

Aging *Matters*

New Hampshire State Commission on Aging

New Hampshire Commission on Aging

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‘WellnessLink’ is NH’s one-stop resource for COVID-19 information for older adults

The Partnership for Public Health (ServiceLink of Belknap County and Winnepesaukee Public Health Network in partnership with the



Department of Health and Human Services) are proud to introduce “WellnessLink”, a new service providing people aged 60 and over with direct access to COVID-related information and linkages to vaccine appointments.

One phone call connects older people to a WellnessLink expert who is able to answer questions related to COVID-19. They explain local options for getting tested, booking a vaccination appointment, finding transportation assistance, can coordinate language services, and follow up with people to make sure they receive the care they want.

“The WellnessLink experts help you find what works best for you at no cost to you,” says Carissa Elphick, Director of Human Services Programs for the Partnership for Public Health.

Furthering the missions of the partnering organizations, WellnessLink provides an easy-to-understand and accurate source for New Hampshire residents to live and age well.

Contact WellnessLink at (866) 452-1693 to start protecting your health.

ServiceLink contracts with local agencies around the state to help individuals access and make connections to long term services and supports, family caregiver information and supports, and Medicare and Medicaid options.

IN THIS ISSUE

NH State Commission on Aging / June Meeting Recap	2
A Focus on Nursing Home Quality, part 3	3
Older Adult Recognition Program Close-Up / Belknap County.....	5
National 998 Suicide & Crisis Hotline	6
FTC Launches Inquiry into Prescription Drug Middlemen Industry	7
Grandparents: Whatever You Do, Don't Give Up	8
Five Ways Nostalgia Can Improve Your Well-Being.....	9
SCAMS of the Month.....	11
Four Tips for Loaning Money to Family	13
Links to Learn More.....	14

Meals on Wheels Programs Focus of June NH Commission on Aging Meeting

Federal, state and non-profits responsible for New Hampshire older adult food programs offered information about their programs at the June meeting of the NH State Commission on Aging. These programs are designed to extend the independence and health of older adults with nutritious meals, social engagement and wellbeing checks.

Guests included Jennifer Throwe, Regional Administrator, Administration for Community Living (ACL) US DHHS; Wendi Altman, Bureau Chief for NH's Bureau of Elderly and Adult Services (BEAS); Thom O'Connor, Administrator, BEAS; Maureen Brown, Nutrition Consultant, NH-DHHS; and Jaymie Chagnon, Chair, Meals on Wheels New Hampshire (MOW-NH) and ED of Strafford Nutrition & Meals.

Ms. Throwe provided a brief background about Older Americans Act (OAA) services at the federal and state levels. In New Hampshire, BEAS serves as the State Unit on Aging. Nationally, the aging population is growing, and the aging network supported through the ACL currently assists 11 million older adults and their caregivers to remain at home through community-based services.

OAA services are generally for those aged 60 and over and prioritize those with greatest economic and social need, although there are no income requirements and means testing is not allowed. A state match is required to leverage federal OAA funds.

In recent years, the OAA's scope has expanded to include managing chronic diseases, preventing hospital re-admissions, avoiding long-term care nursing facility stays, and more.

Wendi Aultman noted that New Hampshire's State Plan on Aging is up for renewal by June 2023 and BEAS is beginning its work on the Plan this summer with the formation of stakeholder groups. She addressed BEAS' mission and vision and noted that some of the elevated topics noted by Ms. Throwe are also of concern to BEAS.

In addition to BEAS' work related to its role as a State Unit on Aging and the OAA, the Bureau responsibilities include Adult Protective Services, oversight of Long-Term Services and Supports supported by Medicaid, and delivery of information services including the ServiceLink Aging and Disabilities Resource Centers

The state match to federal home delivered meals funding is 50:50 and to federal congregate meals funding is 25:75—both over the 15 percent match that is required by the federal government. Under traditional guidelines, the state can transfer up to the 40 percent

maximum amount allowed from congregate to home delivered meal funding or vice versa.

Jaymie Chagnon presented the concerns of MOW-NH regarding funding for home delivered meals. Ms. Chagnon said that MOW-NH advocates for up to 100 percent transferability between funding for congregate and home delivered meals. She said that NH's providers are finding decreasing attendance at congregate meal sites related to cultural changes, while the home delivered meals program is growing. During the pandemic, the 40 percent transfer limit was lifted. Providers found the change very helpful.

In addition to transferability of funding between congregate and home delivered meals, MOW-NH would like to see a permanent adoption of the increased reimbursement rate per meal that happened with the arrival of federal pandemic relief funds. Programs are challenged to find adequate funding to support current programs. They face work-force shortages, and a growing number of needier clients who require a higher volume of services (instead of 5 meals a week, possibly needing 7-to-14 meals per week to sustain them at home).

Additionally, food costs and availability were part of the challenges, which include cost of transportation to deliver meals, raw food for preparation, and staff and volunteer shortages. Commission member Suzanne Demers noted that the funding (\$6 per meal) must cover everything. Providers may seek donations to support meal programs, but over the years providers have seen a decrease in donations. The current inflation has made this year even tougher than most.

The result of conversation following the presentations is for the Commission Emerging Issues Task Force to review the presentations, conduct additional research, and bring forward information and recommendations for the full Commission to share with policymakers.

In other business, it was announced that while the Commission will partner with BEAS as they work to update the State Plan on Aging, it will also engage in additional planning to develop a broad vision for aging in NH to guide the Commission's work. State Plans on Aging are required by the Older American Act for States to receive OAA funding, and typically focus on OAA funded services. Many states across the country are also engaging in state-led planning efforts that use an aging lens across local and state priorities beyond traditional OAA services. These plans elevate an aging policy agenda responsive to state policy environments that support people at all stages of life.

How to Contact the New Hampshire State Commission on Aging

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NH Commission on Aging Meeting Scheduled for Monday, July 25

The general public is invited to the July meeting of the New Hampshire State Commission on Aging scheduled for Monday, July 25, 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/>

Help Us Spread the Word!

*If you like this newsletter, please
share it with others!*

A Focus on Nursing Home Quality: Opportunities for Improvement

Ensuring Taxpayer Dollars Support Nursing Homes That Provide Safe, Adequate and Dignified Care

Editor's Note: Few industries have had the spotlight shined on them as brightly due to COVID-19 as have nursing homes. Nursing homes are a critical part of the state's long-term services and support system of care. To help Granite State residents better understand the issues and get involved in supporting solutions, the Emerging Issues Task Force of the New Hampshire State Commission on Aging is writing a series of six articles focused on the White House agenda to Protect 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/>) This is the third article in the series.

The need for safe, high quality living environments for all as we age will continue to grow. A key component to high quality, safe environments is trained, caring, direct care workers who provide long-term services and support both in people's homes and in nursing homes. The Biden Administration's agenda to improve quality and safety of care in nursing homes, developed by, and to be implemented by, the US Department of Health and Human Services recognizes this.

The section of President Biden's plan focused on *Ensuring Taxpayer Dollars Support Nursing Homes That Provide Safe, Adequate, and Dignified Care* recommends the Centers for Medicare & Medicaid Services (CMS) set requirements to:

- reduce resident room crowding,
- reinforce safeguards against unnecessary medications and treatment,
- strengthen skilled nursing facility value-based purchasing by tying payment based on staffing level adequacy, staffing retention, and resident experience measures
- establish minimum nursing home staffing.

The last two bullets in this section of the agenda focus on staffing because the first two bullets and the remainder of the agenda need adequate staffing levels to be achieved. Available, attentive care gives improve quality of life and health outcomes.

Across the country, the COVID-19 pandemic intensified the previously existing shortage of workers available to provide long term services and supports. The New Hampshire Department of Employment Securities has data that shows from 2015 to 2021, there has been an overall decrease of 10% in the long-term care workforce and a 17% decrease within skilled nursing facilities. While New Hampshire nursing home providers work hard to recruit and retain the staff they need to keep beds and doors open, they have had limited success. At one point earlier in the pandemic, the issue was significant enough that Governor Sununu deployed the National Guard into nursing homes in NH. We need a strong response at that state level to grow this workforce deemed

Nursing Homes, con't next page

You're Invited To Share Your Thoughts & Ideas

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

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

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

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

1. Email it to: NHCOAnews@gmail.com

2. Mail it to: AgingMatters, NHCOA Newsletter, NH Commission on Aging, 117 Pleasant St., Dolloff Building, 4th Floor, Concord, NH 03301

We look forward to hearing from you soon!

Help Us Spread the Word!

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

Nursing Homes, con't

"essential" during the pandemic.

This is a workforce that is often marginalized, experiencing low wages, a lack of fringe benefits, a lack of affordable health care, and retirement savings opportunities. In New Hampshire 36% of these Direct Care Workers receive some form of public assistance (<http://www.phinational.org/policy-research/workforce-data-center/#23states=33&var=Public+Assistance>) – be it SNAP, Medicaid, or cash assistance – to get by.

A Kaiser Family Foundation issue brief (<https://www.kff.org/medicaid/issue-brief/state-actions-to-address-nursing-home-staffing-during-covid-19/>) shares examples from four states that adopted laws or regulations requiring increases to nursing home staff wages. But these cannot be implemented without an increase to the Medicaid reimbursement rate tied to wages set by state government. Medicaid is the largest payer of long-term services and supports in NH.

There is other valuable work that can be done here in New Hampshire to make long term care jobs more desirable and grow the workforce. State level support could be provided to employers to improve working conditions, opportunities for training and advancement, supervision via coaching, peer mentorship initiatives, engaging employees to share their perspectives, and tangible signs of employer appreciation. The Endowment for Health Forward Fund engaged stakeholders across the state in a year long initiative to develop a report that lays out a detailed strategy for improvement - *Giving Care: A Strategic Plan to Expand and Support New Hampshire's Health Care Workforce* (<https://endowmentforhealth.org/target-initiatives/forward-fund>). A Roundtable convened by the authors and NH DHHS Commissioner Shibinette after the report was published resulted in a call to:

- reduce licensing barriers,
- expand tuition assistance and support programs,
- establish recruitment initiatives in middle and high schools and within the diversity of New Hampshire communities,
- expand training, apprenticeship, and mentorship opportunities, and
- implement a campaign to create a culture that values and supports these workers.

New Hampshire has experienced some success in addressing workforce shortages with programs like NH Needs Caregivers (<https://nhneeds caregivers.org/>) that link interested potential workers with training and jobs. However, we need more to make a difference in workers' lives and in the lives of those of us who live in, or have family living in, nursing homes.

To learn more about caregiving challenges in New Hampshire, check out Call to Care (<https://www.pbs.org/show/call-care-nh/>) a documentary produced by New Hampshire Public Television.

If you want to make a difference in this issue, consider reaching out and communicating with your local legislator, invite them to visit you or people you know who rely on direct care workers; this is an important step towards educating them on this workforce issues. You can also contact members of NH's federal delegation to ask for their support to finance the White House agenda. Our direct care workers provide not just physical care, but social and emotional engagement that creates lives with meaning.

Introducing the Older Adult Volunteer Award Winners from Belknap County

United in Caring

Dynamic Duo of Dotty Perkins and David Currier Work to Lift Up the Community

“We just like helping other people,” says Dotty Perkins, “To be able to make a difference in someone’s life is a great feeling.”

Dotty, 79 and David Currier, 71 are community mainstays in their town of Northfield and closely connected to the Tilton Senior Center. At the Center, Dotty teaches the “Bone Builders” program twice a week. Fully accredited by medical professionals, Bone Builder helps older adult achieve and maintain better health through improve strength and balance.

“It really helps people with walking,” Dotty says. “Many people are better able to get around after the program and some do not need a cane as much. It is great to see people make progress.”

For his part, David is frequently seen doing yard work for seniors in need in the summer months and plowing driveways in the winter. “We’re both busier now as retirees that we were when working!” Dotty jokes.

The couple were also instrumental in working with the Senior Center as part of its transportation program, helping seniors get to appointments and outings across the communities of Tilton, Northfield, and Sanborn.

Dotty says she first encountered the Senior Center when seeing what programs, she herself might access. She was drawn to volunteer several years ago and has not looked back.

During the height of the pandemic, she still conducted classes closely adhering to the social distancing guidelines and the wearing of masks. She shared that beyond the benefits of the exercise program, it was “important for seniors to get out of the house and see other people.”

When they are not volunteering, the couple enjoy activities with their children, grandchildren and great grandchildren as well as going out to eat.

Clearly an advocate of helping other via volunteer service, Dotty is quick to recommend volunteering at the Senior Center to her friends and others. “I always encourage people to volunteer at the Center,” she says. “It’s a wonderful place to be part of and people are so friendly!”

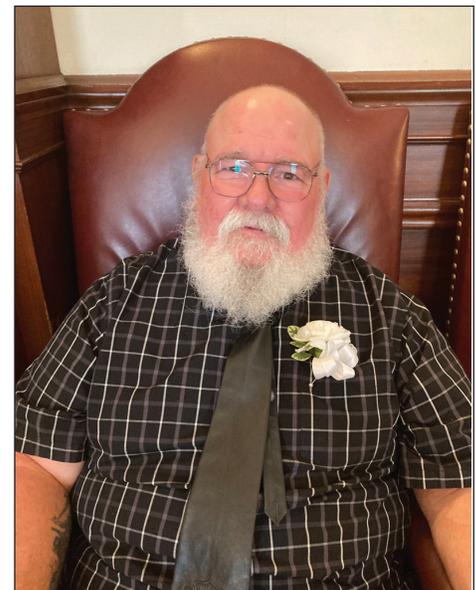
About the Older Adult Volunteer Program

The Governor of New Hampshire, the New Hampshire State Commission on Aging, and EngAGING NH celebrate Older Americans Month in May of each year by honoring older adults who through their volunteerism, serve to build strong communities. Their actions demonstrate that any one of us can make a difference at any point in our lives on the lives of others.

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.



Dotty Perkins



Dave Currier

Is there an older adult volunteer in your community that deserves recognition?

Send an email to Rebecca.L.Sky@nhcoa.nh.gov to have your name added to the outreach list when information about the 2023 Older Adult Recognition Program is available later this year

The National 988 Suicide & Crisis Lifeline Adds to NH's Robust Crisis Landscape

The New Hampshire Department of Health and Human Services (DHHS) has announced the launch of 988, the new, easy-to-remember three-digit dialing code that will route callers to the existing National Suicide Prevention Lifeline.

The addition of 988 on July 16 will add to New Hampshire's already robust crisis response landscape, offering an alternative to calling 911 or going to Emergency Departments to seek care during a mental health crisis.

While 988 offers an easy-to-remember option for people who need immediate help, it will not replace New Hampshire's current statewide system, New Hampshire Rapid Response.

Rapid Response launched on January 1, 2022, providing mental health crisis services via phone, text and chat for children, youth and adults who may be experiencing emotional distress, mental health or substance misuse crisis or having thoughts of suicide.

Rapid Response is available 24/7 365 days/year, and in addition to the phone/text/chat option, mobile crisis teams are ready to meet people where they are if it is determined that they have more intensive needs.

Between January and May, 2022, Rapid Response deployed mobile crisis teams 2,840 times throughout New Hampshire.

It is important to note that the 988 call center routes calls by area code, which means that someone calling from an area code outside of New Hampshire will reach a call center in the state that corresponds with that area code.

For a local response every time, anyone in New Hampshire is encouraged to contact NH Rapid Response at (833) 710-6477.

Over the past several years, DHHS has made critical investments in strengthening the mental health system across the state. The Department remains focused on implementing New Hampshire's 10-Year Mental Health Plan and Children's System of Care, increasing capacity for inpatient treatment, building more community-based services, and ensuring that children, youth and adults have access to the behavioral health supports they need.

To learn more about NH Rapid Response, or to use online chat, visit <https://www.nh988.com/>. To reach Rapid Response by phone or text, call (833) 710-6477.



'Aging with Disabilities in America' Subject of Next Avenue Special Report

Next Avenue has produced a special report presented by The John A. Hartford Foundation on "Aging with Disabilities in America."

Americans with disabilities are living longer lives. Yet, medical and long-term care providers are often not adequately trained to care for this growing population, who often have very complex needs. This new special report series, "Aging with Disabilities in America," aims to explore the intersection of aging and disability through engaging conversations with researchers, academics, families and those living (and aging) with disabilities.

In the special report's introductory article, "Reflections on Disability Histories," a disability advocate parses out the histories of disability in America and their relationship to aging and notes that, "it remains vitally important for Disabled people to be involved in the sharing and archiving of our Disability histories, in order to honor, highlight and celebrate the expertise and experience of Disabled individuals and communities — including older adults."

Read the complete series at: <https://www.nextavenue.org/disability-aging/>

Your Local Resources

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

Check Out Past Editions of AgingMatters at
<https://www.nhcoa.nh.gov/newsletters.aspx>

FTC Launches Inquiry into Prescription Drug Middlemen Industry

The Federal Trade Commission has announced that it will launch an inquiry into the prescription drug middleman industry, requiring the six largest pharmacy benefit managers to provide information and records regarding their business practices. The agency's inquiry will scrutinize the impact of vertically integrated pharmacy benefit managers on the access and affordability of prescription drugs. As part of this inquiry, the FTC will send compulsory orders to CVS Caremark; Express Scripts, Inc.; OptumRx, Inc.; Humana Inc.; Prime Therapeutics LLC; and MedImpact Healthcare Systems, Inc.

"Although many people have never heard of pharmacy benefit managers, these powerful middlemen have enormous influence over the U.S. prescription drug system," said Federal Trade Commission Chair Lina M. Khan. "This study will shine a light on these companies' practices and their impact on pharmacies, payers, doctors, and patients."

The Commission's inquiry will examine pharmacy benefit managers' role at the center of the U.S. pharmaceutical system. Pharmacy benefit managers are the middlemen who are hired to negotiate rebates and fees with drug manufacturers, create drug formularies and surrounding policies, and reimburse pharmacies for patients' prescriptions. The largest pharmacy benefits managers are now vertically integrated with the largest health insurance companies and wholly owned mail order and specialty pharmacies.

In these roles, pharmacy benefit managers often have enormous influence on which drugs are prescribed to patients, which pharmacies patients can use, and how much patients ultimately pay at the pharmacy counter. Many of these functions

depend on highly complicated, opaque contractual relationships that are difficult or impossible to understand for patients and independent businesses across the prescription drug system.

The inquiry is aimed at shedding light on practices that have drawn scrutiny in recent years including:

- fees and clawbacks charged to unaffiliated pharmacies;
- methods to steer patients towards pharmacy benefit manager-owned pharmacies;
- potentially unfair audits of independent pharmacies;
- complicated and opaque methods to determine pharmacy reimbursement;
- the prevalence of prior authorizations and other administrative restrictions;
- the use of specialty drug lists and surrounding specialty drug policies;
- the impact of rebates and fees from drug manufacturers on formulary design and the costs of prescription drugs to payers and patients.

The FTC's inquiry will build on the significant public record developed in response to the request for information about pharmacy benefits managers that the agency launched in February, 2022. The agency has received more than 24,000 public comments to date.

The FTC is issuing the orders under Section 6(b) of the FTC Act, which authorizes the Commission to conduct studies without a specific law enforcement purpose. The companies will have 90 days from the date they receive the order to respond.

Source: <https://www.ftc.gov/news-events/news/press-releases/2022/06/ftc-launches-inquiry-prescription-drug-middlemen-industry>

Get COVID Treatment Quickly if You Test Positive

For many people, the sooner you act on your COVID symptoms, the better! If you test positive—and are more likely to get very sick from COVID, treatments are available to reduce your chances of severe illness. Here's what you need to know:

Don't delay. Get tested as soon as possible after **your symptoms** start. Treatment must be started within days after you first develop symptoms to be effective.

If you test positive, talk to your doctor or healthcare provider right away to find out if treatment is right for you, even if your symptoms are mild. There are multiple options for treating COVID at home or as an outpatient.

If you're symptomatic, you may also want to consider using the **Test to Treat** program. With locations nationwide, it can provide faster, easier access to lifesaving COVID-19 treatments. If you test positive, you can see a healthcare provider, and if eligible, get a prescription for an oral COVID-19 treatment and have that prescription filled — all at one location.

Source: <https://www.cdc.gov/coronavirus/2019-ncov/your-health/treatments-for-severe-illness.html>

Grandparents: Whatever You Do, Don't Give Up

By **KERRY BYRNE**, The Long Distance Grandparent

During a recent meeting with grandparents in The Long Distance Grandparent Society membership program, a new member asked about how to get the parents more engaged in facilitating the relationship she was trying to nurture with her grandchildren.

We all shared ideas and then one of our long-standing members said:

Whatever you do, don't give up.

And others chimed in with the same sentiment and with stories about how the relationship can ebb and flow from a distance.

And that it can feel like you are throwing spaghetti at the wall, waiting for one piece to stick.

But then when it does, the consensus was that the work and the wait is worth it.

Grandparenting from a distance takes extra time and effort.

Those viral videos of grandparents and grandchildren sharing a moment together that we all like to watch and share reflect just one moment in time.

But that viral moment of a grandchild running into their grandparent's arms didn't just happen overnight.

Behind the video is a grandparent and/or a parent who prioritized the relationship. They travelled the extra mile both literally and figuratively.

In my research on grandparenting, one theme keeps coming up:

There is a lot of value contained in strong and positive relationships between grandparents and grandchildren. It sounds cliché, but this relationship is

indeed the gift that keeps on giving.

Positive relationships with a grandparent have been associated with **fewer symptoms of depression**; **higher reports of well-being** in older grandchildren and **less ageist views** towards older adults in even very young grandchildren.

Now of course, having a strong and positive relationship is easier said than done, especially from a distance. But it's not impossible.

So how can you show up in a meaningful way as a long distance grandparent and stay inspired to keep connecting – even if you aren't getting much back?

Commit to doing at least one thing on a regular basis so you can be a consistent and loving connection your grandchild can rely upon.

Whether it's a Monday morning motivational text, a monthly care package or a short video every Saturday morning letting them know how much you love them, just do it regularly.

For some extra inspiration, check out this free resource for long distance grandparents: **3 Things You Can Do Today to Build Bonds with Your Grandchildren from a Distance.**

This article was first published in GRAND Magazine (<https://www.grandmagazine.com/2022/04/grandparents-whatever-you-do-dont-give-up/>). For free access to GRAND – The Magazine for GRANDparents, <http://www.ReadGrand.com>

Kerry Byrne, Ph.D. is a care and connections research scientist focused on helping grandparents nurture strong bonds with their grandchildren from a distance. For more ideas about how to stay connected to your grandchildren, you can sign-up for her weekly ideas and inspirations on her website: <https://thelongdistancegrandparent.com/>

Check Your Medicare Summary Notice

Generally, Medicare beneficiaries get their Medicare Summary Notice (MSN) every three months in the mail. However, they can also be accessed online at <https://www.medicare.gov/>

When you get your notice, be sure to review it. Identify anything that looks suspicious, like claims for items or services you didn't receive or provider names that you don't know.

If you aren't sure how to review your MSN, visit <https://smpresource.news/ReadMSN>.

If you see something you don't understand, call the provider to ask or you can also call the SMP at (877) 808-2468 for help reviewing claims, fixing errors, and reporting potential fraud.

WHAT TO DO WITH AN MSN

Review

- Online at Medicare.gov
- Mailed version

Identify

- Claims you didn't receive
- Providers you didn't see

Resolve

- Call the provider
- Call the SMP

Don't just throw them away!

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SMP
Senior Medicare Patrol
Preventing Medicare Fraud

Five Ways Nostalgia Can Improve Your Well-Being

BY JILL SUTTIE, Greater Good Magazine

I often find myself nostalgic for days gone by—especially my young adulthood. Thinking about days when I could go backpacking with a friend on a moment's notice or dance the night away at my wedding, without the constraints of child care or a limited energy supply, gives me a bittersweet feeling—a mixture of joy, sadness, and longing.

While I find nostalgia pleasant overall and even inspiring, doctors and psychologists did **not always consider** it a good thing. Staying “stuck in the past” was often associated with being unable to adjust to new realities, like when soldiers were nostalgic for their faraway homes and experienced loneliness and dread. Not that long ago, some considered nostalgia to be a mental illness, akin to melancholy, which could lead to anxiety, depression, and sleep disorders.

But more recent findings on nostalgia suggest it can be good for us, increasing our well-being, making us feel connected to other people, and giving us a sense of continuity in our lives. And it seems to come on naturally when we need to weather life's difficulties. Rather than being a problem, nostalgia can help bring happiness and meaning to our lives.

Here are some of the ways benefits nostalgia us, according to science.

Nostalgia makes us feel socially connected

Nostalgia about our past often **includes recalling** important people in our lives—people who cared about us and made us feel like we belonged. Certainly, my own nostalgic musings are centered around times when I was with the people and places I love. So, it's not too surprising that recalling these special times would **make us feel** more connected to others, in general.

In **one study**, researchers found that people who were asked to write about an event from their past that made them feel “sentimental longing for the past” felt loved and supported, and this, in turn, helped buffer them against loneliness. **Another study** found that when people felt nostalgic about times in their lives when they interacted with members of an “out-group”—for example, teenagers recalling fun times with older adults—they felt less prejudice toward that group.

Nostalgia also seems to help us maintain our relationships. For example, **one study** found that inducing nostalgia helped people feel more optimistic about relationships in general and more willing to

connect with friends. **Another study** found that when induced to feel nostalgia, people (especially those who find connecting with others easier) felt more able to offer emotional support to the people in their lives.

Nostalgia helps us find meaning in life

A sense of meaning in life involves knowing that your existence matters and that your life has coherence or purpose. It's something we all strive for in one way or another.

Fortunately, research suggests nostalgia can be an important resource for increasing meaning, by highlighting central moments in our lives and giving us a sense of continuity.

In **one study**, researchers compared nostalgia to two seemingly related forms of thinking about one's life: recalling a positive past event or imagining a desired future. Focusing on an event that made them nostalgic led people to feel their lives had more meaning compared to imagining a desirable future. And, compared to both other reflections, feeling nostalgic reduced people's need to search for meaning in their lives—they already felt life had meaning.

In **another study**, people either listened to music that brought them back to a particular time or read lyrics to old songs. These nostalgic activities not only made them feel loved and socially connected but also increased their sense of meaning in life. And, when people read an essay that encouraged them to think that life had no meaning—which said, “There are approximately 7 billion people living on this planet. So take a moment to ponder the following question: In the grand scheme of things, how significant are you?”—they naturally turned to feelings of nostalgia for relief from that sense of meaninglessness.

These findings and **others** suggest that nostalgia not only heightens your sense of meaning in life, but can act as a buffer when you experience a loss of meaning. It may help you move forward in life, too. As **one study** found, nostalgia can increase your motivation to pursue important life goals, because it increases meaning—not just because it puts you in a better mood.

Nostalgia can make us happier

Though it does seem to do just that—to boost our mood. Even though nostalgia is by definition a blend of positive and negative emotion, the positive tends to outweigh the negative, meaning we **feel happier** overall.

Nostalgia, con't next page

Nostalgia con't

In **one very recent study**, 176 university students were randomly assigned to a six-week nostalgia program where they were asked weekly to write about a past event that brought on “a sentimental longing for the past” (while a control group wrote about past events that were ordinary). Afterward, they reported on their levels of positive and negative emotions and how much the writing provided a sense of social connection, meaning, or connection to their past self. At different points in time, they also reported on their life satisfaction, feelings of vitality, and well-being.

The researchers found that nostalgia was generally beneficial, leading people to experience more positive emotions, life satisfaction, and well-being, as well as fewer negative emotions—at least three weeks into the program. These benefits mostly disappeared after that—except for people who started the experiment already engaging in nostalgia regularly. For them, going through the nostalgia program brought them greater life satisfaction and fewer negative emotions up to a month later, possibly because the program was a better fit for them.

A lot of the **benefits** on happiness may be connected to nostalgia’s effects on social connection and meaning. But it could also be that nostalgia helps us see ourselves in a truer, more authentic light.

Nostalgia puts us in touch with our authentic selves

When thinking nostalgically about our past, we are the prime protagonists in our own life stories. Perhaps because of this, nostalgia helps us to see our lives as continuous and coherent, providing us with a **sense of authenticity**.

In **one study**, when primed to feel nostalgic by writing about a time in their past, people saw their past self as an authentic representation of themselves. This, in turn, reduced their focus on meeting the expectations of others versus following their own, intrinsic expectations of themselves. In other words, it helped them be their authentic selves.

The researchers also studied how threats to one’s sense of self might make people engage in more nostalgia. Half of the participants read this text: “Many people feel that they have two sides to themselves. One side is the person that they show to other people; the other side is their true self—that is, the person who they truly are deep down.” Then, they wrote about times in their lives when they’d found it hard to reveal their real selves to others. The other half of the participants wrote about their daily routines and when those routines were disrupted. Then, both groups reported on their positive and negative emotions, as well as feelings of nostalgia.

Findings showed that people who focused on threats to their self-concept experienced more negative emotions, and in turn felt more nostalgic. This suggests that nostalgia helps put us in touch with our “real selves” and protects us against threats to our authenticity.

Perhaps for this reason, engaging in nostalgia can lead to personal growth. At least **one study** found that feeling nostalgia made people feel more positively about themselves, which, in turn, made them more open to experiencing new things, expanding their horizons, and being curious—all signs of psychological health.

Nostalgia may help people who feel disillusioned or depressed

Perhaps because of these potential benefits, people tend to engage in nostalgia when they are **feeling down, lonely, or disillusioned**. Many studies have found that nostalgia seems to protect people from negative mind states, bringing about a kind of emotional homeostasis.

Of course, that doesn’t mean that nostalgia is always good or can’t have a downside. If nostalgia makes us spend too much time thinking about our past, it may prevent us from recognizing the joy in our lives right here and now. And, since we tend to engage in nostalgia when negative things occur, it could become an avoidance strategy that keeps us from dealing with present problems in more effective ways.

Encouraging groups of people to feel nostalgic could also have negative consequences. For example, **one study** found that nostalgia made people more likely to believe political claims, regardless of their veracity. Inducing nostalgia could be an advertising ploy used to affect consumer behavior, which could lead to poor choices, too.

Still, chances are that nostalgia is more a blessing than a curse, and a winning strategy for feeling better about ourselves. It can increase our connection to others, our sense of meaning in our lives, our authenticity, and our happiness. So, why not tune into nostalgia now and then? It may just help you meet the challenges of the moment.

SOURCE: https://greatergood.berkeley.edu/article/item/five_ways_nostalgia_can_improve_your_well_being

RAISE YOUR VOICE!

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

Email us today!

NHCOAnews@gmail.com

SCAMs of the Month Alert

Shutting Down Tech Support Scams

By ANDREW RANO

With technology, it's easier than ever to connect with others and people are just a click or call away. Nobody knows that better than scammers — who might try to contact you about a supposed virus or malware they've "found" on your device. So, during this Older Americans Month, remember — if someone unexpectedly calls or messages you, claiming your computer's security is at risk, it's a scam.

It's alarming to get this kind of random notification, especially if it sounds serious and looks legitimate. Scammers often pretend they're tech support from a well-known company, like Microsoft or Apple. They expect you to open an email, text, or pop-up if you see a familiar name. They may also try calling you, hoping you'll react to an "urgent problem" with your computer. That's how they get your personal information or money to "fix" it. They want you to pay for tech support you don't need, to fix a problem that doesn't exist.

Here's what to do:

If you get an unexpected call from someone saying there's a problem with your computer, hang up. It's a scam.

Don't click any links in an unexpected message or email. And never call phone numbers left in voice mails, emails, texts, or social media messages.

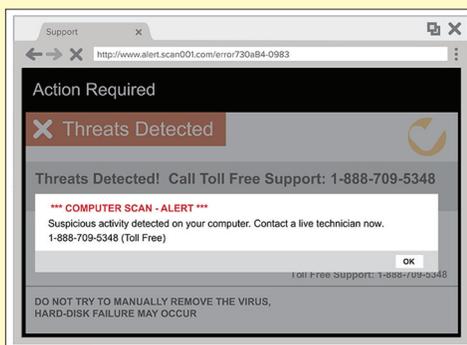
Don't give your personal or financial information in response to an unexpected request. Legitimate organizations won't call or message asking for your Social Security, credit card, or bank account number, or your password.

Update your computer's security software. If you suspect a computer problem, run a security scan to find and remove malware. And turn on automatic updates so your security software can keep up with the latest protections against security threats.

Source: https://consumer.ftc.gov/consumer-alerts/2022/05/shutting-down-tech-support-scams?utm_source=govdelivery

Don't Let a Rental Scam Ruin Your Vacation Plans

Already picked your vacation destination? If you're considering a rental property rather than a hotel, be aware that scammers target travelers looking for a place to stay. Some scammers may steal a real rental advertisement and use their own email to communicate with you and take your money.



SCAM Alert, con't next page

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.

SCAM Alert, con't

Before you select a property, get tips about how rental scams work, what the warning signs are and how to report them.

How Rental Scams Work

Scammers know that finding the right apartment or vacation rental can be hard work, and a seemingly good deal is hard to pass up. They've been known to game some vacation rental websites and bulletin boards. The take-away: when you're looking for a rental, it's caveat renter — renter beware.

Hijacked Ads: Some scammers hijack a real rental or real estate listing by changing the email address or other contact information and placing the modified ad on another site. The altered ad may even use the name of the person who posted the original ad. In other cases, scammers have hijacked the email accounts of property owners on reputable vacation rental websites.

Phantom Rentals: Other rip-off artists make up listings for places that aren't for rent or don't exist, and try to lure you in with the promise of low rent, or great amenities. Their goal is to get your money before you find out.

Signs of a Scam

Being savvy when you're in search of a rental is well worth the effort. Here are some signs you may be dealing with a scam:

They tell you to wire money: This is the surest sign of a scam. There's never a good reason to wire money to pay a security deposit, application fee, first month's rent, or vacation rental fee. That's true even if they send you a contract first. Wiring money is the same as sending cash — once you send it, you have no way to get it back.

They want a security deposit or first month's rent before you've met or signed a lease: It's never a good idea to send money to someone you've never met in person for an apartment you haven't seen. If you can't visit an apartment or house yourself, ask someone you trust to go and confirm that it's for rent, and that it is what was advertised. In addition to setting up a meeting, do a search on the owner and listing. If you find the same ad listed under a different name, that's a clue it may be a scam.

They say they're out of the country: But they have a plan to get the keys into your hands. It might involve a lawyer or an "agent" working on their behalf. Some scammers even create fake keys. Don't send money to them overseas. If you can't meet in person, see the apartment, or sign a lease before you pay, keep looking. What if the rental itself is overseas? Paying with a credit card or through a reputable vacation rental website with its own payment system are your safest bets.

How to Report Scams

If you find yourself the target of a rental scam, report it to your local law enforcement agency and to the FTC at <https://reportfraud.ftc.gov/#/> Contact the website where the ad was posted, too.

SOURCE: <https://consumer.ftc.gov/articles/rental-listing-scams>

NH Alliance for Healthy Aging Advocacy Team Speakers Available

The NHAHA Advocacy Team is available to come out to your community organization or event and talk about advocacy by and for older adults in New Hampshire.

The group enjoys meeting folks around New Hampshire and sharing the work that is being done on behalf of NH's older adults.

NHAHA can provide a training on advocacy in the NH Legislature, host a listening session on older adult needs, and/or connect you with policymakers in your area where you can tell your story and educate local legislators.

Contact Martha McLeod at mmcleod@new-futures.org.

Prefer a Printed Copy of AgingMatters?

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

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.

Help Us Spread the Word!

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

Four Tips for Lending Money to Family

At some point in your life, you may have considered loaning money to a family member who has fallen on tough times. If you are financially able and take the proper precautions, this can be a great way to soften the blow and help a loved one in need. But remember: Just like in an airplane, you need to make sure your own “mask” is on before trying to help others.

A loan between family members has its pros and cons. On the one hand, if you’re the one in need of money, a family member likely isn’t going to check your credit scores or dock your scores if you aren’t completely on time with repayment. On the other hand, if you fail to pay the money back on time or— even worse—default on a family loan, it could seriously impair your relationship with the lending family member and cause severe damage to their finances.

The terms of the loan should be documented and countersigned by all parties. It is recommended that you also have a third-party witness, such as a CPA or financial planner, sign the documents. The documentation needs to include all terms (interest rate, payment schedule, term of loan, etc.) and should clearly state recourse if things go sour. For example, can the lender call the loan early and, if so, under what conditions? What if the borrower can’t make payments? Are there any penalties? If so, what are they? All parties should try to imagine every possible scenario—good, bad and ugly—and discuss and document how they would be handled.

While this may seem excessively formal, it’s important to treat any loan agreement between family members as an arms-length business transaction to protect both parties involved.

Here are some more tips to consider for arranging a loan with a family member:

1. Commit the terms to writing with a promissory note or informal contract. Both parties should sign this note, and it should contain the following information:

- Loan amount
- Repayment schedule
- Rate of interest
- Consequences if the loan isn’t paid back on time

A promissory note may protect both parties in any

number of circumstances and may prevent a he-said-she-said situation.

2. Charge a reasonable rate of interest on the loan. An interest-free loan is likely to be considered a gift rather than a loan and could require the lender to file a federal gift tax return. If the interest rate is below the applicable APR (set by the IRS), the lender might have to declare imputed interest as income. Basically, in this situation, the IRS may take the difference between the applicable APR and the charged interest rate and use it to determine the interest that should have been paid by the borrower. The IRS treats this extra amount as income to the lender. Therefore, taxes will be due, even though the lender has not received any cash payment for this extra interest.

3. Protect yourself in the case of a death with proper documentation. If your loan is undocumented and one party dies before the loan is repaid, you may find yourself in the middle of an unwanted dispute. For example, if the borrower dies before the loan is fully repaid, the lender might come after the recipient’s heirs. If the terms of the loan aren’t documented, the borrower’s heirs can deny that an arrangement existed, and the lending party would be out their money. On the flip side, if the lender dies before repayment, the borrower might claim that the lender had agreed to forgive the rest of the loan in the event of their death. Again, without proper documentation, it is hard for either side to prove what was mutually agreed.

4. Never lend money to a family member that you need yourself. We all want to help a family member in financial need, but don’t do it if lending the money would jeopardize your own financial security— especially during a time of fiscal uncertainty.

If you are contemplating asking a family member for a loan or making such a loan, take the process seriously. Even when trusted family members are involved, treat loaning money as a business transaction and, if needed, consult with a financial or legal adviser who is well-versed in this area.

SOURCE: <https://www.equifax.com/personal/education/personal-finance/loaning-money-to-family/>



“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.

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 or type the URL address into your browser for the complete story.

Medicare Spending on Prescription Drugs Far Outpaces Development Costs

A new AARP analysis finds that the billions of dollars Medicare Part D spent over five years for just 10 top brand name prescription drugs more than made up for the money drugmakers say it costs to research and develop new medications.

AARP's Public Policy Institute looked at total Medicare spending between 2016 and 2020 on the 10 brand name drugs that the program spent the most on in 2020. This research found that, for example, Medicare spent \$27.2 billion during that period to pay for Eliquis, a blood thinner used to treat atrial fibrillation (Afib), a condition that causes an irregular heartbeat. That's more than 10 times what the pharmaceutical industry says is the average cost to develop a new drug: \$2.6 billion.

LINK: <https://www.aarp.org/politics-society/advocacy/info-2022/medicare-prescription-drug-spending.html?cmp=SNO-ICM-FB-MAM-HLTH&socialid=6967675488>

Learn How to Age Without Injury

The CDC's *Still Going Strong* campaign speaks directly to older adults, age 65 and older, and their caregivers to raise awareness about preventable injuries among older adults. The campaign goals are:

- Educate about common risk factors for falls and motor vehicle crashes, as well as traumatic brain injuries that happen from these types of incidents.
- Empower older adults and their caregivers to take simple steps that will help them maintain their independence and age without injury.

LINK: <https://www.cdc.gov/stillgoingstrong/index.html>

Medicare Rights Center Releases Medicare Trends Report

The Medicare Rights Center recently released their annual helpline trends report, *Medicare Trends and Recommendations: An Analysis of 2020-2021 Call Data from the Medicare Rights Center's National Helpline*. Drawn from the organization's direct experience with beneficiaries and their caregivers, including through their national helpline and online reference tool, the report outlines key challenges facing people with Medicare and recommends ways to improve the program.

In 2020 and 2021, Medicare Rights staff and volunteers addressed nearly 42,000 questions

through the helpline while Medicare Interactive (MI), the online Medicare reference tool, fielded more than 5.5 million questions.

LINK: <https://www.medicarerights.org/medicare-watch/2022/05/26/medicare-rights-annual-trends-report-outlines-key-challenges-facing-people-with-medicare>

Climate Crisis and Aging

The connections between aging and climate change aren't always apparent. But as the focus of the Summer 2022 issue of *Generations Journal*, "Aging and the Climate Crisis," the connections are numerous and important. Guest Editor Mick Smyer brought equally deep expertise and passion for acting on the climate crisis as he curated this issue, recruiting a multidisciplinary cast of authors to write a three-part examination of *The Climate Crisis: What's Aging Got to Do With It?*, encompassing why climate and aging intersections matter, how older adults are positioned to be part of the climate solution, and how to affect beliefs about climate change.

LINK: <https://generations.asaging.org/summer-2022>

2021 JAHF Annual Report: The Careforce for an Aging America

The John A Hartford Foundation 2021 Annual Report celebrates and showcases the Foundation's transformative work with grantees and partners to support the nation's *careforce*—the people and institutions providing care every day to older adults.

Read the report at <https://www.johnhartford.org/ar2021/>

July Medicare Minute

"Medicare Minutes" are short, engaging presentations on current Medicare topics hosted by the Medicare Rights Center. The presentation is streamed live using a Medicare Interactive profile.

July Topic: *Excluded from Medicare Coverage: Dental, Vision and Long-Term Care*

• Thursday, July 21 2022 • 3:00 - 3:30 PM (EST)

Medicare does not cover all health care services. Some common services and care excluded from Medicare coverage are dental, vision, and long-term care. In this Medicare Minute, you will learn about some of the limitations of Medicare's coverage and how you may find other resources to get this care.

REGISTER: <https://www.medicareinteractive.org/registerMedicareMinuteLogin-MedicareInteractive>

866-452-1693

Protect Your Health with One Call

WellnessLink provides anyone in New Hampshire aged 60 and older with easy to understand, accurate, no-cost-to-you coordination and information for COVID-19 testing, vaccination and follow up care.



HOW IT WORKS

- Call 866-452-1693 to speak directly with a WellnessLink expert in New Hampshire
 - Ask your questions about COVID-19
 - Can I get vaccinated at home?
 - Do test kits expire?
 - Can I get my flu shot at the same time?
 - A WellnessLink expert will explain your local options and help you choose what works best for you.
 - Receive support to access services
 - Getting tested
 - Booking a vaccination appointment
 - Transportation assistance
 - WellnessLink offers follow up to confirm that your needs have been met.
- Translation and TTY services are available.

Protect Your Health with One Call



In partnership with ServiceLink Resource Centers, NH's Public Health Networks and the NH Department of Health and Human Services