



Aging Matters

New Hampshire State Commission on Aging

New Hampshire Commission on Aging

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The Problem is Bigger than Ageism

We Need a New Philosophy of Aging

By **DON AKCHIN**, The End Game

Is there a place in our society for older adults?

That is not a rhetorical question. When you examine the beliefs that animate our culture, you might well assume that older adults are irrelevant. And you would not be wrong.

To date, most of this conversation, when it takes place at all, has been framed as a problem of ageism. This is a way of looking at problems that we're familiar with, and it puts discrimination based on age on a parallel with racism, sexism, antisemitism, homophobia, and other forms of intolerance.

It's convenient, it's comfortable, it's familiar. But putting ageism in this frame doesn't reveal the true scope of the problem.

The Big Picture

The problem is that we, as a society, do not have a common conception of what to do with the chronologically gifted among us. Thanks to medical advances, we are living longer. Thanks to demographics, we are close to overwhelming younger generations in sheer numbers. And society does not understand what to do with us.

What we need is a new philosophy of aging.

I say new philosophy, because an implied philosophy of aging already exists. It's just not acceptable.

Dutch sociologist Jan Baars recalls that when he began studying

Philosophy, con't next page

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Philosophy, con't

publications on aging, "I was rather shocked by the ways in which 'the aged,' 'the elderly,' or 'the old' were portrayed as if they were a strange and utterly problematic species." That observation accurately reflects the existing philosophy that society has no compelling use for older adults. The only solutions to date are to segregate us, warehouse us, or wait for us to die.

The existing philosophy says that a person has value only so long as they contribute to the economy through gainful employment. Persons who cannot work make no contribution and therefore are not useful. (Children are tolerated because they are potential contributors.) It is a philosophy that gives primacy to the new: New products, new entertainment, new discoveries, new talent. And consequently, what is old - old ideas, old products, old people - has diminished value. It is a philosophy that favors creating new products over re-using, recycling, or repurposing old ones. It rests on the assumption that our resources are inexhaustible - there always will be more trees, more water, more petroleum, and more new people. It is the philosophy of a wasteful, throwaway society that equates used with used-up and includes older people in that category.

This is more than a problem of discrimination. This is a cultural framework that permeates our way of life.

I would like to think we can do better.

The French writer Simone de Beauvoir suggested in her later years that aging is nothing more than a cultural creation, a social verdict rendered by others. According to that thinking, there must be other ways of looking at aging than the way our culture accustoms us to see it. Such a philosophy might address what old age is for, what value older adults offer, and even how older relatives help humans survive as a species.

Not being a philosopher myself, I don't have my own unified theory of aging. Instead, I want to draw attention to a few promising strands that others of the philosophical persuasion might weave together.

One writer of that persuasion is Eric Weiner, author of ***The Socrates Express: In Search of Life Lessons from Dead Philosophers***. These are his

fighting words:

Old age is not a disease. It is not a pathology. It is not abnormal. It is not a problem. Old age is a continuum, and everyone is on it. We're all aging all the time.

Anthropologists have developed a "**grandmother hypothesis**" to suggest the survival advantage of human females who live beyond childbearing age. The theory, in brief, proposes that grandmothers help their families and their tribes survive by caring for their grandchildren (babysitting) and by strengthening social networks that help provide more resources. (Personally, I'm distressed that there is no corresponding "grandfather hypothesis." What's up with that?)

Aging can be seen as a positive asset. A succinct expression of this view is in a **TedxTalk** by Annarose Ingarra-Milch. She argues that:

1. Age broadens our intelligence (with crystalized intelligence)
2. Age betters our personality (we're more resilient)
3. Age increases satisfaction with life
4. Age teaches us the value of time.

Seeing the problem only as one of discrimination or prejudice prevents us from seeing the larger context. The problem is baked into our society's whole conception of what it means to have lives of value and purpose. It is a problem that deserves more serious thought.

Want to be Almost Famous?

Don Akchin is seeking people to interview for a research project on aspects of retirement. He is seeking to interview two kinds of interviewees about their retirement experiences:

- Men or women who officially retired in the past three years.
- Men or women who expect to retire in less than three years.

Do you qualify, or can you suggest people who do? Please let me know at don@donakchin.com.

Don Akchin produces a weekly newsletter and a biweekly podcast about positive aspects of aging. You can read more (and get a free subscription) at <https://theendgame.substack.com>.

Next NH Commission on Aging Meeting Scheduled for September 19

Please mark your calendars for Monday, September 19, 2022 from 10am-noon for the next meeting of the New Hampshire State Commission on Aging. There is no meeting scheduled for August.

Minutes from previous meetings of the NH State Commission on Aging are posted on the Commission's website after they have been approved and can be found at <https://nhcoa.nh.gov/>

A Focus on Nursing Home Quality: Opportunities for Improvement

Ensuring Accountability and Oversight

Editor's Note: Few industries have had the spotlight shined on them as brightly due to COVID-19 as have nursing homes. To help Granite Staters get involved in supporting solutions to improve care, the Emerging Issues Task Force of the New Hampshire State Commission on Aging is writing a series of articles focused on the [White House Agenda](#) to Protect Seniors by Improving Safety and Quality of Care in the Nation's Nursing Homes. This is the fourth article in the series. Please note, most nursing homes in New Hampshire provide a high quality of care.

As part of President Biden's agenda aimed at supporting older adults in the long-term care setting, a key part of the plan focuses on oversight of poorest performing nursing homes, particularly those owned by large companies who own facilities in multiple states.

The Centers for Medicare and Medicaid Services (CMS) conducts health and safety inspections and enforcement actions in facilities with which it has a provider reimbursement agreement. As Medicaid pays for the majority of care in nursing homes across the country, they inspect most nursing homes. Currently, this is done on a facility-by-facility basis. There is little incentive for owners of multiple facilities to improve similar sub-standard care across their chain with this type of oversight. In addition, some chains separate the real estate from business operations as they have been allowed to do so since the passage of the Housing and Economic Recovery Act of 2008, limiting their liability. As part of the President's plan, Congress is being asked to expand CMS's oversight ability to impose actions at the ownership level rather than solely at the facility level. This change would increase accountability by owners for the functioning of their facilities and enable a consistent process nationwide. This will better protect residents of nursing homes across the country.

Further, CMS would create a new database of substandard operators, documenting previous violations across states. This information could then be accessed by states to review new or prospective owners seeking to do business.

In addition, the agenda calls for an assessment of the performance of previously owned facilities by an owner before granting an owner a Medicare or Medicaid provider reimbursement agreement for a new facility. This setting of a minimum threshold of performance should keep bad actors at bay.

Less specific to chain owned nursing facilities, the plan for change seeks to overhaul the program CMS has to improve care in the poorest performing facilities – the Special Focus Facility Program. The changes will make the program more rigorous, moving facilities faster through it, and increasing the number of facilities that engage in the program. Against this backdrop, the President is asking for increased fines for facilities who are performing poorly. Currently, the dollar limit per-incident fine is \$21,000; the new proposal raises it to \$1,000,000.

With the proposed new levels of oversight would also come new investments in:

- Training opportunities for nursing homes - assistance and education to help them improve processes and care
- Increased funding for health and safety inspections - an increase of nearly 25% over current levels
- [Nursing Home Care Compare](#), the CMS website that provides public information on health inspections, staffing levels, and other quality of care metrics making it easier for consumers to "shop" for a nursing homes.

Your Voice Matters

Whether you or a loved one is living in a nursing home now or not, we all need our systems of care to have a level of oversight and accountability that ensures quality, person-centered care is available everywhere. Calls, emails, and letters to elected officials about this agenda on resident safety in nursing homes can make a real difference. See below for information on how to contact your elected officials. And if you have concerns about the care you or a loved one is currently receiving, call the [NH Office of Long Term Care Ombudsman](#) for assistance in resolution: (603) 271-4375 or (800) 442-5640, or email: OLTCO@dhhs.nh.gov

Who is My Elected Official?

Senator Jeanne Shaheen
www.shaheen.senate.gov

Senator Maggie Hassan
www.hassan.senate.gov

Rep. Chris Pappas, 1st Congressional Dist
<https://pappas.house.gov>

Rep. Annie Kuster, 2nd Congressional Dist
<https://kuster.house.gov/>

Use this link to find and contact your New Hampshire State Senator or Representative:
<https://www.gencourt.state.nh.us>

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

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 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.

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!

Prefer a Printed Copy of AgingMatters?

The NHCOA has a limited ability to provide printed copies of AgingMatters to individuals who are unable 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.

Reader Feedback

Focus on Nursing Home Quality

I've been thinking about the workforce number problem. What is missing, in my opinion, in the suggestions given, is creating a pathway of hope for advancement and greater professional development. For instance, an alternative potential career path could begin with having all professionals start by becoming CNA's (Certified Nursing Assistant). NH could partner with nursing facilities to fast-track training CNA level people, even those without GED's, offer them the opportunity, time and incentive to complete the GED and start the next level of training, perhaps becoming LPN's [Licensed Practical Nurse]. Courses could be offered on and off campus at community colleges, nursing facilities, hospitals, etc as well as on line while the candidates worked at the basic CNA level. Perhaps the paperwork portion could be accomplished in smaller segments on line, without the necessity of physically attending a class, accommodating a single parent's stressful schedule.

With the hope and goal of reaching the next level, along with a guaranteed job offering more money and benefits, more CNA's would have the incentive to stick with their present job while moving forward. Perhaps the level after LPN could offer the opportunity to become a registered nurse, or dental hygienist, PT or OT technician, etc. Eventually, the opportunity to enter formal medical, dental, dietician, PT, OT, speech therapy could be an option skirting around the traditional route of obtaining a BS degree first could be offered those who chose this alternate route.

With more hope and a path to travel, we could keep more people in the pipeline, meeting both present and future needs.

Maida Sengupta
Nashua

Our Response

Maida, you are so on the money about the workforce issue! "Creating a pathway of hope" is critical for people to feel valued for the work they do. To make the profession appealing to enter, potential recruits need to see the work as meaningful in of itself, AND as a tangible steppingstone / pathway towards a meaningful lifelong career with many opportunities for growth. As was seen at the Commissioner's Roundtable reported on in the July Agings Matter, leaders across the state agree. The next step is to put these ideas into action. This means building on good work already happening and creating new, purposeful initiatives. A comprehensive strategic campaign to create a culture that values and supports these essential workers will enhance efforts to engage middle and high school students and expand mentorships and apprenticeships. Thank you for your interest in this topic. Everyone's voice can help make a difference.

Rebecca Sky, Executive Director
New Hampshire State Commission on Aging

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

Mission Driven

Charlie Macomber Aims to Make a Difference for Older Adults



Charlie Macomber

Born and raised in the North Conway area, Charlie Macomber decided to “come back home to retire.” After a career as a CPA with an international firm that took him across the US, he chose to return to his roots. Upon arriving in 2008, Charlie was approached by a friend to join the board of the Gibson Center For Senior Services. He later became board chair and working with staff, volunteers, and others, became a driving force in the Mount Washington Valley’s national recognition as an Age Friendly Community.

“Charlie has devoted hundreds of hours as a leader of the Mount Washington Valley Age-Friendly Community initiative,” said Marianne Jackson, MD, Executive Director of the Gibson Center For Senior Services. She explained that the initiative is a community effort that spans 12 towns with an aim to develop the region as a place for people of all ages and abilities to thrive.

“Charlie contributed to this work, talking to individuals and selectmen, attending meetings to gather ideas, engaging people, and building commitment to make change.” With Charlie’s support, the MWV Age-Friendly Community developed a comprehensive Age-Friendly Resource Guide distributed to all libraries, town halls and many service organizations in the towns; created a Senior Resource Kiosk for libraries; initiated a home window winterizing program and a Garden Bucket program with tools, soil, and seeds for summer planting.

“Charlie has the vision and incredible people skills so that everyone feels welcome and has a chance to participate, lend their skills, and find possibilities,” Jackson added. “He is a treasure!”

For his part, Charlie sees the “real winner” as the communities of the Mount Washington Valley and the older adults who live there. “One of the things I enjoy the most about volunteering is seeing people come together in a common cause,” he says. “This recognition really should be going to all of the wonderful, dedicated people that I have the pleasure of working with - they make it easy, fun, rewarding, and enjoyable.”

Looking forward, Charlie noted that issues with housing affordability and accessibility are a challenge for many seniors. He is encouraged, however, because local efforts are gaining traction including ideas such as home-sharing, accessory dwelling units (ADUs), home modification/repair programs and potential town zoning law modifications to help seniors stay in their homes safely and affordably as long as possible.

At 77, Charlie is active in numerous sports including skiing, golf, and tennis and while he wanted to pursue them in his retirement, he knew there was more he wanted to do. “I never viewed retirement as all leisure activities,” he says. “I knew I had more to give and truly enjoy the volunteer work, I plan to do this as long as I can. It’s so impressive to see the way various individuals and organizations have worked together for this cause.”

How to Contact the New Hampshire State Commission on Aging

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Aging Matters Newsletter

Beth Todgham, Editor

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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>

**Meet Cheshire County's Older Adult Volunteer Award Winner
On the Side of Seniors**

Arnold Newman Serves as a Legislative Champion for Key Issues



Arnold Newman

for the past few years and focused on advocacy work, eagerly taking on local, state and federal issues that have impacted older adults across New Hampshire. He has hosted legislative roundtables with NHAHA and served as a particularly strong voice for older adults at the height of the pandemic. "If anything, the challenges of COVID-19 further demonstrated the need to support seniors," he said

Truly a believer that politics is local, Arnold works to educate his neighbors in his housing complex on a host of political and public health issues ranging from the presidential elections to social isolation. He has assisted his neighbors in getting and staying connected during the pandemic, from educating them with step-by-step instructions on how to ZOOM, to organizing online public forums for his neighbors to join in meeting with candidates for office. He also has collected testimony on state and federal bills to put forth during hearings on topics and legislation that is important to his community.

Prior to his volunteering with NHAHA, Arnold says "I had no formal legislative experience. But I'm a communicator and I feel strongly about issues which impact seniors, so here I am!"

Arnold says that sometimes he encounters people who don't think their opinion or vote matters. "I tell them it certainly does, and I do what I can to help." Arnold also works to connect older adults with NHAHA's advocacy team. The team provides education on critical issues and helps people navigate state services as needed.

Heather Carroll, NHAHA's Advocacy Director, puts it this way. "The pandemic has slowed a lot of things but not Arnold Newman. He is helping to educate on vaccines, public health updates and reports back to his neighbors on the Commission on Aging's work. Arnold is a true aging ambassador!"

Spend some time with Arnold Newman and one quickly understands his energy and sees his clear passion for supporting seniors. To him, some issues are personal and he wouldn't have it any other way.

"Sometimes older adults are forgotten," he says. "And I want to do something about that. While many of us are retired, we built something, we worked hard. It's important for people to remember that."

"We still have a lot to contribute."

A retired car dealer and resident of Marlborough, Arnold has been a member of the NH Alliance of Healthy Aging (NHAHA)

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.

**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

RAISE YOUR VOICE!

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

Email us today at NHCOAnews@gmail.com

A Note of Thanks to Lori Shibinette from the New Hampshire State Commission on Aging

At an early July meeting of the Executive Council, New Hampshire Department of Health and Human Services Commissioner Lori Shibinette announced that she would be departing from the role at the end of December.

Commissioner Shibinette assumed leadership of the Department of Health and Human Services just prior to the beginning of the Covid 19 pandemic.

Our state was fortunate to have at the helm someone so deeply knowledgeable about the needs of older adults, especially those in long term care facilities. Pushed into the public spotlight as a result of the pandemic, long term care facilities across the country experienced higher rates of fatalities related to COVID-19 than the general population. Nationally we faced critical shortages of Personal Protective Equipment (PPE). Thanks to the leadership of Commissioner Shibinette, New Hampshire fared better than most states at getting adequate PPE into nursing homes.

NH DHHS convened weekly interactive zoom meetings with infectious disease and pandemic specialists that supported leaders and frontline staff at New Hampshire long-term care facilities. This was a level of support that was rare in other states and likely had a positive impact on outcomes.

In addition, her ability to serve as one the state's "public faces" during the pandemic played a vital role. A calm and well-spoken presence during media briefings, she, along with Dr. Chan and Gov Sununu, provided critical and timely information, helping the public navigate the issues of the pandemic.

Lori's leadership ensured that the science of public health was the backbone to our state's response to the pandemic in nursing homes and in the wider community. The Commission on Aging is grateful for her service and commitment to public health; we would like to thank Lori for her many efforts and wish her the very best in her future endeavors.

Editor's Note: In a recent story in the New Hampshire Bulletin, Annemarie Timmons interviewed Lori Shibinette as she reflected on her work as Department of Health and Human Services Commissioner. Her reflections included her commitment to New Hampshire's older adults and plans she had (before the pandemic) to address issues relating to their care, The NH Commission on Aging hopes the next DHHS Commissioner will pick up the charge. Questions asked in the interview included:

You came to the job with ideas and priorities. Which big ones did the pandemic force you to set aside?

I had hoped to redesign long-term care and really build out the mental health system. Once the pandemic hit, I set aside the plans around long-term care, not because I didn't want to do them, but because long-term care as an industry was hit so hard by the pandemic. I did not think it was the right time to start working to change it.

What changes did you have in mind?

I believe that seniors in our community should live where they want to live. After spending 25 years in what is referred to as "institutional care," that's not the ideal place for many of our seniors,

but it is the right place for some of our seniors. And I don't believe we should take that choice away from people.

New Hampshire, which is largely rural, can be very socially isolating. We've seen over and over again that our seniors lose their ability to drive and don't have access to the community the way they used to.

Many seniors want to go into a more structured setting. Maybe not a nursing home. It could be assisted living or even senior apartments where there is a community. My vision was to revamp or redesign the long-term care system to give our seniors more choice on where they live and where they receive care.

The entire article can be found at <https://newhampshirebulletin.com/2022/07/21/shibinette-on-functional-conflict-misinformation-and-departing-early/>

Is your pastime a hobby or a business (for tax purposes)?

From collecting stamps and woodworking to crafting and quilting, people have all kinds of hobbies – and most of these hobbies will never turn a profit. For hobbies that do earn income, people should know that they must report it on their tax return. They should also be mindful that their hobby might be a business.

Determining whether they should classify the activity as a hobby or a business can be confusing, but the bottom line is that a business operates to make a profit. People pursue hobbies for sport or recreation, not profit. There are a few other things people should consider when determining if their project is a hobby or business. No single consideration is the deciding factor, but taxpayers should review all of them when determining whether their activities are a business.

Here are the things taxpayers should evaluate to decide whether they have a hobby or a business:

- Whether the taxpayer carries out the activity in a businesslike manner and maintains complete and accurate books and records.
- Whether the time and effort the taxpayer puts into the activity show they intend to make it profitable.
- Whether they depend on income from the activity for their livelihood.
- Whether any losses are due to circumstances beyond the taxpayer's control or are normal for the startup phase of their type of business.
- Whether they change methods of operation to improve profitability.
- Whether the taxpayer and their advisors have the knowledge needed to carry out the activity as a successful business.
- Whether the taxpayer was successful in making a profit in similar activities in the past.
- Whether the activity makes a profit in some years and how much profit it makes.
- Whether the taxpayers can expect to make a future profit from the appreciation of the assets used in the activity.

Source: <https://consumer.ftc.gov/consumer-alerts/2022/07/selling-stuff-online-heres-how-avoid-scam>

Marriage Certificates: Their Uses and How to Get a Copy

Your marriage certificate proves you got married. But you can use it for many other reasons like:

- Proving your identity
- Getting your name changed
- Applying for health coverage with your spouse
- Filing taxes jointly

If you need a copy of your marriage certificate, the process to get it will depend on the state where you got married. Learn more about contacting your state, city or county vital records office to get a copy. If you didn't get married in the U.S., see how an embassy or consulate can help.

Find out how you can replace marriage certificates and other government-issued vital records at <https://www.usa.gov/replace-vital-documents>

CMS Seeks Public Feedback to Improve Medicare Advantage

The Centers for Medicare & Medicaid Services (CMS) released a Request for Information seeking public comment on the Medicare Advantage program. CMS is asking for input on ways to achieve the agency's vision so that all parts of Medicare are working towards a future where people with Medicare receive more equitable, high quality, and person-centered care that is affordable and sustainable.

In the Medicare Advantage program – also known as Medicare Part C – Medicare contracts with private insurers that must offer all Traditional Medicare services to people with Medicare and may offer added supplemental benefits, such as vision or dental benefits. Most Medicare Advantage Plans also include prescription drug coverage (Part D).

CMS encourages the public to submit comments to the Request for Information. Feedback from plans, providers, beneficiary advocates, states, employers and unions, and other partners to this Request for Information will help inform the Medicare Advantage policy development and implementation process.

The Request for Information can be accessed from the Federal Register at: <https://www.federalregister.gov/public-inspection/2022-16463/request-for-information-medicare-program>

Help Us Spread the Word!

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

Super Financially Secure, or Destitute, Which Is It?

By **JAN E. MUTCHLER**, Gerontology Institute, University of Massachusetts, Boston (as published in the July/August 2022 Edition of *Generations Today*)

The complex story of financial security in later life is reflected in competing scenarios presented in the media. A Wall Street Journal piece from March 2022 highlighted the wealth held by older adults and their potential to revive the economy through renewed spending (“**Older Americans, flush with housing and stock portfolio wealth, poised to revive spending this year**”). In contrast, a post from The Hill just a few months earlier described the experiences shared by millions of older Americans who struggle to cover the costs of basic needs for living and health (“**It shouldn’t be this hard to grow old in America**”).

Negative cultural views about aging and getting older reduce these scenarios to widely held, disparate stereotypes. One stereotype describes older adults as out-of-touch consumers who stockpile personal assets while drawing on public resources, including Social Security and Medicare. Another depicts older people as frail, vulnerable and living on the edge.

Which Narrative Is True?

In reality, both narratives describe segments of the older population. Older adults, like other age groups in the United States, encounter a high level of inequality, with some Americans doing well financially in later life, while others struggle to cover the **basics**.

The narrative describing older adults as financially well-off generally draws on data about the distribution of wealth in America. A 2020 report from the **Federal Reserve Bank of St. Louis** estimated that median household wealth of families headed by Americans who are ages 65 to 75, at \$269,000, was more than 10 times the median wealth of those who are ages 25 to 35 (at \$24,000), and a 2021 piece in **The Wall Street Journal** reported that the net worth of people ages 70 and older in the United States accounts for 27% of all U.S. wealth.

Importantly, much of the wealth held by older Americans is in the form of an owned home—more than three-quarters of Americans ages 65 or older are homeowners, six out of ten of whom have no mortgage (calculated by the author from the American Community Survey, one-year estimate for 2019).

The home equity accumulated by older homeowners over many years is undeniably an important asset. Yet many older homeowners are financially squeezed

by property taxes and other costs of owning and maintaining a home, including the recent upward spirals in utility costs.

Also, while theoretically an owned home could be converted to an income stream by taking a reverse mortgage or selling said home, many would like to avoid these options. Attachment to home and community make long-term residents reluctant to sell and leave. The cost of downsizing can be higher than staying put, even in a home that exceeds one’s needs. Subsidized housing is hard to come by in most communities and shifting to a market-rate rental can introduce uncertainty to one’s housing costs that poses challenges on a fixed income.

The precarious financial situation experienced by many older adults is also well documented. The 2020 poverty rate for adults ages 65 and older, at 9%, indicates that 5 million older Americans live in households below the federal poverty line, which for older people living alone is an income of just \$12,413 annually, and \$15,644 for an older **couple**.

Analyses based on the Elder Index, a cost-of-living measure designed for people ages 65 and older that incorporates cost-of-living disparities across communities, suggests far higher shares of older adults are financially insecure. Recent estimates indicate that 54% of older women living alone, 45% of older men living alone and 24% of older couples do not have incomes sufficient to cover necessary expenses in the area in which they **live**.

Moreover, the average Social Security benefit does not cover necessary expenses anywhere in the United States, as measured by the **Elder Index**—yet a large share of older adults rely largely or exclusively upon Social Security for their **income**. Many services and supports are available that can help older adults fill gaps between resources and expenses. But the safety net is littered with holes that prevent people from getting the help they need and deserve, including eligibility thresholds that are too low, barriers to accessing supports (such as difficulty finding information in different languages) and stigma associated with asking for help. As a stark example, about half of the older adults eligible for SNAP benefits do not participate in the **program**.

Many middle-income older adults, while neither wealthy nor struggling financially, are at risk of becoming financially insecure. An older family may be able to cover their expenses until circumstances

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Finances, con't

intervene: losing a spouse, experiencing a costly health condition, needing long-term care, or experiencing high and unrelenting inflation levels. Unfortunately, these circumstances are common in later life and all too often jeopardize the ability of older adults to maintain an adequate lifestyle.

The Problem of Uncertainty

The potential of long retirements embedded in long lives introduces considerable uncertainty as to how much people really need to get by in retirement, and whether they will be ready when that time comes. Looking into a future of unknown length, many people are uncertain about how long their retirement resources will last, and whether they will be sufficient to support a surviving spouse, a costly health event or a future need for long-term assistance.

Such uncertainty is exacerbated by anxiety over the Social Security system itself: a Pew survey from 2018 suggests that 84% of adults ages 18 to 29, and 89% of those ages 30 to 49, believe that when they are ready to retire, Social Security will provide benefits either at reduced levels or **not at all**.

Failure to Recognize Heterogeneity Has Negative Consequences

The competing cultural narratives surrounding financial security in later life may stem in part from a lack of consensus about what constitutes adequacy. The most familiar indicator of financial insecurity is the federal poverty level (FPL)—a threshold that is widely understood to be far too **low**. Because the FPL is used to define eligibility for needs-based supports, the negative consequences for health and well-being are substantial.

These narratives also may reflect a poor

understanding of the contours of inequality that shape every stage of the life course and cumulate into later life. The older adults most at risk of experiencing financial insecurity are single women and BIPOC people, who have encountered higher rates of disadvantage in work and compensation throughout the life course. Single women in their 80s and older run an especially high risk of falling into financial insecurity, with 6 out of 10 having incomes below the **Elder Index** (and see <https://scholarworks.umb.edu/demographyofaging/46/>).

Failing to acknowledge heterogeneity in the aging experience is a problem. Characterizing older adults as “having it made” financially stems in part from a poor understanding of our Social Security and Medicare systems and a lack of awareness of the low levels of financial resources held by most older Americans—a knowledge gap that may cause younger adults to fail to plan adequately for their own retirement. Estimates suggest that half of households are on a trajectory that places them at risk of being unable to maintain their pre-retirement standard of living in **retirement**.

Yet characterizing older adults as routinely frail, vulnerable and insecure suggests that financial insecurity is a normal experience of later life and may result in these circumstances being met by policymakers and a public with indifference and lack of compassion. Stereotypes of aging serve as obstacles to building systems that support greater financial security for the older population as a whole.

Jan E. Mutchler, PhD, is a professor in the Department of Gerontology and director of the Gerontology Institute at the University of Massachusetts Boston.

*Source: [Mutchler, Jan E.] “Super Financially Secure, or Destitute, Which Is It?”. *Generations Today* (July-August, 2022). [Super Financially Secure, or Destitute? (asaging.org)]*

AARP Community Challenge Grantees Named

The AARP Community Challenge Grant program has announced its 2022 grantees including four organizations from New Hampshire.

Some \$3.4 million is being distributed to fund 260 quick-action projects across the country, helping urban, rural and suburban communities make immediate improvements and jumpstart long-term progress to support residents of all ages.

AARP Community Challenge grants will improve public places; transportation; housing; diversity, equity and inclusion; digital access; and civic engagement, with an emphasis on the needs of adults age 50 and over.

Programs funded in New Hampshire are:

- Center Ossipee: **Friends of Constitution Park**. (<https://www.ossipee.org/ossipee-parks-recreation/>)

pages/friends-of-constitution-park). A covered pavilion with benches will be built to provide shade and a gathering place.

- Hillsborough: Hillsborough Community Center. (<https://hccnh.org/>) A covered bench will be installed downtown, with raised-bed gardens alongside it.
- Lebanon: Friends of the Northern Rail Trail. (<https://www.fnrt.org/>) An electric rickshaw will be purchased and used to provide rides to older adults, operated by volunteer cyclists.
- Newport: Town of Newport. (<https://www.newportnh.gov/>) A vacant lot will be turned into a dog park and community garden, both fully ADA-accessible, with walkways, benches and raised-bed gardens.

Complete details can be found at <https://www.aarp.org/livable-communities/community-challenge/>

SCAM of the Month Alert

How to Avoid A Scam Selling Stuff Online

By ALVARO PUIG, Federal Trade Commission

Selling stuff online can be a great way to make some extra cash. Craigslist, Facebook Marketplace, and other sites attract a lot of buyers — and scammers. Here are some ways scammers try to cheat you and what to do about it.

Fake payments and bogus refund requests

A scammer posing as a buyer says they want to buy the thing you have for sale. When it comes time to pay, they insist on paying through a **mobile payment app**. They send you a fake payment notification and hope you send the item before you realize it's a scam.

Or they say there was an issue with the payment they sent. For example, they might say they accidentally paid you twice and ask you to refund one of the payments.

Fake check overpayment

The scammer offers to give you a check for more than the selling price. They tell you to deposit the check and send the difference back to them.

The **check is fake**, but if you deposit it, it'll appear in your account balance. That's because banks must make your money available quickly, usually within two days.

When a bank says the check cleared, that doesn't mean it was a good check. It can take weeks for the bank to figure out the check was fake. By that time, the scammer has the item you sold and the money you sent back. And the bank takes the money from the fake check out of your account.

Fake verification codes

A scammer posing as a buyer says they've heard about fake online listings and wants to verify that you're a real person. They send you a text message with a **Google Voice verification code** and ask you for that code. If you give it to them, they'll use it to create a Google Voice number linked to your phone number. Then the scammer could use the Google Voice number to rip off other people. If someone tracks the Google Voice number, it'll be linked to your real phone number. That's how the scammers conceal their identity.

Advice for selling things online

Many sites recommend selling your stuff to a local buyer you can meet in person and only accepting cash payments. If you're not selling locally, see what seller protections the site offers.

To avoid a scam:

- Don't accept a mobile payment from someone you don't know.
- Never deposit a check for more than the selling price.
- Don't share your Google Voice verification code — or any verification code — with someone you don't know.

SOURCE: <https://consumer.ftc.gov/consumer-alerts/2022/07/selling-stuff-online-heres-how-avoid-scam>

Become a Tai Ji Quan: Moving for Better Balance® Instructor

Participants interested in becoming a Tai Ji Quan instructor are invited to participate in an upcoming training. Those who complete the training will be able to teach a research-based balance and strengthening exercise class incorporating elements of Tai Ji Quan to older adults in the community.

There is no charge to participants as this training is grant funded, but participants must be actively planning to work with a specific site or organization, and have already secured a commitment deliver this program. Participants also agree to collect pre-post program data from older adult participants.

Register at: <https://www.surveymonkey.com/r/CohortEseries2022TNYQBG3>

The registration deadline is August 19, 2022. Program is offered through remote delivery via Zoom. The link will be sent to all registrants prior to the workshop dates. Experience working with and teaching physical activity to older adults is preferred. Knowledge or previous training/practice experience in Tai Ji Quan is not required. Training will involve a 2-day Community Instructor training workshop, 1-day Implementation Workshop and 1-day Enhanced Training workshop. Instructors are expected to attend all three workshops.

For more information on the program, visit <http://tjqmbb.org> or send an email to Dawna.M.Pidgeon@hitchcock.org.

Generic Drugs Undergo Rigorous FDA Review

Maybe you've had this experience: You go to fill a prescription, and the pharmacist mentions there is a generic available. You've noticed generic drugs often cost less and wonder: How can I be sure they are as safe and effective as brand name drugs?

Applying the rigorous standards set out by law, the U.S. Food and Drug Administration ensures that **generic drugs** are as safe and effective as the brand name drug products they copy. Today, about 9 in 10 prescriptions filled in the U.S. are for generic drugs.

Generics Are as Safe and Effective as Their Brand Counterparts

Imagine a copy of something that is expected to work as well as the original. That's a generic drug.

Generic drugs are formulated to work like their brand name counterparts. A generic drug approved by the FDA must:

- Have the same active ingredients as the brand name drug. Active ingredients make the drug effective for a particular disease or condition. For example, atorvastatin calcium is the active ingredient in the cholesterol treatment Lipitor.
- Have the same strength, dosage form, route of administration, and conditions of use as its brand name counterpart. If the brand name drug is a capsule and is taken orally, for example, the generic must also be a capsule taken orally.
- Treat the same diseases or conditions.

Generic drugs also must be "bioequivalent" to their brand name counterpart. That means the generic drug gets to the part of the body where it works in the same time and in the same amount as the brand name counterpart.

Just like brand name medicines, generic drugs must meet the same high quality and manufacturing standards. These requirements, among others, enable the FDA to ensure that when patients take a generic medicine, it is an appropriate substitute for its brand name counterpart.

Generic Drugs Can Look Different

Intellectual property sometimes prevents generic drugs

from looking exactly like their brand name counterparts.

Although a generic and its brand name counterpart must share the same active ingredient(s), certain differences in formulation between a generic and its brand name counterpart may be permitted. For example, some generic drugs are not required to have the same inactive ingredients, such as colors and flavorings, as their brand name counterparts. (An inactive ingredient is any component of a drug product other than the active ingredient.)

That can lead to certain differences in taste and appearance, for example. The FDA reviews all these differences before determining whether to approve a generic drug.

Generic Drugs Might Cost Less

Generic-drug manufacturers generally do not have to repeat the extensive clinical studies that supported the approval of a brand name drug. Rather, generic drugs need to meet the requirements described above. Generally, generic-drug manufacturers do not pay for advertising, marketing, or promotion. Those are some of the reasons that contribute to generic medicines often being less expensive.

How to Know if a Generic Drug Is Available

Not every drug has a currently approved generic. To find out if there is a generic version of your brand name medicine available:

- Ask your pharmacist.
- Search for generic drugs using the FDA's online **Orange Book**.
- Consult the most recent monthly approvals for **First Generics**.

If you have a question about a medication, you can call the FDA. The FDA's Division of Drug Information (DDI) is ready to answer your drug-related questions to help keep you and your family safe. DDI pharmacists are available by email, druginfo@fda.hhs.gov, and by phone, 1-855-543-DRUG (3784) and 301-796-3400.

SOURCE: <https://www.fda.gov/consumers/consumer-updates/generic-drugs-undergo-rigorous-fda-review>



"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.

How to Check if Your COVID-19 At-Home Test Kit is Still Usable

That test you picked up months ago may have an extension on its expiration date, according to the FDA

By **MEREDITH STUTZ**, Special to WMUR

If you find yourself needing to take a rapid COVID-19 test, the last thing you want to discover is that your test is expired.

But before you panic or throw the test away, it's worth checking it to see if it has had its expiration date extended.

To do so, follow this link: <https://www.fda.gov/medical-devices/coronavirus-covid-19-and-medical-devices/home-otc-covid-19-diagnostic-tests#list> to find your test kit on the Food and Drug Administration's website. From there you can see what the current shelf life is and if there has been an extension based on the kit's lot number.

Previously, the FDA allowed for certain test kits to be extended by a few months if they passed the inspection test. Now certain tests may be extended for an even longer period.

"Well, you don't want to have to buy more test kits if they're still good," TriHealth Medical Director for Infectious Diseases Dr. Stephen Blatt said explaining why it's helpful to have certain COVID-19 testing kits continue to have an expanded extension period. "So, we all have tests at home just waiting to be used. Maybe we haven't had a need yet and you're still good. You don't want to pay 25 bucks for a couple more tests that are still accurate."

Blatt reminds the public that if your testing kit is expired and not given an FDA-approved extension, you should not use that kit and throw it away. Using an expired test kit could result in an incorrect reading.

SOURCE: https://www.wmur.com/article/covid-19-at-home-test-kit-expired-coronavirus-cincinnati/40760729?fbclid=IwAR1sK25JeqMS4U2cdbeDb_fTx_dr82MvIqEilkeQQC9b2Fhx5riPzVxVhE8

Tips To BOOST Your Health as You Age

Did you know that making lifestyle changes can help you live longer and better? Try these tips to get started.

- Get moving — try gardening, biking, or walking.
- Choose healthy foods rich in nutrients.
- Manage stress — try yoga or keep a journal.
- Learn something new — take a class or join a club.
- Go to the doctor regularly.
- Connect with family and friends.

Learn more about steps you can take to promote healthy aging at www.nia.nih.gov/healthy-aging.

NIH National Institute on Aging

CareGivers' Caring Rides Program Expands to Lakes Region

The CareGivers, a program of Catholic Charities NH offering various support services addressing isolation and food insecurity among homebound and disabled seniors, announced the expansion of its Caring Rides program to the Lakes Region.

Through the volunteer-driven program, seniors who live in Alton and Wolfeboro will now be able to access free rides to medical appointments, dialysis appointments, dental visits, the grocery store, and other vital errands.

To help meet the demand for services, the program is also seeking volunteer drivers, specifically from Wolfeboro, Alton and neighboring communities. Volunteers have the flexibility to choose when they volunteer based on their schedules.

"The local senior population continues to grow, especially in Wolfeboro and Alton, two communities where it can be difficult to access critical services," said James Wilkie, executive director of CareGivers. "Many seniors there live alone and face increased levels of isolation or loneliness. We're looking forward to expanding our program to the region and connecting with volunteers who can truly make a life-changing difference for these seniors in need."

Those Interested in volunteering may visit <https://www.caringrides.org/lakes> or call Ryan at (603) 663-0250.

Help Us Spread the Word!

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

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.

AARP Offers NH Voters Guide

AARP is providing voters with trusted information on how, where, and when to vote in the 2022 elections. Go to www.aarp.org/NHVotes for AARP New Hampshire's online state election guide. The guide includes critical information for voters including what's new for the 2022 elections, how to register to vote, how to vote both absentee and in person, and details on what to expect on election day. The guide is also available in Spanish at www.aarp.org/NHVota

Managing Money:

A Caregiver's Guide to Finances

Caregivers: How much do you know about managing money? This free online program by the Alzheimer's Association® will help you learn about the costs of caregiving and the benefits of early planning and teach you how to avoid financial abuse and fraud, start a conversation about finances, assess financial and legal needs, and find support. The new education program is called *Managing Money: A Caregiver's Guide to Finances*. It is currently being offered virtually, and is available as a pre-recorded version so that anyone can view the program at their convenience.

The program can be viewed online by visiting <https://training.alz.org/products/4355/managing-money-a-caregivers-guide-to-finances>

USAgings Releases 2022 Policy Priorities Report

USAgings represents and supports the national network of Area Agencies on Aging and advocates for the Title VI Native American Aging Programs that help older adults and people with disabilities live with optimal health, wellbeing, independence and dignity in their homes and communities. Every year, USAgings develops a set of its top policy priorities that guide their legislative and administrative advocacy efforts to support the growing numbers of older Americans and caregivers. As a nation we are no longer preparing for an historic demographic shift—we are, in fact, deeply immersed in the opportunities, challenges, realities and necessities of a society with a rapidly growing number of older adults. COVID-19's tragedies have only brought the varied needs of this population even more to the forefront. This demographic reality must inform policy debates and decisions across a

spectrum of critical issues.

USAgings's 2022 Policy Priorities focus on its top priorities—and thus may not reflect all of their subsequent policy positions in 2022—they are based on its members' experience in directly supporting older adults and caregivers in their communities. USAgings's priorities are focused on the actions that the Biden administration and Congress must take to ensure that all Americans can age well. (<https://www.usaging.org/Files/2022%20Policy%20Priorities.pdf>)

August 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.

August Topic: *Choosing Between Medicare Advantage and Original Medicare*

• Thursday, August 18, 2022 • 3:00 - 3:30 PM (EST)

Everyone with Medicare faces the same question at some point—should I enroll in Original Medicare or a Medicare Advantage Plan? Although both are part of the Medicare program, they differ in some important ways. During this Medicare Minute, you'll learn about the differences between Original Medicare and a Medicare Advantage Plan, and when you might consider one over the other.

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

Six Key Drivers Shaping the Future of Senior Living

NIC Co-Founder and Strategic Advisor Robert Kramer has identified "Six Key Drivers" that will shape the senior living industry over the next 10 years. Kramer is Founder & Fellow at Nexus Insights, a think tank to advance the well-being of older adults through innovative models of housing, community and healthcare. NIC Notes will publish a bi-weekly series detailing each key driver. These six key drivers provide a discussion starter for senior living stakeholders to reflect on where the industry stands today, and how it will respond to emerging trends as the next decade unfolds. (https://blog.nic.org/six-key-drivers-shaping-the-future-of-senior-living?fbclid=IwAR3gKr2XNBu0EuYdM5isbp_BpKpJvClt4SB4FNplvF5fu19ZaOgkDpH-pn4)