



Aging Matters

New Hampshire State Commission on Aging

New Hampshire Commission on Aging

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Should We Be Grateful for Aging?

By **SARA BREINDEL**, Changing the Narrative

Being grateful for aging is often equated with being grateful to be alive. Many people have pointed out that being able to complain about aging is to a gift. (Not that **complaining about aging** is helpful.) Being alive is certainly a gift, but getting older has more to offer. We have so much more to be grateful for.

Perspective on what matters

Think about how a toddler might start screaming over not being able to have the green crayon *absolutely right this minute*. It takes many years to learn how to deal with life's challenges and that crayon is just the beginning. Ever had someone older than you tell you that "this too shall pass"? Just hearing that doesn't work. You have to actually feel it pass yourself and that takes time. Only after years of experience do we learn how not to sweat the small things, and most importantly, which things are actually important. Being grateful for aging includes gratitude for gaining perspective.

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NH Commission on Aging Meeting Scheduled for Monday, November 21

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

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

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

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

Grateful, con't

Soft skills & uncommon sense

Soft skills are a big topic in the workforce. These are the things we know how to do because we have lived and worked with other people for a long time, like how to communicate effectively and to work in a team. Think about how much common sense has really come from experience, not instinct. (Ever made any cringe-worthy missteps in your teen years? Perhaps borrowing the car without asking made that fender-bender an even worse offense in your parents' eyes.) It takes time and experience to become a useful, functional adult and our capacity for growth does not end at a certain age. Let's be grateful that we continue to grow better at playing well with others.

Growing up & growing relationships

Then there are our deeper relationships. Loving and living with other human beings is hard. Learning to be a good friend and partner involves heartbreak after heartbreak, both the ones we experience and the ones we cause. We have to live through those things to know how to love and be lovable. As well as giving us time to grow as empathetic people, age can also bring us our deepest relationships, the people who really know us. Aging gives us the time and life experience to create relationships with real meaning.

Not your first rodeo

Many things about being young are wonderful. However, youth was not all great. It can be nice to have been there and done that. We can be grateful for having accomplished certain things and being done with others. Early adult life can be like a dive into the middle of the ocean. Comfort and security look so far away. We face one new adulting challenge after another – first job, first loan, first time finding a place to live, first time finding a relationship that could have lifelong potential – so many firsts that have big consequences. But since then, we have grown careers, raised families, survived health issues, lived through conflict. Gratitude for aging is also an appreciation of we have accomplished, seen and survived.

Passing it all on

We each leave a legacy. We have impact on everyone who knows us. Aging gives us the chance to pass on what we know, to help those we care about who are less far along in the journey. It is gratifying to be able to help others and as we age, we have something unique to offer. We can't teach things we haven't learned and it took us this long to learn some things. We can lead by example, living our values, and, ultimately, living on through those we care about.

You can have gratitude for aging not only because you are not dead. Carl Jung said, "Life really does begin at 40. Up to then, you are just doing research." Being older is a time to be grateful as all that research pays out.

Changing the Narrative is the leading effort in the U.S. to change the way people think, talk and act about aging and ageism through evidence-based strategies, strategic communications and innovative public campaigns. *Our end game? To end ageism.*

Find the original story at <https://changingthenarrativeco.org/2019/11/25/grateful-for-aging/>

NH State Commission on Aging Releases 2022 Annual Report

The New Hampshire State Commission on Aging has released its 2022 Annual Report to the Governor and members of the New Hampshire Legislature. The Commission is charged to provide a report on its work on November 1 of each year.

The draft report was reviewed by Commissioners at its October meeting. It was approved by the group after thoughtful discussion.

“The report provides a comprehensive look at the work of the Commission and our partners over the past year,” said Rebecca Sky, NHCOA executive director. “It is also a reflection of the hard work and dedication of so many.”

Sky went on to say that at its core, the Commission’s work envisions a future where older Granite Staters are not only just able to meet their basic needs as they age, but also to thrive and be fully engaged in society.

Continuing to work from a three-year plan developed through a strategic planning process in 2020, Commissioners have worked in four taskforces that have focused on four strategic priorities for investigation that fall in alignment with those strategic priorities:

- Develop and advance strategies to improve people’s ability to age in the communities of their choice
- Catalyze New Hampshire towards being an Age-Friendly State
- Engage Leaders regarding the Emerging Needs of Older Adults during the COVID-19 Epidemic
- Develop Commission Infrastructure to Support Operational Success

The report highlights the work done by the Commission in the past year, as well as brings forward recommendations to elected officials and policy makers aimed at ensuring that the Granite State is a great place to age for all of its residents.

New Hampshire State Commission on Aging was established in 2019 through a legislative process to advise the Governor and the General Court on policy and planning related to aging.

The 2022 Annual Report, along with the reports from previous years and other information about the Commission, is available on the Commission’s webpage at www.nhcoa.nh.gov.

VISION: *All people have the opportunity to thrive and be valued while growing older in New Hampshire.*

MISSION: *To be a catalyst for change that values, serves, and celebrates people as they grow older.*

NH State Commission on Aging Values

Forward Thinking

We anticipate the future and are creative and innovative finding new ways forward.

Collaboration

We embrace cooperation as complex issues require multiple perspectives for development of meaningful solutions and collective action.

Public Trust

We pursue common good in ways that are respectful, accountable, transparent equitable, and worthy of trust.

Stewardship

We seek to maximize benefit from New Hampshire resources.

Expertise

We utilize the wealth of knowledge and skills available within our state agencies, businesses and communities.

Opportunity

We strive to amend systematic patterns of disadvantage and marginalization so that all have the opportunity to thrive while growing older.

Engagement

We aim to leverage the talents and energy of older people in New Hampshire to create a better future.



Let’s Get Social

The NH State Commission on Aging is now on **Facebook** (<https://www.facebook.com/profile.php?id=100086639930636>) and **Twitter** (<https://twitter.com/AgingInNH>).



Follow the State Commission on Aging on Facebook and Twitter to stay up-to-date on the latest Commission news as well as insights from across the field of aging.

October NHCOA Meeting Recap

Leadership transitions, a presentation from AARP, and review of the Commission's 2022 Annual Report were among the highlights of the October meeting of the New Hampshire State Commission on Aging.

The group was joined via Zoom by Christina FitzPatrick, new president of AARP-NH. Christina shared her early observations on her new role as well as some key initiatives the AARP-NH is working on this fall. She's looking forward to being part of the community and getting to know the Commission and its members further.

Commissioners worked in small discussion groups to review the draft report and offer feedback of the Commission's 2022 Annual Report. Final edits and revisions are underway; the report will be out on Tuesday, November 1st and can be viewed on the Commission's publications page at <https://www.nhcoa.nh.gov/publications.aspx>.

The October meeting also marked a changing of the guard. Polly Campion, the Commission's chair since its beginning in 2019, is stepping down from the role of Chair at the end of 2022. Commissioners voted on the nomination of Sue Ruka, Vice President Quality and Elder Services at Memorial Hospital in North Conway, NH.

"Polly has been an enduring leader and advocate for the Commission for the past three years," said Rebecca Sky, executive director of NHCOA. "We can't thank her enough for all she's done on behalf of older adults and their families."

"At the same time, we're thrilled to welcome Sue as Commission chair," said Sky. "She's been an amazing advocate for issues of aging in NH and we're looking forward to her contributions."

Ruka will assume the role of Commission Chair in January 2023. Campion will continue to serve as a Commission member through the end of her term in 2023.

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 them 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 Aging Matters as your way to share those personal experiences and your personal points of view on living in New Hampshire as an older adult.

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

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

1. Email it to: NHCOAnews@gmail.com

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

We look forward to hearing from you soon!

NHCOAnews@gmail.com

Making Connections

NHCOA Executive Director Rebecca Sky and Commission member Beth Todgham were guests on a recent "Community Connections" radio show on WSMN in Nashua. The program is hosted by Mike Apfelberg, President of United Way of Greater Nashua.

Rebecca and Beth had a great discussion about many of the key Commission activities and ways the group is working to ensure that NH is great state to grow old in.

A recording of the show can be found at: <https://anchor.fm/uw-community-connections/episodes/October-3--2022-e1or1tr>. The interview begins at approximately 21:00 in the broadcast.

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 or at (603) 391-4703.

Help Us Spread the Word!

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

Meet Rockingham County's Older Adult Volunteer Award Winner

Going the Extra Mile

Gary Schmottlach is a Fixture at the Salem Senior Center



Gary Schmottlach

Visit the Ingram Senior Center in Salem on any given day and the odds are good that you will see volunteer Gary Schmottlach at work. For the past seven years, the 74-year-old has led a broad range of activities at the Center, ranging from Cornhole to Shuffleboard to table games like Bingo and cards.

"I like being active and I like helping others be active as well," he says. "This is a fun place to be for people and it's nice to be part of it."

A retired accountant, Gary enjoys travelling so it's no surprise he also helps organize trips for the Center. "He is on the Senior Center's Trip Committee, often going the extra mile," says Katie Duffey, Community Services Director at the Ingram Senior Center. "He is a natural leader who sees what needs to be done and steps in. He makes many positive things happen for the enjoyment of all.

"He gives 150 percent to everything he does on behalf of the center."

As someone "who likes to stay active and busy," Gary enjoys kayaking and fishing in his spare time (He's a self-proclaimed "catch and release guy").

Gary was appointed to the Salem Council on Aging by the Salem Board of Selectmen and has been very active on the board for several years. Many of the people he encounters at the Senior Center might be new to activities such as cornhole or shuffleboard and he takes pride in helping them learn something new.

When it comes to healthy aging, Gary is not one to sit on the sidelines. He firmly believes that activity is key and to "find something you like to do to stay active physically or mentally. Not only that, but you can also make friends along the way."

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

to have your name added to the outreach list when information about the 2023 Older Adult Recognition Program is available later this year

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>



A Friend Indeed

Joyce Bourget Pitches in at the Adult Day Program



Joyce Bourget

"I've always gravitated toward older people," says Rochester's Joyce Bourget, NHCOA Volunteer Award Winner. "Even as a young person, I seemed to connect more with people 20-30 years older than me."

Now seventy-seven, Joyce volunteers four days a week at the Adult Day Program run by Easter Seals in Rochester. For the past five years, her volunteer service has added up to thousands of hours of time per year and has included helping with meals, crafts, and games for seniors with cognitive issues.

Adult Day programs are a valuable resource for family caregivers and provide an important respite where their loved ones are cared for in a safe and secure environment.

According to Elaine Dunton, program director at Easter Seals, "Joyce also spends additional hours researching and preparing program crafts with potential physical and cognitive benefits for participants." Elaine shared that the participants are so proud of the artistry they produce under Joyce's imagination and creativity. "Joyce is a great listener," she said. "She's kind and caring- which exponentially grows her impact."

Prior to retiring, Joyce worked for a veterinary practice. She also worked for a time as a police dispatcher.

For her part Joyce describes her volunteer role as "getting as much as you give. I truly love this work and look forward to every day." She describes one encounter with a client with Alzheimer's who through a conversation, was able to recall a fun time from her youth. "You could see the light return to her eyes-even though it was just for a short time-and how much that specific memory meant to her," said Joyce. "That's something I will always remember."

When it comes to volunteering, Joyce urged friends and others to "give it a try. See what is out there and if it connects with your interests."

"I really enjoy all of the people I meet through this work. . .to me, it's a very rewarding experience."

Get Ready to Apply for ACA 2023 Coverage

Starting November 1, you can log into [HealthCare.gov](https://www.healthcare.gov), fill out an application, and enroll in a 2023 Marketplace health plan. Enroll by December 15, 2022 for coverage that starts January 1, 2023.

Plans and prices for 2023 will be available to preview shortly before November 1.

You can get health coverage for the rest of 2022 if you qualify for:

A **Special Enrollment Period** due to a recent **life event**, like losing other coverage, moving, getting married, or having a baby.

Medicaid, the **Children's Health Insurance Program (CHIP)**, or a new Special Enrollment Period based on estimated household income.

Get ready to apply for 2023 coverage

Here are some ways to get ready before November 1:

- Get a **quick overview of the Health Insurance Marketplace®**.
- See **if you'll save on health insurance coverage** (based on 2022 information, which will change slightly for 2023).
- **Learn how to estimate your income** for your application.
- Use this **checklist** (PDF, 242 MB) to gather documents you'll need.
- **Visit our Find Local Help page** and search by city and state or ZIP code to find trained helpers in your community.

Source: <https://www.healthcare.gov/apply-and-enroll/get-ready-to-apply/>

Prefer a Printed Copy of Aging Matters?

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

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

Are Medicare Advantage Plans Really an Advantage?

Consider these questions before you sign up

Editor's Note: Many of us have questions about Medicare Advantage plans as we research our options during Open Enrollment. The following is an excerpt from an article directed at soon-to-be retirees that appears on the Fidelity website. It might provide answers to some of those questions. The complete story can be found at <https://www.fidelity.com/viewpoints/retirement/medicare-advantage>.

If you're like a lot of people preparing to enroll in Medicare, you may be used to your employer picking up most of your health insurance tab. But as you approach age 65, you may be quite surprised to learn how costly coverage can be.

"Not only is Medicare not free, it can be downright expensive. And, it doesn't cover all medical expenses," Steve Feinschreiber, senior vice president of the financial solutions team at Fidelity warns consumers. "You'll likely need a supplemental or 'gap' insurance policy to fill in the payment holes. Otherwise, you are on the hook to pay outstanding balances."

Before you decide on the plans to buy, research your options to find where you'll get the best advantages. There are two choices for how you can buy Medicare and supplemental insurance:

1. Through the federal government via Original Medicare. You enroll in Parts A and B, then choose a Part D prescription plan and a separate Medigap policy.
2. Through an all-in-one Medicare Advantage (MA) insurance plan. Also known as Part C, this option combines Parts A, B, and D, plus supplemental insurance.

At first glance, it can look like Medicare Advantage plans are much more affordable. But beware the details. You'll want to look under the hood before you make your final decision.

Here are 8 questions to consider before signing up for a Medicare Advantage plan:

1. What are the "advantages" of a Medicare Advantage plan?

Many people who chose these all-in-one plans like a more packaged approach—and the price. Medicare Advantage plans typically have lower premiums than Original Medicare plus a Part D prescription plan and Medigap policy. Plus Medicare Advantage plans usually cap out-of-pocket spending. In 2022, the cap

is \$7,550 for Part A and B services. That means you'll pay your co-share costs up to the cap, then your plan will pay 100% after that.

Many add coverage for health care not included with Original Medicare, such as vision, dental, and hearing aids. Some MA plans offer discounts for nutrition services, non-skilled in-home support, and home modifications such as grab bars in the shower or temporary wheel chair ramps that allow seniors to remain at home.

2. How much does Medicare Advantage cost?

There is a wide range of costs. Your specific policy will depend on the ZIP Code of where you live in retirement, the features you choose, and how much flexibility and convenience you want.

Each plan has different out-of-pocket maximums, different access to doctors, and other varying features. And remember, the specifics of these plans can change annually.

3. What's the catch with \$0 or very low premiums?

A network. That's the catch. In order to use most MA plans, you agree to get your standard medical care (not including emergency care) within a specific network of physicians, hospitals or clinics, and pharmacies, and you'll need referrals to specialists. If your doctors are not part of the MA network, you may want to choose another insurance plan.

4. Do I still have to pay for Medicare Part B premiums if I get an MA plan?

Yes. You can think of Medicare Advantage plans as primarily supplemental plans. You can choose MA after you enroll in Medicare Parts A and B. A difference with MA plans is in how the payments flow between Medicare, the health insurance companies, and the providers of health care services.

In the case of MA plans, Medicare pays the insurance companies a fixed dollar amount per month for coverage, then the insurer pays the providers a negotiated amount for services performed. In Original Medicare, payments are made to the hospitals or providers for Medicare's share of any covered services you receive. You pay your share of Part B by way of a Medigap plan or from your pocket, depending on the plan you choose.

5. Will I be covered by my MA plan if I live in 2 places during the year?

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Medicare Advantage Plans, con't

It depends. Medicare Advantage plans rely on a tight network of local providers, typically in one single area. However, some of the larger insurers have set up networks in multiple states. If you live in both New York and Florida, your insurer may have networks set up in both locations. Ask if your MA plan has a “passport” feature that allows you access in both places where you live.

6. How do I get covered if I have an MA plan when I'm travelling?

Emergency medical is covered under any Original Medicare or Medicare Advantage plan. Your MA plan may include a travel option. Or, if you plan to travel internationally, you can purchase separate travel insurance and/or a medical evacuation policy for the duration of your trip. Check your coverage with your current Medicare Advantage or Medigap provider along with the Medicare website.

7. Can the cost of my Medicare Advantage plan increase?

Yes. Typically, insurance companies assess their pricing policies annually. Your plan will notify you if there is an increase in premiums. Social Security will notify you if there is an increase in Part B premiums.

8. Can I switch to Original Medicare and add a Medigap plan if I change my mind later?

Yes. Each year during open enrollment those in any Medicare plan have the option to change plans. From October 15 through December 7, you can switch between MA plans available to you or switch to Original Medicare.

Use caution before giving up your MA plan and trying to switch to a Medigap plan.

In many cases, insurance companies can charge you a higher premium or deny coverage based on your health history and current situation. For example, if you are a 66-year-old diabetic who has had 2 heart attacks, it's unlikely you'd be a candidate for switching plans.

Explore your options

Making Medicare decisions is an important part of transitioning into retirement. There are many options and the information can be overwhelming. Get an early start researching your options and finding the plan with the best advantages for you. Follow these 3 steps:

Use **Medicare's Plan Finder** to:

- Compare the various MA plans available in your local area.
- Compare the costs of choosing MA vs. Original Medicare with a Medigap policy.
- Consider how a provider network will work for you.
- Check with your doctors to see what they recommend and which plans they accept.

Have questions about Medigap plans? Fidelity offers information at <https://www.fidelity.com/viewpoints/retirement/medigap-what-you-need-to-know>

ServiceLink Can Help Answer Your Open Enrollment Questions

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



'Tis the Season for 'Open Enrollment' Scams

By **GRETCHEN ABRAHAM**,
Federal Trade Commission

Winter is coming, which means open enrollment season is here. With 2023 just around the corner, now's the time to add or change your health coverage through Medicare or the Affordable Care Act (ACA).

As you compare your options, watch out for scams. Here are some tips to protect your wallet and your personal information this open enrollment season.

Anyone who tries to sell you Medicare insurance while claiming to be an “official Medicare agent” is a scammer. There are no Medicare sales representatives.

Ignore anyone who says you must join a prescription drug plan to keep your Medicare coverage. The Medicare prescription drug plan (also known as Part D) is voluntary and has nothing to do with the rest of your Medicare coverage.

Never give information over the phone to someone who says they need it so you can keep your coverage. Hang up on anyone who asks for a quick payment, threatens you, or offers you free equipment or services in exchange for your information.

If you need help with Medicare, call 1-800-MEDICARE or go to [Medicare.gov](https://www.medicare.gov).

If you spot a scam, report it to the FTC at [ftc.gov/complaint](https://www.ftc.gov/complaint). If the scam is Medicare related, report it at 1-800-MEDICARE. The more scams are reported, the better job the FTC can do to help fight scams.

Source: <https://consumer.ftc.gov/consumer-alerts/2019/11/tis-season-open-enrollment-scams>

Say What?

Hearing Aids Available Over-the-Counter for as Low as \$199, and Without a Prescription

By **PHIL GALEWITZ**, Kaiser Health News

Consumers became able to buy hearing aids directly off store shelves and at dramatically lower prices in mid-October when a 2017 federal law finally took effect.

Where for decades it cost thousands of dollars to get a device that could be purchased only with a prescription from an audiologist or other hearing professional, now a new category of over-the-counter aids are selling for hundreds of dollars. Walmart says it will sell a hearing aid for as little as \$199.

The **over-the-counter aids** are intended for adults with mild to moderate hearing loss — a market of tens of millions of people, many of whom have until now avoided getting help because devices were so expensive.

“From a conceptual point of view, this is huge that this is finally happening,” said Dr. Frank Lin, director of the Cochlear Center for Hearing and Public Health at Johns Hopkins University in Baltimore. He predicts it could take a couple of years for the new market to shake out as manufacturers and retailers get accustomed to selling aids and consumers become familiar with the options.

Hearing care experts say they are pleased to see the lower prices. Lin said he believes prices will fall further as more competitors enter the market in the next two years.

Prices and features will vary for the new OTC hearing aids — much as they do for prescription aids. A pair of prescription devices typically sells for \$2,000 to \$8,000. Some of the technology found in the pricier prescription aids will be available in the cheaper OTC aids.

The OTC aids cost less partly because they do not bundle the services of an audiologist for a hearing evaluation, fitting, and fine-tuning the device. Instead, the new devices are intended to be set up by the consumers themselves, although manufacturers will offer technical assistance through apps and by phone.

Some new companies have entered the market, **including Sony**. It will sell its lowest-cost, self-fitting OTC hearing aid for \$999 at Best Buy and other retailers.

Walmart said it will offer an assortment of OTC hearing aids, including some at \$199 to \$299 per pair from the South Africa-based company hearX, which also makes Lexie devices. Initially, the devices will be

available at Walmart stores in Colorado, Michigan, Missouri, Ohio, Pennsylvania, Tennessee, and Texas. But the company expects to make them available nationwide soon.

Walgreens will offer the Lexie Lumen OTC hearing aid for \$799 a pair. The offerings at Walgreens, CVS, Best Buy, and Walmart will also include a Lexie hearing aid developed in **partnership with Bose**.

Costco, one of the largest sellers of hearing aids dispensed through a hearing professional, would not reveal whether it will offer any over the counter.

De Wet Swanepoel, the co-founder of hearX, said its Lexie Lumen OTC hearing aid will allow consumers to program it to their needs. Other OTC devices will offer preprogrammed settings.

“There are a lot of products out on the market and there is going to be a need for a lot of education for consumers about what is the difference between devices,” he said.

Some consumers may want to see an audiologist either in person or online to get their hearing tested before buying an OTC aid, Lin said. An audiologist could also recommend which hearing aid is best for their kind of hearing loss. Traditional fee-for-service Medicare and most health insurers cover routine hearing tests. But Medicare and most private insurers don’t cover the cost of hearing aids, although many private Medicare Advantage plans do.

Consumers can also take hearing tests online or through an app on their phone or computer, Lin said.

Another factor that could fuel demand for the new devices is that the stigma of wearing a hearing aid is diminishing because people commonly use ear devices to listen to music.

More than **37 million American adults** have trouble hearing, and only **1 in 4 adults** who could benefit from a hearing aid have used one, federal health officials estimate.

The hearing aid industry has remained largely insulated from price competition because of consolidation among manufacturers, widespread state licensing laws that mandate sales through audiologists or other hearing professionals, and the acquisition of hearing professionals’ practices by device-makers.

Spurred by decades of complaints about the high

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Hearing Aids, con't

cost of hearing aids, Congress in 2017 ordered the Food and Drug Administration to set rules that would enable over-the-counter sales, with hopes it would boost competition and lower prices. But the covid pandemic slowed the FDA effort, and last year President Joe Biden ordered the FDA to produce those rules. The final regulations **were announced two months ago**. Under the federal rules, the new category of hearing aids bypasses state dispensing laws.

Audiologists, who could lose business, caution that the new category won't help people with severe hearing loss. And over-amplifying sound can damage hearing, said Sarah Sydlowski, past president of the American Academy of Audiology.

However, Nicholas Reed, an audiologist and assistant professor at the Bloomberg School of Public Health at Johns Hopkins, said the devices are likely less dangerous than listening to music with earbuds turned up too high. The regulations require the new aids to have safe maximum audio levels to help protect consumers' hearing.

Tom Powers, a hearing aid industry consultant in New Jersey, said the new devices will be clearly labeled as FDA approved and consumers should watch for that. These are different from inexpensive personal devices that amplify sound but do not address other components of hearing loss, such as distortion.

Reed recommends looking for OTC hearing aids with generous return policies, exceeding a month. Consumers may want to try a device for a few weeks to see how it works. If one brand doesn't work, they should try another.

Switching may be necessary, since it's unclear whether consumers will get in-store help in selecting an aid without an audiologist. Some stores plan to

provide assistance. Walmart said it would include information on its website to help people find devices that are right for them.

Reed also said consumers should look for devices labeled as "self-fitting" because it shows the companies have proved to the FDA that people can set up these devices themselves about as well as if they had professional help.

"If you are tech savvy, then I say jump right in," Reed said, though noting "there is nothing wrong with talking to a trained audiologist."

Nancy M. Williams, president of Auditory Insight, a hearing health care management consulting firm, said she reviewed eight major OTC hearing aid products, from \$499 to \$1,299. Some look like earbuds or are nearly invisible, while some look like traditional hearing aids that wrap around the ear. The OTC aids she reviewed largely have limited or no Bluetooth connectivity, a feature that allows users to customize the devices, and only about half have rechargeable batteries. But all eight allow the user to personalize the devices based on the results of their hearing test.

She recommends that people try at least three OTC aids to see which works best for them.

The American Academy of Audiology, a professional organization for audiologists, posted **information online for consumers** about OTC hearing aids, and the Hearing Loss Association of America, a consumer advocacy group, also has **online advice**.

Barbara Kelley, executive director of the Hearing Loss Association of America, said consumers should take their time looking at new options. "This is all going to be a little confusing," she said. But the new options, she added, will lead to more people getting help with their hearing. "The benefits outweigh the risks," she said.

Source: <https://khn.org/news/article/hearing-aids-over-the-counter-without-prescription/>

Moving to a New State?

How to Transfer Your Benefits Across States

Moving to a new state? Be sure to take the necessary steps to ensure you don't miss out on any benefits you may be entitled to.

Many federal benefits will go with you when you move to a new state, so you will not have to reapply to keep getting your benefits.

However, there are some programs that are managed through state governments, so they can't be transferred from state to state and you will have to plan in advance of your move to make sure they

are transferred to your new home.

These programs include: Supplemental Nutrition Assistance Program (SNAP); Unemployment Insurance; Medicaid; Children's Health Insurance Program (CHIP); and Temporary Assistance for Needy Families (TANF).

Information on how to transfer your benefits, can be found at <https://www.benefits.gov/news/article/461>

Creating More Options for Older Adults

The John A. Hartford Foundation is working with its grantees and partners to ensure that older adults receive age-friendly care focused on what matters to them. Whether receiving treatment for serious illness or looking for quality nursing home care, we all deserve options that meet our needs as we age.

Understanding the Options

FAIR Health created [a new consumer website](#) for older adults and family caregivers with decision-making and treatment cost tools to help them make informed choices and navigate the health care system. The tools assist in answering questions like “should I have a hip replacement?” and estimating costs of care for conditions such as Alzheimer’s disease.

The Age-Friendly Institute [launched](#) a nursing home section for older adults and caregivers on [AgeFriendly.org](#), helping people see quality ratings and contribute to crowd-sourced reviews about nursing homes. Select your location and provider type to find and rate nursing homes.

Expanding the Options

[Age-friendly care](#) prioritizes what matters and should be available everywhere older adults receive care. JAHF has partnered with [CHAP](#) to offer age-friendly certification to home health care and hospice organizations. The certification standards will ensure older adults receive consistent, evidence-based age-friendly care across certified providers and help them make informed choices about their options.

Reimagining the Options

The Convergence Center for Policy Resolution released [a new report](#) offering consensus-based solutions to reimagine care for older adults across a range of settings, including nursing homes.

The [Moving Forward Nursing Home Quality Coalition](#) is advancing recommendations from the National Academies of Sciences, Engineering, and Medicine’s [National Imperative to Improve Nursing Home Quality](#) report by naming more than 100 professionals, including nursing home residents and family members, providers and aging experts, to serve on seven committees developing and testing action plans from the report. Read Moving Forward’s recent [recommendations](#) for Congress.

Source: [https://us6.campaign-archive.com/?e=\[UNIQID\]&u=1e7fafb45696f7675cb6f775b&id=c5ea82b408](https://us6.campaign-archive.com/?e=[UNIQID]&u=1e7fafb45696f7675cb6f775b&id=c5ea82b408)

16th Annual Caregivers Conference Scheduled for November 9

The 16th annual Caregivers Conference will be held on Wednesday, November 9, 2022. The virtual conference is free of charge and open to anyone who is a caregiver. It runs from from 9:00am-8:00pm.

The day begins with a keynote address by Liz O’Donnell, Founder, Working Daughter, “How I Maintained My Career, Marriage and Sanity While Caring for Someone Else.”

Find more info at: <https://bianh.salsalabs.org/16accw/index.html>

Study Reveals Powerful Role of Imagery to Influence Consumer Attitudes

AARP and the FrameWorks Institute have released a study, [“Reframing Aging Through Images,”](#) that concluded communicators of all types have the power to shape people’s attitudes around aging simply based on the images they utilize.

The study of adults 18 and older found that images that show older adults working, engaging with other people and being active in everyday situations, such as walking or exercising, can have a positive impact on attitudes about aging. Conversely, images that show older people needing help with technology or demonstrating extraordinary physical feats, such as skydiving or surfing, can have a negative impact.

“Reframing Aging Through Images” emphasizes the importance of using authentic portrayals and avoiding stereotypes and encourages using imagery that shows older people engaged in genuine, active environments in media.

Activating positive concepts of aging may help to destigmatize growing older for everyone, the study found. For example, images of older adults in work settings can improve attitudes on aging more than images of older adults in community settings or at home.

Source: <https://www.frameworksinstitute.org/news-item/new-study-from-aarp-and-frameworks-institute-reveals-powerful-role-of-imagery-to-influence-consumer-attitudes/>

SCAM of the Month Alert

SIX TIPS To Safeguard Your Gift Cards



Gift cards have been the most popular gifts in America for 15 years in a row.¹ People love giving, receiving, and using gift cards in physical or digital ("egift") form, but unfortunately so do fraudsters.

To help you avoid scams and have safe, positive gift card experiences, check out these tips from the Retail Gift Card Association (RGCA):

TIP #1



Decline ANY unsolicited demands for payment by gift card online or over the phone.

TIP #2



Check physical gift cards for package tampering before you buy them.

TIP #3



Buy gift cards directly from retailers, trusted sources and known brands – especially when you buy online.

TIP #4



Store your gift cards securely.

TIP #5



Never share gift card account or PIN numbers with people you don't know.

TIP #6



Send physical gift cards via trackable shipping methods and egifts via a secure email or mobile programs that are password protected.

¹ National Retail Federation, Holiday shopping 2021 by the numbers: <https://nrf.com/insights/holiday-and-seasonal-trends/winter-holidays>

Can Your Home Be Warmer?

From inefficient doors and windows to poor attic ventilation, there is a myriad of ways your home loses heat, but there is one sure way to find out how to fix the problem: A home energy audit.

The Home Heating Index (HHI) tool is part of the NHTS Audits and Weatherization program, allowing customers of Eversource, Liberty Utilities, New Hampshire Electric Co-Op and Unitil to determine if their home qualifies for an audit. Qualified candidates can earn incentives and rebates and save up to 20% on their home's annual energy costs.

Filling out the form is a quick and easy process just by entering:

- The name of your utility company.
- The conditioned square footage (the rooms inside your home that are heated and/or cooled).
- Yearly heating usage.

The results are instant and will let you know if you are a good candidate for weatherization services. If you qualify, you will be asked to fill out an enrollment form. A representative from your utility provider will follow up to discuss scheduling an audit.

Meaningful incentives, established contractor relationships and access to low-interest financing contribute to significant savings of up to \$8,000 on overall improvement costs. The weatherization program helps customers save on all of their energy

use, including oil, propane and wood heating costs during colder months and electricity for cooling during the summer.

The NH Saves weatherization program is a comprehensive, whole-house approach to improving energy efficiency and comfort at home to save customers on energy costs.

Virtual Home Energy Assessments are also offered as a safe, convenient way for you to make energy-saving improvements. A virtual Home Energy Assessment provides the same expertise and personal care as an in-home visit, except your Energy Specialist interacts with you remotely, by phone or video service.

Find out more and complete the Home Heating Index tool at <https://nhsaves.com/learn/2020/12/can-your-home-be-warmer-find-out-in-a-click>.

NOTE: The Weatherization Program managed by NH-based Community Action Programs offers a free energy audit and installs weatherization measures at no cost for households whose income is less than 60% SMI. To learn more about this program and see income guidelines, visit <https://www.energy.nh.gov/consumers/help-energy-and-utility-bills/weatherization-assistance-program>.

Avoid Home-Related Fraud This Winter

By **GEMA DE LAS HERAS**, Federal Trade Commission

Between inflation and soaring energy prices, many of us are thinking about how much more it's going to cost to stay warm this year. Getting an email, a call, or a knock on your door with an offer to cut your utility bill may seem like hitting the savings lottery. But before you say "yes," know that scammers may hide behind some of those offers. They're after your money and will leave you out in the cold.

As you look for ways to improve your home's **energy and cut costs**, here's how to spot and avoid weather-related fraud this winter:

Be skeptical of products or services that promise drastic savings. Search online for the company or product name with words like "scam" or "complaint."

Resist high-pressure door-to-door sales calls for heating systems, windows, and other home improvement products. Pressure to act fast is a sign of a scam. **Find a contractor who's licensed and reputable**, and remember that the **Cooling-Off**

Rule gives you three business days to cancel, if you sign the contract anywhere other than the contractor's permanent place of business.

Get any offers to reduce your utility bills in writing before you accept or sign a contract. Consider how long the offer or discount will be valid. Ask about the length of the contract or commitment, and if it involves early termination fees.

Spot utility scams. Recognize scammers impersonating your utility company and threatening to shut off your service. One way to tell: anyone who tells you to pay with a gift card, cryptocurrency, or by wiring money through companies like Western Union or MoneyGram is a scammer.

Check to see if you can get help from the Low Income Home Energy Assistance Program (LIHEAP) (<https://www.energy.nh.gov/consumers/help-energy-and-utility-bills/fuel-assistance-program>)

Learn more at <https://consumer.ftc.gov/consumer-alerts/2022/10/spot-and-avoid-home-related-fraud-winter?>

The Friends' Foster Grandparent Program

A while back, a young woman approached an older woman at the grocery store. "Excuse me," she said, "Are you Foster Grammy Beth?"

The older woman recognized her face, but it was not nearly as childlike as the last time she had seen it. She said, "I have not been called that in a very long time. How do you remember me after all of these years?"

The young woman replied, "Because, you are unforgettable!"

In a time where schools need extra support, Foster Grandparents have been crucial in filling the gap. Foster Grandparents are adults over 55 who volunteer in local schools and childcare centers for anywhere between 10 and 40 hours each week.

For their time, Foster Grandparents receive a tax-free stipend, as well as meal and mileage reimbursement, earned time off, and regular workshops where Foster Grandparents can meet others serving in their area.

Foster Grandparents receive regular support and guidance from a Program Coordinator. We strive to support older adults in maintaining a sense

of purpose and community, as well as making a tangible difference for the next generation. The program originated back in 1965, and continues to be an impactful intergenerational program for older adults and children to build relationships beneficial to both.

What Foster Grandparents are saying:

"Being a Foster Grandparent has brought me nothing but joy, and a good feeling of being able to help some of these beautiful children, in our schools. They need our help and love."

"The program has been the best thing I could have done for myself. It is the most gratifying experience. The children are so wonderful, this has been the best decision I have ever made."

"I feel useful once again."

It always feels good to be someone's unforgettable.

To learn more, contact the Foster Grandparents Program at (603) 228-0141 or fgp@friendsprogram.org, or visit their website at www.friendsprogram.org.

Social Security Announces 8.7% Benefit Increase

Social Security and Supplemental Security Income (SSI) benefits for approximately 70 million Americans will increase 8.7 percent in 2023, the Social Security Administration has announced. On average, Social Security benefits will increase by more than \$140 per month starting in January 2023.

The 8.7 percent cost-of-living adjustment (COLA) will begin with benefits payable to more than 65 million Social Security beneficiaries. Increased payments to more than 7 million SSI beneficiaries will begin on December 30, 2022. (Note: some people receive both Social Security and SSI benefits). The Social Security Act ties the annual COLA to the increase in the Consumer Price Index as determined by the Department of Labor's Bureau of Labor Statistics.

"Medicare premiums are going down and Social Security benefits are going up in 2023, which will give seniors more peace of mind and breathing room. This year's substantial Social Security cost-of-living adjustment is the first time in over a decade that Medicare premiums are not rising and shows that we can provide more support to older Americans

who count on the benefits they have earned," Acting Commissioner Kilolo Kijakazi said.

Some other adjustments that take effect in January of each year are based on the increase in average wages. Based on that increase, the maximum amount of earnings subject to the Social Security tax (taxable maximum) will increase to \$160,200 from \$147,000.

Social Security and SSI beneficiaries are normally notified by mail starting in early December about their new benefit amount. The fastest way to find out their new benefit amount is to access their personal [mySocial Security](#) account to view the COLA notice online. People can also opt to receive a text or email alert when there is a new message from Social Security--such as their COLA notice--waiting for them, rather than receiving a letter in the mail. People may create or access their [mySocial Security](#) account online at <https://www.ssa.gov/myaccount>.

Information about Medicare changes for 2023 is available at <http://www.medicare.gov>. The Social Security Act provides for how the COLA is calculated. To read more, visit <https://www.ssa.gov/cola>.

What Veterans Should Know About the Camp Lejeune Water Contamination Lawsuit

It seems that you can't watch tv or open your email these days without finding solicitations from lawyers to join a Camp Lejeune Water Contamination lawsuit.

Curious to know more about the background on the water contamination at Camp Lejeune from the 1950s through the 1980s, we asked the **NH Department of Military Affairs & Veterans Services** if they could offer guidance on the process for those Veterans who might qualify for services because of the contamination. Their response:

There is a process for Veterans and their family members to apply for service-related benefits as to contaminated water exposure at Camp LeJeune through the US Department of Veterans Affairs. The Veteran may file a claim on their own behalf, or they may use a credentialed Veterans Services Officer available via appointment through our Division of Veterans Services, local American Legion, VFW or Disabled American Veterans (DAV). The VSO's services are free of charge. Our department does not have the guidance for determining as to whether a Veteran should participate in a class-action lawsuit or when to involve an attorney.

The Department also provided links (see below) to other resources about the Camp Lejeune Act provided by the U.S. Department of Veterans Affairs. Part of the information provided includes:

Veterans eligible for health care under the Camp Lejeune Act of 2012 may enroll in VA health care and receive medical services for any of the 15 covered health conditions, and 8 disability conditions at no cost.

Veterans and family members can discover if they are eligible to file for a claim as to the Camp

Lejeune Water Contamination Health Issues with the assistance of a credentialed Veterans Services Officer. Services provided by a VSO are free of charge and are available through the NH Department of Military Affairs and Veterans Services (DMAVS) or local VFW, American Legion Post, or Disabled American Veterans office.

For information on how to obtain assistance from a NH DMAVS Veterans Services Officer:

VSOs and Sites | Department of Military Affairs and Veterans Services (nh.gov) (<https://www.dmavs.nh.gov/veterans-services/vsos-and-sites>)

For further information to determine eligibility for health care benefits as to Camp Lejeune Water Contamination Health Issues:

- **Website:** <https://www.publichealth.va.gov/exposures/camp-lejeune/>
- **Brochure:** https://www.publichealth.va.gov/docs/exposures/camp_lejeune_brochure.pdf

An article entitled ***"Lawyers are seeking clients for Camp Lejeune water claims, but veterans may be better off waiting"*** contains additional information about the issue. It was written by Jay Price, the military and veterans affairs reporter for North Carolina Public Radio-WUNC as part of the American Homefront Project.

The story can be found at <https://www.wunc.org/military/2022-09-26/lawyers-seeking-clients-camp-lejeune-water-claims-veterans-waiting-nc-biden>

The American Homefront Project is a public media collaboration that reports on American military life and veterans. Funding comes from the Corporation for Public Broadcasting.



"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.

2022 NH Veterans Day Events

On Veterans Day communities throughout New Hampshire come together to thank Veterans for their service by holding parades, special services, and events. Veterans Day is a federal holiday for honoring military veterans who have served in the US Armed Forces.

Held annually on November 11th, it is a federal holiday for honoring military veterans who have served in the United States Armed Forces. It was signed into law by President Dwight D. Eisenhower in 1954 and it was previously known as Armistice Day. (A day to honor the end of "The Great War" World War I when the armistice, or temporary cessation of hostilities, between the Allied nations and Germany went into effect.)

Here are a few community events taking place to celebrate Veterans Day:

City of Nashua Parade: Friday, November 11, forming at Holman Stadium at 10:15am with departure at 11:11am. The parade will proceed east on Amherst Street, down Main Street to Lake Street and end at Elm Street Middle School.

City of Manchester Parade: Friday, November 11 with start time of 10:30am on Elm Street.

Claremont, New Hampshire: Friday, November 11. Come join VFW Post 808 and American Legion Post 29 in commemorating Veterans Day. Ceremony will be held at the Broad Street park - directly across the street from the American Legion and City Hall. Ceremony begins promptly at 11 AM.

Veterans Day Event at Dartmouth College: Thursday, November 10 from 5:00-8:00pm.

The John Sloan Dickey Center and The Nelson A. Rockefeller Center will host a Veterans Day event at Dartmouth College in Hanover at the Filene Auditorium. Details will be published closer to the event. The event is open to the public.

Contact: Joanne.r.blais@dartmouth.edu for info.

New Hampshire National Guard 39th Army Field Band: Friday, November 11 at 7:00pm at the Capitol Center for the Arts, 44 South Main St., Concord, NH. The concert is free; however, seating is reserved via ticket online at: [New Hampshire 39th Army Field Band Veterans Day Concert \(https://ccanh.com/show/new-hampshire-39th-army-field-band-veterans-day-concert/\)](https://ccanh.com/show/new-hampshire-39th-army-field-band-veterans-day-concert/)

Upcoming Events

Cathedral of the Pines: (10 Hale Hill Rd., Rindge). Cathedral of the Pines in Rindge will be

hosting two events to honor Veterans.

Friday, November 11: A Veterans Day Service starting at 10:45am.

Saturday, November 12: Cathedral of the Pines will be hosting a "Thank You" to Veterans Social Event at the Hilltop House. From 11:00am to 2:00pm. Please join us for a social gathering to thank Veterans for their service to our country. Light refreshments will be served. Come share your stories with us. Looking forward to thanking you in person.

Contact: info@cathedralofthepines.org

Phone (603) 899-3300

The New Hampshire Department of Military Affairs and Veterans Services honors all who have served our nation and wishes to express their gratitude to all Veterans on Veterans Day .

The 2022 National Veterans Day Poster Contest Winner

Each year the Veterans Day National Committee publishes a commemorative Veterans Day poster. The one selected by the Committee from artwork submitted by artists nationwide is shown here. It also distributes the winning design to VA facilities, military

installations around the world, and across cities and towns in our nation. It then serves as the cover of the official program for the Veterans Day Observance at Arlington National Cemetery.

The theme for Veterans Day 2022 is "Honor." Veterans are proud of their military service in defending our Nation. Honor reflects the military value and tradition of answering the call to duty. There is distinct honor in serving to protect our way of life and the Constitution of the United States of America. We encourage artists to consider Veteran history of service to our Nation and the honor we owe them for fulfilling patriotic duties.



Helping Voters with Disabilities Participate in Our Democratic Process

By **THOMAS HICKS**, Chairman
U.S. Election Assistance Commission

During the 2022 midterm election, 38.3 million voters with disabilities will have the opportunity to participate in the democratic process. These voters may include you, one of your friends, or a family member.

Voters with disabilities face unique obstacles when casting their ballots. The **Help America Vote Act** ensures that all voters with disabilities have the right to mark, cast, and verify their ballots privately and independently.

The Election Assistance Commission (EAC) helps voters with disabilities register to vote and understand their options to cast ballots.

As the November midterms approach, here are tips and resources to help those with disabilities fully participate in our democratic process:

Know your rights to accessible elections

As a voter with a disability, you have the right to:

- Vote privately and independently.
- Vote in an accessible polling place with voting machines for voters with disabilities.
- Seek assistance from workers at the polling place who have been trained to use accessible voting machines.
- Bring someone to help you vote.

You can also ask your local election officials ahead of the election to tell you about available voting aids, voting assistance, and mail-in or absentee ballot procedures.

The EAC developed a pocket-sized **voter card** and a large print version in braille that serve as guides about voting rights for voters with disabilities.

Use trusted sources of information to help you vote, contact your state and local election officials

With the rise of social media, election information can come from a range of sources and often varies from state to state. Make sure you use official sources of information about registering to vote, updating your registration, and casting your ballot.

What sources of information should you use? The best sources for election information are your state and local election officials. At the local level this is often, but not always, a county office. These election officials can address any questions you may have about the voting process as well as available accommodations if you have a disability. To find your state and local election office, go to [EAC.gov/vote](https://www.eac.gov/vote).

Voting, con't next page



Disability Rights Center-NH Offers A Toolkit for NH Voters with Disabilities

The Disability Rights Center – NH offers a Know Your Voting Rights: A Toolkit for Voters with Disabilities to assist individuals in need of assistance at the polls.

You can access the kit at <https://drcnh.org/flyers/know-your-voting-rights-a-toolkit-for-voters-with-disabilities/>

Want to Know More About Voting in NH?

The Voters webpage for the NH Secretary of State provides comprehensive information on how to register to vote, checking your registration status, finding your polling location, absentee voting and much more.

Find the information at <https://www.sos.nh.gov/elections/voters>

RAISE YOUR VOICE!

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

Email us today!
NHCOAnews@gmail.com

Voting, con't

Learn about the various methods to register and vote in your state

An increasing number of states and voters use alternative means of voting. According to the EAC's [Disability and Voting Accessibility in the 2020 Election Survey](#), voters with disabilities are more likely to vote by mail than in person. Go to [EAC.gov/vote](https://eac.gov/vote) to learn more about your options.

Other ways the EAC is helping to improve voting access for people with disabilities

During the 2020 general election, over 80% of voters with disabilities reported voting independently without any difficulty. Only 5% of voters with disabilities surveyed reported having difficulties using mail ballots. While this is an improvement over previous elections, the EAC understands there is more work to be done. As part of their efforts, the EAC equips election officials with best practices on accessible [voter registration](#), [in-person voting](#), and [voting by mail](#). The EAC also conducts [research](#) to identify accessibility gaps and other resources.

Safe, secure, and accessible elections are the foundation of our democracy. This November, we encourage every voter to understand their rights and use trusted sources of information before casting your ballot. You can find a comprehensive list of resources for voters with disabilities here: <https://www.eac.gov/voters/resources-for-voters-with-disabilities>

Source: <https://blog.ssa.gov/helping-voters-with-disabilities-participate-in-our-democratic-process/>

Understanding the Two Questions on the NH ballot this Election Day

The New Hampshire General Election ballot – in addition to giving Granite Staters the opportunity to vote for elected officials at all levels of government – contains two questions that New Hampshire residents are asked to decide.

Question 1: The intent of this question is to amend the New Hampshire constitution to delete references to registers of probate, thus eliminating this county office.

Question 2: Shall there be a convention to amend or revise the constitution?

The League of Women Voters New Hampshire, a non-partisan grassroots organization, has offered an explanation to help voters understand the questions and decide how to vote. They have not taken a position on either question.

You can find the League's explanation at https://lwvnh.org/wp-content/uploads/2022/09/ballot-questions-2022-1.pdf?fbclid=IwAR1C9K-ftPwaPCJpjA83a172i_ZU-TQ07rP36B3ZIGrcfi-Rj-V931hNzCM

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Protect Your Health with One Call

- Can I get vaccinated at home?
- Do test kits expire?
- Can I get my flu shot at the same time?



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

Advocacy Update by the NH Alliance for Healthy Aging

Older Adults and the State Budget

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

The New Hampshire State Budget will be front and center during the 2023 Legislative session. State budget decisions significantly affect our health.

The legislator's budget decisions will include funding for Medicaid Long Term Services and Supports (LTSS) and other important health care programs as well as a wide array of budget and policy decisions that affect the conditions in which people live, work, learn, and play.

Our health can be improved, as well as our economy, by making smarter investments in health programs, education, the environment, infrastructure, transit, and other public services.

In the last budget, modest increases were made to Medicaid reimbursement rates for the Choices for Independence Medicaid Waiver (CFI) program, which provides care to individuals in their homes or communities. The CFI program is intended to provide an alternative to nursing home care for older adults.

But a large gap remains in funding for the CFI program services including personal care services, homemaker services, case management services and adult day medical care. These are all essential services that enable us to stay in our homes and communities as we age.

These services, as well as support for the direct care workforce, will be front and center again during the budget discussions for the 2023-2025 state budget. About 44% of the \$13.5 Billion two-year state budget is for health and human services.

The NH Alliance for Aging Advocacy team will bring forward a piece of legislation to create a system of care for older adults and funding requests to ensure supports are in place for all of us as we age, and that the funding supports the increase in the aging population that is expected.

How our legislators respond is up to all of us.

Your voice and your story are needed to inform legislators of the importance of funding these services and about the need for a system of care for older adults that ensures that all of us are able to make the choice that is right for us as we age, whether it is aging at home or in a facility.

Use your voice to advocate for healthy aging in the state budget.

- Sign up to receive our legislative action alerts here: https://secure.everyaction.com/_Fap3zmlwkuCjhV-mc5YcQ2.
- Share Your Story About Home and Community Based Services for Older Adults here: <https://secure.everyaction.com/3IAmzPLvWUWeN2SXPBVgTQ2>.

*This column is a regular feature of Aging Matters. 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.*

Contact Information for New Hampshire Members of the U.S. Congress

U.S. Rep. Chris Pappas

(202) 225-5456

<https://pappas.house.gov/>

U.S. Rep Ann Kuster

(202) 225-5206

<https://kuster.house.gov/contact/>

U.S. Senator Maggie Hassan

(202) 224-3324

<https://www.hassan.senate.gov/content/contact-senator>

**U.S. Senator Jeanne
Shaheen**

(202) 224-2841

www.shaheen.senate.gov/contact/contact-jeanne

Who Are My NH State and Local Legislators?

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 contact information for your local elected officials.

**We welcome all points
of view and invite
your submissions.
To send articles or to
add your name to our
mailing list, contact:
NHCOAnews@gmail.
com**

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.

HUD and HHS Announce Housing and Services Resource Center

By LINDA CROUCH

HHS and HUD have announced a new Housing and Services Resource center to improve access to affordable, accessible housing and the critical services that make community living possible.

HHS's Administration on Community Living is leading the effort for HHS. Other HHS partners include the Centers for Medicare & Medicaid Services, the Substance Abuse and Mental Health Services Administration and the Office of the Assistant Secretary for Planning and Evaluation.

The Housing and Services Resources Center's website includes tools to support cross-sector partnerships between the housing sector and homelessness service networks, disability and aging networks, and health, tribal health, and behavioral health systems. The tools include resources to build partnerships (e.g., link to a state-by-state guide on home modification programs), information on federal resources (e.g., information on accessibility requirements for buildings), and examples of emerging partnerships.

Read more about the Housing and Services Resources Center at <https://acl.gov/HousingAndServices>.

How Ableism and Ageism Affect Older Adults

Next Avenue has published an article authored by Terry Fulmer, PhD, RN, FAAN, president of The John A. Hartford Foundation and Grace Morton, "How Ableism and Ageism Affect Older Adults."

In this article, Dr. Fulmer and Morton describe what ageism is and the impact that age-related discrimination has in the health care settings. They highlight how ageism is exacerbated when an older person has a disability and experiences ableism, or discrimination against people with disabilities. The article notes that the combination of ableism and ageism can have serious effects on the livelihood and health of older adults with disabilities, including depression, obesity, smoking, heart disease and more.

This article is part of *Next Avenue* special series, **Aging with Disabilities in America**, sponsored by JAHF. Read the full article published

on Next Avenue at <https://www.nextavenue.org/how-ableism-and-ageism-affect-older-adults/>

Health Priorities - A Guide for Older Adults and Care Partners

Patient Priorities Care has released a printable version of their tool, "My Health Priorities: A Guide for Older Adults and Care Partners."

The tool helps older adults identify what matters most - the health and life goals and activities they want their health care to help with given what they are willing and able to do. As Patient Priorities Care notes, the more you and your health care team know about what matters most to you, the better you can work together to make health care decisions.

The aim of the tool is that knowing your health priorities will help you to communicate what matters most to you to your health care team, family and care partners. The online tool is located at <https://myhealthpriorities.org/>

November 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.

November Topic: How Medicare Works with Military Benefits

- Thursday, November 17, 2022 • 3:00 - 3:30 PM (EST)

Not all types of health insurance work with Medicare in the same way. During this Medicare Minute, you'll learn how people with military benefits (such as VA benefits or TRICARE For Life) should think about Medicare.

REGISTER: <https://www.medicareinteractive.org/register>

And remember...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.