish shutting down its 3G network by February 2022; **Verizon** announced that will finish shutting down its 3G network by December 31, 2022; **T-Mobile** announced that it will finish shutting down Sprint's 3G CDMA network by March 31, 2022 and Sprint's 4G LTE network by June 30, 2022. It also announced it will shut down T-Mobile's 3G UMTS network by July 1, 2022, but has not yet announced a shutdown date for its 2G network.

If your mobile carrier is not listed here, you may still be affected. Many carriers, such as Cricket, Boost, Straight Talk, and several Lifeline mobile service providers, utilize AT&T's, Verizon's, and T-Mobile's networks.

Note: These are dates for completing the shutdowns. Carriers may begin retiring parts of their networks sooner.

What do I need to do?

Contact your mobile provider or consult your provider's website for more information about their 3G retirement plan and whether your phone, or other connected device, may be affected. It is important to plan now so that you don't lose connectivity, including the ability to call 911.

Some carrier websites provide lists of devices that will no longer be supported after 3G networks are shut down. You may need to upgrade to a newer device to ensure that you can stay connected, and carriers may be offering discounted or free upgrades to help consumers who need to upgrade their phones.

Some devices may only require a software update to enable VoLTE (HD Voice) or other advanced services. If you purchased your phone independent of a mobile provider, you should be able to check whether your device is 4G LTE (with VoLTE or HD Voice) enabled by checking your phone's settings or user manual, or by searching your

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Building Civic Strength: NH Community Conversations

What's at the heart of civic strength? What can we do to best prepare ourselves and our youth to take on the responsibilities of participation in a democratic society?

NH Civics and NHPR will hold a series of candid conversations on citizenship today. The program will be held in locations throughout New Hampshire with a rotating panel of guest speakers and hosted by former host of NHPR's The Exchange Laura Knoy. Join us for a live discussion about how New Hampshire's people and communities can act now to build back our civic strength.

Those wanting to attend can do so either virtually or In person. Pre-registration is required.

The 4-session series kicks off on March 15 at the Franklin Opera House from 6-7pm. Topics for the Franklin Event are:

- What is NH's role in our nation? What is our nation's influence on the world?
- What do "we the people" all share other than the place we live? How can we make one political body out of a diverse group of people? What values, virtues, and principles can knit together the people of NH? of the US?

For more information on the other sessions and to register for any of the sessions, go to <https://www.eventbrite.com/cc/building-civic-strength-nh-conversations-139739>.

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phone's model number on the internet, to determine whether you need to purchase a new device or install a software update.

Does this just impact phones?

No, other devices, such as certain medical devices, tablets, smart watches, vehicle SOS services, home security systems, and other connected products may be using 3G network services. And don't forget about devices that use cellular connectivity as a back-up when a wired internet connection goes down. If the device is not labeled, contact the monitoring company or other service provider to confirm how the device connects and whether your device may be impacted.

Why are 3G networks being phased out?

As mobile carriers seek to upgrade their networks to use the latest technologies, they periodically shut down older services, such as 3G, to free up spectrum and infrastructure to support new services, such as 5G. Similar transitions have happened before. Mobile carriers have the flexibility to choose the types of technologies and services they deploy, including when they decommission older services in favor of newer services to meet consumer demands.

Need Other Help Staying Connected?

As mentioned above, your mobile service provider may be offering special deals on new devices, including some deals that might include a free cell phone.

In addition, although they do not cover the cost of new devices, other FCC programs may be able to assist eligible consumers with the cost of phone or internet services:

- The **FCC's Lifeline Program** may be able to assist eligible consumers in getting connected to phone and internet services. The program provides a discount on phone service for qualifying low-income consumers to ensure that all Americans have the opportunities and security that phone service brings, including being able to connect to jobs, family and emergency services. You can learn more about the Lifeline Program and find out if you may be eligible at <https://www.fcc.gov/lifeline-consumers>.
- In addition, The **FCC's Emergency Broadband Benefit Program** provides a temporary discount of up to \$50 per month towards broadband service for eligible households during the COVID-19 pandemic. You can learn more about the Emergency Broadband Benefit Program, what it covers, and find out if you may be eligible at <https://www.fcc.gov/broadbandbenefit>.

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>

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

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

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.

Getting A Good Night's Sleep

Ever since he retired, Edward dreads going to bed at night. He's afraid that when he turns off his light, he will just lie there with his eyes open and his mind racing. "How can I break this cycle?" he asks. "I'm so tired—I need to get some sleep."

Just like Edward, you want a good night's rest. Getting enough sleep helps you stay healthy and alert. But, many older people don't sleep well. If you're always sleepy or you find it hard to get enough sleep at night, it may be time to see a doctor. Waking up every day feeling tired is a sign that you are not getting the rest you need.

Sleep and Aging

Older adults need about the same amount of sleep as all adults—7 to 9 hours each night. But, older people tend to go to sleep earlier and get up earlier than they did when they were younger. There are many reasons why older people may not get enough sleep at night. Feeling sick or being in pain can make it hard to sleep. Some medicines can keep you awake. No matter the reason, if you don't get a good night's sleep, the next day you:

- May be irritable
- Have memory problems or be forgetful
- Feel depressed
- Have more falls or accidents

Insomnia Is Common in Older Adults

Insomnia is the most common sleep problem in adults age 60 and older. People with this condition have trouble falling asleep and staying asleep. Insomnia can last for days, months, and even years. Having trouble sleeping can mean you:

- Take a long time to fall asleep
- Wake up many times in the night
- Wake up early and are unable to get back to sleep
- Wake up tired
- Feel very sleepy during the day

Often, being unable to sleep becomes a habit. Some people worry about not sleeping even before they get into bed. This may make it harder to fall asleep and stay asleep.

Some older adults who have trouble sleeping may use over-the-counter sleep aids. Others may use prescription medicines to help them sleep. These medicines may help when used for a short time. But remember, medicines aren't a cure for insomnia. Developing healthy habits at bedtime may help you get a good night's sleep.

Sleep Apnea

People with sleep apnea have short pauses in breathing while they are asleep. These pauses may happen many times during the night. If not treated, sleep apnea can lead to other problems, such as high blood pressure, stroke, or memory loss.

You can have sleep apnea and not even know it. Feeling sleepy **SLEEP, con't**

GETTING A GOOD NIGHT'S SLEEP

An ongoing **lack of sleep** or **poor-quality sleep** increases your risk of **health problems** such as cardiovascular disease, high blood pressure, diabetes, depression, and obesity.

They are also linked to **memory problems, forgetfulness, and more falls or accidents.**

Aim for
7-9 hours
of sleep each night.

HERE ARE SOME TIPS TO HELP:

Go to bed and wake up at the same time every day, even on weekends.



Find ways to relax before bedtime each night.



Avoid distractions such as cell phones, computers, and televisions in your bedroom.



Don't eat large meals, or drink caffeine or alcohol late in the day.



Exercise at regular times each day, but not within 3 hours of your bedtime.



Avoid long naps (over 30 minutes) in the late afternoon or evening.



Visit <https://www.nia.nih.gov/health/good-nights-sleep> for more information about getting a good night's sleep.

NIH National Institute on Aging

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during the day and being told you are snoring loudly at night could be signs that you have sleep apnea.

If you think you have sleep apnea, see a doctor who can treat this sleep problem. You may need to learn to sleep in a position that keeps your airways open. Treatment using a continuous positive airway pressure (CPAP) device almost always helps people with sleep apnea. A dental device or surgery may also help.

Alzheimer's Disease and Sleep—A Special Problem

Alzheimer's disease often changes a person's sleeping habits. Some people with Alzheimer's disease sleep too much; others don't sleep enough. Some people wake up many times during the night; others wander or yell at night.

The person with Alzheimer's disease isn't the only one who loses sleep. Caregivers may have sleepless nights, leaving them tired for the challenges they face.

If you're caring for someone with Alzheimer's disease, take these steps to make him or her safer and help you sleep better at night:

- Make sure the floor is clear of objects.
- Lock up any medicines.
- Attach grab bars in the bathroom.
- Place a gate across the stairs.

Safe Sleep for Older Adults

Try to set up a safe and restful place to sleep. Make sure you have smoke alarms on each floor of your home. Before going to bed, lock all windows and doors that lead outside. Other ideas for a safe night's sleep are:

- Keep a telephone with emergency phone numbers by your bed.
- Have a lamp within reach that is easy to turn on.
- Put a glass of water next to the bed in case you wake up thirsty.
- Don't smoke, especially in bed.
- Remove area rugs so you won't trip if you get out of bed during the night

Tips to Help You Fall Asleep

You may have heard about some tricks to help you fall asleep. You don't really have to count sheep—you could try counting slowly to 100. Some people find that playing mental games makes them sleepy. For example, tell yourself it is 5 minutes before you have to get up, and you're just trying to get a little bit more sleep.

Some people find that relaxing their bodies puts them to sleep. One way to do this is to imagine your toes are completely relaxed, then your feet, and then your ankles are completely relaxed. Work your way up the rest of your body, section by section. You may drift off to sleep before getting to the top of your head.

Use your bedroom only for sleeping. After turning off the light, give yourself about 20 minutes to fall asleep. If you're still awake and not drowsy, get out of bed. When you feel sleepy, go back to bed.

If you feel tired and unable to do your activities for more than 2 or 3 weeks, you may have a sleep problem. Talk with your doctor about changes you can make to get a better night's sleep.

Source: *National Institute on Aging / A Good Night's Sleep*
<https://www.nia.nih.gov/health/good-nights-sleep>

Stop Using These Common Ageist Phrases

'You don't look [insert age here]!'

'They're young at heart.'

'OK, boomer.'

'Can I help you, young lady?'

Ageism isn't always obvious discrimination. Sometimes it's a small comment that subtly perpetuates the idea that "old" is code for "bad."

Even the most well-intentioned comments can turn out to be ageist microaggressions,

In "Please Stop Using These Common Ageist Phrases," posted on Lifehacker, Meredith Dietz shares some of the common phrases that often do more harm than good when it comes to addressing someone's age.

"As a rule of thumb," she writes, think about whether your comments reinforce the idea that age is the end-all-be-all for how someone thinks, acts, and offers value. When in doubt, you probably don't need to address someone's age at all.

Read the entire story at [Lifehacker.com](https://www.lifehacker.com).

We welcome all points of view and invite your submissions.

To send articles or to add your name to our mailing list, contact:

NHCOAnews@gmail.com

NH Department of Military Affairs Highlights Veterans Affairs' Caregiver Support Services

For the month of March, the New Hampshire Department of Military Affairs and Veterans' Services wishes to highlight the Veterans Affairs' support services for caregivers.



The U.S. Department of Veterans Affairs offers a toll-free VA Caregiver Support Line, programming for Veteran caregivers including a Peer Support Mentoring Program, and local support through a Caregiver Support Coordinator.

VA's National Caregiver Support Line is a toll-free number for caregivers, family members, friends, Veterans, and community partners to contact for information related to caregiving and available supports and services.

Call VA's Caregiver Support Line at (855) 260-3274 to learn more about the support that is available to you and for assistance connecting with the **Caregiver Support Team** at your local VA Medical Center.

The Caregiver Support Line offers extended hours: Monday-Friday, 8:00am-10:00pm (ET) and Saturday from 8:00am-5:00pm (ET).

Whether you're in need of immediate assistance or have questions about what services you may be eligible for, the Caregiver Support Line team can help you.

Your local **Caregiver Support Coordinator** is a licensed professional who can support you by matching you with services for which you are eligible, and providing you with valuable information about resources that can help you stay smart, strong and organized as you care for the Veteran you love.

The VA offers periodic virtual classes geared towards the well-being of caregivers which have included: "Online Caregiver Chat", "Caregiver Workshop" and "Creating Calm in Stressful Times".

An upcoming virtual event is "Online Yoga Class for Caregivers" scheduled for March 8, 2022 from 1:00-2:00pm. Pre-registration is required at: **Outreach And Events | Maintaining Balance: Online Yoga For Caregivers | Veterans Affairs (va.gov)** .

The New Hampshire Department of Military Affairs and Veterans Services works in close partnership with the New Hampshire National Guard to serve NH Service Members, Veterans, their families and local communities across the state. Our department is honored to contribute to the NH Commission on Aging Newsletter relevant information to our Veterans, their families and caregivers.

More information is available at **VA Caregiver Support Program Home**.

Stuck Inside? Travel to the World's Greatest Museums Safely from Your Own Home

If the winter weather or a continuing concern for the pandemic is keeping you inside, Google Arts & Culture might have a perfect way to travel the world while you're staying close to home.

According to the **FastCompany** website, "Google Arts & Culture has partnered with **over 2500 museums and galleries around the world**, including Amsterdam's Van Gogh Museum, London's National Gallery, and the Whitney Museum of American Art.

"The featured collections vary depending on the museum, but most include online exhibits, a 'street view' that lets you explore inside the institution itself, as well as galleries of the artwork, where you can deep dive into paintings."

If you're not sure where to start, writes FastCompany, "Google curated a handy shortlist of their **top 10 virtual museums**."

RAISE YOUR VOICE!

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

Email us today!

NHCOAnews@gmail.com

Tax Season: What To Know If You Get Social Security or Supplemental Security Income

By Darlynda Bogle, Acting Deputy Commissioner for Communications

It's tax season once again and important to read this even if your earnings or benefits don't require you to file a federal tax return. You may be entitled to tax credits that can mean extra cash to help you with expenses. These tax credits are available even if you receive Supplemental Security Income (SSI) and don't normally file a return.

The Child Tax Credit

What is the Child Tax Credit (CTC)?

The CTC is a tax benefit, expanded in March 2021, that helps families who are raising children. You can claim the CTC for any qualifying child even if you don't usually file a federal tax return. You can get up to \$3,600 per qualifying child under age 6, and up to \$3,000 for each qualifying child age 6 – 17. These ages are determined as of December 31, 2021.

Am I eligible for the CTC if I get Social Security or SSI?

Yes, if you meet the qualifying rules of the CTC. You can claim this credit from the Internal Revenue Service (IRS) based on each of your qualifying children, even if you get Social Security or SSI and don't normally file a tax return. You also may have received up to half of your credit through advance monthly CTC payments made by the IRS from July to December 2021. For more information about advance monthly CTC payments, you can visit [ChildTaxCredit.gov](https://www.irs.gov/childtaxcredit) and the IRS [2021 CTC and Advance CTC Payments Frequently Asked Questions](https://www.irs.gov/childtaxcredit).

Will advance monthly CTC payments, or any CTC I claim on my tax return, reduce my Social Security or SSI benefits?

Advance monthly CTC payments, as well as any CTC that you claim on your 2021 tax return, won't reduce your Social Security benefits.

If you receive SSI, we won't count the CTC (or any advance monthly payments you might have received during 2021) as income or resources for 12 months after you receive it when considering your eligibility for SSI and monthly SSI payment amount. If you received any advance monthly CTC payments, be aware of when you received them. You can get that information from the IRS [Child Tax Credit Update Portal](https://www.irs.gov/childtaxcredit).

How do I claim the CTC?

You can claim the CTC when you file your federal tax return for 2021. You can visit [ChildTaxCredit.gov](https://www.irs.gov/childtaxcredit) for options to file a federal tax return for free.

What if I have questions about the CTC?

Please visit [ChildTaxCredit.gov](https://www.irs.gov/childtaxcredit) and read IRS [Filing Season 2021 CTC Questions and Answers](https://www.irs.gov/childtaxcredit) if you have questions. Social Security can't answer CTC questions.

Protect Your Social Security Card... Keep It In a Safe Place

Did you know that you rarely need to have your Social Security card with you? In most cases, knowing your Social Security number is enough. To prevent identity theft, keep your card in a safe place and share only when it's required.

You do not need to bring your Social Security card:

- To apply for a job. Use other documents instead, including your birth certificate or permanent resident card.
- the Department of Motor Vehicles. All states except Pennsylvania accept other documents such as W-2 forms and pay stubs.
- To apply for certain benefits. You don't need to show your Social Security card for housing benefits, health insurance or food assistance.
- For tax purposes. You only need to know your Social Security number and don't need to show your card.

Be careful about sharing your Social Security number when someone asks for it.

You should always ask why they need your number, how they will use it and what will happen if you refuse. And don't carry documents that display your number.

Follow this [LINK](#) to learn more about keeping your Social Security card safe.

TAXES, con't

The Earned Income Tax Credit

What is the Earned Income Tax Credit (EITC)?

The EITC provides low- to moderate-income workers and families a tax break. If you qualify, you can use the credit to reduce the taxes you owe – and maybe increase your refund. The EITC amount you might get generally depends on your earned income and the number of your qualifying children.

Am I eligible for the EITC if I get Social Security or SSI?

Yes, if you meet the qualifying rules of the EITC. Receiving Social Security or SSI doesn't affect your eligibility for the EITC.

Do my Social Security Disability Insurance (SSDI) or SSI payments count as earned income for the EITC?

Learn if your disability payments count as earned income for the EITC at the [IRS' Disability and the Earned Income Tax Credit webpage](#).

How do I claim the EITC?

To claim the EITC, you must qualify and file a federal tax return. See the sidebar story at right for information on how you can get free assistance to file your 2021 tax return.

What if I have questions about the EITC?

Learn more about the EITC, including basic qualifications, at the [IRS' Earned Income Tax Credit webpage](#). Social Security can't answer EITC questions.

Your Annual Social Security Benefit Statement

What is the Benefit Statement and what do I do with it?

Your Benefit Statement is a tax form from Social Security that shows the total amount of Social Security benefits you received in the previous year. It's also referred to as an SSA-1099. Noncitizens who live outside of the United States receive the SSA-1042S instead of the SSA-1099. You should report the amount of Social Security income you received to the IRS on your federal tax return.

The Benefit Statement isn't available for people who only receive SSI payments because SSI payments aren't taxed.

How do I get my annual benefit statement?

If you receive Social Security benefits, we mailed your Benefit Statement to your address on file with us. If you didn't receive it, or if lost, you can [get your SSA-1099 or SSA-1042S instantly online](#) with a [my Social Security](#) account.

Remember to Check your Earnings History

If you don't receive Social Security benefits, this is a great time to review your earnings history by looking at your [Social Security Statement \(Statement\)](#). It's important because your future Social Security benefits will be based on your earnings history we received from the IRS. Underreported earnings will mean lower monthly benefit payments when you are ready to start receiving them.

Use your *Statement* to review your earnings history and to see personalized benefit estimates so you can plan for your future.

Tax season doesn't have to be a stressful time of year. And for many people, it's an opportunity to claim additional money. Thanks to the American Rescue Plan, more Americans can claim larger Child Tax Credits and Earned Income Tax Credits for 2021.

Get Free Assistance to File Your 2021 Tax Return

Federal tax returns are due on April 18, 2022 for most people. Whether you're filing online or with a tax preparation software, there are typically fees you must pay to submit your return to the Internal Revenue Service (IRS).

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.

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.

Learn more about the free assistance you can get for your 2021 tax return at [Free File: Do your Federal Taxes for Free | Internal Revenue Service \(irs.gov\)](#)

* * *

Interested in having a volunteer from the AARP Tax Aide Program or a VITA volunteer prepare your taxes at no charge? Learn how by calling 2-1-1 or at the [www.NHTaxHelp.org](#) website.

SCAM of the Month Alert

Fake Medicaid Checks Scam

Attorney General John M. Formella and Department of Health and Human Services Commissioner Lori Shibinette have issued a Consumer Alert warning about recent reports of scammers attempting to defraud consumers using fake checks purportedly issued by the New Hampshire Department of Health and Human Services (“DHHS”).

In each case, the scammers sent a physical check for “Medicaid payments” to the consumer by mail that listed the New Hampshire “DHHS – Bureau of Finance” as the payor.

The checks listed the consumer as payee, and at least one check was claimed to be for \$3,300. One of the consumers received the check from a would-be buyer during a transaction through the online marketplace Craigslist.

The would-be buyer (the scammer) e-mailed the consumer instructing him to deposit the funds into the consumer’s bank account and to wait for additional details “to remit certain funds from the check” back to the would-be buyer.

This is commonly known as a “fake check scam.” The fake check scam involves scammers, often in transactions through online marketplaces such as Craigslist, sending fake checks to the consumer valued in excess of the amount agreed upon for the transaction.

The scammer instructs the consumer to deposit the check and then to send funds back to the scammer for the difference. Believing that the check will clear, consumers send the money along with any property sold to the scammer.

However, because the check is fake, it does not clear, and the consumer has lost both the money and the property.

Commissioner Shibinette instructs consumers that:

- NH Medicaid does not send payment checks to individuals who are not enrolled in NH Medicaid;
- Only providers enrolled in NH Medicaid receive NH Medicaid payment for covered services provided to NH Medicaid beneficiaries; and

- Reimbursement of NH Medicaid beneficiaries for covered services is not issued by NH Medicaid.

Attorney General Formella and Commissioner Shibinette warn consumers of the following signs of a fake check scam:

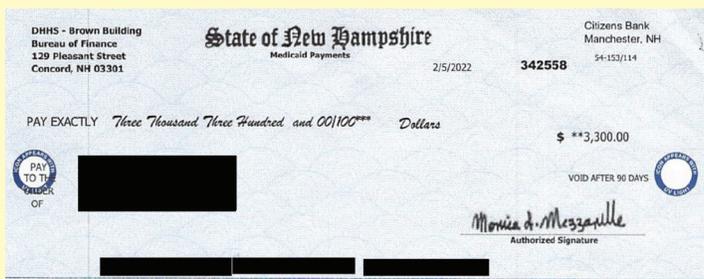
- The buyer offers to pay only by check (often by “certified check”) and refuses to use any secure online payment method;
- The buyer sends a check from a source you are unfamiliar with, such as a State governmental agency or a business;
- The check is valued at more than the agreed-upon purchase price and the buyer requests immediate remittance of the difference;
- E-mails or other correspondence from the buyer contain poor grammar or misspelled words.

To avoid falling victim to a fake check scam, be cautious when receiving checks from strangers, especially when that check purports to be issued by a government agency or business with which you have no association.

If you have lost money or property as a result of a fake check scam, please call your local police department and the New Hampshire Consumer Protection Hotline at (603) 271-3641.

Additionally, if you have received a fraudulent check by mail, please report the incident to the United States Postal Inspector’s Office: www.uspis.gov/report.

An example of a fake Medicaid check is shown below. It, along with a portion of an email received by a consumer from a scammer can be found at: <https://www.doj.nh.gov/news/2022/20220211-medicaid-email-scam.htm>



Take Action on HB1337 Impacting Older Adults

House Bill 1337 is a bill introduced by Representative Leonard Turcotte (R) of Barrington, NH that would tie the duration of unemployment benefits available to the unemployed to the state's unemployment rate. **This has big implications for older workers.** You can **take action** and let our Legislature know how this bill would impact older workers in New Hampshire.

HB1337 is not a lengthy or wordy bill but its impact would have a big impact on the unemployed who have the most challenge finding suitable work-older adults. The New Hampshire Unemployment Insurance program provides financial benefits for workers who are unemployed through no fault of their own, are able to, available for, and actively seeking work as instructed. But, this bill would limit the time that someone could collect unemployment benefits to 12 weeks when the unemployment rate is at or below 5%. Currently, you may receive benefits for a maximum of 26 weeks. **This is significantly less than is now available for folks and would adversely impact older adults who are usually unemployed for longer periods of time and already have more difficulty re-entering the workforce.**

The goal of our unemployment program should be to provide enough weeks for a worker to find a new job that is similar to the one they lost-but, **HB1337 would punish older workers through no fault of their own.** Our NH unemployment benefits are not generous as they replace only 31% of wages and have been the same since 2007 (minimum of \$32/week to a maximum of \$427/week).

In a recent **AARP article**, it was noted that job loss isn't easy for anyone, **but older workers face particular challenges getting back to work.** *In September 2021, more than 1.3 million workers aged 55 and older were unemployed, according to the U.S. Bureau of Labor Statistics. Among job seekers in that age group, roughly half have been out of work for 27 weeks or more, which puts them in the category of the long-term unemployed.* We frequently hear that there are many jobs available, but the jobs are often direct service positions that may not be compatible with the needs of older adults who are at greater health risk from COVID-19.

Although COVID-19 is a current concern, an ongoing issue is ageism. About a 34% of the American workforce is over the age of 50. And, according to a poll by AARP, 78% of older adult workers say they've seen or have experienced age discrimination in the workplace. **With ageism most often encountered in the job search process, it can be very challenging for older adults to find comparable work in a 12-week time period.**

Your voice is important!

Take action on HB1337 and let our legislators know that this bill will affect older adults more than others, you can contact members of the Labor, Industrial and Rehabilitative Services Committee in the NH House: <http://www.gencourt.state.nh.us/house/committees/committeedetails.aspx?id=6>.

Ways to Stay Connected to the NH Legislative Process

A Guide to Remote Advocacy in the NH Legislature:

<https://new-futures.org/sites/default/files/2022-02/Remote%20Advocacy%20Final.pdf>

Stream House hearings, committee work session, and votes on YouTube:

https://www.youtube.com/channel/UCxqjz56akoWRL_5vyaQDtvQ

Stream Senate hearings, committee work session and votes on YouTube:

<https://www.youtube.com/channel/UCjBZdtrjRnQdmg-2MPMiWrA>

Sign in to indicate your position and submit written testimony:

House Hearings:

<https://tinyurl.com/HouseSubmission>

Senate Hearings:

<https://tinyurl.com/NHSenateSignin>

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.

Links to Learn More

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

Update Your Medicaid Info Before Pandemic Emergencies End

Throughout the COVID-19 pandemic, the NH Department of Health & Human Services has worked to provide continued economic, nutrition and medical assistance to New Hampshire residents.

Some of the extended program assistance and flexibilities you may have received will change when state and federal public health emergencies end. There is time to prepare for these changes.

If your household is receiving SNAP benefits or Medicaid, please visit <https://bit.ly/3wXdCjH> for more information and resources.

If you receive medical, food, cash, or childcare assistance through DHHS, be sure the Department has your updated address and phone number. Log in to your **NH EASY** account to update your information. If you don't have a NH EASY account, or need help setting one up, please call DHHS us at (844) 275-3447. You can also visit an office in-person or send mail or fax to any District Office.

Aduhelm Update

An epic tug of war is playing out behind the scenes over whether the government should pay for Aduhelm, a controversial Alzheimer's drug that scientists say has not been proven to work. A recent article, "[Inside the Tactical Tug of War Over the Controversial Alzheimer's Drug](#)" by Arthur Allen for Kaiser Health News provides current information on this on-going debate.

New Guidelines for Age-Inclusive Communications

Changing the Narrative, a strategic communications and awareness campaign to increase understanding of ageism and to change how people think, talk, and act about aging and ageism, based in Colorado, has released [Guidelines for Age-Inclusive Communications](#). It covers language, messaging, and visuals to use when writing or speaking about aging-related issues and ageism—and what to avoid.

Sign Up for Medicare Minutes

Medicare Minutes are short, engaging presentations on current Medicare topics hosted for free by the Medicare Rights Center. Each month's presentation will help you learn more about your

benefits and make the most of your Medicare coverage. Presentations are streamed live to your Medicare Interactive profile. Following the live event, you will have access to the presentation recording, educational slides, and a transcript of the questions and answers submitted through the live chat during the presentation.

Upcoming March Minute

- Medicare Coverage of Preventive Services
- Thursday, March 17th, 2022 • 3:00-3:30pm (EST)

Preventive care is care you receive to prevent illness, detect medical conditions, and keep you healthy. During this Medicare Minute, we'll look at Medicare's coverage of preventive services and review the screenings, vaccines, and counseling that can help you stay on top of your health.

Sign up for an account at Medicare [Minute Login - Medicare Interactive](#) to access Medicare Minute.

May 2022 Older Americans Month Theme Announced

Every May, the Administration for Community Living (ACL) leads the nation's observance of Older Americans Month (OAM).

In 2022, ACL will be focusing on aging in place – how older adults can plan to stay in their homes and live independently in their communities for as long as possible.

We're going to be discussing how planning, participation, accessibility, and making connections all play a role in aging in place – emphasizing that what each person needs and prefers is unique.

The 2022 theme is **Age My Way**, an opportunity for all of us to explore the many ways older adults can remain in and be involved with their communities and connect with other generations.

Watch for more information in upcoming editions of AgingMatters.



AGE MY WAY: MAY 2022



AGE OF CHAMPIONS

Health and Wellness Fair

It's never too soon to age well!



SAVE THE DATE!

April 18-21, 2022

<http://bit.ly/UNH-AgeOfChampions>

Learn, connect, and celebrate healthy, active aging at this **virtual** fair on **ZOOM** featuring community & UNH student resources and workshops!