

Aging *Matters*

New Hampshire State Commission on Aging

New Hampshire Commission on Aging

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Outstanding Older Adults to be Recognized on May 16

Older adults representing all ten of New Hampshire's counties will be recognized for their volunteer commitment at a special ceremony to be held in the Governor's Chamber at 2:00pm on May 16.

The Older Adult Recognition Program is presented annually as part of the State Commission on Aging's celebration of Older Americans Month.

Governor Chris Sununu has been invited to add his congratulations to the 2022 honorees at the ceremony.

The 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.

Celebrating these 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.

The program is presented jointly by the State Commission on Aging and EnGAGING New Hampshire. The sponsors extend their thanks to the many organizations that nominated this year's outstanding group of volunteers.

Complete information about the honorees and photos will be included in the June edition of Aging Matters.



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NH Commission on Aging Meeting Scheduled for Monday, May 16

The general public is invited to the April meeting of the New Hampshire State Commission on Aging scheduled for Monday, May 16, 2022 from 10:00am-12:00noon.

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>.

NOTE: Minutes from previous meetings of the NH State Commission on Aging are posted on the Commission's website after they have been approved.

To read past meeting minutes, and learn more about the NH State Commission on Aging, go to: <https://nhcoa.nh.gov/>

A Focus on Nursing Home Quality: Opportunities for Improvement

Editor's Note: Few industries have had the spotlight shined on them as brightly because of the COVID-19 more than nursing homes. That focus has resulted in the release of reports on the subject and new government-led initiatives to address the issues uncovered by the pandemic. To help Granite State residents better understand the issues involved, the Emerging Issues sub-committee of the New Hampshire State Commission on Aging is making a months-long commitment to provide insight on this critical part of the state's long-term care support system.

The environments in which we live play a large role in our well-being. It's not only that we need to be sure that our physical needs are met, but also that our emotional and social needs are just as important.

Surveys tell us that most of us want to remain in our homes as we age. However, situations may arise that require a short term or long term stay in a nursing home. In those situations, our hope is that the environment be a positive one.

We are fortunate to have many quality nursing home providers in New Hampshire. Those institutions need our ongoing support to continue to grow in their ability to provide safe, quality services at manageable costs to us all.

Nursing home staff are the backbone of that quality. Many are underpaid, carry a heavy workload, and often have limited access to benefits and training. This is both unfair to workers themselves and it undermines the quality of care at a nursing home.

Changes to public policy can change this.

In February of this year, the Biden Administration announced their agenda to improve the safety and quality of care delivered through the nations long term care facilities. The "Protecting Seniors by Improving Safety and Quality of Care in the Nation's Nursing Homes" (<https://www.whitehouse.gov/briefing-room/statements-releases/2022/02/28/fact-sheet-protecting-seniors-and-people-with-disabilities-by-improving-safety-and-quality-of-care-in-the-nations-nursing-homes/>) agenda calls out five distinct areas with suggested initiatives to address each area. These areas include:

- ensuring taxpayer dollars support safe, high quality and dignified care,
- enhancing accountability and oversight,
- increasing transparency of finances,
- improving job quality and creating more career training opportunities
- ensuring preparedness to deal with emergencies and pandemics.

The agenda aligns with the recently published National Academies of Sciences, Engineering, and Medicine in its report, "The National Imperative to Improve Nursing Home Quality: Honoring Our Commitment to Residents, Families, and Staff." (<https://www.nationalacademies.org/our-work/the-quality-of-care-in-nursing-homes>), We encourage you to review both documents using the links provided.

Over the coming months, each of the five areas and their initiatives will be highlighted in Aging Matters with the goal of increasing our collective awareness and understanding of the opportunities and barriers to improving our long-term care facility system.

NH Commission on Aging Proposes Assessment of Older Adult Transportation Needs

By THE AGE-FRIENDLY STATE TASK FORCE OF THE NH STATE COMMISSION ON AGING

Nationally we know that one in five older adults over the age of 65 does not drive. But is this true for New Hampshire? And who are the people in New Hampshire that don't drive? Where do they live? How do they get to where they need to go? How many of us drive only in daylight hours and only within a certain radius of our homes? What alternative transportation options are available in our communities? Are they accessible, affordable, user-friendly, and adaptable to all of us as we age?

Transportation and housing concerns top the list of most challenging community issues for both older and younger people who live here in the Granite State. Surveys and focus groups conducted to create the 2019-2023 State Plan on Aging revealed these findings. But we lack state or community-level data to identify exactly what transportation needs are going unmet. Given the financial constraints of our small state, without an effective needs assessment, smart investments cannot be made regarding the development of meaningful transportation options.

While unmet need existed prior to the pandemic, it has only grown throughout the past two years.

Volunteer Driver Programs and other public transit options have struggled with finding drivers, adapting to critical public health measures, and maintaining financial sustainability. Finding ways to connect people through innovative transportation solutions is necessary to address the devastating impacts of isolation that have been exacerbated by the current pandemic.

Older Granite Staters are critical contributors to the social and economic wellbeing of our communities. Transportation options provide a means for all of us to engage meaningfully in our communities. Full engagement of all of us is necessary for the successful recovery of our State from the COVID-19 Pandemic. Developing transportation options based on a solid foundation of understood needs and existing systems is a smart approach to a better future.

For all these reasons and more, the New Hampshire State Commission on Aging has requested that our Governor and other State leaders conduct an assessment of older adult transportation needs using American Rescue Plan funds or other one-time funding. Please consider adding your support by contacting the Governor's office and other elected officials.

Workforce Issues in Long Term Care Sector Topic of April Commission Meeting

The April State Commission on Aging meeting was the third meeting that the Commission focused on workforce issues. The presentation focused on the new Forward Fund report, Giving Care: A Strategic Plan to Expand and Support New Hampshire's Health Care Workforce. (<https://endowmentforhealth.org/target-initiatives/forward-fund>).

While the strength of the entire health care workforce is of concern to all of us as we age, the development of the direct care workforce is a key component of improving the long-term services and supports (LTSS) system of care. Investigating ways to strengthen the LTSS system of care is an objective the Commission has pursued towards the goal of advancing strategies to improve people's ability to age in the community of their choice.

Direct care workers serve as the frontline of the LTSS system, providing hands-on care like bathing,

taking blood pressure readings and more in homes and other long-term care settings. They take on a significant amount of physical and emotional labor to manage the complex needs of clients and residents. Often the level of training needed to perform these jobs, as well as the compensation received, is low when compared to the quality and dedication long term care workers provide.

Demand for these workers continues to grow and yet few are entering the field and many leave as quickly as they enter.

As State Leaders prepare to make investments into the healthcare workforce overall, the Commission will share their findings that highlight promising practices that address the unique needs of the direct care workforce. State investments need to reflect the value these workers contribute to our systems of care and the lives of residents in our communities.

Many Folks Over 50 Haven't Prepared To Age In Place

By KARA GAVIN, University of Michigan

The vast majority of people over 50 say it's important that they keep living in their current homes for as long as possible, but a new poll shows many of them haven't planned or prepared for "aging in place."

"Taking steps to understand what's available in the community, through the national Eldercare Locator, the Area Agency on Aging that serves your region, nonprofit organizations, and other sources could help older adults be more prepared," says Preeti Malani. In addition, a sizable percentage might have a hard time paying for in-home help.

(Note: In NH, ServiceLink offers many of the services that Area Agencies on Aging offer in other states.)

The pandemic's toll on older adults, especially those in nursing homes and other long-term care facilities, has brought the issue of living independently at home into the national spotlight. So have policy proposals around changing the ability of Medicare and Medicaid to pay for virtual care and in-home help.

But the **new findings** from the National Poll on Healthy Aging suggest many people in their 50s, 60s, and 70s need to do more to modify their homes or plan for services they may need if they want to avoid or delay needing to move. The poll also shows differences in aging-in-place readiness among the 28% of older adults who told the poll that they live alone.

The poll is based at the University of Michigan's Institute for Healthcare Policy and Innovation (IHPI).

In all, 88% of people between the ages of 50 and 80 said it was very or somewhat important to them that they live in **their homes** as long as possible. But only 15% said they've given a lot of consideration to how their home may need to be modified as they age, while 47% have given it little or no thought.

Meanwhile, 48% of those who live alone said they don't have someone in their lives who could help them with personal care such as bathing and dressing if needed, compared with 27% of those who live with others.

As for hiring help, 19% of older adults are very confident they could afford to pay someone to help with household chores, grocery shopping, personal care, or managing their finances. On the other hand, nearly two-thirds of those who called their current physical or mental health status fair or poor said they were not confident or not very confident that they could afford to pay for such help.

How to Prep for Aging in Place

"The pandemic's impact on older adults, and policy proposals about home-based services at the federal and state level, mean this is a topic of immediate importance," says Sheria Robinson-Lane, assistant professor at the University of Michigan School of Nursing and IHPI member who worked with the poll team on the report. "Especially for

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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.

Prefer a Printed Copy of AgingMatters?

The NH State Commission on Aging has a limited ability to provide printed copies of Aging Matters to individuals who are unable to connect to the Internet to read a copy online or download it from the Commission's website.

Please email your request to NHCOAnews@gmail.com or send it to NHCOA Newsletter, NH Commission on Aging, 117 Pleasant St., Dolloff Building, 4th Floor, Concord, NH 03301.

Printed copies will be mailed after the newsletter has been emailed to the mailing list.

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those without as much social support, or with more health needs, it's important to take a proactive approach and plan for the future now."

Poll director Preeti Malani, an infectious disease professor at the University of Michigan Medical School also trained in geriatrics, says that older adults should explore with their health care providers and local social service agencies the kinds of support available to them, and talk with loved ones about their goals.

"Taking steps to understand what's available in the community, through the national Eldercare Locator, the Area Agency on Aging that serves your region, nonprofit organizations, and other sources could help older adults be more prepared," she says.

"Family members can help encourage older adults to find out what's available, to invest in home improvements, and to aid them in installing safety devices and technologies that can help keep them aging in place. Think of it as a positive investment toward current safety and future independence—that can help older adults get past the temptation to put it off for another day."

Stairs, Showers and Safety Features

The poll finds that 1 in 5 older adults had moved in the past five years. About half of those who moved said they had moved to a home that was easier to get around, while half also said their new home was smaller.

Wherever they live now, 34% said their home definitely has the necessary features that would let them age in place, and 49% said they had at least one "smart home" device.

But the poll drilled down to ask about specific features and technologies. While 88% had a main-floor bathroom and 78% had a bedroom on the main floor, which could reduce the need to climb stairs and reduce **fall risk**, fewer older adults had other features.

For instance, 32% said they had grab bars in the bathroom, and less than 10% had safety-focused technologies such as alarms on their stoves or personal emergency response systems. Only 7% said they had a barrier-free shower, and 9% said that it was difficult to use the main rooms in their home because of clutter or large amounts of possessions there.

"AARP research consistently shows that the majority of older adults want to stay in their homes and communities for as long as possible," says Indira Venkat, vice president of consumer insights at AARP, which supported the work. "Unfortunately, most houses weren't built to support the needs of people across the many stages of life. The best way to continue living in the home you love is to plan ahead and make changes that will accommodate your needs today and in the future."

In late 2021, AARP published a **report** on the preferences of adults over 18 about their future home and community circumstances, including the ability to age in place.

The poll report is based on findings from a nationally representative survey conducted by NORC at the University of Chicago for IHPI, and administered online and via phone in January and February 2022 among nearly 2,277 older adults ages 50-80. The sample was subsequently weighted to reflect the US population.

Michigan Medicine, the University of Michigan's academic medical center, also supported the work.

Source: University of Michigan as posted at <https://www.futurity.org/aging-in-place-preparation-poll-2725332-2/>

Eversource Launches 'New Start' Program

Offering an additional energy assistance option for customers in the Granite State, Eversource has launched its New Start program, an arrearage forgiveness program that helps income-eligible customers eliminate the outstanding balance on their account at the time of enrollment in as little as 12 months by forgiving a set portion of that balance with each on-time, monthly payment by the customer.

To be eligible, customers must have a financial hardship status on their account and have a past due balance of \$150 or more that is 60 or more days past due.

Once the customer is enrolled in New Start, Eversource will review the account billing history and set a monthly payment based on the average regular monthly bill during the past 12 months, minus any energy assistance the customer may receive. When a New Start monthly payment is made, the energy company then eliminates, or forgives, a set portion in the total balance of the account.

Any customer enrolled in a payment plan who is current with their payment terms cannot have their service disconnected.

Customers can visit Eversource at (<https://www.eversource.com/content/nh/residential/account-billing/payment-assistance>) to learn more about the available payment programs. They can also call Eversource at (844) 273-7760.

The End of the Covid Emergency Could Mean a Huge Loss of Health Insurance

By ELIZABETH ROSENTHAL,
KAISER HEALTH NEWS

If there has been a silver lining to this terrible covid-19 pandemic, it is that the rate of Americans without health insurance dropped to a **near-historic low**, in response to various federal initiatives connected to the government-declared public health emergency.

Now, as the pandemic's acute phase seemingly draws to an end, millions of low-income and middle-income Americans **are at risk of losing health insurance**. The United States might see one of the steepest increases in the country's uninsured rate in years.

When the federal covid-19 public health emergency ends — as it is currently scheduled to on April 15, though it is likely to be extended — so will many of its associated insurance protections. That includes a rule forbidding states to kick anyone off Medicaid while covid-19 raged, which came along with a **6.2-percentage-point boost in federal Medicaid funding** to keep these most vulnerable patients insured.

Before the pandemic, states would regularly review people's eligibility for Medicaid benefits and remove people who no longer qualified. But with that practice suspended, Medicaid enrollment has **grown by more than 12 million** since the beginning of the pandemic; as many as **1 in 4 Americans** are now insured by the program.

When the public health emergency expires and the extra federal funds disappear, states will be required to once again review enrollees' continued eligibility. Millions of people could be dropped in the process, as many as 15 million over time by **some estimates**. That **includes people** whose income has risen, those who moved to another state, or people who simply haven't returned the complicated paperwork to demonstrate their continued eligibility. The process is byzantine even in normal times, completed by mail in many states, making it particularly unreliable given how many people have relocated during the pandemic.

Many of the millions of people who lose Medicaid coverage, either because they no longer qualify or because they are otherwise dropped from the state's rolls, sometimes mistakenly, are likely to

discover they are uninsured only when they next seek medical care, such as when they visit a clinic or go to a pharmacy to refill a prescription.

And that's in a country where an inhaler can cost \$50 to \$100, a doctor's visit **typically costs** over \$100, and hospitalization for covid-19 can run **tens of thousands of dollars**.

On top of all that, the **enhanced government subsidies** to buy Affordable Care Act health plans — provisions of the American Rescue Plan Act that make insurance more affordable for low- and even some middle-income people — expire at year's end. For example, premiums for a "silver level" health plan that would typically cost \$560 a month **on average** were reduced to just \$390 with the extra government support for someone earning \$55,000 a year, resulting in an annual savings of over \$2,000.

When those enhanced subsidies expire, **many lower-income Americans** could be left with the prospect of paying double for health coverage.

The Build Back Better legislation, which passed the House in November, would have extended the more generous subsidies for purchasing ACA health plans. But the bill was **declared "dead"** this year by Democratic Sen. Joe Manchin of West Virginia, who refused to support it. Now Democratic leaders are hoping to negotiate a slimmed-down version of the bill, but it's unclear whether a bill will materialize with the provision in it.

It is a perilous time to throw low- and middle-income Americans off the insurance cliff: A new omicron subvariant **is spreading**, and a program that provided coronavirus testing and covid treatment at no cost to the uninsured **expired in March** because the government ran out of funds to support it. Another program that provided vaccination at no cost to patients **is set to end this month**.

The public health emergency phase of the pandemic may well be winding down. Deaths currently average about 700 a day and are dropping. Schools and offices are reopening, some without masking. But about one-third of Americans are still not vaccinated. And, going forward, will newly uninsured low- and middle-income Americans be inclined to pay out-of-pocket to get a shot? If they get covid, how will they afford the pills to treat

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it, when the government bought Pfizer's Paxlovid treatment for **\$530 a course** and consumers could pay even more on the free market?

Patients vulnerable to losing their health insurance may not be prepared for the change. There's been little mainstream outreach about the coming changes, and many people may not read government advisories or understand the ins and outs of pandemic health policy.

If people lose Medicaid this year, they will have a chance to enroll in an ACA health plan; the current enhanced subsidies mean they would be likely to pay little or nothing in the way of premiums until the end of the year — at which point insurance could become unaffordable and they would fall off the insurance cliff again.

Preserving insurance gains for low- and middle-income people is an important opportunity that

grew out of our two-year-long national calamity. It shouldn't be squandered. After all, covid is just one of many diseases that unduly affect poorer people without insurance. **KFF polling** in March found that Americans are more worried about "unexpected medical bills" than about being able to afford food.

The government has promised to provide **60 days' notice** before the public health emergency period ends for good, when states will have to trim their Medicaid rolls. The enhanced ACA subsidies don't end until Dec. 31. There's still time to find funding and act. As the risk of contracting a serious case of covid recedes, the risk of being uninsured shouldn't grow.

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Source of original story: <https://khn.org/news/article/the-end-of-the-covid-emergency-could-mean-a-huge-loss-of-health-insurance/>

Want to Know Who Stole Your Identity? Getting Your Records Can Help

By ROSANO MENDEZ, Federal Trade Commission

Let's say you learn that an identity thief took out credit in your name, pretending to be you. To straighten it out, you might want to get records about the identity theft from the company where it happened. The law gives you that right — in fact, it's Section 609(e) of the Fair Credit Reporting Act (FCRA).

Having details about the theft and the thief may help you show, for example, that the thief borrowed money, not you. It also may help you or law enforcement identify the thief. You or law enforcement might need, for example, the identity thief's bank account number or their contact information to document the crime or clear your name.

To get information related to your identity theft, send your request in writing to the company where the fraud took place. They have 30 days to give you those records, free of charge. Along with your request, send these three things:

- Proof of your identity, like a copy of your driver's license or other valid form of identification
- A completed FTC Identity Theft Report from IdentityTheft.gov. (<https://www.identitytheft.gov/#/>)
- A police report about the identity theft from your local police department. When you file the police report, bring your ID, the FTC Identity Theft Report, and any information you have about the incident with you.

IdentityTheft.gov (<https://www.identitytheft.gov/#/>) has more resources to help you recover from identity theft, including a sample letter to use as you take steps to fix problems the theft may have caused.

If you have problems getting the records from banks and lenders, let the Consumer Financial Protection Bureau (CFPB) know. (<https://www.consumerfinance.gov/complaint/>)

Source: <https://consumer.ftc.gov/consumer-alerts/2022/04/want-know-who-stole-your-identity-getting-your-records-can-help>

New on the Bookshelf

It's Your Choice: You Can Change Your Views of Aging and Improve Your Life

By JUDITH GRAHAM
Kaiser Health News

People's beliefs about aging have a profound impact on their health, influencing everything from their memory and sensory perceptions to how well they walk, how fully they recover from disabling illness, and how long they live.

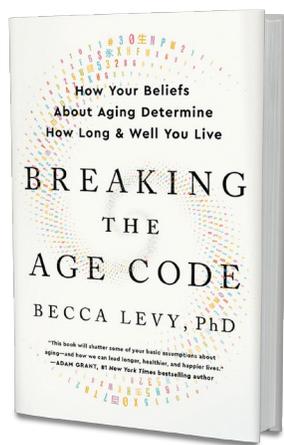
When aging is seen as a negative experience (characterized by terms such as decrepit, incompetent, dependent, and senile), individuals tend to experience more stress in later life and engage less often in healthy behaviors such as exercise. When views are positive (signaled by words such as wise, alert, accomplished, and creative), people are more likely to be active and resilient and to have a stronger will to live.

These internalized beliefs about aging are mostly unconscious, formed from early childhood on as we absorb messages about growing old from TV, movies, books, advertisements, and other forms of popular culture. They vary by individual, and they're distinct from prejudice and discrimination against older adults in the social sphere.

More than 400 scientific studies have demonstrated the impact of individuals' beliefs about aging. Now, the question is whether people can alter these largely unrecognized assumptions about growing older and assume more control over them.

In her new book, "Breaking the Age Code: How Your Beliefs About Aging Determine How Long and Well You Live," Becca Levy of Yale University, a leading expert on this topic, argues we can. "With the right mindset and tools, we can change our age beliefs," she asserts in the book's introduction.

Levy, a professor of psychology and epidemiology, has demonstrated in multiple studies that exposing people to positive descriptions of aging can improve their memory, gait, balance, and will to live. All of us have an "extraordinary opportunity to rethink what it means to grow old," she writes.



Recently, I asked Levy to describe what people can do to modify beliefs about aging. Our conversation, below, has been edited for length and clarity.

Q: How important are age beliefs, compared with other factors that affect aging?

In an early study, (<https://pubmed.ncbi.nlm.nih.gov/12150226/>) we found that people with positive age beliefs lived longer — a median of 7.5 additional years — compared with those with negative beliefs. Compared with other factors that contribute to longevity, age beliefs had a greater impact than high cholesterol, high blood pressure, obesity, and smoking.

Q: You suggest that age beliefs can be changed. How?

That's one of the hopeful messages of my research. Even in a culture like ours, where age beliefs tend to be predominantly negative, there is a whole range of responses to aging. What we've shown is it's possible to activate and strengthen positive age beliefs that people have assimilated in different types of ways.

Q: What strategies do you suggest?

The first thing we can do is promote awareness of what our own age beliefs are.

A simple way is to ask yourself, "When you think of an older person, what are the first five words or phrases that come to mind?" Noticing which beliefs are generated quickly can be an important first step in awareness.

Q: What else can people do to increase awareness?

Another powerful technique is something I call "age belief journaling." That involves writing down any portrayal of aging that comes up over a week. It could be a conversation you overhear in a coffee shop or something on social media or on your favorite show on Netflix. If there is an absence of older people, write that down, too.

At the end of the week, tally up the number of positive and negative portrayals and the number of times that old people are absent from conversations. With the negative descriptions, take a moment and think, "Could there be a different way of portraying that person?"

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Change Your Views, con't

Q: What comes next?

Becoming aware of how ageism and age beliefs are operating in society. Shift the blame to where it is due.

In the book, I suggest thinking about something that's happened to an older person that's blamed on aging — and then taking a step back and asking whether something else could be going on.

For example, when an older adult is forgetful, it's often blamed on aging. But there are many reasons people might not remember something. They might have been stressed when they heard the information. Or they might have been distracted. Not remembering something can happen at any age.

Unfortunately, there's a tendency to blame older people rather than looking at other potential causes for their behaviors or circumstances.

Q: You encourage people to challenge negative age beliefs in public.

Yes. In the book, I present 14 negative age beliefs and the science that dispels them. And I recommend becoming knowledgeable about that research.

For example, a common belief is that older people don't contribute to society. But we know from research that older adults are most likely to recycle and make philanthropic gifts. Altruistic motivations become stronger with age. Older adults often work or volunteer in positions that make meaningful contributions. And they tend to engage in what's called legacy thinking, wanting to create a better world for future generations.

In my own case, if I hear something concerning, I often need to take time to think about a good response. And that's fine. You can go back to somebody and say, "I was thinking about what you said the other day. And I don't know if you know this, but research shows that's not actually the case."

Q: Another thing you talk about is creating a portfolio of positive role models. What do you mean by that?

Focus on positive images of aging. These can be people you know, a character in a book, someone you've learned about in a documentary, a historical figure — they can come from many different sources.

I recommend starting out with, say, five positive images. With each one, think about qualities you admire and you might want to strengthen in yourself. One person might have a great sense of humor. Another might have a great perspective on how to solve conflicts and bring people together. Another might have a great work ethic or a great approach to social justice. There can be different strengths in different people that can inspire us.

Q: You also recommend cultivating intergenerational contacts.

We know from research that meaningful intergenerational contact can be a way to improve age beliefs. A starting point is to think about your five closest friends and what age they are. In my case, I realized that most of my friends were within a couple of years of my age. If that's the case with you, think about ways to get to know people of other ages through a dance class, a book club, or a political group. Seeing older people in action often allows us to dispel negative age beliefs.

Judith Graham, a contributing columnist, writes the "Navigating Aging" column for KHN. She has covered health care for more than 30 years. She's been an investigative reporter, national correspondent and senior health reporter at the Chicago Tribune and a regular contributor to The New York Times' New Old Age blog. Judith was the first topic leader on aging for the Association of Health Care Journalists. Her work has appeared in publications including Stat News, The Washington Post, and the Journal of the American Medical Association. She is a graduate of Harvard College and has a master's in journalism from Columbia University.

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Source: <https://khn.org/news/article/change-views-beliefs-aging-improve-life/>



"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."

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

Registration Now Open for 2022 New Hampshire Senior Games

In support of healthy aging, the New Hampshire Senior Games (NHSG) has announced that registration for the 2022 Games is now open. Supporting the organization's effort to promote health and wellness among older adults is Martin's Point Health Care, which is serving as the games major sponsor for the fourth straight year.

"We're excited to kick off our 35th year of providing healthy competition to older adults," said Glenn Graham, Chairman of the Games. "2022 promises to be a momentous year of fitness and fun!"

Other sponsors of the 2022 Games include John Castelot Financial Planning, Havenwood Heritage Heights, the BEMER Group NH, Northeast Delta Dental, Kennebunk Savings, Frank DiDonato/Keller Williams Realty, Granite VNA, Assisted Living Locators, and Lamprey Health Care.

Graham went on to say that starting in late June with a Candlepin Bowling Tournament and ending in September with a cycling event, NHSG will be offering twenty different sporting events. Further, the top three finishing NH athletes in each sport or event will qualify for the 2023 National Senior Games, held next summer in Pittsburgh, PA.

He stressed that they provide a healthy competition



for the seasoned or new athlete. "Our mission is to support people getting out and getting active," he said. "Whether one is a competitive athlete or trying a sport for the first time, all are welcome."

The Senior Games offers individual events, doubles competition in sports such as tennis and pickleball, and team competition in 3-on-3 basketball and volleyball. The NH games are open to age groups 35-39, 40-44, 45-49, 50-54, 55-59, 60-64, 65-69, 70-74, 75-79, 80-84, 85-89 and 90+.

NH is an "open" state which means athletes from outside of NH are welcome to compete.

Online registration is now open. Athletes can register online up to one week before their event. Same day sign up is available for selected events and can be done via check or cash. To learn more or sign up for the 2022 games, please visit www.NHseniorgames.org.

Social Security Administration Resumes In-Person Services at Local Offices

Social Security offices restored in-person services, including for people without an appointment in early April.

To avoid waiting in line, the Social Security Administration (SSA) strongly encourages people to use its online services or call their 800 number; they also encourage people to schedule appointments in advance for issues that require an office visit rather than walking in without an appointment.

SSA continues to require certain safety measures including masking, physical distancing, and self-health checks for COVID-19 symptoms. SSA will provide masks to the public and employees if they need them.

Most Social Security services are available to the public online and with a my Social Security account, or by telephone. People may create their my Social Security account, a personalized online service, on

SSA's website. Many Social Security services are also available by dialing toll-free, 1-800-772-1213. People who are deaf or hard of hearing may call Social Security's TTY number, 1-800-325-0778.

SSA cautions that as they transition to a new modern phone system, some people may experience a busy signal or be unintentionally disconnected from their call. They recommend people call when its National 800 Number may be less busy, such as before 10 a.m. or after 4 p.m. local time or later in the week. SSA says waits are generally shorter later in the month.

To learn more, visit How to Get Help from Social Security page (<https://www.ssa.gov/coronavirus/gethelp/>) and SSA's Online Services (<https://www.ssa.gov/onlineservices/>) page.

Source: Medicare Watch

Taxpayers Should Open and Read Any Mail from the IRS

The IRS mails letters or notices to taxpayers for a variety of reasons including:

- They have a balance due.
- They are due a larger or smaller refund.
- The agency has a question about their tax return.
- They need to verify identity.
- The agency needs additional information.
- The agency changed their tax return.

If a taxpayer receives an IRS letter or notice, they should:

Not ignore it. Most IRS letters and notices are about federal tax returns or tax accounts. The notice or letter will explain the reason for the contact and gives instructions on what to do.

Not panic. The IRS and its authorized private collection agencies generally contact taxpayers by mail. Most of the time, all the taxpayer needs to do is read the letter carefully and take the appropriate action.

Read the notice carefully and completely. If the IRS changed the tax return, the taxpayer should compare the information provided in the notice or letter with the information in their original return. In general, there is no need to contact the IRS if the taxpayer agrees with the notice.

Respond timely. If the notice or letter requires a response by a specific date, taxpayers should reply in a timely manner to:

- avoid delays in processing their tax return
- minimize additional interest and penalty charges
- preserve their appeal rights if they don't agree

Pay amount due. Taxpayers should pay as much as they can, even if they can't pay the full amount. People can pay online or apply online for a payment agreement, including installment agreements, or an Offer in Compromise. The agency offers several payment options (<https://www.irs.gov/payments>).

Keep a copy of the notice or letter. It's important that taxpayers keep a copy of all notices or letters with other tax records. They may need these documents later.

Remember there is usually no need to call the IRS. If a taxpayer must contact the IRS by phone, they should use the number in the upper right-hand corner of the notice. They should have a copy of their tax return and letter when calling. Taxpayers only need to contact the agency if they don't agree with the information, if the IRS requests additional information, or if the taxpayer has a balance due. Taxpayers can also write to the agency at the address on the notice or letter. Taxpayer replies are worked on a first-come, first-served basis and are processed based the date the IRS receives it.

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 Referrals Specialists. 211 NH is available 24 hours, 365 days a year. <https://www.211nh.org>

How to Check Your Federal Tax Refund

Once a taxpayer files their tax return, they want to know when they'll receive their refund. The most convenient way to check on a tax refund is by using the Where's My Refund Tool. Taxpayers can start checking their refund status within 24 hours after the IRS acknowledges receipt of the taxpayer's e-filed return. The tool also provides a personalized refund date after the return is processed and a refund is approved.

Taxpayers can access the Where's My Refund? tool by visiting <https://www.irs.gov/refunds>.

To use the tool, taxpayers need:

- Their Social Security number or Individual Taxpayer Identification number
- Tax filing status
- The exact amount of the refund claimed on their tax return

The tool shows progress in three phases: Return Received; Refund Approved; and Refund Sent

When the status changes to approved, this means the IRS is preparing to send the refund as a direct deposit to the taxpayer's bank account or directly to the taxpayer in the mail, by check, to the address used on their tax return.

The IRS updates the Where's My Refund? tool once a day, usually overnight.

Taxpayers allow time for their bank of credit union to post the refund to their account or for it to be delivered by mail. Calling the IRS won't speed up a tax refund.

7 NH Museums to Visit This Spring

It's finally here! The brighter and warmer days of summer are just on the horizon, and as the snow starts to melt it's time to look ahead to classic springtime activities. While spring's warmth draws us outside—on some of those cooler, more transitional days heading indoors to discover a fun museum can be the perfect escape. Check out these seven museums just begging to be explored this spring.



NH Telephone Museum **One Depot St., Warner** **(603) 456-2234**

<https://www.nhtelephonemuseum.org/>

Hear that? It's NH's telephone museum calling to say it's time for a visit! Take a trip through time and discover the history and evolution of the world's telecommunication industry. This fun location features hundreds of telephones and fascinating history in one great location.

The Woodman Museum **182 Central Ave., Dover** **(603) 742-1038**

<https://woodmanmuseum.org/>

This unique museum covers a range of topics from local history to the arts and even natural science! The four buildings that make up the museum's campus deliver an immersive experience with hundreds of fascinating artifacts. You could spend days discovering all this eclectic museum has to offer!

Seacoast Science Center **570 Ocean Blvd., Rye** **(603) 436-8043**

<https://www.seacoastsciencecenter.org/>

Visit the Seacoast Science Center to dive into the science behind our ocean's ecosystems, learn about marine mammals, and discover the wonders of our blue planet and how we can protect it. The center is open Saturdays and Sundays, so plan a trip and bring the kids to uncover the magic of our oceans!

Source: Visit NH : 7 Museums to Visit this Spring
(<https://www.visitnh.gov/blog/7-museums-to-visit-this-spring>)

McAuliffe-Shepard Discovery Center

2 Institute Dr., Concord
(603) 271-7827

<https://www.starhop.com/>

Head to the McAuliffe-Shepard Discovery Center to experience the fascinating worlds of astronomy and aviation. Engage with exhibits on the stars and beyond, or visit the on-site

planetarium to get up close and personal with our universe.

Remick Country Doctor Museum & Farm **58 Cleveland Hill Rd., Tamworth Village** **(603) 323-7591**

<https://www.remickmuseum.org/>

Explore the beautiful grounds of an iconic farm where more than 200 years of history are preserved! While most of the museum's buildings are temporarily closed, you are still welcomed and encouraged to explore the system of walking trails, greet the farm animals, and meander through blooming gardens!

The Currier Museum of Art **150 Ash St., Manchester** **(603) 669-6144**

<https://currier.org>

Plan a visit to Manchester to experience the historic and contemporary works of art on display at the Currier Museum. The museum is also the only art museum in the world with two Frank Lloyd Wright homes. Save time to enjoy a guided tour of these architectural marvels on your next visit!

Mariposa Museum & World Cultural Ctr. **26 Main St., Peterborough** **(603) 924-4555**

<https://www.mariposamuseum.org/>

The Mariposa Museum & World Cultural Center showcases the beautiful cultures of our world, bringing it all together harmoniously in a warm and welcoming space. The museum uses colorful exhibits to display worldly traditions, customs, and international art.

Former National Guard, Reserve Service Members Can Be Buried at NH State Cemetery

In April, the New Hampshire Department of Military Affairs and Veterans ServiBurial Equity for Guards and Reserves Act allow former National Guard and Reserve service members to be buried at NH State Cemetery.

The Department of Military Affairs and Veterans Services (DMAVS) encourages all former Service men and women of the National Guard and Reserves, including those previously denied, to submit a New Hampshire State Veterans Cemetery (NHSVC) application due to the passing of the Burial Equity for Guards and Reserves Act that became federal law on March 15, 2022.

Previously, only Guard and Reserve Service members called to active duty were eligible for burial at state veterans cemeteries. This legislation allows the Department of Military Affairs and Veterans Services to establish processes and procedures that ensure consistent and equitable application for all Veterans and family members.

Interested Service members should complete the NHSVC application and provide service discharge paperwork stating your term of enlistment and character of service (Honorable, General, etc.).

Once policies and procedures are established, the NHSVC staff will review all applications and provide responses. In addition, the NHSVC will follow-up with those applicants who specifically requested to be contacted once this legislation was passed.

The New Hampshire Department of Military Affairs and Veterans Services applauds the passing of the Burial Equity for Guards and Reserves Act and will work expeditiously to establish processes and procedures for other states to emulate. We are honored to extend this benefit to all who took the oath to protect and defend our State and Nation as a member of the Armed Forces.

The NHSVC Burial Application is available at their website: www.nhsvc.com. Completed application and related military records can be mailed or faxed to: New Hampshire State Veterans Cemetery, 110 Daniel Webster Highway, Route 3, Boscawen, NH 03303. For additional information email: info@Nhsvc.com or call (603) 796-2026.

For assistance in obtaining military records please contact Peter Fortier at DMAVS (603) 225-1380 or peter.s.fortier.nfg@army.mil.

Building a Better Social Security Website

The Social Security Administration has shared a preview of their new website that will be launched later this year. WWW.SSA.gov (<https://www.ssa.gov/>), is one of the most important tools for providing service. The new design was shaped by information gathered from customer interviews and looked more closely at how customers seek information online, and new design best practices.

The new design – the beta website – seeks to improve your online experience, so you can get to the information and services you need faster. Also included are new interactive tools like a new benefit eligibility screener. It's a convenient way to learn if you might be eligible for benefits, without needing to know what benefit programs are available from Social Security.

Offer Your Feedback

Your opinion is very important to us. You're invited you to explore the beta website at <https://beta.ssa.gov/> and to use the "Feedback" button on the right side of the screen to tell Social Security what you think. You can visit the website on your computer, tablet, and smartphone.

The beta website is a work in progress. Some links you select may take you to webpages on the current SSA.gov. Also, we are still working on the Spanish-language version of the beta website.

What's next?

Plans are to use the feedback received over the next few months to improve the beta website. Later this year, the current SSA.gov site will be replaced with the beta website's design and information.

Source: <https://blog.ssa.gov/building-a-better-ssa-gov>

FEMA Offers COVID-19 Funeral Assistance

If you are covering the cost of a COVID-19 funeral, FEMA may be able to help. You may qualify for up to \$9,000 per funeral for expenses.

Who is Eligible?

FEMA may provide COVID-19 Funeral Assistance if:

- you are a U.S. citizen, non-citizen national, or qualified non-citizen.
- the death occurred in the United States, including U.S. territories and the District of Columbia, on or after January 20, 2020;
- the death was attributed to COVID-19; and
- you are responsible for the eligible funeral expenses

What is Covered?

FEMA may approve COVID-19 Funeral Assistance for expenses such as:

- funeral services
- cremation
- interment
- costs associated with producing death certificates
- costs due to local or state government laws or ordinances
- transportation for up to two people to identify the person who died
- transfer of remains
- casket or urn
- burial plot
- marker or headstone
- clergy
- funeral ceremony
- funeral home equipment or staff

What is Required?

You must provide FEMA a copy of an official death certificate that shows the death occurred in the United States, including U.S. territories and the District of Columbia, occurred after January 20, 2020, and was attributed to COVID-19.

If the death certificate was issued between January 20 and May 16, 2020, it must either 1) attribute the death directly or indirectly to COVID-19 or 2) be accompanied by a signed statement from the original certifier of the death certificate, or the local medical examiner or coroner from the jurisdiction in which the death occurred, listing COVID-19 as a cause or contributing cause of death. This signed statement must provide an additional explanation or causal pathway, linking the cause of death listed on the death certificate to COVID-19.

You must provide FEMA with a signed funeral home contract, invoice, receipts, or other documentation that includes:

- your name, showing you are responsible for some or all of the expense
- the name of the person who died
- itemized expenses
- proof that the expenses were incurred on or after January 20, 2020

COVID Funeral Assistance, con't next page

Medicare Covers COVID-19 Tests

Medicare now covers up to eight over-the-counter COVID-19 tests each calendar month, at no cost.

Who's eligible? Medicare will cover these tests if you have Part B, including those enrolled in a Medicare Advantage plan. If you are in a Medicare Advantage plan, the tests covered under this initiative will be covered outside of your existing plan's coverage, and in addition to any over-the-counter tests that may be covered under the plan as a benefit.

Medicare won't cover over-the-counter COVID-19 tests if you only have Medicare Part A (Hospital Insurance) coverage, but you may be able to get free tests through other programs.

How can I get tests through this initiative? You can get over-the-counter COVID-19 tests at any pharmacy or health care provider that participates in this initiative. Check with your pharmacy or health care provider to see if they are participating. If so, they can provide your tests and bill Medicare. You should bring your Medicare card to get your free tests (even if you have a Medicare Advantage Plan or Medicare Part D plan).

Will I have to pay anything to get over-the-counter COVID-19 tests in this initiative?

No, you won't have to pay as long as you go to an eligible pharmacy or health care provider.

Medicare will pay for the tests as long as the COVID-19 Public Health Emergency continues.

Complete story at <https://www.cms.gov/newsroom/fact-sheets/medicare-covers-over-counter-covid-19-tests>

COVID Funeral Assistance, con't

How Does it Work?

1. To apply, call (844) 684-6333 toll-free between 9 a.m. to 9 p.m. Eastern Time, Monday-Friday. FEMA representatives will take your application, and multilingual services are available. COVID-19 Funeral Assistance applications must be completed with a FEMA representative; you cannot apply online. It will take about 20 minutes to apply, and you must provide:
 - Your Social Security number and date of birth
 - The Social Security number and date of birth of the person who died
 - Your current mailing address and telephone number
 - The address where the individual died
 - If the person who died had burial or funeral insurance policies
 - If you received other funeral assistance (such as donations, CARES Act grants, state/territory assistance, or assistance from voluntary organizations)
 - If you want eligible funds delivered by direct deposit, the routing and account number of your checking or savings account.
2. After you apply, FEMA will provide you an application number, and you may create an account on the government's Disaster Assistance website at <https://www.disasterassistance.gov/>.
3. You must submit supporting documents (e.g., funeral home contracts, receipts, invoices, death certificate) by:
 - **Upload** to your [DisasterAssistance.gov](https://www.disasterassistance.gov/) account
 - **Fax** to (855) 261-3452
 - **Mail** to: P.O. Box 10001, Hyattsville, MD 20782.
4. Once FEMA receives all required documents, it takes approximately 45 days to make an eligibility decision.
5. If FEMA approves your application for COVID-19 Funeral Assistance, funds will be deposited to your bank account or sent by mail in the form of a Department of the Treasury check, depending on which option you choose during your application. Funds usually arrive within a few days of approval, and you will receive a notification letter.

Source: <https://www.fema.gov/disaster/coronavirus/economic/funeral-assistance>

Ways to Continue to Stay Safe During the Pandemic

The CDC's Know Your COVID-19 Community Levels (<https://www.covid.gov>) tool lets you glance at the COVID situation in your area. It classifies every county in the US into low, medium or high, with recommended prevention. Access the all-in-one COVID toolkit at (<https://www.covid.gov>). This new website from the Department of Health and Human Services (HHS) collects resources and guidance for your community. Use the toolkit to:

- Search for your county's current COVID-19 community levels
- Get guidance and access to treatments, vaccines and at-home testing
- Learn more about symptoms and care if you or a loved one gets sick
- Understand the latest travel rules and restrictions

Where Do I File a Consumer Complaint?

It can be frustrating to have a bad experience with a business and no idea of where to report it. You will need to report to a specific agency depending on your situation. If you've experienced a problem after you buy something, receive poor service or get scammed or harassed by a company, understand where to go for help:

- **Contact the Better Business Bureau (BBB)** (<https://www.bbb.org/file-a-complaint>) if you have a problem with a vehicle, your cell phone, or a business or charity service, product or practice.
- Having issues with debt collection, credit reporting or other loan and money services? **Reach out to the Consumer Financial Protection Office (CFPB)** (<https://www.consumerfinance.gov/complaint/>)
- Report a problem with health products like a prescription drug, vaccine or medical device to the **Food and Drug Administration (FDA)**. (<https://www.fda.gov/safety/report-problem-fda?>)
- Were you scammed, had your identity stolen, or your privacy invaded online? Notify the **Federal Trade Commission (FTC)**. (<https://reportfraud.ftc.gov/#/>)

SCAM of the Month Alert

Medicare Card Scam

Attorney General John M. Formella has issued a consumer alert warning about recent reports of scammers impersonating New Hampshire Division of Emergency Services and Communications (“DESC”) employees in order to obtain sensitive personal information from New Hampshire residents.

The scam is a Medicare-related fishing scam. A fishing scam is the fraudulent practice of contacting individuals and pretending to be from a reputable company or agency in order to induce individuals to provide personal identifying information.

New Hampshire residents reported receiving calls from the direct line of one of DESC’s data control clerks with a caller ID showing “NHEGKY.” The caller asked the residents to verify their Medicare and Social Security numbers, telling the residents that the information was needed in order to issue a new Medicare card.

One resident was called four times over a few days. Each caller was different, although each spoke with a Russian or Eastern European accent and in each case, chatter was audible in the background of the call. Each time, the phone number that appeared on the resident’s caller ID was different, with the caller ID showing “NH Bureau of ECGY” on one of the calls. The callers asked for the resident each time by first name.

These reports are recent examples of the general trend of scammers using fishing scams to try obtaining personal information from New Hampshire residents. To avoid being the victim of a fishing scam, Attorney General Formella advises New Hampshire residents that:

- You should not answer phone calls from numbers that you do not recognize;
- You should never give personal information over the phone; and
- You should confirm the legitimacy of any person claiming to be a representative of a state agency by contacting the particular state agency through its official contact email or phone number. A listing of every state agency and links to each agency’s website and contact information is found at <https://www.nh.gov/government/agencies.htm>.

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

In addition, anyone with knowledge that a vulnerable adult has been scammed or financially exploited should also contact the New Hampshire Bureau of Elderly and Adult Services, at 1 (800) 949-0470.

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 these links to find and contact your New Hampshire:

- **State Representative:** <https://www.gencourt.state.nh.us/house/members/>
- **State Senator:** <https://www.gencourt.state.nh.us/senate/members/wml.aspx>

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

Advocacy Update by the NH Alliance for Healthy Aging

The Long Road to Dental Benefits For Older Adults On Medicaid in New Hampshire

By MARTHA McCLOUD, Interim VP of Community Engagement, New Futures

New Hampshire currently provides only emergency dental benefits for adults. This means the state will cover a tooth extraction for the approximately 85,000 adults on traditional and expanded Medicaid in New Hampshire but none of the preventative care to avoid that extraction.

Lawmakers have tried to implement more comprehensive dental benefits in our Medicaid program many times. The most recent was effort was to include this benefit in the 2021/2022 state budget. But a last-minute maneuver at the State House in Concord removed the benefits. There has been bipartisan support to fund a program that advocates say will save taxpayer dollars. This effort may be successful in 2022.

There is a House bill and a Senate bill working their way through the legislative process this session. Both bills, House Bill (HB) 103 and Senate Bill (SB) 422, were successful in crossing over to the other body and are being considered.

- House Bill (HB) 103, introduced by Representative Joe Schapiro in the 2021 Session, was retained from the earlier session due to cost concerns. In the 2022 Session, HB 103 was passed by the full House and crossed over to the Senate where it was passed and referred to the Senate Finance Committee. Senate Finance made a recommendation of Ought to Pass (OTP), and HB 103 will be voted on by the full Senate on May 5th.
- Senate Bill (SB) 422, introduced by Senator Cindy Rosenwald in the 2022 Session, has the intent to provide dental benefits to adults under the Medicaid program. SB 422 was amended by the Senate and passed by the full Senate. SB 422 crossed over to the House where the House Health and Human Services and Finance Committees considered it. SB 422 has received a recommendation of Ought to Pass with Amendment (OTP-A) and will be voted on by the full House on May 5th.

Both the House version of SB 422 and the Senate version of HB 103 have been amended to have the same language and would require the Commissioner of the Department of Health

and Human Services to solicit information and to contract with dental managed care organizations to provide dental care to persons enrolled in Medicaid. Any vendor awarded a contract will provide the following dental services to individuals 21 years of age and over:

- Diagnostic and preventive dental services including an annual comprehensive oral examination, necessary x-rays or other imaging, prophylaxis, topical fluoride, oral hygiene instruction, behavior management and smoking cessation counseling.
- Comprehensive restorative treatment necessary to prevent or treat oral health conditions, to reduce or eliminate the need for future acute oral health care, and to avoid more costly medical or dental care.
- Oral surgery and treatment necessary to relieve pain, eliminate infection or prevent tooth loss.
- Removable prosthodontic coverage for individuals served on the developmental disability (DD), acquired brain disorder (ABD), and choices for independence (CFI) waivers, and nursing facility resident populations only, subject to medical necessity.

The individual benefit will be capped at \$1,500 per year, excluding preventive services and cost sharing will be implemented as allowed under CMS guidelines for Medicaid recipients with family incomes above 100 percent of the Federal Poverty Level (FPL), with the exception of diagnostic and preventive services.

The cost is estimated at about \$27.5 million, \$20 million of it would be paid for by the federal government, which covers half the cost of dental expenses for traditional Medicaid recipients and 90 percent of the cost for those on expanded Medicaid.

On May 5th, the House will vote on SB 422 and the Senate will vote on HB 103. Consider contacting your **State Representative(s)** and your **Senator** to encourage them to support dental benefits for older adults who are on Medicaid in New Hampshire and end this long road trip.

This column is a regular feature of AgingMatters. We thank the [New Hampshire Alliance for Healthy Aging](#) and [New Futures](#) for the information they provide to keep readers informed on activities with the NH State Legislature.

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.

Spring 2022 Edition of ‘Generations Journal’ Now Available

The American Society on Aging has announced that the Spring 2022 edition of Generations Journal” is now available. Guest Editors Robin Mockenhaupt and Edna Kane Williams have worked hard through the pandemic, gathering a brilliant group of authors to address COVID-19’s impact, lessons learned and ways to haltingly move forward to produce Visions for Aging Post COVID-19 (<https://generations.asaging.org/spring-2022>).

Topics covered include COVID’s impact on care settings, the policy and financial impacts of COVID, and the social and behavioral impact of COVID-19. The online magazine also includes personal stories gathered from older adults who share the stories of their experiences with COVID-19.

NH Coalition for Suicide Prevention Shares Challenges of Averting Suicide Among the Elderly

For some seniors, the so-called “golden years” are not so golden. As physical abilities deteriorate and mental abilities slow, older people may also experience added stress as sources of emotional support disappear. Pain may be a constant companion. It may be hard for some seniors to find continuing purpose or experience satisfaction under such circumstances. Underlying mental illnesses, diagnosed or not, may affect their ability to cope with these challenges. Loss of independence and mobility can trigger depression and impede seniors’ ability to access care to address medical or emotional needs.

Read the entire blog post at <https://zerosuicidesnh.org/blog/the-differing-challenges-of-averting-suicide-among-the-elderly>

Medicare Minute Focuses on ‘Medicare Savings Programs’

Medicare Minutes are short, engaging presentations on current Medicare topics hosted by the Medicare Rights Center. Each month’s presentation is streamed live using your Medicare

Interactive profile and will help you learn more about your benefits and make the most of your Medicare coverage.

May Topic: Medicare Savings Programs *Thursday, May 19th, 2022 • 3:00 - 3:30 PM (EST)*

Affording Medicare premiums and deductibles can be challenging, especially if you are on a fixed income. If you have limited income and savings, Medicare Savings Programs can help pay your Medicare costs. In this Medicare Minute, we’ll be discussing the benefits, eligibility requirements, and application steps for the Medicare Savings Program.

Register at <https://www.medicareinteractive.org/register>

How to Stretch Your Retirement Nest Egg as Prices Rise

Your retirement dollars aren’t keeping up with the cost of living thanks to 40-year high inflation. For retirees on a fixed income that’s a big problem, particularly with gas, food, rent, and energy costs skyrocketing.

It’s not clear how long inflation will remain high. The supply chain is still a mess and the war in Ukraine continues with no end in sight. The Federal Reserve is beginning to raise interest rates in an effort to rein in inflation, but the impact won’t be felt right away. As a result, retirees have to identify ways to make their dollars last longer now and for the foreseeable future.

Read the complete AARP article by Donna Fuscaldo at <https://www.aarp.org/retirement/planning-for-retirement/info-2022/inflation-adjusted-living-expenses.html>

Health Check Tools

MedlinePlus has more than 100 health check tools where you can assess your health with using interactive tools such as calculators, quizzes, and questionnaires. You can check your risk for heart disease, calculate your ideal weight and body mass, find out how many calories your favorite exercise burns, take a pet allergy quiz, and much more at <https://medlineplus.gov/healthchecktools.html>

OLDER AMERICANS MONTH



AGE MY WAY: MAY 2022

Older adults play vital, positive roles in our communities – as family members, friends, mentors, volunteers, civic leaders, members of the workforce, and more.

Just as every person is unique, so too is how they age and how they choose to do it – and there is no “right” way. That’s why the theme for Older Americans Month (OAM) 2022 is *Age My Way*.

Every May, the Administration for Community Living (ACL) leads the celebration of OAM. This year’s theme focuses on how older adults can age in their communities, living independently for as long as possible and participating in ways they choose.

While *Age My Way* will look different for each person, here are common things everyone can consider:

- **Planning:** Think about what you will need and want in the future, from home and community-based services to community activities that interest you.
- **Engagement:** Remain involved and contribute to your community through work, volunteer, and/or civic participation opportunities.
- **Access:** Make home improvements and modifications, use assistive technologies, and customize supports to help you better age in place.
- **Connection:** Maintain social activities and relationships to combat social isolation and stay connected to your community.

This year, the New Hampshire State Commission on Aging is excited to celebrate OAM with our partners in the aging community.

Diverse communities are strong communities. Ensuring that older adults remain involved and included in our communities for as long as possible benefits everyone. Please join the New Hampshire State Commission on Aging in strengthening our community.

We invite you to share details and photos of your local celebrations that we can feature in an upcoming edition of *Aging Matters*. Send your information to: NHCOANews@gmail.com. We look forward to hearing from you!