



# Aging Matters

New Hampshire State Commission on Aging

## New Hampshire Commission on Aging

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

## Governor Appointed Citizen Commissioners

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- Suzanne Demers
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- Doug McNutt
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- Beth Quarm Todgham
- Harry Viens
- Lucy Weber

## How Will You Be Remembered?

*Try not to make your legacy that grumpy old so-and-so*

By **DON AKCHIN**

I first thought about how I wanted to be remembered when my age was still in single digits. Having just been informed that literal immortality was not an option available to me, I cast about for ways to ensure it figuratively. Plan A was to become a great writer – so great that my name would be chiseled on the wall of my hometown library, an addendum to its pantheon of the 24 greatest minds of Western civilization. I thought Akchin would look splendid on that wall between Aesop and Aristotle.

Alas, Plan A lies in ruins. Not only have I no works worthy of nestling up to Aristotle, but even the wall itself no longer holds up a citadel of learning. The building’s current occupant is the Greater Shreveport Chamber of Commerce. The pantheon’s only connection to greatness is in the current occupant’s moniker.

But now that I have matured somewhat, I would gladly settle for a less grandiose measure of immortality. My Plan B is simply to be remembered fondly by a few people, for a few minutes. It’s silly, I suppose, but once I am on the underside of the planet it would be nice to know that my years on the top side left some residue to indicate I had been here.

### But remembered how?

This week I asked a handful of my contemporaries how they wished to be remembered. Their answers varied, as you would expect. Several valued being a good influence on younger generations, particularly their grandchildren. We discussed the importance of telling the stories of our

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## NH COA Meeting Scheduled for Monday, October 17

The general public is invited to the October meeting of the New Hampshire State Commission on Aging scheduled for Monday, October 17, 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 NHCOA 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>

*We welcome all points  
of view and invite your  
submissions.*

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

### **REMEMBERED, con't**

lives, even if grandchildren don't seem ready to hear those stories now. One person spoke sadly of never learning enough about the lives of her own grandparents. Another cited the good example of Sidney Poitier, who penned his own life story in a series of extended letters to his great-granddaughter, beginning the task when she was born.

One friend recalled attending the funeral of a neighbor who had given birth to eight children, had more than 100 grandchildren, and who was eulogized with the words, "She always had time for everyone." We agreed that as we get older, time becomes more valuable than money. Having time for all the valuable people in your life is a great gift, and a wonderful way to be remembered.

What triggered my own preoccupation with Plan B was **an essay** arguing that old men fall into one of only five types: Grumpy, dirty, crazy, loveable, or wise. (Ladies, not to worry: You get a choice of two **grandmothering** role models: Mary Poppins or Auntie Mame.) If it were up to me, I would opt for loveable old man, with a side order of wise. But stating a preference is different from making it happen.

### **Start the work now**

In a book titled *Who Do You Want to be When You Grow Old?*, Richard J. Leider and David Shapiro observe, "We have to work on ourselves today so as to grow into the old person we want to become tomorrow." I see that as an optimistic take, as it assumes we still have capacity to change and grow. The authors cite the views of Rabbi Zalman Schachter-Shalomi (Reb Zalman), that aging can become "sage-ing" if a person is "still growing, still a learner, still with potential and whose life continues to have within it promise for, and connections to, the future." A sage, in Reb Zalman's view, is a work in progress.

The notion of being a work in progress rings true for me. It means continually learning, being curious (always) to know more. As Socrates (who earned his place on the wall of greats) put it, "The only true wisdom is in knowing you know nothing." As long as I retain the humility to acknowledge how little I know, and keep fueling my curiosity, the arc of my life has not reached its terminus.

Yet there is one more task before me if I want to ensure my legacy as a loveable old man. I have to rein in my inner curmudgeon. As I get older and more calcified, I have to work with great intention to not become crankier. Truth to tell, a strong streak of curmudgeonly behavior is embedded in my DNA, and it will be the labor of a lifetime to suppress it into the cheerful aspect of a loveable, sagely, twinkly-eyed grandfather.

Wish me well.

*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>. This story can be found at <https://theendgame.substack.com/p/how-will-you-be-remembered>*

## **Let's Talk!**

Members of the NH Commission on Aging are available to speak to organizations and groups about its mission and work. Available in person or via ZOOM, we're pleased to share news and information about the many ways in which we collaborate with others to advance the cause of aging in the Granite State.

**Want to learn more?** Please contact Chris Dugan at [Christopher.R.Dugan@nhcoa.nh.gov](mailto:Christopher.R.Dugan@nhcoa.nh.gov) or at (603) 391-4703

# A Focus on Nursing Home Quality: Opportunities for Improvement

## Safeguards Reducing Overcrowding

**Editor's Note:** Few industries have had the spotlight shined on them as brightly because of the COVID-19 pandemic more than 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 sixth article in the series.

### Reducing Over-Crowding

Among the pillars of the Biden agenda will be an effort by CMS to phase out rooms with three or more occupants and move toward single occupancy rooms. This approach will provide health and safety benefits for residents and staff, and better preserve the dignity and privacy of residents.

Many long-term care facilities, particularly those built in 1960s and 1970s, were designed with small rooms because at the time the expectation was that residents would not leave their beds. This style of care resulted in people becoming increasingly deconditioned, making people less healthy.

Fortunately, care has changed towards encouraging people to move. Back in the sixties and seventies, furniture was also smaller and less was needed in comparison to today's standards. Currently, with the addition of recliner chairs, bureaus, televisions, computers, etc., resident space is often tight. This poses a safety concern - for residents to move around the room safely and for staff to care for residents with ease. The small room size also prevents adequate space for care partners and visitors to engage and provide companionship in the residents own living area. Tight, shared spaces also interfere with a resident's privacy during end-of-life situations.

Care standards of the 1960s and 1970s also reflected a preference for shared rooms which is not ideal for preventing the spread of infection. The danger was evident in the height of the pandemic as COVID-19 wreaked havoc within traditional nursing home settings (<https://www.nprillinois.org/statehouse/2021-05-03/minority-residents-in-illinois-nursing-homes-died-of-covid-19-at-disproportionate-rates>).

In contrast, Green House (<https://thegreenhouseproject.org/>) model nursing homes experienced significantly less COVID-19 cases and deaths (<https://thegreenhouseproject.org/resources/research/covid-19/>) than traditional nursing homes. Green House design promotes multiple, smaller homes on a property rather than one large facility. The homes are intended to be self-contained and self-sufficient with dedicated staff and residents at the center. Each home includes private rooms and bathrooms for all residents, a living room with a fireplace, and outdoor spaces that are easy to access and navigate.

In late June, CMS issued a press release (<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/>) on the crowding of many residents into one room. It reads in part: "As part of the Biden-Harris Administration call to reduce resident room crowding, CMS has highlighted the benefits of reducing the number of residents in each room for preventing infections and the importance of residents' rights to privacy and homelike environment. The pandemic has further proven the risk of contracting infectious diseases in rooms with several residents. CMS is urging providers to consider making changes to their settings to allow for a maximum of double

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## Who Are My Elected Officials?

**Senator Jeanne Shaheen**  
[www.shaheen.senate.gov](http://www.shaheen.senate.gov)

**Senator Maggie Hassan**  
[www.hassan.senate.gov](http://www.hassan.senate.gov)

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

**Rep. Annie Kuster,**  
2nd Congressional District  
<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.

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occupancy in each room and encouraging facilities to explore ways to allow for more single occupancy rooms for nursing home residents.”

As health and safety care standards change so too does the design of the facilities need to change. Our collective understanding of the role care partners have even when their loved one is living in a facility reinforces the need for modifications. Additionally, single resident rooms enhance resident’s sleep patterns and sense of home, privacy, and control. ([https://www.healthmanagement.com/wp-content/uploads/HMA.Single-Resident-Rooms-3.22.2021\\_final.pdf](https://www.healthmanagement.com/wp-content/uploads/HMA.Single-Resident-Rooms-3.22.2021_final.pdf)) The redesign of living spaces can preserve resident dignity and increase wellbeing.

## **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 the information the bottom of the previous page to see 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 Long Term Care Ombudsman (<https://www.dhhs.nh.gov/about-dhhs/long-term-care-ombudsman>) for assistance in resolution: (603) 271-4375 or (800) 442-5640, or email: [OLTCO@dhhs.nh.gov](mailto:OLTCO@dhhs.nh.gov).

# **NHAHA Volunteer Driver Initiative Encourages Volunteers to Make a Difference**

The New Hampshire Alliance for Healthy Aging (NHAHA) has announced its Volunteer Driver Initiative, a collaboration with non-profit Volunteer Driver Programs (VDPs) across New Hampshire, as part of an effort to ensure essential transportation options are available and accessible to enable NH residents of all ages.

VDPs serve a critical role in providing transportation across NH communities. The Volunteer Driver Initiative will help VDPs recruit the volunteers that they need to serve their clients.

Volunteer Driver Programs (VDPs) help people maintain the health and independence of older people and individuals with disabilities by improving their access to essential services. They often provide transportation to critical appointments, vaccine and booster access, or basic needs. Individuals accessing these services may not have family members, friends, or neighbors who are able to transport them as often as needed and therefore rely on volunteer drivers.

There are over twenty VDPs utilizing hundreds of volunteer drivers to help thousands of New Hampshire’s residents.

Local VDPs are always looking for volunteer drivers, and with about 20% of the NH population being over 65, the demand for drivers is increasing. The NHAHA Volunteer Driver Initiative connects volunteers with their local volunteer driver program where they can begin making a difference in the lives of their neighbors.

When you volunteer with your local volunteer driver program, not only are you making a positive impact by helping your neighbors get to their appointments and errands, you are also helping them stay independent.

Volunteering is an incredibly meaningful way to show support and appreciation for others and can make a significant difference in the lives of those in your community.

The NHAHA Volunteer Driver Initiative strives to promote communities that support all of us as we age, and volunteering can help make this a reality. If you or someone you know is interested in becoming a volunteer driver for their local volunteer driver program, visit <https://nhaha.info/volunteer-driver-initiative/> to learn more.

## **Your Local Resources**

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

# NHCOA Meeting Focuses on Improvements to Community-Based Services

Judith Jones, Esq., of New Hampshire Legal Assistance shared the findings of her research into the barriers people face accessing home and community based long term services and supports in New Hampshire. Her research focused on the Medicaid Choices for Independence (CFI) program that provides access to these services for low-income adults who qualify after a medical assessment.

Jones used a hypothetical example of a person who fell, was hospitalized and in need of services upon discharge to illustrate the pressures families, providers, and the NH Department of Health & Human Services face to arrange for care in people's homes. The presentation identified eight major barriers to accessing CFI services:

- Lack of awareness of home and community-based service options by health care providers and people in need of services.
- Public confusion regarding CFI program eligibility and services.
- Complex and burdensome CFI application process.
- Lack of assistance to navigate the CFI application process particularly burdensome to frail, medically compromised, and isolated individuals.
- Delays in CFI eligibility determinations which result in nursing home placements.
- Restrictive CFI financial eligibility standards leave many with inadequate resources to maintain and remain in their home.
- Lack of CFI program information available to diverse and rural communities – information for the public is available largely in English and increasingly is web-based.
- Lack of available workers to provide home and community-based services.

The solution focused discussion highlighted the need to:

- create better awareness about the resources available perhaps by leveraging ServiceLink as a conduit,
- examine ways to streamline the process,
- reasonably adjust financial eligibility criteria, and
- implement presumptive eligibility for certain people, allowing access to services while applications are pending.

Such changes could help people and our system of care avoid expensive nursing home placements and reduce stress for all involved while not fundamentally changing the program.

The meeting also included reports from each of the Commission on Aging's Strategic Task Forces: Aging in Communities of Choice, Age Friendly State, Emerging Issues, and Operational Infrastructure. Each report included a list of activities and study the task force engaged in over the past year, as well as each task force's recommendations for information to be included in the upcoming Commission's Annual Report. Finalizing the Annual Report will be the subject of the October Commission meeting; the 2022 Annual Report will be submitted to the Governor on November 1.

The Commission also welcomed its two newest members, Roxie Severance of Whitefield and Representative Lucy Weber of Walpole.

## State to Use \$6 Million to Bring COVID-19 Vaccines to Communities and Homebound Granite Staters

BY ANNMARIE TIMMINS, *New Hampshire Bulletin*

With final state approval in hand, the Department of Health and Human Services plans to use \$6 million in federal pandemic money to bring COVID-19 testing and vaccines to Granite Staters' neighborhoods and homes.

The money will allow the department to send three mobile vaccination vans into communities, providing not just vaccines and boosters but also telehealth access to a health care provider, according to its funding request to the Executive Council and Joint Legislative Fiscal Committee. A fourth van will be dedicated to home-based visits.

Both bodies approved the funding.

The state will dispatch the van upon request and intends to use some of the money for a call center that will schedule stops between October and March.

Read the rest of the story at <https://newhampshirebulletin.com/briefs/state-to-use-6-million-to-bring-covid-19-vaccines-to-communities-and-homebound-granite-staters/>

### RAISE YOUR VOICE!

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

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

Meet Hillsborough County's Older Adult Volunteer Award Winner

## A Friendly Face

# Patricia McGuigan Welcomes Cashin Center Visitors With a Smile and Kind Word



**Patricia McGuigan**

Enter the swinging glass doors of the Cashin Senior Center in Manchester and you may likely encounter volunteer stalwart, Patricia McGuigan, who has been working the front desk for nearly six years.

“Patricia really has a way with people, whether it a member of the center, the community, or staff,” says Kim Drohan, Director of Cashin Senior Center in Manchester. “She’s a wonderful advocate and greeter!”

A native of the Queen City, Patricia learned of the volunteer opportunity from friends and immediately was hooked. “I love meeting and talking to people,” she says. “Some folks come in and need information or to find out where a class and others want to talk for a bit. . . everyone has a story to tell.”

According to Drohan, Patricia has a knack for helping people in person or over the phone. “She is missed by all when she is unable to come in,” she said.

The Center services thousands of members from across Manchester and beyond. And with just three staff members, Drohan says volunteers like Patricia plays a pivotal role. “We couldn’t do what we do without people like Patricia,” she said. “Their work is so very important.”

Retired from a long career in electronics, Patricia now 71, sees volunteering at the Cashin Center as not just to stay connected, but to give back. In addition to greeting members and guests, she handles calls, taking questions over the phone.

“This is an amazing place that offers so much,” she says. “The pandemic isolated a lot of people. The fact that they are able now to come back is making a lot of folks happy. And it is nice to be a part of that.”

## Mark Your Calendars!

### This Chair Rocks: A Discussion on Ageism

Wednesday November 2

3:30 PM - 5:00 PM

Nashua Public Library Theater, 2 Court St., Nashua

You’re invited to a program to discuss the many aspects of ageism with the Rivier Institute for Senior Education (RISE), and special virtual guest Ashton Applewhite, author of “This Chair Rocks: A Manifesto Against Ageism”. RISE President Nancy Nordstrom, and Vice President Sue Hart, will moderate this event, which will include short video clips and audience interaction. An in-person event, pre-registration required at <https://bit.ly/nplageism2022>

## 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 who deserves recognition?**

Send an email to [Rebecca.L.Sky@nhcoa.nh.gov](mailto: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

Meet Merrimack County's Older Adult Volunteer Award Winner

## A Steady Beacon

# John Benham Brings Comfort and Calm to Those in Need



**John Benham**

It would take quite a rack to hold all of the hats Volunteer Award Winner John Benham wears. In his hometown of Franklin, among other things, he serves on civic councils, committees, and boards in the city, as well as volunteering at the Masonic Lodge. He even took a turn as a Thespian, playing the role of Daniel Webster at a play in town.

At 83 and a former citizen of the year, he explains his drive and freely admits "I refuse to stand still." It was that can do attitude, combined with life experiences that led to his volunteer role at the Franklin VNA & Hospice and Peabody Place as a trained hospice

volunteer. For the past five years, he has been visiting families in social and pastoral capacities, allowing caregivers valued time out of the home.

"He is a godsend to those laboring under the heavy mantel of the 'thirty-six-hour day', a well-documented phenomenon in the world of in-home caregiving," says MaryLee Gorham, Director Marketing and Admissions for Peabody Place. "John is a respite beacon for those that truly need him."

Gorham also shared that John visits Peabody Place with his therapy dog Siri, bringing comfort and calm to residents. As Committee Chair of the Peabody Building Project, he's working to improve and expand options for senior living in Franklin and gives tours of the facility.

For his part, John views talking to hospice patients as "building a relationship and finding things in common. For one gentleman I met, I learned he worked in a profession similar to what I did, so we talked about that. It's not magic, it's making a connection with someone."

"And to be able to give family members a break, you can tell how much that means to them."

## New Hampshire Fall Get Away Guide Now Available

Fall in New Hampshire is a foliage lover's dream come true. Whether you'd like to feel the crunch of crisp leaves under your feet or take off on a scenic drive through the White Mountains, you'll be able to enjoy the unbeatable views that fall provides no matter where you go. And what's fall in New Hampshire without quintessential autumn activities, like picking your own apples or finding the perfect pumpkin to bring home? Remember, the weather is cooler from September through early December, so pack your flannel! Plan your fall adventure at <https://www.visitnh.gov/seasonal-trips/fall?>

## Check Out Past Editions of AgingMatters

<https://www.nhcoa.nh.gov/newsletters.aspx>



## October is Breast Cancer Awareness Month

According to the CDC, other than skin cancer, breast cancer is the most common cancer among American women. Mammograms are the best way to find breast cancer early, when it is easier to treat and before it is big enough to feel or cause symptoms.

Are you worried about the cost? CDC's National Breast and Cervical Cancer Early Detection Program offers free or low-cost mammograms to women who have low incomes and are uninsured or underinsured.

Learn more at <https://www.cdc.gov/cancer/dcpc/resources/features/breastcancerawareness/index.htm>

# Medicare Open Enrollment Period Begins With Annual Notice of Change Letter

Over the next few months, you're probably going to receive a lot of information about Medicare. It's all meant to help you understand your coverage choices and make informed decisions during the Medicare Annual Enrollment Period (Oct. 15 – Dec. 7).

There is one piece of Medicare mail, though, that you want to be sure to read. It's called the Annual Notice of Change, or ANOC for short, and it comes from your current Medicare plan provider. Delivered by September 30, ANOC letters ensure that plan members have up-to-date plan information before the Medicare Annual Enrollment Period (formerly known as the Medicare Open Enrollment Period) begins.

## How to Understand Your Medicare Plan Annual Notice of Change

Your Medicare Advantage or Medicare Part D prescription drug plan ANOC provides important information. It can help you decide whether to keep your current plan or look for a new one during the Annual Enrollment Period.

Here's what to look for when you get your ANOC, along with questions to help you understand plan changes and what they may mean for you.

### Coverage changes:

What new benefits have been added to your plan?

- Are there other changes that affect services you use?
- Have there been any changes in your health that may affect what services you may need or how often you may need them?
- If your health has changed, will your plan benefits cover the additional care you may need?

### Provider network changes:

- What providers have been added to or removed from the plan network?
- Are your current doctors in the network?
- What about hospitals or other providers or specialists you may need?
- If your providers are not in the network, are you willing to switch to other providers that are?

### Drug list and pharmacy network changes:

- What medications have been added to or removed from the plan's covered drug list (formulary)?
- Are the drugs you currently take listed on the formulary?
- Have any of your medications been assigned to a different tier on the formulary? (This may affect your cost.)
- Is your pharmacy in the plan's network? Is it a "preferred pharmacy" that offers the plan's best pricing?

### Cost changes:

- Is the plan premium going up, going down or staying the same?
- Are any other costs changing, such as deductibles, co-pays, co-insurance?

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## Links to Learn More About Medicare

### 2023 Medicare Premiums, Deductibles and Coinsurance Amounts Released

The Centers for Medicare & Medicaid Services (CMS) released the 2023 premiums, deductibles, and coinsurance amounts for the Medicare Part A and Part B programs, and the 2023 Medicare Part D income-related monthly adjustment amounts.

Information can be found in the Fact Sheet at <https://www.cms.gov/newsroom/fact-sheets/2023-medicare-parts-b-premiums-and-deductibles-2023-medicare-part-d-income-related-monthly>.

### October 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.

### October Topic: *Changing Part D Plans*

- Thursday, October 20, 2022  
3:00 - 3:30 PM (EST)

Your prescription drug coverage can change from year to year and comparing Part D plans yearly is shown to save people money. During this Medicare Minute, you'll learn how to choose and change Part D plans, both during Fall Open Enrollment and beyond.

REGISTER: <https://www.medicareinteractive.org/register>  
**Medicare Minute Login - Medicare Interactive**



## OPEN ENROLLMENT, con't

- If you have a Medicare Advantage plan, what is your maximum out-of-pocket limit?
- How will cost changes affect your total out-of-pocket spending for the services and prescription drugs you may need?

Check with your plan if you are unclear about anything in the ANOC or if you did not receive an ANOC letter. You can call the customer service number on the back of your member card.

## Your Medicare plan details may change every year

Reviewing your ANOC is important because Medicare Advantage and Medicare prescription drug plan insurance providers review their plan details each year and make changes as needed to better serve plan members.

Take time to review your plan. You don't want to be caught off guard by higher costs or coverage changes after January 1. And whatever your decision may be—to stay with your current plan or to explore other Medicare coverage options—you want to make it based on the facts.

Source: <https://www.uhc.com/news-articles/medicare-articles/medicare-plan-annual-notice-of-change-what-to-look-for>

## Updated COVID-19 Vaccines Now Available

Updated COVID-19 vaccines are now available to provide increased protection against the currently circulating Omicron BA.4 and BA.5 subvariants.

If it has been at least 2 months since you completed your COVID-19 primary series or had your last booster, then you are eligible for an updated vaccine.

As with other diseases, you're protected best from COVID-19 when you stay up to date with the recommended vaccines. COVID-19 vaccines are effective at protecting people from getting seriously ill.

Medicare covers the COVID-19 vaccine at no cost to you. Find a vaccine location near you at <https://www.vaccines.gov/search/>

**You can receive personalized help from New Hampshire state-certified Medicare Counselors by contacting your local ServiceLink office. Call (866) 634-9412 to be connected to your local office or go to the website at <https://www.servicelink.nh.gov/> for more information**

## Medicare Marketing & Enrollment Violations

Unlike Original Medicare, Medicare Part C and Part D are administered, marketed, and sold by private insurance companies. The Centers for Medicare & Medicaid Services (CMS) has guidelines for marketing Medicare Part C and Part D insurance that protect beneficiaries from manipulative and deceptive sales and enrollment tactics.

Plan sponsors and their representatives, including agents and brokers, must follow strict guidelines when they wish to market to beneficiaries. A fundamental principle is that marketing cannot be conducted under the guise of education.

### Report potential Medicare marketing violations and/or enrollment fraud, errors, or abuse if:

- You receive an unsolicited phone call from a company you have no prior relationship with
- A company represents itself as coming from or sent by Medicare, Social Security, or Medicaid
- You receive information such as leaflets, flyers, door hangers, etc., on your car or at

your residence from a company you did not have an appointment with

- An agent initiates a discussion about other insurance products, such as life insurance annuities, during a visit or meeting about a Part C or Part D Medicare product
- An agent returns uninvited to your residence after missing an appointment with them earlier
- You signed up for a plan after being told by a company that certain prescriptions or services were covered, but after reviewing your Explanation of Benefits (EOB), you found they were not covered by the plan and you received a bill instead

Follow this link to learn how to read your Medicare Summary Notice (MSN) or EOB <https://www.smpresource.org/Content/You-Can-Help/Read-Your-Medicare-Statements.aspx>

### Report suspected fraud

Follow this link to report suspected fraud: <https://www.smpresource.org/Content/You-Can-Help/Report-Fraud.aspx>

# Where and How to Dispose of Unused Medicines

Is your medicine cabinet full of expired drugs or medications you no longer use? Your medicine is for you. What's safe for you might be harmful for someone else. The best way to dispose of your expired, unwanted, or unused medicines is through a drug take back program — or you can do it at home.

## Drug Take Back Programs

The U.S. Drug Enforcement Administration (DEA) sponsors **National Prescription Drug Take Back Day** in communities nationwide. The next National Prescription Drug Take Back Day is scheduled for Saturday, October 29, 2022 from 10:00am-2:00pm.

You can find a location participating in the October 29 event by completing the form located at <https://www.dea.gov/takebackday#collection-locator>.

Many communities also have their own drug take back programs. Check with your local law enforcement officials to find a location near you or with the DEA to find a DEA-authorized collector in your community (<https://apps2.deadiversion.usdoj.gov/pubdispsearch/spring/main?execution=e1s1>).

You can also check with your pharmacist. Some pharmacies offer on-site medicine drop-off boxes, mail-back programs, and other ways to help you safely dispose your unused medicines.

## How to Dispose of Medicines at Home

When a take back option is not easily available, there are two ways to dispose of medicines at home, depending on the drug.

**Flushing medicines:** Because some medicines could be especially harmful to others, they have specific directions to immediately flush them down the sink or toilet when they are no longer needed, and a take-back option is not readily available.

How will you know? Check the label or the patient information leaflet with your medicine. Or consult the U.S. Food and Drug Administration's [list of medicines](#) recommended for disposal by flushing when a take back option is not readily available. Remember, don't flush your medicine unless it is on the flush list.

**Disposing medicines in household trash:** If a take back program is not available, almost all medicines, except those on the FDA flush list (see below), can be thrown into your household trash. These include prescription and over-the-counter (OTC) drugs in pills, liquids, drops, patches, and creams.

Follow these steps:

1. Remove the drugs from their original containers and mix them with something undesirable, such



as used coffee grounds, dirt, or cat litter. This makes the medicine less appealing to children and pets and unrecognizable to someone who might intentionally go through the trash looking for drugs.

2. Put the mixture in something you can close (a re-sealable zipper storage bag, empty can, or other container) to prevent the drug from leaking or spilling out.
3. Throw the container in the garbage.
4. Scratch out all your personal information on the empty medicine packaging to protect your identity and privacy. Throw the packaging away.

If you have a question about your medicine, ask your health care provider or pharmacist.

## Flushing Drugs and the Water Supply

Some people wonder if it's okay to flush certain medicines when a take back option is not easily available. There are concerns about the small levels of drugs that may be found in surface water, such as rivers and lakes, and in drinking water supplies.

"The main way drug residues enter water systems is by people taking medicines and then naturally passing them through their bodies," says Raanan Bloom, Ph.D., an environmental assessment expert at the FDA. "Many drugs are not completely absorbed or metabolized by the body and can enter the environment after passing through wastewater treatment plants."

The FDA and the U.S. Environmental Protection Agency take the concerns of flushing certain medicines in the environment seriously. Still, there has been no sign of environmental effects caused by flushing recommended drugs. In fact, the FDA [published a paper](#) to assess this concern, finding negligible risk of environmental effects caused by flushing recommended drugs.

*NOTE: The original version of this story contained additional information on how to dispose of Fentanyl Patches and Inhaler products. That information can be found at: <https://www.fda.gov/consumers/consumer-updates/where-and-how-dispose-unused-medicines>*

# Fuel Assistance Program Helps Cover Winter Heating Costs

If you are having trouble paying for your heat this winter season, the New Hampshire Fuel Assistance Program (FAP) may be able to provide you with some relief.

The NH Department of Energy distributes federal Low Income Home Energy Assistance Program (LIHEAP) funds to New Hampshire's five Community Action Agencies (CAAs), which in turn take applications, determine benefits, and distribute FAP payments to vendors on behalf of eligible New Hampshire households throughout the state.

The Fuel Assistance Program provides benefits to qualified New Hampshire households to assist with heating costs from November 1st through April 30th. Both renters and homeowners may qualify for the Fuel Assistance Program.

FAP benefits may also be used to help households in a heating emergency by securing an emergency delivery of fuel or by delaying a utility disconnection or eviction notice if heat is included in the rent and the rent is not subsidized.

FAP benefits are a grant; they do not have to be paid back and they are not counted as income when applying for other assistance programs.

Applications for this year's program are expected to be higher than in past years and the application process can take up to 60 days. Those interested in participating in the Fuel Assistance Program are encouraged to contact their local Community Action Program now to confirm their eligibility and begin the application process.

## Am I Eligible?

Eligibility for the Fuel Assistance Program is determined by gross household income (i.e. total before taxes), the number of people in the household, and the energy burden to the household. Income limits are surprisingly high (i.e.: \$ 50,999 annually for a 2-person household).

## How Do I Apply?

1. Contact your local CAA office to learn how to apply for FAP. (See the list of CAA office phone numbers in your county on the side panel.)
2. The CAA staff will tell you what information you will need to supply to process your application. To prevent delays in processing, be sure to provide all requested documents.

If you are homebound or unable to visit a Community Action Agency office, it may be possible to arrange a home or telephone interview.

### HOUSEHOLD INCOME GUIDELINES PY 2021-2022 - 60% of State Medium Income

Household Size	30 Days	365 Days
1	\$ 3,203	\$ 38,969
2	\$ 4,188	\$ 50,999
3	\$ 5,174	\$ 62,950
4	\$ 6,160	\$ 74,941
5	\$ 7,145	\$ 86,931
6	\$8,131	\$ 98,922

## NH Community Action Agencies

### BELKNAP COUNTY

(CAPBM)  
Laconia (603) 524-5512  
Meredith: (603) 279-4096

### CARROLL COUNTY

(TCCAP)  
Tamworth: (603) 323-7400

### CHESHIRE COUNTY

(SCS)  
Keene: (603) 352-7512  
or (800) 529-0005

### COOS COUNTY

(TCCAP)  
Berlin: (603) 752-3248

### GRAFTON COUNTY

(TCCAP)  
Ashland: (603) 968-3560

### HILLSBOROUGH COUNTY

(SNHS)  
Milford, Peterborough & Hillsborough  
(603) 924-2243 or (877) 757-7048  
Manchester: (603) 647-4470  
or (800) 322-1073  
Nashua: (603) 889-3440  
or (877) 211-0723

### MERRIMACK COUNTY

(CAPBM)  
Concord: (603) 225-6880  
Suncook: (603) 485-7824  
Warner: (603) 456-2207

### ROCKINGHAM COUNTY

(SNHS)  
Derry: (603) 965-3029  
or (855) 295-4105  
Portsmouth: (603) 436-3896  
or (800) 639-3896  
Raymond: (603) 895-2303  
or (800) 974-2303  
Salem: (603) 893-9172  
or (800) 939-9172  
Seabrook: (603) 474-3507  
or (800) 979-3507

### STRAFFORD COUNTY

(CAPSC)  
Dover, Farmington & Rochester:  
(603) 435-2500

### SULLIVAN COUNTY

(SCS)  
Claremont: (603) 542-9528

# NH State Department of Military Affairs and Veterans Services Offers Information Through Social Media and Website Pages

The State of NH Department of Military Affairs and Veterans Services (DMAVS) offers a wealth of information for both New Hampshire Veterans and residents through its website, Facebook and LinkedIn social media pages.

The website [www.dmavs.nh.gov](http://www.dmavs.nh.gov) has information relevant to the veteran community that includes:

- how to schedule an appointment with a Veterans Services Officer (<https://www.dmavs.nh.gov/veterans-services/vsos-and-sites>);
- benefits for Veterans that are NH residents (<https://www.dmavs.nh.gov/veterans-services/nh-state-benefits-veterans>);
- information on how to renew a military retiree ID card through the DEERS/RAPIDS ID Cards office (<https://www.dmavs.nh.gov/deersrapids-id-cards>);
- and link to the department's NH State Veterans Cemetery [www.nhsvc.com](http://www.nhsvc.com).

Also found on their website is the DMAVS Community Calendar which highlights events taking place in NH that would benefit or interest the veteran community. Find recreational activities, social opportunities, information sessions, and other events at: <https://www.dmavs.nh.gov/calendar>

The department's Facebook page <https://www.facebook.com/NHDMAVS> includes posts and events relevant to the Service members, Veterans and NH residents.

DMAVS' LinkedIn page <https://www.linkedin.com/company/nhdmavs/> provides information about NH Veteran Friendly businesses.

The department consists of: Division of Veterans Services, Division of Community Based Programs, NH State Veterans Cemetery, and the NH State Business Administration Office. All are united with the goal to serve NH Service members, Veterans, families, and communities providing connections to needed services and programs.

## Instructions on How to Withdraw COVID-19 Vaccinations from State Immunization Registry

The NH Department of Health and Human Services (DHHS), Division of Public Health Services (DPHS), as newly required by **NH House Bill 1608**, is providing instructions for residents to withdraw their COVID-19 vaccine information from the NH Immunization Information System (NHIIS), should they choose.

To withdraw COVID-19 vaccination records from the NHIIS, residents should complete the Withdraw and Remove Information from the NH Immunization/Vaccination Registry form (<https://www.dhhs.nh.gov/sites/g/files/ehbemt476/files/documents/2021-11/withdraw-remove-info-nhiis.pdf>), obtain a healthcare provider or notary's signature, and fax the form to the DPHS Immunization Program at (603) 271-3850. DPHS recommends residents also print a copy of their COVID-19 vaccination record before withdrawing from the NHIIS.

As required by HB1608, the Department is informing the public that, "The state of New Hampshire obtained information about your COVID-19 vaccination status

without offering you a chance to opt-out of the state immunization registry. Our New Hampshire constitution honors your right to privacy, including your medical information, and you have the right to withdraw your information from the immunization registry. If you withdraw from the registry, the state will not retain a record of your vaccination."

The NHIIS is a secure, HIPAA-complaint electronic records system, designed to store and provide access to vaccine information for New Hampshire residents, regardless of physical location. New Hampshire was the last state in the nation to approve a vaccination registry which is used by healthcare providers to eliminate unnecessary duplication of vaccines and provide reminders of upcoming recommended vaccines. DPHS also uses vaccination data to identify gaps in vaccination access and work to ensure vaccine is available to the underserved population.

For more information on COVID-19 in NH, please visit <https://www.covid19.nh.gov/>.

# Everyone Has A Story

## Use Your Story to Advocate for Improving Home and Community-Based Services in New Hampshire!

By **MARTHA McLEOD**,  
NH AHA Advocacy Community Engagement

Stories can be a powerful tool to use in advocating for, or against, an issue! Personal stories highlight the importance of an issue, a program, or a service in an individual or family's life. Stories can humanize policy and change people's hearts and minds.

Stories show how a policy impacts a community and real-life examples are essential to share with elected officials when advocating for or against policy. Telling a story about real people and the specific services they receive, or need can help educate about the importance of funding a program and protect it from any potential funding cuts. Personal stories make policy implications not just about numbers but about real people. Particularly when you are trying to get a policymaker to change their mind on a piece of legislation or funding for a service or program, a real-life story shared from someone from their district or part of the state, is incredibly powerful way to show how a bill would impact their life.

Personal storytellers who are willing to tell their story to the media, increase the public's understanding and builds influence to sway public policy, pass legislation, and fund budgets that support healthy aging in our homes and communities. Use your story to write a letter to the editor of your local paper, write testimony on a legislative bill or to use when making a call to a legislator.

So, how do you tell your story successfully?

- **Introduce yourself** and any relevant information such as personal and/or lived experiences, work, or education, or simply that you are a member of the community.
- **Discuss the challenge or the issue** you are addressing with your advocacy. But don't stop there!
- **Discuss the solution**--This is the policy or funding solution that you are advocating for or

against. When you make your story solution-focused, you increase the likelihood for action.

- **Finish the story by discussing the impact of the policy**--How this policy or funding will impact you, your family, society as a whole. This gives motivation for action and centers the conversation on how the policy is impacting all of us.

**Share your experience and story with NHAHA Advocacy** so we can best represent you in the legislative process. The 2023 legislative session is a state budget year, and your story is crucial to make change happen and support healthy aging in the Granite State.

Here are some questions to get you started on your story:

- What has your experience been with home and community-based services for yourself or as a caregiver in your community?
- What services were most important to you or your loved one in order to maintain maximum independence at home?
- Are there services that are missing or have gaps and would assist in healthy aging in the community?
- Have you found local community options for your transportation needs, successful opportunities for affordable and accessible housing, services, and caregivers available to help in the home?

Send the New Hampshire Alliance for Healthy Aging your story on home and community-based services in New Hampshire using the following link: <https://secure.everyaction.com/3IAmzPLvWUWeN2SXPBVgTQ2>

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



*"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."*

Go to <https://agefriendly.community/anti-ageism-pledge/> to add your name.

## Prepared to Vote 2022

# How to Research Candidates and Issues

The following information from the Legal Defense Fund provides important information on how each of us can be informed voters when we go to the polls on November 8. More LDF information is available at <https://www.naacpldf.org/ready-to-vote/>.

Elections take place every year, and 2022 is no exception. Though the upcoming congressional races often receive the most attention, the many state and local elections taking place across the country — which will decide who serves as judges, mayors, sheriffs, school board members, and more — will also have far-reaching effects on the lives of millions of people for many years to come.

Because state and local elections receive less media coverage, it can sometimes be hard to find information on who and what is on your ballot. The good news, however, is that there are many resources, both online and in your community, that can help you better understand what's at stake in state and local elections this season — and many of these resources also provide information on congressional races, so you can be fully prepared when you cast your ballot. This election research will help ensure that you and members of your community are leaving no power on the table.

### Find What's On Your Ballot

Before you begin evaluating candidates or issues, you'll need to know the races and ballot measures on which you'll be voting. One way to find out is by entering your address into sample ballot generators — like those at **Vote411** or **Ballotpedia**, for example.

This is an easy way to learn when the next election in your state and locality is taking place. These tools will also generate a list of candidates and issues that will be on your ballot when you vote. It may be helpful to check both ballot generator tools to see which has more details on your state or local races.

### Consult Non-Partisan Sources for Candidate and Issue Profiles

Several nonpartisan online resources will provide you with a comprehensive look at candidates' backgrounds and stances on policies and issue areas. Many of these resources also offer background information on possible ballot questions, such as amendments to state constitutions. Because some websites may have more comprehensive information for your desired locality, candidate, or issue than others, it is best to use multiple sources to gain as much insight as possible.

One such resource is Smart Vote's **ballot**

**measures tool**, which will break down key ballot measures in your state of residence.

### Check Out a Candidate's Website

You can get a sense of a candidate's background and position on various issues by looking at their campaign's website. Even though a candidate's website will be biased in their own favor, comparing sites should give you a good sense of each candidate's background and experience.

### Harness Social Media

You can use social media to see how the candidates and their campaigns are interacting with the public on a day-to-day basis. After looking at a candidate's Twitter feed, Facebook page, Instagram account, and/or YouTube channel, you will have a better sense of their priorities, values, and style.

### Stay Connected with Local News

You can inform yourself through your local newspapers, radio, and television news. These sources can tell you about candidates' public appearances, their recent statements to prospective voters and the media, and how they're viewed by other members of the community. Local news, including your city's public access cable TV channel, may also have information about candidate forums hosted by nonpartisan groups, such as the League of Women Voters or the American Association of University Women.

### Ask Your Fellow Community Members

Another way to learn about a candidate is to ask your neighbors, coworkers, friends, and family members. If a candidate is already in office and is running for reelection, speaking with fellow members of your community can give you a strong sense of how the incumbent's policies have affected people's lives. Your neighbors may offer new perspectives on a candidate or issue that you might have not previously considered.

With 2022's election season already underway, taking a little time to gather information about legislative and judicial candidates and ballot questions will help you feel fully prepared when it comes time to cast your ballot, whichever way you choose to do so — by mail, early in-person voting, or heading to the polls on Election Day. Remember, you have the power to shape the leadership and investments in your community by being informed and voting for every race and question on the ballot in every election.

# 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.

## **The Americans With Disabilities Act and Older Adults**

As people get older, many start to develop problems with hearing, seeing, or getting around. Others experience chronic illnesses like hypertension, diabetes, arthritis, or memory loss. People may have disabilities under the definition in the ADA when age-related changes in function make it more difficult to get around at home, participate in their community, or go to work. Although people who are aging often don't think of themselves as having a disability, according to the ADA, having a "physical or mental impairment that substantially limits a major life activity" means a person has a disability.

Learn how the Americans with Disabilities Act can help you as you age by reading our fact sheet on Aging and the ADA here: <https://adata.org/factsheet/aging-and-ada>

## **New Hampshire Guide to Investing**

An important part of the NH Bureau of Security Regulation's mission is to educate the public about investing and how to avoid being a victim of fraud. An educated investing public makes it much more difficult for scam artists and fraudsters to take advantage of investors. That is why the New Hampshire Guide to Investing was developed. This guide covers a wide range of topics including the principles of investing, investing for retirement, and how to avoid investor fraud. The guide can be found at <https://www.investsmart.nh.gov/investor-resources/printable-resources>

## **'What Do We Know About Healthy Aging?' Publication Available**

Many factors can influence healthy aging. While some factors are not within our control, research shows there are steps you can take to help manage your health, live as independently as possible, and maintain your quality of life as our age. View or order the National Institute on Aging's new "What Do We Know About Healthy Aging?" publication to learn more at <https://bit.ly/3AqZ4fk>.

## **HHS Delivers First National Strategy to Support Family Caregivers**

The U.S. Department of Health and Human Services (HHS), through its Administration for Community Living (ACL), released the 2022 National Strategy to Support Family Caregivers. (<https://acl.gov/CaregiverStrategy>)

It highlights nearly 350 actions the federal government will take to support family caregivers in the coming year and more than 150 actions that can be adopted at other levels of government and across the private sector to build a system to support family caregivers. Family caregivers – who provide the overwhelming majority of long-term care in the United States – currently lack resources to maintain their health, wellbeing, and financial security while providing crucial support for others.

The strategy was developed jointly by the advisory councils established by the Recognize, Assist, Include, Support, and Engage (RAISE) Family Caregivers Act and the Supporting Grandparents Raising Grandchildren (SGRG) Act, with extensive input from family caregivers, the people they support, and other stakeholders. ACL leads implementation of the RAISE and SGRG Acts and facilitates the work of the two advisory councils.

*The strategy will be open for public comment for 60 days beginning on October 1. Comments can be submitted at <https://acl.gov/CaregiverStrategy/Comments>.*

## **Several Changes to Adult Vaccine Access Enacted Through IRA**

The Inflation Reduction Act (IRA) legislation includes a variety of healthcare reforms, several of which will significantly alter the US adult vaccine landscape. The IRA seeks to expand access to adult vaccines through two policy changes:

- **Eliminating Vaccine Cost Sharing in Medicare Part D:** Starting January 1, 2023, all Medicare Part D plans will be required to cover all ACIP-recommended adult vaccines with no cost sharing, even if the beneficiary is in the deductible phase.
- **Mandating Medicaid Coverage of Adult Vaccines:** Starting October 1, 2023, all state Medicaid programs will be required to cover all ACIP-recommended adult vaccines and their administration without cost sharing.

Avalere Health has provided additional information about these changes at <https://avalere.com/insights/several-changes-to-adult-vaccine-access-enacted-through-ira>