



Ageing Matters

New Hampshire State Commission on Aging

New Hampshire Commission on Aging

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Resilience is Our Superpower

We've been tried, we've been tested, and we have triumphed.

By **DON AKCHIN**, The End Game

Ageing has its trying moments, but it does come with a great consolation prize.

Just by living as long as we have, surviving all the slings and arrows of outrageous fortune, we qualify for a superpower not readily available to the young. It is called resilience, and it simply means the ability to bounce back – from disappointments, from hardships, from tragedy, from loss, from shattered dreams. If we're still standing after all that life has dished out to us, we've earned it. We took a licking and kept on ticking. We've been tried, we've been tested, and we have triumphed.

Resilience is also how medical science explains "**the paradox of old age,**" which is that older adults, despite life's bruises and losses, are more content with their lives than the general population. They're also in better mental health. It's not the same as having a positive outlook, but it's closely tied to it. A 2020 Stanford University study associated advanced age with greater emotional well-being. A recent University of Georgia study found that people aged 71 and above were managing stress far better than younger study participants.

Been There, Done That

It's no secret. The older we get, the more experience we have of absorbing the blows, dusting ourselves off, and adjusting to the new now.

Resilience, con't next page

IN THIS ISSUE

Improving Safety and Quality in Long Term Care Facilities.....	3
Reflections from Commission's Outgoing Chair, Polly Campion	4
November NHCOA Meeting Recap	4
Meet Sullivan County's Older Adult Volunteer Winner.....	5
Meet the Volunteer Driver Program Older Adult Volunteer Winner.....	6
Work Continues of Updating State Plan on Aging	6
Changing Your Part D Plan.....	7
Transition Drug Refills	8
Prepare for 2023 ACA Open Enrollment.....	9
The Many Gifts of Gratitude	10
It's Not Too Late to Get Your Flu Shot & COVID Booster	11
Small Business Impersonation Scams are on the Rise.....	12
What To Do If Your Online Order Never Arrives	13
Holiday Events Calendar	13
Resources for Veterans and Active Military	14
Veterans, Gold Star Families Get Free Lifetime Pass to National Parks....	15
New Tech Safety Resource for Older Adults	16
Advocacy Update by the NH Alliance for Healthy Aging.....	17
Links to Learn More.....	18

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Next NH Commission on Aging Meeting Scheduled for January 9

Please mark your calendars for Monday, January 9, 2023 from 10am-noon for the next meeting of the New Hampshire State Commission on Aging. There is no meeting scheduled for December.

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

Copies of the 2022 Annual Report and Executive Summary can be found at <https://nhcoa.nh.gov/>

Check Out Past AgingMatters Editions

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

Resilience, con't

Six or seven decades of practice gives us an edge over the young.

Admittedly, some of us are more resilient than others. Some people would rather complain, see themselves as victims, or compare their latest maladies. Interestingly, the difference has nothing to do with DNA or demographics. Resilience is a true equal opportunity trait that shows up across all incomes, social classes, and ethnicities. It's an acquired skill. That means that you can learn to strengthen your resilience, whatever your age.

Let's look at ways to augment your reserves of resilience, so you'll be in even better shape to withstand any bad tidings that still await for you.

Making It Stronger

For starters, check out *30 Lessons for Living: Tried and True Advice from the Wisest Americans*, by Karl Pillemer, a Cornell University gerontologist. Pillemer interviewed thousands of older adults who survived major crises – including the 1918 Influenza Pandemic, the Great Depression, World War II, and the Holocaust – and went on to live fulfilling lives. He **distills their advice**, which he divides into four broad categories:

- Take the long view. Bad things happen but life goes on.
- Don't worry, do something. Worrying about what you can't change is pointless. Taking action puts control back in your hands.
- Be generous. Helping others reminds you that you have something to contribute.
- Enjoy small daily pleasures. Appreciating life's simple pleasures builds positive emotions and optimism. It can also distract you from worry and sadness.

If you're ready to take a deep dive, PositivePsychology.com offers **23 resilience-building activities** and exercises for adults. Among the activities are storytelling, acts of kindness, leveraging strengths and gifts, reflections on purpose, gratitude, finding something funny, and identifying three good things that happened each day. You can also download three resilience exercises, with detailed instructions, "to apply with clients, employees or students."

Finally, here are other tips from psychology experts on ways to build resilience:

- Always look for the "silver lining" in any situation.
- Try new activities.
- Cultivate new friendships.
- Accept what's out of your control and act on what you can affect.
- Practice stress-management techniques.
- Develop a spiritual practice such as prayer, meditation, yoga, or journaling,
- Maintain your perspective.
- Get regular exercise, good nutrition, and the sleep you need.
- Volunteer.
- Ask for help when you need it.

Let's take full advantage of our hard-earned superpower. Exercise and strengthen your resilience muscles for many more joyful years to come.

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/p/resilience-is-our-superpower>

A Focus on Nursing Home Quality: Opportunities for Improvement

Long Term Care Facilities and Federal Initiative to Improve Safety and Quality of Care

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

The pandemic brought renewed attention to the quality of care at the nation's nursing homes. While many factors influence the quality of care, one area of concern is the for-profit ownership model. Concerns were recently raised locally when WMUR-TV reported in November on quality-of-care issues at a Concord, NH nursing facility owned by an out-of-state, for-profit LLC. Research ([here](#) and [here](#)) indicates resident outcomes tend to be poorer at privately owned for-profit nursing homes. Federal reforms are underway to address issues related to nursing homes owned by private equity firms, some of which may put "profits before people".

In a February 28, 2022 White House's [Fact Sheet](#), the administration announced new steps by the Department of Health and Human Services (HHS) through the Centers for Medicare and Medicaid Services (CMS) "to improve the quality and safety of nursing homes, to protect vulnerable residents and the health care heroes who care for them, and to crack down on bad actors." In specific response to concerns about potential poor stewardship by for-profit corporations, the White House Agenda calls for increased transparency:

- CMS will collect and publicly report more robust corporate ownership and operating data. A new [online database of owners and operators](#) is available allowing the public to track the quality of care in facilities across states owned and operated by specific corporations and Individuals. CMS is engaging in ongoing improvements to this data and efforts are underway to make this information easier to find on the [Nursing Home Care Compare](#) website.
- CMS will further improve Care Compare by improving the readability and usability of the information displayed—giving patients and their family insight into how to interpret key metrics.
- Finally, CMS will ensure that ratings more closely

reflect data that is verifiable, rather than self-reported, and will hold nursing homes accountable for providing inaccurate information.

- The President is calling on Congress to give CMS additional authority to validate data and take enforcement action against facilities that submit incorrect information.
- HHS and other federal agencies will examine the role of private equity, real estate investment trusts (REITs), and other investment ownership in the nursing home sector and inform the public when corporate entities are not serving their residents' best interests.
- To read the October 2022 update regarding the earlier Fact Sheet, which also highlights current opportunities to grow the workforce, see: <https://www.whitehouse.gov/briefing-room/statements-releases/2022/10/21/fact-sheet-biden-harris-administration-announces-new-steps-to-improve-quality-of-nursing-homes/>

States are tackling these issues as well. States want to ensure that tax dollars used as a match to federal funds paying for long-term services and supports through the Medicaid nursing facility program are used to provide quality care rather than outsized profits for owners of nursing facilities. Some for-profit owners use complex corporate structures with layers of incorporated entities owning and/or charging fees of a single facility to maximize profits. New Jersey passed legislation enacting "direct care loss ratios" to ensure nursing facilities devote a significant percentage of their revenue on direct care. New Jersey's statute requires that 90 percent of the Medicaid revenue received by a nursing facility during a fiscal year be spent on the care of residents. Establishing a "direct care loss ratio" can also serve to strengthen and grow the long-term care workforce. Of note in New Hampshire, of the property tax paid to counties, a significant portion is used to pay for Medicaid funded long term services and supports.

Senator Jeanne Shaheen
www.shaheen.senate.gov

Senator Maggie Hassan
www.hassan.senate.gov

Who is My Elected Official?

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

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

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

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

Outgoing Chair Polly Champion Reflects on Commission Efforts, Progress to Date

After serving as Chair of the Commission since its inception in 2019, Polly Champion is stepping away from the leadership role in 2023. But she's hardly going anywhere and is looking forward to continuing to serve as a member of the Commission through mid-2024. "Older adults need to be supported and a large part of our work has been to better understand what the challenges are for older adults in NH and how we can create opportunities."

A former Grafton County NH state representative and retired nurse, Champion brings a broad perspective to the table. During her tenure in the legislature, she sponsored the bill that formed the Commission. "One of our most important actions early on was appointing Rebecca Sky to the Executive Director role. "She's a highly qualified and talented leader," Champion noted.

She says that creating greater awareness of the needs of older adults has been a hallmark of the Commission. "Our primary role is to make recommendations to the Governor and legislature on how to best address the needs of older adults



Outgoing Commission Chair Polly Champion (right) is shown with NHCOA Executive Director, Rebecca Sky

in NH and how to capitalize on their strengths. These could range from budget allocations to proposed legislation."

Champion went on to say that the Commission also seeks to reframe the public narrative that sometimes creates an 'us and them' dialogue as it relates to older adults. "These issues impact everyone and we are all aging," she says.

Looking into 2023 and beyond, Champion says it "will continue to be a learning journey" for the Commission with key focus areas directed toward NH's direct care workforce, strengthening long term services and supports, reducing social isolation, and advancing age-friendly practices among other things.

Sue Ruka, Vice President of Quality and Senior Services at Memorial Hospital, will assume the Chair role in January

"It is exciting to see the progress the Commission has made to date," says Champion, "The approach toward finding better solutions has been relentless and the energy and enthusiasm shown by Commission members has been a driving force."

"They are truly creating change."

November NHCOA Meeting Recap

The New Hampshire State Commission on Aging welcomed Amy Robins to its November 14 meeting.

Robins is the Director of Advocacy at PHI, a New York-based organization that works to ensure quality care for older adults and people with disabilities by creating quality jobs for direct care workers.

In her introduction, Chair Polly Champion reminded Commissioners of information previously gathered on NH's direct care work force in terms of efforts to first clarify the issues at earlier meetings and then working as a group to become more solution focused.

Robins' presentation, according to Champion, was to move the Commission from questions to answers by learning about programs implemented by other states to address direct care workforce issues and discuss how those programs might be adapted for use here.

Robins began her presentation with information about New Hampshire's direct care work force, including the dwindling number of individuals entering the workforce, the increased number leaving, and its demographic makeup of older, female, and immigrant workers.

Information provided was taken from NH data analyzed by PHI on NH's Direct Care Workforce that can be found at <https://www.phinational.org/policy-research/workforce-data-center/>.

The presentation was based on PHI's recently released **State Policy Strategies for Strengthening the Direct Care Workforce**, a compilation of 24 specific policy strategies—with concrete examples—for improving direct care job quality and stabilizing the workforce. The report can be found at <https://www.phinational.org/resource/state-policy-strategies-for-strengthening-the-direct-care-workforce/>.

An additional point of reference for the presentation was PHI's **Essential Jobs, Essential Workers** project. Information on the project is at <http://www.phinational.org/advocacy/state/>

Following the presentation, Commission members broke into small discussion groups to formulate ideas on possible directions for the Granite State as the Direct Care Workforce continues to be a primary initiative of the NH Commission on Aging in the future.

Meet Sullivan County's Older Adult Volunteer Award Winner

Leading by Example

Sandy Cornish Provides a Broad Range of Support at the Newport Senior Center



Sandy Cornish

On most days, the Newport Senior Center is a hub of activity. The meals on wheels program is making hundreds of home-cooked meals for delivery and Grab-N-Go, local residents come to the center for a variety of activities such as Cribbage, Bingo, and exercise programs (the center has an indoor walking track), or to use the computer lab. On other days, there are foot clinics.

"We're pleased to support a wide range of programs for older adults," said Brenda Burns, Executive Director for Sullivan County Nutrition Services. "We also provide information and referrals to other programs."

Providing critical volunteer power to the Center is Sandy Cornish of Newport. Now in her 7th year of service, Sandy wears multiple volunteer hats, chief among them she's a board member and the treasurer for the Newport Senior Center.

Among her many efforts, Sandy was integral to development efforts on behalf of the Center, particularly so given the challenges of the pandemic. "She worked diligently to overcome the many challenges over the past two years to raise funds to keep the center solvent even through those chaotic times when program revenue and typical fundraising could not be relied upon," Burns noted.

The Center, which serves all of Sullivan County except for Plainfield, began offering Grab-N-Go meals at the height of the pandemic. "Sandy was instrumental in organizing the Grab-N-Go dinners," said Burns.

Clearly one comfortable with many roles, Sandy can also be found answering phones or planning activities to keep people's bodies and minds active. According to Burns, she was also involved in supporting a cardio drumming class!

"Sandy is a continuous learner who never stops striving to improve our center," said Burns.

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 early next 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>



Driven to Help Concord Area Friends RSVP Team Provides Vital Transport for Older Adults

“The New Hampshire State Commission on Aging and EngAGING NH has chosen to call out an amazing volunteer driver program for special recognition this year. Because there is a high need for transportation alternatives for older adults in New Hampshire and limited number of volunteer driver programs in our state, this meaningful work needs all our support.”

The Friends Program operates a volunteer driver program providing transportation to medical appointments for people 60 and over who do not have access to transportation because of age, ability, economic situation, or other limiting circumstances. This program utilizes AmeriCorps Seniors volunteers who serve in Friends Retired and Senior Volunteer Program (RSVP). The program also provides grocery shopping assistance and phone companionship to older adults in the Concord area.

“Beyond helping people get to their appointments, they also provide critical companionship,” says Laura Rundell, Program Coordinator, Friends Program. “Those chats while driving mean so much to some older adults, particularly those who live alone.”

The Concord Area Friends RSVP team of 18 drivers provided over 650 rides to medical appointments for 35 vulnerable older adults in the Concord area last year. Rundell added that the rides added up to 360 hours of service. She lauds the resiliency of the volunteer drivers, particularly in the face of the COVID pandemic. “They kept at it through the height of the pandemic, adapting along the way to help meet the needs of those we serve.”

The New Hampshire State Commission on Aging and EngAGING NH chose to call out this program for special recognition because of the high need for transportation alternatives for older adults in New Hampshire, the limited number of volunteer driver programs in our state, and the challenge existing programs have recruiting committed volunteers. This meaningful work needs all our support.

Rundell added that the Friends Program mission is to strengthen communities by building relationships that empower people, encourage community service, and restore faith in the human spirit. RSVP has the dual purpose of engaging those 55 and over in meaningful volunteer service to meet critical community needs. Volunteers have a lifetime of experience and are using their skills and talents to strengthen their own community in a variety of ways beyond the role of volunteer drivers. The Friends RSVP volunteers know they strengthen social ties, reduce isolation, and create new and diverse forms of community support.

“These drivers provide several layers of benefit,” Rundell added. “Beyond the rides and companionship, they are also an extra set of eyes of ears and can let us know if someone is struggling a bit. I’m in awe of what they (volunteer drivers) do. They truly make a difference in the lives of so many.”

To learn how to assist older adults in the Concord area, please contact Laura Rundell at Lrudnell@friendsprogams.org.

Work Continues on Updating State Plan on Aging

The New Hampshire Bureau of Elderly and Adult Services (BEAS) is designated by the NH Legislature as the State’s Unit on Aging, under the Older American’s Act (OAA) of 1965, as amended. Under this designation, BEAS has the responsibility, authority and opportunity to develop and administer the State Plan on Aging (SPOA) in accordance with all requirements of the OAA and guiding documents from the Federal Administration for Community Living.

BEAS has begun meeting weekly to develop its strategy for the next 4-year SPOA that will be released this fall.

BEAS’s vision of advancing the state’s efforts in understanding, serving, supporting, and celebrating older individuals across the state will be continued as it starts to draft the next plan. In the coming months BEAS will conduct both in-person and virtual listening sessions and will be reaching out to partners in securing feedback for the SPOA.

BEAS must submit a draft plan by June 30, 2023. The time-period for the next plan is Oct. 1, 2023 to Sept. 30, 2027.

BEAS conducted an Older Adult Survey in 2019. The survey is being revised and will be used to gain additional public insight. BEAS plans to launch this survey and announce several listening sessions in December.

The current SPOA can be found on the Department of Health and Human Services website at: <https://www.dhhs.nh.gov/sites/g/files/ehbemt476/files/documents2/beas-nh-state-plan-on-aging.pdf>.



Are you one of the millions of people who've already reviewed their Medicare coverage for 2023 on Medicare.gov? If so, great! If not, you still have until December 7 to review your current coverage and see if you can get a plan with lower costs, extra benefits, or both.

Save time by creating or logging into your secure Medicare account. Then you can also:

Review a summary of your current coverage. When you log in, you'll see a new summary page with all of your coverage information in one place: your current plan, any help you get with prescription drug costs, etc.

Compare your current plan with next year's plan. Deciding whether to stay in your current plan or pick a new one? When you select "Compare Plan Details" on your summary page, you can see a side-by-side comparison of how your current plan's costs and benefits will change in 2023.

Save your drugs and local pharmacies to your account. This helps you get better estimates of your prescription drug costs. Your costs can vary based on the pharmacy you use, so picking different pharmacies helps you find the lowest prices.

Even if you're happy with your current plan, it's important to check for any changes next year, and compare them with other available plan options.

Compare plans and select your 2023 coverage for at: <https://www.medicare.gov/plan-compare/>

Changing Your Part D Plan

By SHEA CORTI, State Health Insurance Assistance Program

Medicare Part D, the prescription drug benefit, is the part of Medicare that covers most outpatient prescription drugs. Part D is offered through private companies either as a stand-alone prescription drug plan for those enrolled in Original Medicare or as a set of benefits included with your Medicare Advantage Plan. Sometimes a plan's premium increases or the plan does not cover your new medications. The following provides information on how you can choose and enroll in a new plan for your Medicare Part D prescription drug benefit.

First, you should choose Part D prescription drug coverage that meets your health care needs.

Before you start looking at plans, make sure you know the prescriptions you take, the dosages of each, and the pharmacies you usually use. To compare different plans available to you, you can use Medicare's Plan Finder tool at www.medicare.gov/plan-compare.

NOTE: ServiceLink offices located throughout the state of NH provide counseling during Medicare Open Enrollment. All are booked to capacity, but help is also available online if you are unable to work with ServiceLink directly.

When choosing a plan, make sure to ask the following questions:

1. Does this plan cover my drugs? You should also find out if there are any restrictions on your covered drugs, such as prior authorization, step therapy, or quantity limits. What are the costs associated with this plan? Medicare's Plan Finder tool provides an estimated out-of-pocket cost for the year for each plan, based on your medications and dosages.
2. Are my pharmacies preferred and in-network? You will pay less at preferred in-network pharmacies.
3. What is the plan's star rating? Medicare uses a star rating system to measure how well plans perform in different categories, like quality of care and customer service.

New in 2023! While comparing plans, it may be helpful to know that starting in 2023 all Part D plans will cover vaccines at no cost to you and will cap your monthly insulin costs at \$35, due to the Inflation Reduction Act.

NOTE: Part D drug plan information posted may not include information about the monthly cap available for some insulin products. This Kaiser Health Network [ARTICLE](#) provides information on what you can do if you initially sign up for a plan without the insulin benefit information provided.

Next, it's important to understand when you can change your Part D prescription coverage.

You can make changes to your coverage during Medicare's Open Enrollment Period. Plans may change their costs and the drugs they cover from year to year. It is important to review your plan notices to learn if prices will change and if your drugs will still be covered next year.

If you receive your drug coverage as part of your Medicare Advantage Plan, you can also make changes during the Medicare Advantage Open Enrollment Period, which spans January 1 through March 31 each year. This period can be helpful for anyone who is not satisfied with the change they made during the fall.

CHANGE PART D PLAN, con't next page

Transition Drug Refills

A transition refill, also known as a transition fill, is typically a one-time, 30-day supply of a drug that you were taking:

- Before switching to a different Part D plan (either stand-alone or through a Medicare Advantage Plan)
- Or, before your current plan changed its coverage at the start of a new calendar year

Transition refills let you get temporary coverage for drugs that are not on your plan's formulary or that have certain coverage restrictions (such as prior authorization or step therapy).

Transition refills are not for new prescriptions. You can only get transition fills for drugs you were already taking before switching plans or before your existing plan changed its coverage.

The following situations describe when you can get a transition refill if you do not live in a nursing home (there are different rules for transition refills for [those living in nursing homes](#)):

1. Your current plan is changing how it covers a Medicare-covered drug you have been taking. If your plan is taking your drug off its formulary or adding a coverage restriction for the next calendar year for reasons other than safety, the plan must either:

- Help you switch to a similar drug that is on your plan's formulary before January 1
- Or, help you file an exception request before January 1
- Or, give you a 30-day transition fill within the first 90 days of the new calendar year along with a notice about the new coverage policy.

2. Your new plan does not cover a Medicare-covered drug you have been taking. If a drug you have been taking is not on your new plan's formulary, this plan must give you a 30-day transition refill within the first 90 days of your enrollment. It must also give you a notice explaining that your transition refill is temporary and informing you of your [appeal rights](#).

If a drug you have been taking is on your new plan's formulary but with a coverage restriction, this plan must give you a 30-day transition refill free from any restriction within the first 90 days of your enrollment. It must also give you a notice explaining that your transition refill is temporary and informing you of your appeal rights.

In both of the above cases, if a drug you have been taking is not on your new plan's formulary, be sure to see whether there is a similar drug that is covered by your plan (check with your doctor about possible alternatives) and, if not, to file an exception request. (If your request is denied, you have the right to appeal.)

NOTE: *If you file an exception request and your plan does not process it by the end of your 90-day transition refill period, your plan must provide additional temporary refills until the exception is completed.*

Remember: All stand-alone Part D plans and Medicare Advantage Plans that offer drug coverage must provide transition fills in the above cases. When you use your transition fill, your plan must send you a written notice within three business days. The notice will tell you that the supply was temporary and that you should either change to a covered drug or file an exception request with the plan.

Source: <https://www.medicareinteractive.org/get-answers/medicare-prescription-drug-coverage-part-d/medicare-part-d-coverage/transition-drug-refills>

CHANGE PART D PLAN, con't

You can also make a change to your Part D plan if you qualify for a Special Enrollment Period, or SEP. For example, those enrolled in Extra Help, the federal program that assists with drug costs, have SEPs each year to change their drug coverage. You also have an SEP if you move outside your plan's coverage area. You should call your SHIP to see if you qualify for an SEP.

Finally, know how to change plans.

You can call (800) MEDICARE to enroll in your new plan without disenrolling from your old plan. You should be automatically disenrolled from your previous plan when your new coverage begins. You can also call a plan directly to enroll through a plan representative but note that it is helpful for Medicare to have the official enrollment record in case there are any problems. You can also change plans using [Medicare.gov](https://www.medicare.gov).

Source: <https://www.shiphelp.org/about-medicare/blog/changing-your-part-d-plan?>

Medicare Minute

"Medicare Minutes" are short presentations on current Medicare topics hosted by the Medicare Rights Center.

December Topic:
Medicare and the Health Insurance Marketplace

- Thursday, December 15, 2022
- 3:00 - 3:30 PM (EST)

If you receive coverage from the health insurance Marketplaces, knowing what to do as you approach Medicare eligibility can be tricky. In this Medicare Minute, you'll learn about the health insurance Marketplaces and how to transition to Medicare. Register at <https://www.medicareinteractive.org/medicare-minute-login>

2023 ACA Enrollment Now Open

If you don't have health insurance through a job, Medicare, Medicaid, the Children's Health Insurance Program (CHIP), or another source, the Health Insurance Marketplace can help you get covered.

Open Enrollment on began November 1 and runs until January 15, 2023. Those enrolling by December 15 will have coverage beginning January 1, 2023.

Take these steps to make applying easier:

Find out if you're eligible to save money on coverage.

- Compare plans.
- Learn how to apply for coverage.
- Gather needed information to complete the application process.

Get started at <https://www.healthcare.gov/quick-guide>.

Get Help Enrolling in ACA Coverage

If you need help selecting a plan for 2023, the Marketplace has several ways we can help you enroll in 2023 coverage. By visiting **Find Local Help** (<https://localhelp.healthcare.gov/>), you can find assisters in your area that you can contact on your own or agents and brokers that will contact you directly.

Assisters are trained and certified individuals who can help you enroll in a Marketplace plan and are required to provide fair, impartial, and accurate information. Contact an assister in your area by visiting **Find Local Help**.

Agents or brokers are also trained and registered by the Marketplace, and licensed in their respective state. They're usually paid by the insurance companies whose plans they sell; however, they're required in many states to act in the consumer's best interest.

To have an agent or broker contact you for help enrolling, use this link to access Help On Demand (<https://marketplace.helpondemand.com/>), where you can give your contact information and an agent or broker will reach out to you.

Note: Once you visit **Help On Demand**, you're subject to its privacy and security policies. It's run under contract with CMS (Centers for Medicare & Medicaid Services) – the federal agency that administers <https://www.HealthCare.gov>. Simply providing your contact information isn't considered enrolling. To get coverage, you must still complete your application and pick a plan.

RESPONDING TO AGEISM

It can be hard to think of what to say in the moment when faced with comments we didn't expect or which are hurtful. If we're really honest, sometimes we can be on either side of this experience. It's too easy to lean on generalizations and stereotypes of other generations. So what to do? Think ahead!

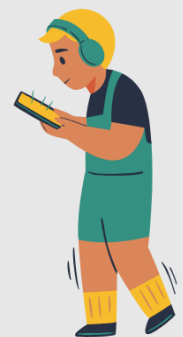


ENCOURAGE PEOPLE TO THINK DEEPER.

For instance, if someone says a politician, writer or artist is "too old" or "too young," we might answer, "I try to think about what they are doing, not how old they are."

OFFER A COUNTEREXAMPLE

For instance, when someone uses a stereotype about older people and technology: "My friend is great with technology. She taught me to use my smartwatch." Gently challenge people who say "all Boomers" or "all Millennials" do something. We might respond with: "Why do you believe that?" or "What experiences have you had?" or "Have you ever been stereotyped because of your age? Tell me about that."



TAKE AGE OUT OF THE EQUATION

It's not "you look great for your age;" it's just "you look great." Older people are not "young at heart." We never stop learning and growing.



BE CURIOUS

If someone expresses something new to you, ask about it. Don't assume that it isn't worth knowing if it comes from someone older or younger.



ASK QUESTIONS

"What is something you have learned from someone older or younger than you?"



Let's not let age separate us. When we challenge biases, including our own, we can learn from everyone at every age.

WWW.CHANGINGTHENARRATIVECO.ORG



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

The Many Gifts of Gratitude

By **SUSAN STILES**, Senior Director,
Healthy Aging Innovations, National Council on Aging

Gratitude is getting a lot of airplay these days ... and for good reason.

The upsides to expressing gratitude are many. **Studies have shown** that gratitude has a uniquely powerful relationship with health and well-being, both our own and of those around us.¹

When people have higher levels of gratitude, they tend to have lower levels of depression, better sleep quality, and stronger biomarkers, such as higher rates of good cholesterol. In addition, they are better able to handle stress and are more socially connected.

Gratitude encourages us to focus on what *is* rather than what is not, to think carefully about what we have and can be thankful for, rather than what we don't have (and maybe do not even need). In this way, gratitude is closely associated with mindfulness. In NCOA's **Aging Mastery Program®**, we've put gratitude and mindfulness front and center, and combined them as one of our six dimensions of aging well.

When things are going well in our lives, it can be relatively easy to express gratitude. But what happens when things are not going so well? It's at these moments when we need gratitude the most.

Key Takeaways

- Studies have shown that gratitude has a uniquely powerful relationship with health and well-being, both our own and of those around us.
- Gratitude encourages us to focus on what *is* rather than what is not.
- NCOA's Aging Mastery Program® puts gratitude and mindfulness front and center, and combines them as one of our six dimensions of aging well.

By practicing gratitude over time, we can learn to notice and appreciate not only the positives, but also develop better attitudes about the negatives—the challenges, losses, and frustrations that we all face as we age. Adopting an attitude of gratitude means tackling the negative things and challenging ourselves to find ways to be grateful for them.

The best way to practice gratitude over time is to build it into your daily routine as a habit, much the same way that you make brushing your teeth a daily habit.

How to practice gratitude

Here are some tips from **Aging Mastery®** participants on how they incorporate gratitude into their lives:

- “I ask myself every morning, ‘What am I grateful for today?’”
- “I send thank-you cards to old friends, family, and acquaintances. This weekend, I'll write thank-you cards to my health care providers to say ‘thanks’ for their care this year.”
- “I write down and then say out loud what I am grateful for.”
- “I keep a gratitude journal. I see so much more to be grateful for and I'm happier.”

As you can see, there is no one-size-fits-all approach, but practice does make perfect.

The added benefit of practicing gratitude every day is that, over time, you can watch your good thoughts accumulate, which can be a source of both inspiration and solace in your life.

Appreciating the world around us from the moment we wake up until the moment we go to sleep is a skill to be learned and incorporated into daily living. It is the starting point of aging both masterfully and gracefully.

Sources

1. Robert Emmons. *Why Gratitude is Good*. Greater Good Magazine. Nov. 16, 2010. Found on the internet at https://greatergood.berkeley.edu/article/item/why_gratitude_is_good

National Council on Aging: <https://ncoa.org/article/the-many-gifts-of-gratitude?>

It's Not Too Late to Get Your Flu Shot and the Latest COVID-19 Vaccine

This flu season, protect yourself and your loved ones by getting your flu shot. For better protection against flu, the CDC recommends **people 65 or older get one of the three higher-dose flu vaccines**, if available.

The flu can be very serious if you're 65 or older. Getting your flu shot is the best way to reduce the risk of the flu. And if you do get sick with the flu, your symptoms likely won't be as bad or last as long.

Follow this link to find out where you can get a flu vaccine: <https://www.vaccines.gov/find-vaccines/>

Also, you can get a **flu shot and a COVID-19 vaccine, including the updated COVID-19 vaccine, at the same visit.** Go to <https://www.vaccines.gov/search/> to find COVID-19 vaccines and flu shots, including the high-dose flu vaccines, near you.

NOTE: Medicare covers flu shots and COVID-19 vaccines at no cost to you. Also, starting in 2023, people with Medicare Part D drug coverage will pay nothing out-of-pocket for even more vaccines, including the shingles vaccine, that are recommended by the Advisory Committee on Immunization Practices (ACIP).

You can get **COVID-19 vaccines and booster doses in the comfort of your home.** If you live in NH and have difficulty leaving your home, you can sign up for a free, home-based appointment to get your vaccine. Call (603) 826-6500 for information.

Going Away?

Have your mail held or forwarded by the USPS

Are you planning a vacation? Maybe you've decided to move for the season. While you're away, you can keep your mail safe by having the U.S. Postal Service (USPS) forward or hold it. One option may be better than the other depending on how long you'll be away.

Forward Your Mail

If your move is temporary, the USPS can forward your mail from your old address to a new one for 15 days to one year.

To get started, **fill out an official USPS change of address form.** This covers questions about the type of move, the mail forwarding start and end date, and more.

Hold Your Mail

If you'll be away for three to 30 days, USPS can hold your mail at your local post office until you return. You can typically request this service as early as 30 days in advance or as late as the day before you want the hold to start.

Begin by creating or signing into your USPS account. You can check to see if hold mail service is available for your address and choose the dates for your hold mail request.

USPS has added an extra one-time-only security measure for online hold mail requests. You'll need to verify your identity online through a mobile phone passcode. Or, you can request an identity verification passcode to be mailed to your address. If you're not able to complete the identity verification online, you can still place a hold on your mail by going to your local post office.

Complete information can be found at <https://www.usps.com/manage/forward.htm>

Medicare Open Enrollment

MARKETING VIOLATIONS

THERE ARE LIMITS ON HOW MEDICARE PLANS CAN CONTACT YOU.

MEDICARE PLANS:

- **CAN'T CALL YOU** IF YOU DON'T HAVE A RELATIONSHIP WITH THEIR COMPANY.
- **CAN'T SEND YOU EMAILS** IF YOU HAVEN'T AGREED TO THIS FORM OF CONTACT.
- **CAN'T COME TO YOUR HOME** TO SELL MEDICARE PRODUCTS WITHOUT AN INVITATION.
- **CAN'T LEAVE FLYERS, DOOR HANGERS, OR LEAFLETS ON YOUR CAR OR AT YOUR HOME,** UNLESS YOU MISSED A SCHEDULED APPOINTMENT.



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SUPPORTED BY GRANT # 90MPC0002 FROM ACL

SCAM of the Month Alert

Small Business Impersonation Scams Are on the Rise in NH

Attorney General John M. Formella warns New Hampshire residents about recent reports of fraudulent websites posing as legitimate Granite State small businesses offering their products online.

The scammers who establish these fraudulent websites may also establish fraudulent email addresses associated with the websites and use those fraudulent email addresses to “verify” the small business through independent organizations used to establish marketplace trust, such as the Better Business Bureau, the Chamber of Commerce, and Show Me Local.

In New Hampshire, these scams have been identified in the firearms industry and heavy equipment sales industry.

The fraudulent websites will typically advertise products for sale at deeply discounted prices compared to the marketplace and provide an option to contact the company’s sales department to make a purchase. The scammers often insist the consumer pay for the products using a bank wire transfer. Victims of the scam are at high risk of losing their money, as scammers are often located overseas.

Attorney General Formella offers the following advice to avoid falling victim to these scams:

- **Watch out for deals that are too good to be true.** A deep discount could be the sign of a scammer trying to lure you in.
- **If a deal does appear to be too good to be true, ask probing questions of the seller as to why the product is discounted.**
- **Ask to speak to the seller over the phone.** Ask detailed questions and thoroughly verify a seller before deciding to purchase the product. Some practical steps you can take to verify a seller are:
 - Ask for references that can verify the legitimacy of the seller and contact those references.

- Confirm that the seller’s contact information, including but not limited to email addresses, phone numbers, and physical addresses, is consistent across all platforms. If there are multiples websites listing different phone numbers, email addresses, or other information, be aware that some of the information may be fraudulent.
- Visit the seller if possible. It is always best to see a product and meet a seller in person before committing to a purchase.
- Check with local law enforcement or the Attorney General’s Office to see if any complaints have been filed against the seller.

- **Beware that these scams are sophisticated.** Scammers will often be able to produce fake invoices, contracts, logos, and contact information to give the impression of legitimacy.
- **Know that anyone can set up a realistic website and social media pages that claim to be associated with a legitimate business.** Scammers will sometimes purchase ads to direct you to their website.
- **Do not make a purchase if a seller insists that you pay via money transfer service or gift card.**
- **Do not wire money to someone you do not know or who you have been unable to verify using the guidance discussed above.**

If you or someone you know has fallen victim to this scam, report it to your local police department and the Consumer Protection and Antitrust Bureau of the Attorney General’s Office. You can file a complaint at: <https://www.doj.nh.gov/consumer/complaints/index.htm> or by calling the Consumer Hotline at (603) 271-3641.

Help Us Spread the Word!

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

What to Do if Your Online Order Never Arrives — and How to Get Your Money Back

By **ALVARO PUIG**, Consumer Education Specialist, FTC

Shopping online is oh-so-convenient. Haven't we all bought stuff online when we could easily run to the store (figuratively, of course) and be back home in less than 30 minutes? Because reputable online businesses want happy, returning customers, they make returning something almost as simple as buying it. But what if a seller won't give you a refund even though you qualify for it? Or what if you ordered something and never got it?

A seller's return policy should tell you if you can return the item for a refund and how to do that. For most payment types, the seller must give you a refund within 7 business days of accepting the return. If you qualify for a return but the seller won't give you your money back, you have some options that are outlined here: <https://consumer.ftc.gov/articles/solving-customer-problems-returns-refunds-and-other-resolutions>.

These include:

- Write a complaint letter:
- Consider getting help from a consumer organization like Consumer Action, or the Better Business Bureau
- Share your experience on social media: companies monitor social media and may reply if they see you're dissatisfied with their response to your complaint.

If you bought something online and never got it, notify the seller as soon as possible. If the seller hasn't shipped the item within the timeframe they promised when you bought it, you can cancel the order.

If you never got your order and the charge appears on your credit card statement, you can dispute it as a billing error. File a dispute online or by phone with your credit card company. To protect any rights you may have, also send a letter to the address listed for billing disputes or errors. Use our sample letter. You must dispute the error within 60 days of the date your first statement with the error on it was sent to you.

If you paid by debit card, the consumer protections are different than they are for credit cards. You may not be able to get a refund for non-delivery. Contact your debit card company (often your bank) and ask if they have any voluntary protections.

A federal law applies to most things you order by phone, mail, or online. It establishes guidelines for when online sellers must ship your item, what they should do about delays, and when they must give you a refund.

Source: [https://consumer.ftc.gov/consumer-alerts/2021/11/what-do-if-your-online-order-never-arrives-and-how-get-your-money-back?](https://consumer.ftc.gov/consumer-alerts/2021/11/what-do-if-your-online-order-never-arrives-and-how-get-your-money-back)

RAISE YOUR VOICE!

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

Email us today at NHCOAnews@gmail.com

Christmas parades, tree lightings and holiday strolls

Dates for holiday events in New Hampshire

The holidays have arrived in New Hampshire! Our friends at New Hampshire Magazine have put together an extensive list of Christmas parades, tree lightings, holiday strolls and other events happening over the next several weeks in New Hampshire.

Plan your holiday celebrations at <https://www.nhmagazine.com/christmas-parades-tree-lightings-and-holiday-strolls/>

Your voice matters!

Dear Readers,

Thank you for reading *Aging Matters*. As we work to develop content that matters to you, we'd be grateful if you could take a **Short Survey** (<https://www.surveymonkey.com/r/5KDZL7K>).

Your answers and comments will help us make improvements where needed, develop new story lines, and continue to align our work to best meet the needs of our readers.

Thank you for your time and feedback.

Resources for Veterans and Active Military

The State of NH Department of Military Affairs and Veterans Services would like to share community resources available to assist with food insecurity, housing, financial needs and more.

Easterseals NH Veterans Count (<https://vetscount.org/nh/military-veterans-services/>)

Veterans Count provides free and confidential support to meet the unique needs of Veterans, military members, and their families. The program works in conjunction with the existing military, VA, and community programs to ensure Military and Veterans can thrive in their communities.

Veterans Count Care Coordinators meet immediate needs such as food, shelter, transportation, and mental health intervention. Once a trusting relationship is established, Care Coordinators are able to address deeper issues such as Post Traumatic Stress Disorder, sustainable employment, and long-term housing.

Veterans in urgent services or referrals, can contact Easterseals NH Military & Veterans Services Program Coordinator at (603) 315-4354 or msvintake@eastersealsnh.org.

Friends of Veterans (<https://fovvtnh.org/>)

Friends of Veterans is a non-profit volunteer organization which provides financial assistance for Veterans who reside in either New Hampshire or Vermont, served 6 months active duty, and received an honorable or under honorable discharge. The organization provides financial support for security deposits, first or last month's rent, rent that is in arrears, overdue electric or heating bills, and other support for livability of home. Support for vehicle repair may be provided if the vehicle is required for employment or medical appointments.

Homeland Heroes Foundation (<https://www.homelandheroesfoundation.org/>)

The Homeland Heroes Foundation aims to assist Veterans in acclimating to civilian life after active duty, helping their families get back on their feet, and assisting Veterans however they can. Through monetary and furniture donations, the foundation helps Veterans in a number of ways including new mattresses and box springs, furniture and new household items, gas and food cards, Christmas Toy Drive, and VA Loans and home purchases.

The Homeland Heroes Foundation Annual

Christmas Food and Toy Drive is accepting applications for appointments to pick up food/toys in their Salem NH location on December 22, 2022. Information on this year's Christmas Toy & Food Drive can be found at <https://www.homelandheroesfoundation.org/charityevent/christmas-toy-food-drive-is-on-monday-december-22nd-2022-1000-am-500-pm/> (by appointment only).

Veterans2Veterans Group (<https://www.veterans2veteransgroup.com/>)

The Veterans2Veterans Group is dedicated to the highest level of charitable aid for Veterans, First Responders, and their families in and around the Littleton, NH area. Based in Littleton, NH this volunteer organization provides assistance to Littleton area Veterans, First Responders, and their direct families who are in need. They have a revolving inventory of clothing, food, and personal hygiene items. V2VG offers emergency utility assistance, payable to the supplier. This type of aid can include electric, heating oil/kerosene, pellets, and more.

Veterans Legal Justice (<https://www.vljnh.org/>)

Veterans Legal Justice, formerly operating as the Veterans Law Project, Legal Boots on the Ground, is now up and running again as a non-profit organization as of November 11, 2022. A panel of experienced volunteer lawyers offer legal assistance for Veterans, Service members, and Veteran/Service member families. For assistance call (603) 397-0650.

Vouchers for Veterans (<https://www.vouchersforveterans.org/>)

The mission of Vouchers for Veterans is to show recognition and gratitude to Veterans living in New Hampshire and Maine primarily by providing them with vouchers to purchase locally grown and prepared food directly from farmers and growers at local farmers markets.

Find Vouchers for Veterans at participating farmers markets during the winter months, early spring, and September. During each program week, Veterans may go to any one of the participating farmers markets and receive \$20 in vouchers with proof of residency and military service. The vouchers must be redeemed at the market where they are claimed. The Winter Program schedule starts in January and is posted on the Veterans for Vouchers website.

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



'Wreaths for Boscawen' at NH Veterans Cemetery

Sponsored by Blue Star Mothers of NH

Saturday, December 3, 2022 * 110 DW Hwy., Boscawen * 10:30am

The Wreaths for Boscawen ceremony to honor Veterans and their family members laid to rest at the NH State Veterans Cemetery will be held on

December 3, 2022. Opening ceremony commences at 10:30am with introductory remarks and instructions for wreath placing. Volunteers of all ages are welcome, no sign-up or registration required. Wreath pick-up is scheduled for January 7, 2023, starting at 10:00am.

More information can be found at <https://www.bluestarmothersofnh.org/wreaths-faq>

Veterans, Gold Star Families Get Free Lifetime Pass to National Parks and Other Public Lands

New pass provides free lifetime access and waived recreation fees for Veterans

The National Park Service unveiled a lifetime pass providing free entrance to national parks for Veterans and their families on Veterans Day 2022. The Interagency Military Lifetime Pass waives entrance fees for the National Park Service and the U.S. Fish and Wildlife Service, and standard amenity recreation fees for the Bureau of Land Management, Bureau of Reclamation, U.S. Forest Service and U.S. Army Corps of Engineers sites for current military service members and their dependents, Veterans and Gold Star Families.

Veterans and their families have free access to approximately 2,000 public locations spread out across more than 400 million acres of public lands, which host activities to fit any lifestyle—from serene to high octane, including hiking, fishing, paddling, biking, hunting, stargazing, camping, and much more.

The Military Pass has been expanded to include a pass that does not expire for Veterans and Gold Star Family members. The National Defense Authorization Act of 2022 authorized a free lifetime pass to national parks and other federal recreational lands for eligible Veterans and Gold Star Families. In recent years, they were able to receive annual passes.

Are you eligible?

For purposes of this program, a Veteran is identified as an individual who has served in the United States Armed Forces, including the National Guard and Reserve, and is able to present one of the following forms of valid (unexpired) identification:

Department of Defense Identification Card

- Veterans designation on a state-issued U.S. driver's license or identification card
- Veteran Health Identification Card (VHIC)

- Veteran ID Card

Gold Star Families are next of kin of a member of the United States Armed Forces who lost his or her life in a "qualifying situation," such as a war, an international terrorist attack, or a military operation outside of the United States while serving with the United States Armed Forces.

The America the Beautiful – the National Parks and Federal Recreational Lands Pass (Interagency Pass) Program

The Interagency Pass Program includes a free annual pass for active-duty members of the U.S. Military and their dependents. Current Military service members must show a valid (unexpired) Department of Defense ID. Dependents of current service members must show a valid (unexpired) DD Form 1173 AD or DEC.

Other free or discounted passes, including some lifetime passes, are available for persons with permanent disabilities, fourth grade students, volunteers and senior citizens aged 62 years or older.

How to get your Interagency Pass

Interagency Passes can be obtained in person while visiting a participating site. Visit Places to Get Interagency Passes for a searchable list and be sure to contact the site before you go, to make sure they are open and have passes in stock. In addition, Military passes, as well as those for seniors and persons with permanent disabilities, are available online through the [USGS Online Store](#) with an additional processing fee. Existing passes remain valid. You do not need to obtain a new pass if you already have a Lifetime Senior or Access Pass.

For more information about eligibility and passes, visit <https://news.va.gov/110751/free-lifetime-pass-to-national-parks/>

New Resource: Tech Safety + Older Adults Toolkit

The COVID-19 pandemic has led many of us to find new ways to stay connected as public health measures around the globe recommend we limit or modify in-person activities to reduce exposure to the virus and help contain its spread. Technology has changed, at least for now, how we meet, educate, celebrate, mourn, and entertain.

New platforms and apps are being developed every day and this vast and rapidly evolving tech landscape can be daunting. And while there are many wonderful benefits to technology, some people may misuse it to harm others.

In this increasingly digital age, the National Clearinghouse on Abuse in Later Life (NCALL) is offering their newly revised toolkit, **Tech Safety + Older Adults**, aimed at helping older adults identify ways to safeguard themselves from those who misuse technology to control, harass, stalk, threaten, and/or defraud them.

This resource expands upon a series of handouts first released in 2014. The new guide was developed with input from the **Safety Net Project of the National Network to End Domestic Violence** and now includes the following sections:

- **Technology and Abuse in Later Life:** an overview of ways abusers might misuse technologies to cause harm to their victims.
- **Tech Tips for Older Adults: Tech Safety:** a general overview of computer, cell phone, and internet safety
- **Tech Tips for Older Adults: Online Privacy & Safety:** an overview of the importance of online privacy and strategies for maintaining privacy and safety online
- **Assistive Technology:** an overview of assistive technology
- **Assistive Technology and Abuse in Later Life:** a general overview of the ways abusers might misuse assistive technologies to cause harm to their victims
- **Tech Scams:** an overview of some commonly encountered scams in the United States targeting older adults
- **Frequently Used Tech Terms:** a broad overview of commonly used technology terms and concepts, including many of the key terms used throughout the resource.

Resources

A full-color version and printer-friendly version are available on NCALL's website. Find them by visiting https://www.ncall.us/2020/11/10/tech_safety_toolkit/.



Making New Friends

Commission member **Wendi Aultman** (second from left) spoke recently with the Friends Program in Somersworth.

She shared an overview of the Commission and its priorities and also heard from older adult volunteers on some of the issues most important to them.

Many thanks to all for a great discussion!

The Commission is pleased to speak to your community group or organization. To schedule a visit, please contact **Chris Dugan** at Christopher.R.Dugan@nhcoa.nh.gov.

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.



"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.

Join the Campaign to Create a System of Care for Healthy Aging in New Hampshire

By **MARTHA McLEOD**

VP of Community Engagement, New Futures

All Granite Staters should have access to the services they need and the ability to choose where and how they age in NH. Home and community-based services (HCBS) offer care where you choose to live. Investing in a system of care now is a cost-effective way to provide choices to older adults and meet the needs of a growing population of older Granite Staters.

The NH Alliance for Healthy Aging (AHA) and partners will be working with our legislative sponsors to submit a bill to create a system of care for healthy aging and to enhance the state budget funding needed to ensure fair rates and a workforce of care providers. The legislation will incorporate these recommendations:

- **Create a system of care for healthy aging**—Improve the existing infrastructure by establishing a comprehensive and coordinated care system. Establish a section in the budget to track costs and savings in home and community-based services; and establish an advisory council and propose metrics to track the quality of the services offered.
- **Provide capacity for oversight for the system of care**—Create the position of Director of Long-Term Care and Community-Based Services that would put a focus directly on improving the well being of older adults and families and their service options.
- **Expedite access to Home and Community-Based Services**—Improve access to the Choices for Independence (CFI) program to allow access to Medicaid services without waiting for the application to fully process. This would limit the need for emergency services and institutionalized care and allow more consumers to avoid nursing home admission,

live more independently, and decrease delays in discharge from hospital care.

- **Enhance funding and ensure fair rates for care providers**—Ensure the rates paid to care providers cover the cost of caregiving and prevents gaps in services due to a lack of a workforce. Align future investments in the services with cost changes using the Centers for Medicare and Medicaid Services' market basket rates.
- **Strengthen ServiceLink resources**—ServiceLink is NH's Aging and Disability Resource Center connecting older adults with the full range of services and options to grow old in their community. We need to ensure there is appropriate staffing in all areas of the state and include an outreach campaign so that people are aware of the assistance available.
- **Develop the direct care workforce**—Support workforce legislation brought forward that strengthens the direct care providers workforce. Pay family caregivers for providing care and remove barriers for guardian caregivers.

Implementing these recommendations will provide better options and more choice for people needing long term care services in New Hampshire.

Join us in working on creating a system of care for healthy aging in NH.

Sign Up to Receive the New Hampshire AHA's weekly Advocacy Action Alert Email https://secure.everyaction.com/_Fap3zmlwkuCjhV-mc5YcQ2

Submit your story about long term care and home and community-based experiences: <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.



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.

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.

WeCareAdvisor Research Study

The WeCareAdvisor is a research study funded by the National Institute on Aging. The study is evaluating whether use of an online tool (the WeCareAdvisor) can provide caregivers helpful strategies to manage dementia-related behavioral and psychological symptoms that in turn reduce stress and enhance confidence.

The WeCareAdvisor walks caregivers through an easy-to-use step-by-step approach to understand why dementia-related behavioral and psychological symptoms (such as agitation, restlessness, irritability, repeated questions or other behaviors) occur and provides strategies that are customized to the family's situation to help manage such behaviors.

This research is led by Dr. Laura N. Gitlin of Drexel University and Dr. Helen C. Kales of University of California, Davis and their research teams.

Click on <https://wecareadvisorstudy.com/> to learn more about the study, the WeCareAdvisor tool, and to see if this study is right for you.

Caring Across the Miles

Providing care for a relative or friend who lives far away can be challenging. That's why the Eldercare Locator developed a "Caring Across the Miles" brochure with National Alliance for Caregiving to provide long-distance caregivers with tools and resources that may help them better support their loved ones from afar. Find the brochure at <https://eldercare.acl.gov/Public/Resources/BROCHURES/docs/Long-distance-brochure.pdf?>

2022 State of Grandfamilies Report Released

There are more than 2.5 million children in the U.S. growing up in "grandfamilies," meaning they are being raised by relatives (grandparents, aunts, uncles, siblings, etc.) or close family friends without their parents in the home. Research shows grandfamilies are the best option for children who can't be raised by their parents. Yet, 25% of grandparent-headed households with grandchildren and no parent present experienced food insecurity. That is more than twice the national rate.

The **2022 State of Grandfamilies Report – Together at the Table: Supporting the Nutrition, Health, and Well-Being of Grandfamilies** includes the latest findings on grandfamilies facing high rates

of hunger and food insecurity, as well as policy recommendations to help feed grandfamilies. Read the report at <https://www.gu.org/app/uploads/2022/10/2022-Grandfamilies-Report-FINAL-WEB.pdf> to explore the data and learn why we need to change current policies to ensure access to adequate nutritious food for grandparents.

New Hampshire Healthy Aging Data Report Available

The **2019 New Hampshire Healthy Aging Data Report** is designed to help advocates and leaders across the state understand more about the health of older people throughout the state.

The report includes 244 Community Profiles — one for every city and town in New Hampshire, plus neighborhoods in Nashua and Manchester. Each Community Profile includes 166 indicators of health as well as state averages.

The report was funded by Tufts Health Plan Foundation with research led by the Gerontology Institute of the John W. McCormack Graduate School of Policy and Global Studies at the University of Massachusetts Boston.

Explore the report at <https://healthyagingdatareports.org/new-hampshire-healthy-aging-data-report/>

CMS Finalizes Two Significant Rules Improving Medicare Access and Coverage

The Centers for Medicare & Medicaid Services (CMS) have finalized provisions of the Beneficiary Enrollment Notification and Eligibility Act (BENES) Act. Beginning in January 2023, the rule establishes several new special enrollment periods (SEPs) that allow individuals to enroll in Medicare Part B without penalty if they missed their initial enrollment due to exceptional circumstances, including: a government-declared disaster or emergency; termination of Medicaid coverage; an employer or health plan error; and release from incarceration. Also, effective January 2023, Medicare coverage will begin the month following enrollment in all circumstances. Read more about these changes and others in CMS's summary at Justice in Aging's DC Update at <https://justiceinaging.salsalabs.org/fromdc11102022?>