August 2023

Aging Matters

New Hampshire State Commission on Aging

New Hampshire Commission on Aging

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What Gets You Out of Bed?

There's no better time to discover your purpose.

By **DON AKCHIN,** The End Game

Lately I have read several articles about older adults searching for ikigai. Before I elaborate on this important topic, let me share two cautionary notes:

1. You will not find ikigai on the sushi menu.
2. The correct pronunciation is ee-key-GUY. If you incorrectly pronounce it ICK-ee-guy, some people will think you are discussing a stalker.

Ikigai is a Japanese concept that roughly translates to "your reason for living," or what gets you out of bed in the morning. Ikigai originated in Okinawa, an island in southern Japan. Not coincidentally, Okinawa is one of the five **Blue Zones** in the world, places where people live longest. Okinawans say ikigai is just as important to their longevity as healthy diet and lifestyle.

As so often happens, the way we understand ikigai in the West departs somewhat from the Japanese version, which of course is closely bound up in Japanese culture. The Western version, popularized by **Hector Garcia and Francesc Miralles**, centers on four key ideas:

- Find what you love
- Find what you are good at
- Find what you can get paid for
- Find what the world needs.

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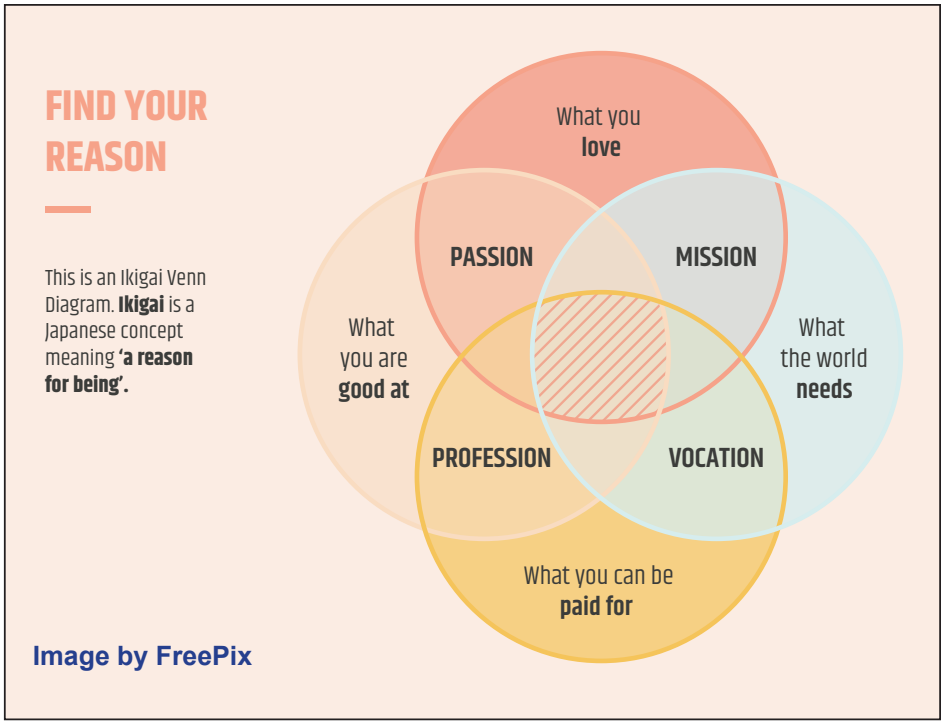
Graphically, these four ideas are represented in a Venn diagram with four overlapping circles. Where *what you are good at* overlaps *what you can be paid for*, you find your profession; the overlap of *what you love* and *what you are good at* is your passion. Where *what you can be paid for* and *what the world needs* overlap is your vocation; where *what you love* overlaps *what the world needs*, you will find your mission. And if you work hard and are very lucky, you may find that sweet spot in the middle, the shaded area where all four circles overlap. That is your purpose in life, your personal ikigai.



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Why Now?

Ikigai is a useful tool for us to consider and incorporate into this stage of our lives. For 40 years, give or take, our lives were consumed by vocation and profession. Life revolved tightly around making a living. Today, by contrast, we have (or soon will have) a big hole to fill once the majority of our waking hours are free from preoccupation with earning the paycheck. We can see this new reality as frightening, or as an opportunity. I happen to side with opportunity. Free from what we must do, we have the chance to do what our hearts tell us we were meant to do. Ikigai is a tool for helping us find our passion and our purpose. It's a treasure map to the deepest realms of the soul.

But how do we actually find the treasure?

Time Travel

Personally, I recommend time travel – at least its generic equivalent, reminiscence.

Not sure what you love to do? Travel back to your childhood, your adolescence, your young adulthood. Recall what you have done that filled your heart with joy. What were those moments – not necessarily your greatest accomplishments – when you knew that this was what made you happy and what you wish you could always do?

As for what you're good at, your best clues here may be external feedback you received for jobs well done. Where have you excelled? And what were the component parts that made you successful and earned you recognition?

What you can be paid for begins, easily enough, with what you've been paid for in the past. But instead of thinking in terms of job titles, try breaking down specific skills you've mastered, such as attention to detail or managing teams of diverse individuals. There may be ways to recombine your skill sets in ways you haven't thought about.

And what does the world need, besides universal brotherhood and a better mousetrap? This is where you look around you for gaps that haven't been filled, for problems that could be but haven't been solved.

You can get a good overview of ikigai in this short TED talk by **Tim Tamashiro**. For some useful exercises to help you seek answers, check out the online worksheets at **Positivepsychology.com**.

Much of this may sound familiar. It does to me – I have done these deep dives on several occasions, usually when trying to reinvent myself for a career change. My guide on previous soul-searching expeditions was the venerable **What Color Is Your Parachute?**, the handy manual for career changers. It is worth noting one important distinction: *Parachute* takes a pragmatic, Western approach. The main ideas are all illustrated as rectangular building blocks with hard, straight borders. By contrast, ikigai's gently overlapping circles suggest a holistic perspective and its non-Western origins.

At this stage of life, ikigai strikes me as the approach that best reflects the overlapping and wide-ranging experiences and knowledge I have acquired over many decades. And finding my ikigai seems to be a worthwhile quest to shape the decades that remain.

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/what-gets-you-out-of-bed**

NH Long Term Care Summit 2023 Announced

New Public Policy Conference to be Held on August 21st in Portsmouth

The first annual New Hampshire Long Term Care Summit will be held on August 21, 2023, in Portsmouth, NH. The event will be a daylong conference focused on critical public policy issues affecting long term care.

This event will build on a successful legislative session in which the long-term care sector of providers and advocates were able to enact both critical policy legislation and budget increases geared toward strengthening the foundation of the community-based systems needed to address the state's long-term care and aging communities.

Host Committee Members:

New Hampshire Department of Health and Human Services Interim Commissioner Lori Weaver will kick off the day with welcoming remarks which will outline how the state government is leading and investing in long term care. Other state officials participating include DHHS Associate Commissioner, Christine Santianiello, the Director of the State Office of Professional Licensure and Certification Lindsey Courtney, and Rebecca Sky who is the Executive Director of the State Commission on Aging.

Long Term Care Summit Topics:

The goal of this event two-fold: first, to establish a working vision which outlines steps which need to be taken to ensure that New Hampshire is strengthening its systems of care. This includes a focus on implementation of actions authorized by the legislature the past session, as well as envisioning important long-term goals for the state, which include the role of families, caregivers and a wide range of healthcare and community sectors and providers. The second goal, which is already unfolding in the planning of the event, is to have the long-term care community work together in both day-to-day management of the system and in building a robust plan for the future.

2023 legislation established some very strong policy structures captured as a refreshed system of care that will create the on-going tools which the state Department of Health and Human Services will need to ensure there is a strong, accountable, and funded system of care. This legislative work was enshrined in the budget as both policy and a critical Medicaid rate increase for nursing homes and home care programs. However, those legislative steps need to be implemented in a timely and transparent manner. Part of the Long-Term Care Summit's mission will be to start that implementation transparency and provide public officials with an engaged stakeholder group to work with.

To learn more about the Summit, or, to register for this event, please visit **rumfordmanagementnh.com/ltcsummit**.

There is no Commission meeting in August. On Monday, August 21, 2023 a state-wide summit on Long Term Care Policy will be held in Portsmouth from 9:00 AM–3:00 PM. Commission members will instead be attending the Long Term Care Policy Summit in Portsmouth. Regular monthly meetings will resume on Monday, September 18, 2023.

New Hampshire Long-Term Care Summit

SAVE THE DATE!

for the first annual NH Long-Term Care Summit

Monday, August 21, 2023 · 9am-3pm

AC Hotel by Marriott Portsmouth Downtown/Waterfront
299 Vaughan Street, Portsmouth, NH

Summit Tickets $50

The NH Long-Term Care Leadership Summit will bring together the various provider groups, advocacy organizations, legislators, regulatory and payer representatives who lead NH's long-term care system for a focused public policy conference. This 2023 inaugural event will focus on preparations to rebalance the system as well as prepare for emerging demographic challenges.

Learn More About the Long-Term Care Summit:

https://www.rumfordmanagementnh.com/ltcsummit

What Does Age-Friendly Mean in NH?

An article from the NH Commission on Aging – Age-Friendly State Task Force

Editor's Note: *Aging Matters is pleased to present a series of articles on how cities and towns across the state are working to become more age-friendly and accessible to all Granite Staters. This edition features Portsmouth and some ways it is evolving to meet the needs of both residents and visitors of all ages.*

Port City Embraces Older Adults: Making Connections, Ensuring Access

As local fitness instructor and cable TV host **Alexis Mason** puts it, "Portsmouth is one of the most age-friendly places I've ever been to." She added that in her view, the combination of community will, collaboration among agencies, and local government buy-in and support, has created what she calls "A real support system for older adults."

Dan Marcek, member of the NH State Commission on Aging and Chair of the Age-Friendly Communities Task Force points out that Age Friendly policies and programs are good for *everyone,* no matter how old or young they are. "For instance, providing a table that someone can roll up their wheelchair to use is also convenient for someone with a baby stroller."

According to **Trisha Eveleth**, a Medicare Sales Representative for Humana, the area's network of partners from the non-profit, public and private sectors, is the connective tissue that aligns needs with resources. Eveleth, who coordinates a broad range of educational programs aimed at older adults, cites organizations like Gather which provides free mobile food pantries throughout the seacoast and includes stops at the American Legion and Portsmouth Senior Center, as a valued resource for those in need. Humana is a sponsor of Gather and Eveleth often serves as a volunteer at events. "To see the impact of Gather's work up close is inspiring," she said.

When it comes to champions of accessibility, you won't find a stronger advocate than Access Navigators. Formed 8 years ago by 3 architects from JSA Design in Portsmouth, the non-profit provides a literal roadmap of attractions and restaurants across the city that are friendly to those in wheelchairs and with mobility issues. The concept of the start-up was spurred by one its founders, architect **Todd Hanson**, who lives with a neuromuscular disease which requires him to use a wheelchair. According to **Anne Weidman**, another founder, "Todd encountered obstacles in trying to go out to eat." Hanson, who she refers to as the leader of the pack, quickly hit upon the concept of identifying eateries that were accessible for parking, tables, restrooms and the like, and creating a database available to anyone and "we were off and running!" At last count, the list was over 100 establishments in Portsmouth alone. Access Navigators has expanded its list to include cities and towns across New Hampshire, Maine, and Massachusetts for restaurants and breweries. "This helps connect all people to their communities and plays a key role in mitigating social isolation, a key health risk factor" added Weidman.

The team at Access Navigators also advocates for access friendly funding and policy changes with elected officials and community planners- all while still performing their day jobs with JSA. The work has also led to an innovative partnership with the University of New Hampshire's Occupational Therapy program, where the team conducts a class on accessibility as segment of the curriculum. As part of the experience, the students choose a city or town in NH and use Access Navigator's criteria to create an accessibility plan.

And there's more! To better connect everyone to the city's rich history, the "Walk and Roll" program was developed in 2022. This provides a way for those in wheelchairs to visit Strawbery Banke, the African Burying Ground, and Prescott Park, among others. As an added benefit, the map also connects residents and visitors to the Memorial Bridge connecting NH and Maine, which has wheelchair and pedestrian walkways on both sides.

AARP-NH provides a broad range of free training and resources for towns and cities looking to become more age-friendly and the organization's State Director, **Christina FitzPatrick**, says that "people of all ages benefit from the adoption of policies and

Age-Friendly Portsmouth, con't next page

To arrange for a speaker from the Age-Friendly Communities Speakers Bureau for your community event please contact any of the following:

- Ashley Davis, AARP New Hampshire (603) 230-4113 / **addavis@aarp.org**
- Rebecca Sky, NH State Commission on Aging (603) 848-4024 / **Rebecca.l.sky@nhcoa.nh.gov**
- Jennifer Rabalais, NH Alliance for Healthy Aging (603) 228-2084 x14 / **Jennifer.Rabalais@unh.edu**

programs that make neighborhoods walkable, feature transportation options, enable access to key services, provide opportunities to participate in community activities, and support housing that's affordable and adaptable. The city of Portsmouth, as well as many other NH communities are shining examples of that spirit."

FitzPatrick went on to say that well designed, age-friendly communities can not only make for happier, healthier residents of all ages, it can also spur economic growth. Weidman couldn't agree more. "Increasingly, we're seeing inquiries via the chamber of commerce and visitor's bureau from people looking to vacation in or take a day trip to our area. There's no doubt it's an economic driver."

"We're pleased to share features on age friendly communities to both highlight the amazing work being done but also to inspire others," said Marcek. "We look forward to continuing to share lessons learned and success stories in future issues of *Aging Matters*."

AARP Announces NH Challenge Grant Winners

Communities across NH are working to become more livable for residents of all ages.

AARP is working in partnership with local leaders, organizations, and dedicated residents to help make that vision a reality. As part of that effort, AARP has announced the largest investment of grant dollars to date through the *Community Challenge* grant program. More than $3.6 million in quick-action grants are being distributed to 310 organizations across all 50 states, Washington D.C, Puerto Rico and the U.S. Virgin Islands.

The *AARP Community Challenge* funds innovative projects that inspire change in areas such as public places; housing; transportation; diversity, equity, and inclusion; digital connections; community resilience; and more.

AARP NH is proud to have seven grantees. The goal is to support their efforts to create great places for people of all backgrounds, ages and abilities. As local leaders seek to better their communities for the future, this becomes even more critical.

Here are the NH projects that will receive funding:

Gather NH (Portsmouth) - This project will create a community garden with raised garden beds and vertical gardens to enable older residents of local senior housing communities to grow their own food.

Town of Hopkinton - This project will conduct three walk audits to identify potential locations for sidewalk and crosswalk improvements, while bringing awareness to the social and health benefits of walkability.

Claremont Opera House - The Claremont Opera House will upgrade its obsolete assisted listening devices so that patrons with hearing challenges can fully appreciate the music, theater, movie and lecture events on stage.

Gibson Center For Senior Services (North Conway) - This grant will support the Safe and Smart Home Expo, which will include a Smart Home on Wheels that will demonstrate technology that can enable older people to age in place safely and in comfort.

Littleton Community House - This project will provide audiovisual technology and support to community groups meeting at the Littleton Community Center, allowing transportation-disadvantaged persons to remotely attend events.

Town of Wilton - The project will create a shaded, accessible gazebo situated at a location where older residents can observe wildlife and catalog what they see for a natural resources inventory.

Tri-Town Bicycle (Littleton, Franconia, Bethlehem) - This project will develop large-print maps of cycling trails, safe road riding routes and supporting infrastructure, designed specifically for use by cyclists aged 50-plus.

The *Community Challenge* is part of AARP's nationwide work on livable communities, which supports the efforts of neighborhoods, towns, cities and counties across the country to become great places for all residents. We believe that communities should provide safe, walkable streets; affordable and accessible housing and transportation options; access to needed services; and opportunities for residents to participate in community life.

To learn more about the work being funded by the *AARP Community Challenge* both here in New Hampshire as well as across the nation, visit **http://www.aarp.org/CommunityChallenge**. You can also view an interactive map of all of the *Community Challenge* projects and AARP New Hampshire's livable communities work at **http://www.aarp.org/livable**.

RAISE YOUR VOICE!

Let us know what's on your mind and what's important to you. Email us today at NHCOAnews@gmail.com

Meet Belknap County's Older Adult Volunteer Award Winners

Strength in Numbers

Notkin Duo a Force of Caring in the Lakes Region

If there's a health care initiative or program in, or around the Lakes Region, there is a pretty good chance that super volunteers, **Molly and Rick Notkin** are involved. Originally from Massachusetts, the pair have lived in Gilford for several years and while they have not always called the town "home", they have played a vital role in ensuring that the community feels like "home" to so many.

Both retired and with clinical backgrounds, they provide care and vital connections to scores of people in need across the area.

"I enjoy helping people make connections," said Molly. "There are a lot of great organizations and individuals who want to help vulnerable people. Sometimes it's a matter of getting people on the same page toward a common goal."

Molly has served as a volunteer through Gilford Community Church's Outreach Committee and as a resource for those who need a meal, a ride, or someone to talk to. According to **Carissa Elphick**, Deputy Director at the Partnership for Public Health, Molly "helps to connect the dots between requests for assistance from her connections in the community and available volunteers that she knows."

Through her involvement with the Church, Molly spearheaded the development of the Gilford Community Church's "Senior Resource Team", a volunteer group that came together and discussed opportunities to support local partnerships to encourage social connectedness, transportation opportunities, and resource connection for older people in Gilford. Ultimately, the group of volunteers formed "Gilford Neighbors" (a Village-to-Village model). Gilford Neighbors has joined forces with Helping Hands - Senior Support for the Lakes Region to become one organization called *Helping Hands of the Lakes Region*.

The organization came together in the early months of the pandemic to help older adults get food, medications, access to appointments, assistance

Rick and Molly Notkin

running errands, and a variety of other volunteer tasks that were not being met by formal organizations in the region. With Molly's championing, these two groups have joined forces with their own Board of Directors and are working toward 501(c)3 non-profit status. "Without Molly's determination and spirit, these initiatives would not be possible," said Elphick.

Rick is a retired nurse who Elphick calls "vital to the delivery of vaccinations in the lakes region." A member of the Winnipesaukee Public Health Network Medical Reserve Corp, Rick provided flu and COVID-19 vaccinations at community vaccination clinics and through home-based vaccination programs during the height of the pandemic. He also provides classes on First Aid and CPR. "I like helping people and that's what keeps me coming back," he says. "I'll be volunteering until I can't do it anymore."

Molly and Rick volunteer together at Isaiah 61 café, Laconia's drop in homeless shelter, where they help plan, organize, and serve meals and support unsheltered people living in the region.

"The Notkins truly embody the spirit of giving and volunteerism and are quick to offer a helping hand to many individuals and organizations in need," said Elphick.

How to Contact the New Hampshire State Commission on Aging

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Meet Sullivan County's Older Adult Volunteer Award Winner

Leading by Example

Judy Wilson Helps Newport Senior Center Thrive

Judy Wilson

When it comes to volunteering at the Newport Senior Center and helping others, **Judy Wilson** always brings a gentle hand and warm smile to the table. "This is a wonderful place to be part of," she said. "People like to gather here, make friends, and take part in activities," she says. "For some it's a reason to get out of the house so they're not lonely."

She came to volunteer at the Senior Center in 2016, having volunteered previously for 14 years for the Newport Opera House sewing costumes. She first volunteered as a board member and over the past seven years, her volunteer services have also included Board vice-president, and secretary, where she played a key role in enhancing programming offered at the Center, which allows older individuals to thrive independently.

"Judy has been instrumental in ensuring older adults have a place where they can build emotional support systems, expand socialization opportunities, and build human connections," said **Larry Eaton**, President of the Newport Senior Center. "Her efforts have been vital for the mental and physical health of individuals. This endeavor takes a lot of hard work and dedication to create and maintain."

Now 82 and retired, Judy applies many of the lessons she learned as a teacher to her volunteer work. During a career that spanned 34 years, mostly in elementary school, Judy was there to help some students through difficult times. As a volunteer, she now helps older adults in need get connected to the Center's programs and services.

And teaching runs in her family. Her mother was a teacher, and her daughter is a teacher. "I loved teaching," she says. "I worked mostly in very small schools; it was a wonderful career."

Eaton shared that Judy is not one who is afraid to roll up her sleeves and that she has spent numerous hours writing annual appeal letters, sending membership reminders, peeling potatoes, washing dishes, and cracking eggs for dinner and breakfast fundraisers that help to keep the lights on at the center.

For her part, Judy does not view what she does as "work. Not at all. I love supporting the Center and I enjoy people," she shared.

"Judy has participated in building and riding on floats in the dead of winter for town parades," Eaton added. "Her passion for helping others becomes transparent as those she comes in contact with feel safe and the sense of belonging."

"We're thrilled to recognize and celebrate Judy for her role and the impact she has provided to the Newport Senior Center and the aging community in Sullivan County.

About the Older Adult Volunteer Program

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

Anyone can make a nomination; nominees must be over the age of 60 who have made a significant contribution to their community as a volunteer.

Any type of volunteer work qualifies, from direct service to advocacy to leadership roles and more. The nominee must be someone whose volunteer work is in New Hampshire.

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

Send an email to Rebecca.L.Sky@nhcoa.nh.gov to have your name added to the outreach list when information about the 2024 Older Adult Recognition Program is available later this year

NH State Plan on Aging Update

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 Americans Act (OAA) of 1965. Under this designation, BEAS has the responsibility to develop and administer the State Plan on Aging (SPOA) on an ongoing basis in accordance with all requirements of the OAA and guiding documents from the Federal Administration for Community Living (ACL).

On June 29, 2023 BEAS sent the draft SPOA to the Administration for Community Living (ACL) for review and approval. BEAS has provided a copy of the draft SPOA on the DHHS website so that it can be available to the public as draft prior to the start date of the plan which is October 1, 2023. The draft can be found at **https://www.dhhs.nh.gov/programs-services/adult-aging-care/new-hampshire-state-plan-aging**.

The State Plan marks an opportunity to reframe how we view and approach aging and the healthy aging process. It gives us a chance to thoughtfully assess, and where needed, change our strategies as an aging network. It prompts us to rethink our approach to policymaking, service delivery, and investment decisions. At a time when our workforce is significantly constrained and our efforts to respond to the COVID-19 pandemic and future health threats are evolving, the need to act has never been more urgent.

BEAS is honored and pleased to present the 2024-2027 New Hampshire State Plan on Aging. This State Plan addresses the opportunity to align, change and strengthen the work of BEAS within the service delivery system across the state, as well as the opportunity to transform how we collaborate with others to accomplish these goals. This State Plan will serve as a roadmap to address BEAS' continuing planning efforts and strategies to further advance NH's system of care for healthy aging in New Hampshire.

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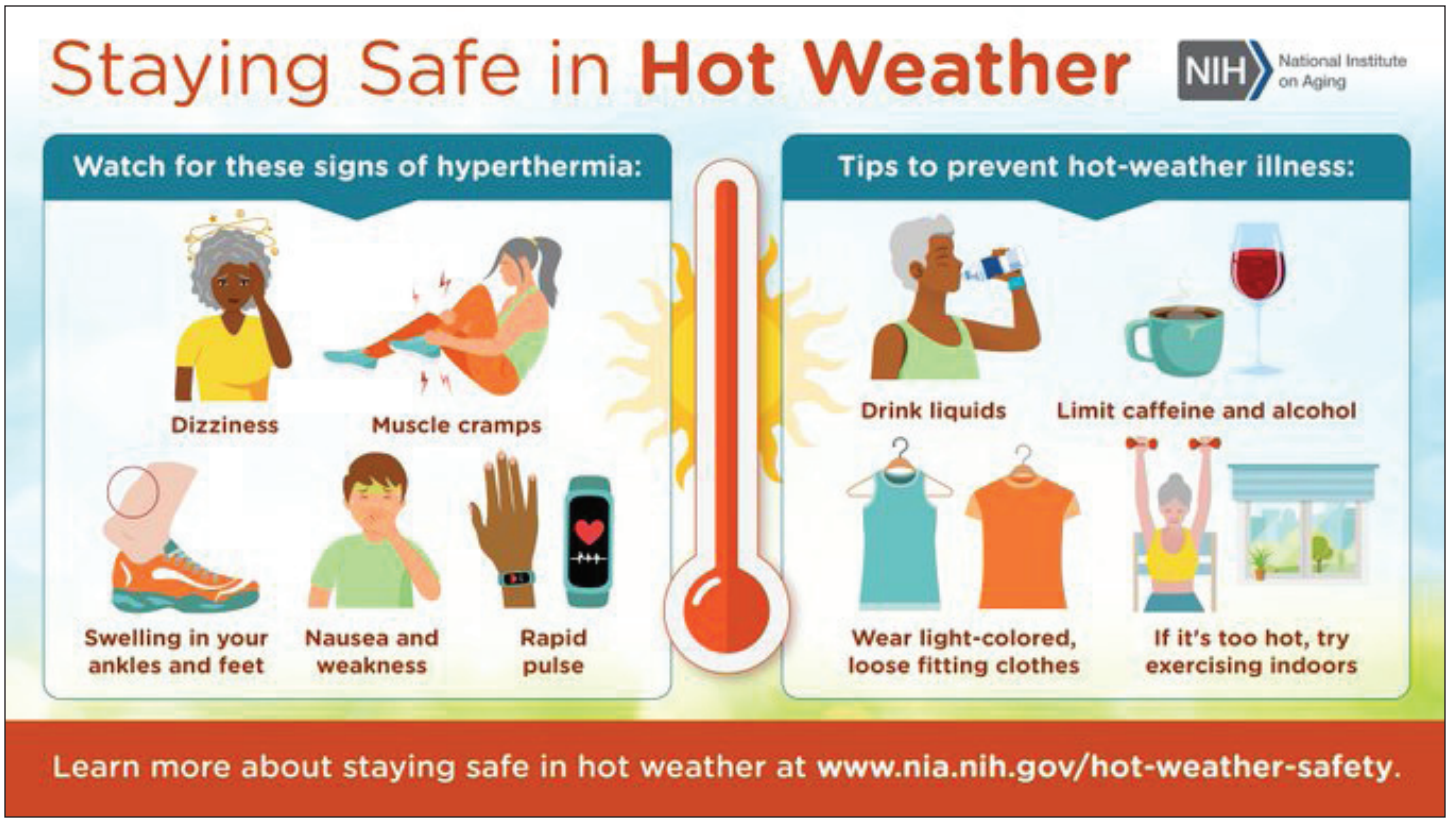
Email your request to **NHCOAnews@gmail.com** or send it to NHCOA Newsletter, NH Commission on Aging, 117 Pleasant St., Dolloff Building, 4th Floor, Concord, NH 03301.

Help Us Spread the Word!

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



A Little Excess Weight Isn't Such a Bad Thing in Older Adults

By **JUDITH GRAHAM,** KFF Health News

Millions of people enter later life carrying an extra 10 to 15 pounds, weight they've gained after having children, developing joint problems, becoming less active, or making meals the center of their social lives.

Should they lose this modest extra weight to optimize their health? This question has come to the fore with a new category of diabetes and weight loss drugs giving people hope they can shed excess pounds.

For years, experts have debated what to advise older adults in this situation. On one hand, weight gain is associated with the accumulation of fat. And that can have serious adverse health consequences, contributing to heart disease, diabetes, arthritis, and a host of other medical conditions.

On the other hand, numerous studies suggest that carrying some extra weight can sometimes be protective in later life. For people who fall, fat can serve as padding, guarding against fractures. And for people who become seriously ill with conditions such as cancer or advanced kidney disease, that padding can be a source of energy, helping them tolerate demanding therapies.

Of course, it depends on how heavy someone is to begin with. People who are already obese (with a body mass index of 30 or over) and who put on extra pounds are at greater risk than those who weigh less. And rapid weight gain in later life is always a cause for concern.

Making sense of scientific evidence and expert opinion surrounding weight issues in older adults isn't easy. Here's what I learned from reviewing dozens of studies and talking with nearly two dozen obesity physicians and researchers.

Our bodies change with age. As we grow older, our body composition changes. We lose muscle mass — a process that starts in our 30s and accelerates in our 60s and beyond — and gain fat. This is true even when our weight remains constant.

Also, less fat accumulates under the skin while more is distributed within the middle of the body. This abdominal fat is associated with inflammation and insulin resistance and a higher risk of cardiovascular disease, diabetes, and stroke, among other medical conditions.

"The distribution of fat plays a major role in determining how deleterious added weight in the form of fat is," said Mitchell Lazar, director of the Institute for Diabetes, Obesity and Metabolism at the University of Pennsylvania's Perelman School of Medicine. "It's visceral [abdominal] fat [around the waist], rather than peripheral fat [in the hips and buttocks] that we're really concerned about."

Activity levels diminish with age. Also, with advancing age, people tend to become less active. When older adults maintain the same eating habits (energy intake) while cutting back on activity (energy expenditure), they're going to gain weight.

According to the Centers for Disease Control and Prevention, 27% of 65- to 74-year-olds are physically inactive outside of work; that rises to 35% for people 75 or older. For older adults, the health agency recommends at least 150 minutes a week of moderately intense activity, such as brisk walking, as well as muscle-strengthening activities such as lifting weights at least twice weekly. Only 27% to 44% of older adults meet these guidelines, according to various surveys.

Concerns about muscle mass. Experts are more concerned about a lack of activity in older adults who are overweight or mildly obese (a body mass index in the low 30s) than about weight loss. With minimal or no activity, muscle mass deteriorates and strength decreases, which "raises the risk of developing a disability or a functional impairment" that can interfere with independence, said John Batsis, an obesity researcher and associate professor of medicine at the University of North Carolina School of Medicine in Chapel Hill.

Weight loss contributes to inadequate muscle mass insofar as muscle is lost along with fat. For every pound shed, 25% comes from muscle and 75% from fat, on average.

Since older adults have less muscle to begin with, "if they want to lose weight, they need to be willing at the same time to increase physical activity." said Anne Newman, director of the Center for Aging and Population Health at the University of Pittsburgh School of Public Health.

Ideal body weight may be higher. Epidemiologic research suggests that the ideal **body mass index (BMI)** might be higher for older adults than younger adults. (BMI is a measure of a person's weight, in kilograms or pounds, divided by the square of their height, in meters or feet.)

One large, well-regarded study found that older adults at either end of the BMI spectrum — those with

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Weight, con't

low BMIs (under 22) and those with high BMIs (over 33) — were at greater risk of dying earlier than those with BMIs in the middle range (22 to 32.9).

Older adults with the lowest risk of earlier deaths had BMIs of 27 to 27.9. According to **World Health Organization standards**, this falls in the "overweight" range (25 to 29.9) and above the "healthy weight" BMI range (18.5 to 24.9). Also, many older adults whom the study found to be at highest mortality risk — those with BMIs under 22 — would be classified as having "healthy weight" by the WHO.

The study's conclusion: "The WHO healthy weight range may not be suitable for older adults." Instead, being overweight may be beneficial for older adults, while being notably thin can be problematic, contributing to the potential for frailty.

Indeed, an optimal BMI for older adults may be in the range of 24 to 29, Carl Lavie, a well-known obesity researcher, suggested in a separate study reviewing the evidence surrounding obesity in older adults. Lavie is the medical director of cardiac rehabilitation and prevention at Ochsner Health, a large health care system based in New Orleans, and author of "The Obesity Paradox," a book that explores weight issues in older adults.

Expert recommendations. Obesity physicians and researchers offered several important recommendations during our conversations:

Maintaining fitness and muscle mass is more important than losing weight for overweight older adults (those with BMIs of 25 to 29.9). "Is losing a few extra pounds going to dramatically improve their health? I don't think the evidence shows that," Lavie said.

Unintentional weight loss is associated with several serious illnesses and is a danger signal that should always be attended to. "See your doctor if you're losing weight without trying to," said Newman of the University of Pittsburgh. She's the co-author of a new paper finding that "unanticipated weight loss even among adults with obesity is associated with increased mortality" risk.

Ensuring diet quality is essential. "Older adults are at risk for vitamin deficiencies and other nutritional deficits, and if you're not consuming enough protein, that's a problem," said Batsis of the University of North Carolina. "I tell all my older patients to take a multivitamin," said Dinesh Edem, director of the Medical Weight Management program at the University of Arkansas for Medical Sciences.

Losing weight is more important for older adults who have a lot of fat around their middle (an apple shape) than it is for people who are heavier lower down (a pear shape). "For patients with a high waist circumference, we're more aggressive in reducing calories or increasing exercise," said Dennis Kerrigan, director of weight management at Henry Ford Health in Michigan.

Maintaining weight stability is a good goal for healthy older adults who are carrying extra weight but who don't have moderate or severe obesity (BMIs of 35 or higher). By definition, "healthy" means people don't have serious metabolic issues (overly high cholesterol, blood sugar, blood pressure, and triglycerides), obesity-related disabilities (problems with mobility are common), or serious obesity-related illnesses such as diabetes or heart disease. "No great gains and no great losses — that's what I recommend," said Katie Dodd, a geriatric dietitian who writes a blog about nutrition.

Source: **https://kffhealthnews.org/news/article/in-older-adults-a-little-excess-weight-isnt-such-a-bad-thing/**

Administration for Community Living Seeks Input on Proposed Older Americans Act Updates

The Administration for Community Living (ACL) proposed update to the Older Americans Act regulations is now posted "on display" in the Federal Register. The public comment period is open for feedback through August 14, 2023.

According to ACL, this is the first update to the regulations for most OAA programs since 1988. Updates are needed to align regulations to the current statute and reflect the needs of today's older adults. The proposed rule addresses issues that have emerged since the last update and clarifies a number of requirements. It aims to better support the national aging network that delivers OAA services and improve program implementation, with the goal of better serving older adults.

The proposed rule reflects input received through a formal request for information and a series of listening sessions, including formal tribal consultations and other engagement with tribal grantees. ACL is now seeking feedback on the proposed rule, particularly from the aging and disability networks and the people served by OAA programs.

For more information and details, please visit the ACL Website at **https://acl.gov/OAArule**.

CMS Continues Push for Nursing Home Ownership Transparency

By **LINDSEY COPELAND,** MedicareRights.org

The Centers for Medicare & Medicaid Services (CMS) recently **released two new data tools** as part of the Biden-Harris administration's **ongoing initiative** to increase transparency around the corporate ownership and operation of nursing homes.

The announcement builds on **reforms CMS launched** last fall to make it easier for researchers and consumers to find owners of multiple nursing homes and track the performance of those facilities. Under that effort, CMS published previously unavailable data identifying groups of nursing homes linked together by common owners and operators, referred to as "affiliated entities."

CMS is now making this affiliated entity information available on **Nursing Home Care Compare**, its primary tool to help consumers evaluate Medicare-certified nursing homes. In so doing, **CMS aims** to "increase the transparency of nursing homes' ownership and operatorship for consumers, allowing them to make more informed decisions about their care."

CMS is also publishing **new data** on safety, staffing, and quality for nursing homes with shared owners and operators. This is similarly intended to improve access to and awareness of safety and quality data regarding nursing homes with shared ownership and operatorship structures. CMS notes it can also be used by states to gain insights prior to certifying new nursing homes and during change of ownership requests.

Medicare Rights has offered its appreciation to the administration's attention to nursing home transparency and oversight. Such changes could better protect older adults and people with disabilities, improve consumer decision-making, and hold nursing homes accountable.

Importantly, no nursing home reforms can alter the desires of people with Medicare who prefer to remain in or return to their homes and communities safely. Medicare Rights continues to call on Congress to better fund Medicaid home- and community-based services and to otherwise help more people live with dignity and choice.

Source/Medicare Rights: **https://www.medicarerights.org/medicare-watch/2023/06/29/cms-continues-push-for-nursing-home-ownership-transparency**

Teepa Snow Dementia Training Offered

Senior Helpers of Southern New Hampshire has announced that they are hosting Teepa Snow for a full day of dementia training on Thursday, September 28, 2023. The educational event will be held on the campus of Southern New Hampshire University in Manchester. Tickets are available for purchase now; the cost is $150, which will include 3 CE's for dementia training. The last Teepa event sold out. Find more information and registration at **https://www.eventbrite.com/e/a-day-with-teepa-snow-registration-586166067487**

In the News

EDITOR'S NOTE: Recent coverage by the New Hampshire Bulletin provided the following information. The lede to each story is included here, along with links to the entire story. Both were written by AnnMarie Timmins.

State offers federal money to increase options to delay or deter nursing home care

The state is pursuing two projects aimed at increasing services that would allow people who qualify for a nursing facility to remain at home if that is their choice, one at the county level and the other statewide.

The goal of both is to delay or defer admission to institutional care, which is more expensive for counties and the state, and may not be the first choice for some people.

Read more at: **https://newhampshirebulletin.com/briefs/state-offers-federal-money-to-increase-options-to-delay-or-deter-nursing-home-care/**

DHHS is 'trying to be smart' as it determines who can keep Medicaid

The end of the federal pandemic health emergency allowed states, for the first time since the pandemic, to eliminate Medicaid benefits for those who no longer qualify.

But the Department of Health and Human Services says it's also attempted to be a leader in keeping people insured, either through Medicaid if they remain eligible, or another program such as the federally subsidized Marketplace.

Read more at **https://newhampshirebulletin.com/2023/07/27/dhhs-is-trying-to-be-smart-as-it-determines-who-can-keep-medicaid/**

SCAM of the Month Alert

Complaints from Medicare Beneficiaries Receiving COVID-19 Tests Not Ordered on the Rise

United States Attorney Jane E. Young and New Hampshire Attorney General John M. Formella have announced that New Hampshire is seeing a rise in complaints from Medicare beneficiaries receiving COVID-19 tests they did not request, a signal someone may be using, and could continue to use their Medicare information fraudulently to bill the federal government, potentially impacting a recipient's Medicare coverage or benefits.

"Stealing taxpayer-funded resources from our vulnerable neighbors will not be tolerated in the Granite State. We are actively working with our law enforcement partners to detect and disrupt this type of fraud," said Attorney General Formella. "Signs of this illegal activity should be immediately reported, as experts warn Medicare information can be as valuable to bad actors as credit card or social security numbers."

"Unfortunately, the pandemic provided fraudsters with many opportunities to take advantage of medical needs and services to benefit themselves," said U.S. Attorney Young. "This new and emerging scam is directed at stealing from U.S. taxpayers, by charging Medicare for unwanted and unnecessary COVID-19 test kits. Please protect yourselves- do not ever give personal or medical information to obtain free pandemic related products, including test kits, vaccines, and other services. Medicare will not call you and offer COVID-19 related products."

If you or a loved one are receiving unsolicited COVID-19 test kits or requests for your Medicare information, you are urged to report it to the U.S. Health and Human Services, Office of the Inspector General (**https://oig.hhs.gov/fraud/report-fraud/**) or call 1-800-HHS-TIPS (1-800-447-8477).

A follow-up from Teri Vineyard, NH Medicare Director:

"NH SMP is currently assisting many NH beneficiaries with unrequested and unsolicited COVID-19 test kits that are being mailed to them and billed to their Medicare numbers. We are also starting to see reports of unsolicited catheter kits being billed to Medicare supplement plans and showing up on Medicare Summary Notices (MSNs).

If anyone receives a shipment like this or notices unsolicited services showing up on their MSNs, they should contact 1-800-MEDICARE to obtain a new Medicare number, as theirs has been compromised, and then they should contact an SMP counselor at 1-866-634-9412 to report the receipt of said packages or MSN.

An appointment will be set up to gather more information and the counselor will submit a report on the beneficiary's behalf to CMS and the OIG for further investigation.

Beneficiaries should always keep track of their health appointments and procedures and review their MSNs for healthcare errors, fraud, or abuse. If they suspect potential fraud, they should contact NH SMP 1-866-634-9412."

On The Road to Better Oral Health

Solvere Health, Northeast Delta Dental Team Up to Bring Mobile Dental Clinic to NH

This past spring, the New Hampshire Department of Health and Human Services, Division of Medicaid Services, announced the launch of the **New Hampshire Smiles Adult Program,** providing comprehensive dental coverage to adults who have insurance coverage through New Hampshire Medicaid.

The first-ever benefit provides adults aged 21 and older with full Medicaid benefits which include: X-rays and examinations, cleanings, fillings, limited gum-related treatment, tooth extractions and other oral surgeries, and other appropriate general services such as anesthesia. Coverage is also provided for transportation to dental appointments and support for member oral health through care management.

To support the roll-out in April, Northeast Delta Dental, and its partners, DentaQuest and Solvere Health, held mobile dental clinics exclusively for Medicaid recipients ages 21 and older. Additional mobile clinics were held in June.

According to **Tom Raffio**, President and CEO of Northeast Delta Dental, the mobile clinics were a big hit and as a result, more mobile clinics will be offered across the state. "We're fully committed to ensuring those in need receive access to high quality oral health care," he said. "Solvere's mobile dental vans are an important extension of that mission."

Raffio added that the mobile dental vans are fully equipped dental offices engineered to support comprehensive care by an expert dentist and dental hygienist team. Patients can access diagnostic, preventative, and operative services, including:

- Diagnostic exams
- x-rays, fillings
- Extractions
- Restorations
- Tooth pain management & antibiotics.

Medicaid patients with limited mobility are welcome, as Solvere Health's mobile medical units are designed with accessibility accommodations like wheelchair ramps.

Edward Lorch, Solvere Health's CEO, said, "We are excited to bring our expertise in mobile healthcare delivery to New Hampshire. Our mission is to expand healthcare access and improve health equity in underserved communities - rural ones in particular. We are very proud to be a part of this important initiative."

Based in Stamford, CT, Solvere has been providing mobile health services to under-served areas of the United States for almost two decades.

Raffio said Northeast Delta and Solvere were planning additional mobile clinics and would announce a schedule in the coming weeks.

"In some instances, individuals who have never had dental care before, now will have access," said Raffio. "This is truly a transformational time in New Hampshire."

To learn more about NH Smiles, call (844) 583-6151, (TTY (800) 466-7566), or visit the New Hampshire Smiles Program webpage at **https://www.dhhs.nh.gov/programs-services/medicaid/medicaid-dental-services-new-hampshire-smiles-program-adults**

"I stand for a world without ageism, where all people of all ages are valued and respected. I acknowledge that ageism is harmful to me and others around me, and to our workforce, communities, and economy. I know that the struggle to eliminate ageism will not end with a pledge, and that I must act to transform my own bias, and the bias in our institutions and systems. I will speak out against the age injustices I see, call attention to ageist language and stereotypes, and educate myself, my family, friends, co-workers and peers about the importance of being actively anti-ageist and promoting age equity in all aspects of life."

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

Coverage of Leqembi Available Following FDA Traditional Approval

Broader Medicare coverage is now available for Biogen and Eisai's Leqembi (the brand name for lecanemab) following the Food and Drug Administration's (FDA) move to grant traditional approval to the drug that treats individuals with Alzheimer's disease. The Centers for Medicare & Medicaid Services had previously announced this would be the case and released more details on coverage today.

"CMS today affirms our commitment to help people with Alzheimer's disease have timely access to innovative treatments that may lead to improved care and better outcomes," said CMS Administrator Chiquita Brooks-LaSure. "With FDA's decision, CMS will cover this medication broadly while continuing to gather data that will help us understand how the drug works. This is welcome news for the millions of people in this country and their families who are affected by this debilitating disease."

Now that the FDA has granted traditional approval, a CMS-facilitated registry is open for clinicians to access **here**. Additional background information is available for providers **here**, and for patients **here** and on **https://www.medicare.gov/coverage/prescription-drugs-outpatient**.

To receive Medicare coverage, people will need to: 1) be enrolled in Medicare, 2) be diagnosed with mild cognitive impairment or mild Alzheimer's disease dementia, with documented evidence of beta-amyloid plaque on the brain, and 3) have a physician who participates in a qualifying registry with an appropriate clinical team and follow-up care. Clinicians participating in the registry will only need to complete a short, easy-to-use data submission. Individuals with Medicare should speak to their physician about whether this drug is right for them.

Individuals with Original Medicare will pay the standard 20% coinsurance of the Medicare-approved amount for Leqembi once they meet their Part B deductible. Costs may be different for people with Medicare supplemental coverage (like a Medigap plan) or other secondary insurance, or those enrolled in a Medicare Advantage plan. Individuals should contact their plan for more specific cost information.

Consistent with CMS' National Coverage Determination, Medicare is covering this drug when a physician and clinical team participates in the collection of evidence about how these drugs work in the real world, also known as a registry. Registries are common tools in clinical settings that have successfully gathered information on patient outcomes for decades. The CMS-facilitated registry is easy to use and adheres to robust privacy and security protections in accordance with applicable federal laws and regulations, including the Health Insurance Portability and Accountability Act of 1996 (HIPAA).

Researchers will have access to the information to conduct studies intended to further the knowledge of how these drugs can help people with Medicare by answering the research questions outlined in the National Coverage Determination.

Other registries may become available in the coming months and will be posted on CMS' website. Physicians can select the study that works the best for them from the list of studies that will be available at **https://www.cms.gov/Medicare/Coverage/Coverage-with-Evidence-Development**.

Under the Medicare National Coverage Determination, if FDA grants traditional approval to other drugs in this class, Medicare will cover them using this same coverage framework.

Source: **https://www.cms.gov/newsroom/press-releases/statement-broader-medicare-coverage-leqembi-available-following-fda-traditional-approval**

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**

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**

Advocacy Update by the NH Alliance for Healthy Aging

Your Voice Matters - Advocacy is Important for Older Adults

By **MARTHA MCLEOD,** New Futures &
HEATHER CARROLL, NH Legal Assistance

Everyone thinks that they know what old age is like and what older people want and need. But there is one group of people who really does know what matters to them—and that is older people themselves.

Advocacy enables people to be heard. It puts your voice and your issue out in the public, attracts attention and can be a catalyst to make needed changes.

Advocacy protects our rights. It creates a greater awareness of the rights of all of us.

Advocacy influences our laws and public policies that impact our lives. As policymakers are more aware of an issue and its impact on us, they are more likely to consider solutions that will have positive impacts for all of us.

Advocacy enables people to understand all of us better. It can expose the community to issues and topics that will help us all to create mutual understanding of each other and our needs.

Advocacy encourages individuals and groups to work together and find common solutions. It raises the issue so that other groups or individuals can join the efforts to find a solution that is supported by a larger group of people.

Advocacy highlights available resources and services. Often when an issue or solution is brought to light, there are resources and services that are exposed that can assist in the solution or in the advocacy effort.

Advocacy fosters respect for a cause--it facilitates individuals, groups and people in power to find common ground and solve problems in a civil manner.

Advocacy makes people feel stronger--especially when it is done together with others. People are strengthened by the presence and will of other people. Working together to make a positive change in our community or state helps people become more involved in important decisions about their own life.

Your elected representatives need to hear from you—their constituents—about the issues that matter most to you. Whether it is promoting greater safety in your local neighborhood or advocating for increased funding for needed services, advocacy plays a major role in having the voices of older adults heard by individuals in power. When done effectively, advocacy influences public policy by providing a way for individuals and groups of citizens to voice an opinion, garner public support and get media coverage, all of which provides our elected officials an opportunity to respond to their constituents' needs.

Join with the Alliance for Healthy Aging Advocacy work group as we work to promote and support the issues and solutions that are important to older people in New Hampshire. We worked with many individuals and organizations and had great success in the last legislative session to pass the System of Care for Healthy Aging. We would love to hear from you and support you in your advocacy work!

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 NH State Legislature.*

Who is My NH Legislator?

Use this link to find and contact your

- **State Representative: https://www.gencourt.state.nh.us/house/members/**
- **State Senator: https://www.gencourt.state.nh.us/senate/members/wml.aspx**

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

Contact Information for NH Members of the U.S. Congress

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

U.S. Rep. Chris Pappas,
1st Congressional District
(202) 225-5456
https://pappas.house.gov/

U.S. Rep Ann Kuster,
2nd Congressional District
(202) 225-5206
https://kuster.house.gov/contact/

Check Out Past Editions of Aging Matters

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

Help Us Spread the Word!

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

August 9 is an Important PACT Act Deadline

The New Hampshire Department of Military Affairs and Veterans Services has shared an important date and additional information from the U.S. Department of Veterans Affairs as to filing for PACT Act benefits.

The PACT Act was signed into law August 10, 2022, with no deadline to apply for PACT Act Benefits.

However, if a Veteran wishes to be potentially eligible for retroactive benefits backdated to August 10, 2022, they must file a PACT Act claim or submit an intent to file a claim by August 9, 2023.

Veterans that file a claim or intent to file a claim after August 9, 2023, will only be eligible to receive benefits from the date of filing.

The PACT Act allows for expansion of VA health care and benefits for Veterans exposed to burn pits, Agent Orange, and other toxic substances. The VA emphasizes that a Veteran should not pay to apply for PACT Act benefits. Applying for any benefits through the VA is free of charge, either by working directly with the VA or through a Veteran Service Organization.

Due to the rapidly approaching deadline, please visit the U.S. Department of Veterans Affairs Veterans Benefits Administration, Manchester Regional Office, located at 275 Chestnut Street, 6th floor, Manchester, NH. Walk-in hours are available Monday through Friday, 8:30am-4:00pm.

The full name of the legislation is The Sergeant First Class (SFC) Heath Robinson Honoring our Promise to Address Comprehensive Toxics (PACT) Act.

Related Link: *Quick Guide: What is the PACT Act?* (**https://www.va.gov/files/2023-02/PACT_Act_Quick_Guide_2023-02.pdf**)

Veterans Don't Have to Pay for Help Filing in Benefits

By **GEMA de las HERAS**,
Consumer Education Specialist

Scammers often pretend to help, but they're just following the money. And now that veterans and servicemembers exposed to toxic substances get expanded benefits and health care through the **PACT Act**, dishonest businesses and scammers are trying to get a cut.

You've probably seen the commercials on TV or social media about veterans' health conditions possibly caused by exposure to burn pits, Agent Orange, and other toxic substances. The ads offer so-called help to file a claim. The catch? They'll charge you a fee, or a percentage of the benefits you get.

What they won't tell you is that you don't have to pay to apply for any type of veterans' benefits, or that free assistance is available. So, if you're a veteran or servicemember who can use PACT Act benefits, here's how to keep what you're entitled to:

- Learn more about the role of **accredited representatives and recognized Veterans Service Organizations (VSOs)**.
- Use the VA's **Accreditation Search tool** to find free help to file your claim, and to verify the credentials of anyone offering to assist you with a VA claim.
- Submit the application on your own, securely **online** via the Veterans Benefits Administration of the Department of Veterans Affairs (VA), or in person at a **VA Regional Office**. There's no cost for the forms and no fee to apply. VA will never charge you to apply for its benefits.

If you suspect a scam or run into someone who doesn't tell you the whole truth about applying for VA benefits, tell the FTC at **ReportFraud.ftc.gov**. Found this useful? Please share using #MilConsumer2023.

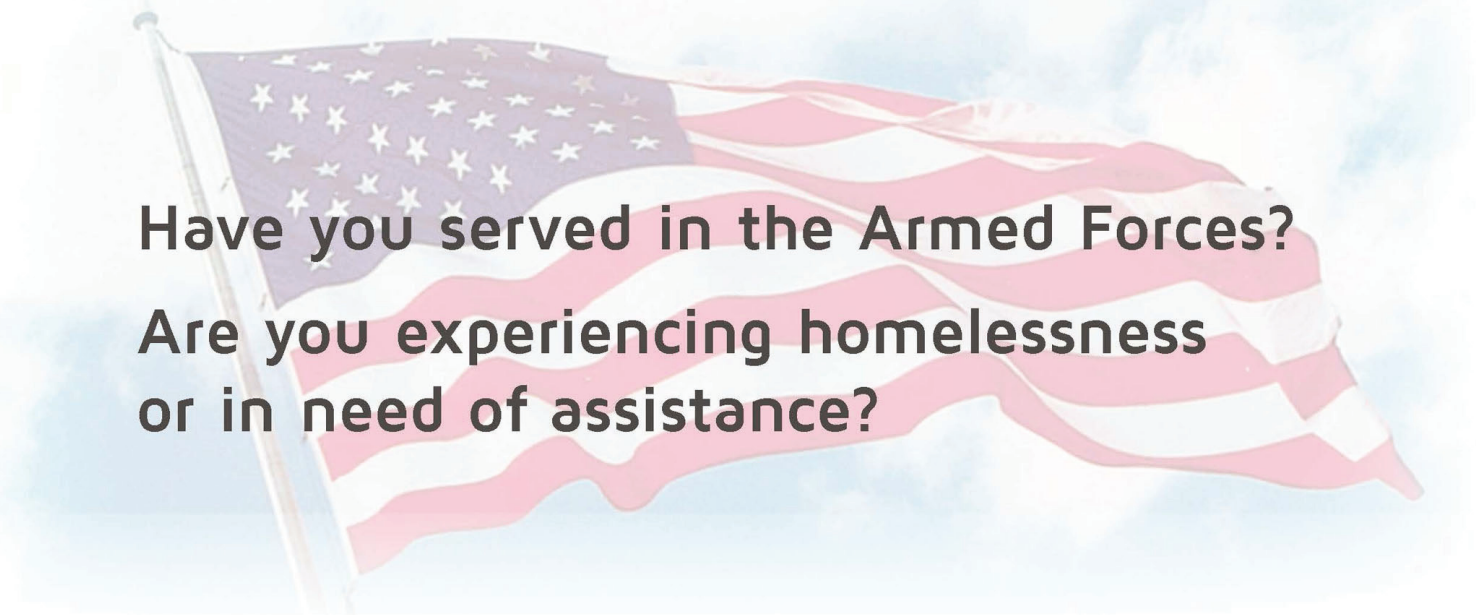
Source: **https://consumer.ftc.gov/consumer-alerts/2023/06/veterans-you-dont-have-pay-help-filing-your-benefits**

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.

NH STAND DOWN

A resource & service expo for former service members



Have you served in the Armed Forces?

Are you experiencing homelessness or in need of assistance?

Help is available!

Employment Services
Medical Advice
Food

Clothing
Haircuts
Legal Advice

Pension Claims
Counseling
And More!

September 8, 2023 10am - 2pm

Double Tree, 700 Elm Street, Manchester, NH 03101

Transportation services will be provided by SSVF and the VA.

For more information contact: Andrea May
603-882-3616 x 1111 **a.may@harborcarenh.org**

Veterans FIRST
A Program of Harbor Care

Hosted By:

Harbor Care's Veterans FIRST program in partnership with USVA, USDOL, and local service providers.

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.

'Caregiving in America – the 24/7 Caregiver' Virtual Event Recording Available

Next Avenue hosted a virtual discussion on June 28, "Caregiving in America: The 24/7 Caregiver." The recording of the discussion is available to watch. The event focused on what it's like to be a family caregiver and what's on the horizon to support caregivers. The event was intended for all caregivers - whether you check on a friend, care for a spouse or parent or pick up medicine for your neighbor - you are a caregiver and were invited to listen in on a critical conversation we all should be having.

Below are the organizations and resources shared during the discussion:

- The National Alliance for Caregiving
- Age-Friendly Care Resources from The John A. Hartford Foundation
- Financial Caregiving Hub from Wiser Women
- National Strategy to Support Family Caregivers
- RAISE Family Caregivers Act

Next Avenue also hosts a 2023 special report caregiving hub supported by JAHF called, **Caregiving in America: The 24/7 Caregiver**. *Watch the recording of the virtual event at* **https://tpt.zoom.us/rec/play/Nn8w8eBCiCe16nijpeRYIANIQA1F_rRZDPb-ffKQ7S9fqcvmADeF8mAyQSQ6qbgZLrAt_GqhJuQk65KJ.XkWG1xqCmMLe0brR**.

Are You Age 70 or Older and Not Yet Getting Your Social Security Retirement Benefits?

Retirement is not one-size-fits-all. It can mean different things to different people. Perhaps you have not applied for Social Security retirement benefits because you're still working or are delaying applying so you can get the higher benefit. If you're age 70 or older, you should apply now for the benefits you're owed. Your benefits will not increase if you continue to delay applying for them because you are 70 or older. Find out more at **https://blog.ssa.gov/are-you-age-70-or-older-and-not-yet-getting-your-social-security-retirement-benefits/**

Investor Education: The Tool to Protect Investors from Fraud

An informed investor is the best defense against fraud. An investor who asks the right questions and checks with his or her securities regulator to determine if an investment and its salesperson are properly registered is less likely to be a victim of fraud. Investor education and financial literacy give investors the tools to protect themselves. Invest Smart NH offers a variety of on-line tools and publications to help investors understand how to evaluate investments. If you have a question about a particular security or feel you may have been the victim of a scam or an unscrupulous broker or financial adviser, please call the NH Bureau of Security Regulations at (603) 271-1463. A printable version of the Investor Guide is available at **https://www.investsmart.nh.gov/investor-resources/printable-resources.**

August Medicare Minute

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

August Topic: Medigaps

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

Are your out-of-pocket costs adding up every time you go to the doctor? You may want to learn about Medigaps—the supplemental insurance policies that work with Original Medicare. During this Medicare Minute, you will learn the basics of Medigaps, how they compare to other coverage options, and when you can purchase one.

REGISTER: **https://www.medicareinteractive.org/medicare-minute-login**

Estate Planning Checklist Available

Estate planning involves much more than writing a will. The National Council on Aging provides a detailed guide and checklist that provides information on what older adults should consider to ensure that their financial wishes are protected. The 2023 guide and checklist are available at **https://www.ncoa.org/adviser/estate-planning/estate-planning-guide-checklist**.

RAISE YOUR VOICE!

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

NHCOAnews@gmail.com

SNHAHEC

WALK WITH EASE

6 Week Self-Directed Program

Register online at https://startwalkwith-ease.org/Identity/Account/Register/nhdhhs

Walk With Ease is an Arthritis Foundation program designed to encourage people to start walking and stay active. Join this free six week program and learn how to safely make physical activity a part of your daily life.

PARTICIPANTS WILL:

- Get a Free guidebook
- Receive online resources
- Walk at their own pace 3 times per week for 6 weeks
- Get tips, strategies, and online support

The program is proven to:

- Reduce the pain and discomfort of arthritis
- Increase balance, strength and walking pace.
- Build confidence in your ability to be physically active.
- Improve overall health.

CONTACT

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