



Aging Matters

New Hampshire State Commission on Aging

New Hampshire Commission on Aging

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Aging Awareness Leads to Action

By **MARC BLESOFF**
Wednesday Journal of Oak Park and River Forest

October 7 is Ageism Awareness Day, an important event because it brings attention to what has been termed the last socially acceptable prejudice — ageism. It refers to the discrimination, stereotypes and prejudice that people may experience based on their age, whether they are young or old. Like ableism, racism, sexism, and homophobia, ageism perpetuates unfair treatment and undermines people’s dignity and rights.

Here are seven reasons why Ageism Awareness Day is important, not in any particular order:

1. **Promotes Equity and Inclusion:** Ageism Awareness Day helps foster a more inclusive town where people of all ages are treated with respect and dignity. Let’s recognize the value that people of different age groups bring to our communities.
2. **Challenges Stereotypes:** Ageism often leads to harmful stereotypes about older or younger people. These stereotypes can



Aging Awareness, con’t next page

IN THIS ISSUE

September NHCOA Meeting Summary	3
NH Bureau Launches 2024-2027 State Plan on Aging	3
What Does Age Friendly Mean in the Monadnock Region?	4
Older Adult Volunteer Recognition Program Close Up / Coos County	5
Older Adult Volunteer Recognition Program Close Up / Cheshire County ...	6
Let ServiceLink Help With Medicare Open Enrollment.....	7
How to Choose a Medicare Plan During Open Enrollment	7
Manchester VA Seeks Medical Foster Homes	9
Digital Equity Statewide Survey Seeks Opinions on Digital Access	10
Free COVID Test by Mail Program Restarted	10
The Benefits of Working Past Traditional Retirement.....	11
Tax Extension Deadline Must-Knows	11
SCAMS of the Month.....	12
New Nursing Home Standards Proposed.....	13
New Hampshire Legislators Honored by NHAHA Advocay	15
Links to Learn More.....	16

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The Commission on Aging has a limited ability to provide printed copies of Aging Matters 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.

Check Out Past Editions of AgingMatters

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

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impact employment opportunities, housing, health-care decisions and overall social interactions. Let's challenge these stereotypes and promote understanding of people's abilities and potential, regardless of our age.

3. **Supports Mental Health:** Ageism can have a negative impact on mental health, leading to feelings of isolation, low self-esteem and depression. Let's build a state where people can age gracefully and feel valued at any stage of our lives.
4. **Advocates for Policy Changes:** Ageism Awareness Day can serve as a platform to advocate for policy changes that combat age-related discrimination. In order to do that, we need to think outside the box — just doing more of what we've been doing for the past 50 years will not cut it. These policy changes might include protections against age-based workplace discrimination, providing accessible housing, ensuring accessible health care for all age groups and promoting intergenerational programs that encourage positive interactions between different generations.
5. **Promotes Positive Aging:** Ageism Awareness Day can contribute to changing societal attitudes towards aging. This can help people live longer and encourage older people to continue activities that promote physical and mental health, rather than feeling othered or marginalized due to our age.
6. **Strengthens Communities:** Addressing ageism helps make our town more livable by recognizing the strengths and contributions of older members and valuing the potential and innovation brought by younger people. This is one of the keys to Aging-In-Communities.
7. **Encourages Conversations:** Ageism Awareness Day prompts conversations about the biases and prejudices that exist based on age. Too often, most people just don't want to talk about growing older because most of us believe that old is bad and young is good. This is an important conversation that can lead to greater awareness, empathy, and ultimately, a more respectful and inclusive town.

On Ageism Awareness Day, October 7, let's take a moment to consider how we treat and judge other people and how we want to be treated and judged as we age. Let's try to promote a town that values and respects individuals of all ages.

Source: <https://www.oakpark.com/2023/09/05/ageism-awareness-leads-to-action/>

Track Fall Foliage in NH

Figuring out the perfect time to catch peak foliage in New Hampshire can be a bit of a leap of faith, but the State of NH's foliage tracker (<https://www.visitnh.gov/seasonal-trips/fall/foliage-tracker>) will help you select the perfect time to see nature's fireworks. Use the sliding bar to view approximate color change weekly throughout the fall season or click directly on a region to see the most current foliage report.

Follow this link to view a text only version of the most updated foliage reports (<https://www.visitnh.gov/seasonal-trips/fall/foliage-reports>).

You can also view a mobile friendly graphic of our peak foliage map online at (<https://www.visitnh.gov/seasonal-trips/fall/peak-foliage-map>).

September NHCOA Meeting Summary

The first meeting of the fall of the NH State Commission on Aging kicked off with the Commission voting to endorse a slate of nominees to the Governor for him to consider in making appointments to replace Commission members whose terms are up. Those nominated include: Margaret Franckhauser - Belknap County, Carissa Elphick - Belknap County, David Ross - Hillsborough County, Joan Ward - Rockingham County, and Beverly Bjorklund - Sullivan County.

The Commission extended heart-felt thanks to outgoing members Roberta Berner, Susan Denopoulos, Susan Nolan, Kristi St. Laurent, Carol Stamatakis, and Harry Viens.

Commission members were informed that NH Housing Finance Authority named Jack Ruderman, Public Affairs Manager to be their new designee on the Commission. The Commission was also introduced to Karen Knowles, who has joined the Commission staff as a Project Director on a part-time basis.

Next on the agenda, the Commission and community members discussed policy priorities that could be gleaned from New Hampshire's first-ever Long Term Care Policy Summit held in August.

This was followed by an update on New Hampshire's participation in the national learning collaborative supporting states to develop their own unique Multisector Plan on Aging.

The Commission discussed its role leading the development of a NH Multisector Plan recognizing that the actual development and ownership belongs to the policy makers, organizations, and people the planning team can engage in the planning process.

Finally, Commission members reviewed and shared comments on the Commission's draft 2023 Annual Report due November 1, 2023 to the Governor and leadership within the legislature. Additional work on the report will happen during upcoming Task Force meetings.

The public is invited to participate in those meetings that are posted with access information on the calendar on the Commission website at <https://www.nhcoa.nh.gov/>. Comments can also be sent directly to Executive Director Rebecca Sky at Rebecca.L.Sky@nhcoa.nh.gov

New Hampshire Bureau Launches 2024-2027 State Plan on Aging

On Thursday September 21, 2024 the Administration for Community Living informed Governor Christopher T. Sununu that the New Hampshire State Plan on Aging under the Older Americans Act for October 1 2023 through September 30, 2027 has been approved.

The State Plan outlines significant activities that will serve as a guide for New Hampshire's aging service network during the next four years. Of particular note is the commitment to developing and implementing a comprehensive, coordinated, statewide system of long-term services and supports (LTSS) with prioritization of person-centered care (PCC).

"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," said Wendi Aultman, Bureau Chief for the Bureau of Elderly and Adult Services.

The approved state plan can be found on the DHHS website at the following address: <https://www.dhhs.nh.gov/programs-services/adult-aging-care/new-hampshire-state-plan-aging>

Next New Hampshire State Commission on Aging Meeting Scheduled for Monday, October 16, 2023

The next NH State Commission on Aging Meeting will be held on **Monday, October 16 from 10:00AM – 12Noon at the NH Hospital Association, 125 Airport Rd., Concord.** The agenda will include research on aging and feature conversations with researchers from the University of New Hampshire and Dartmouth College.

All meetings are open to the public and the community is invited to attend in person or via ZOOM. Details, and more including minutes from past NH State Commission on Aging meetings can be found at: <https://www.nhcoa.nh.gov/>

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 the Monadnock Region and the efforts being made to address the transportation needs of area residents.

Monadnock Region Studying Microtransit as Potential Option for Those in Need

The Monadnock Region's rural nature can make transportation challenging for some. Outside of population centers like Keene, fixed bus routes are few and far between and for those who don't have a car, or can no longer drive, it can be difficult to get to medical appointments, go shopping, or leave the house for other reasons. According to the American Society on Aging, over 50 percent of non-driving older adults don't leave their home at all on most days, primarily due to lack of transportation options.

Locally, there has been progress. Southwestern NH saw the advent of a new fixed-route bus service in Hinsdale to transport riders to Brattleboro, VT, and new options for non-emergency medical transportation services and shopping shuttles. Several Volunteer Driver Programs (VDPs) operate in the area offering rides to those in need. Unfortunately, Volunteer Driver Programs across the state saw a significant decline in volunteer drivers since the onset of COVID.

As affordable and convenient access remains a challenge for many, the Southwest Regional Planning Commission launched the Microtransit and Volunteer Driver Program Improvement Feasibility Study.

Microtransit has been steadily gaining steam as a transportation alternative in both rural and urban areas for the past decade. Microtransit offers flexible routes and schedules, typically via smaller vehicles. Rider costs are reduced when other passengers traveling in the same direction share the expense.

One doesn't have to look far to find success stories. The city of Newton, MA launched its NewMo program in 2010 [NewMo | City of Newton, MA \(newtonma.gov\)](https://www.newtonma.gov). This replaced an earlier dial-a-ride program, which while a good option for non-drivers,

Need a ride? Follow this link (<https://snhpc.maps.arcgis.com/apps/MapJournal/index.html?appid=7608c51342124b74bd05c5e63fc49b68>) to find a Volunteer Driver Program in your area. Click your town on the map to find providers, then scroll down the page & click the provider's name for contact info. **Interested in being a volunteer driver?** Find info on volunteering for your local program at the NH Alliance For Healthy Aging Volunteer Driver Transportation Volunteer Driver Initiative (<https://nhaha.info/volunteer-driver-initiative/#info>)

required riders to reserve travel 72 hours in advance. Residents 60 or older can now book an on-demand trip wherever they to go throughout all 14 villages that make up the Newton area. And with a per-ride cost of the \$3-\$4, it's affordable for many.

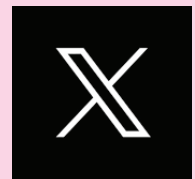
Organizers of the Microtransit and Volunteer Driver Program Improvement Feasibility Study in the Monadnock Region view the efforts as an important step forward and opportunity to help area stakeholders better understand options toward creating a regional transportation network for everyone.

To arrange for a speaker from the Age-Friendly Communities Speakers Bureau 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 / Jennifer.Rabalais@unh.edu



Let's Get Social

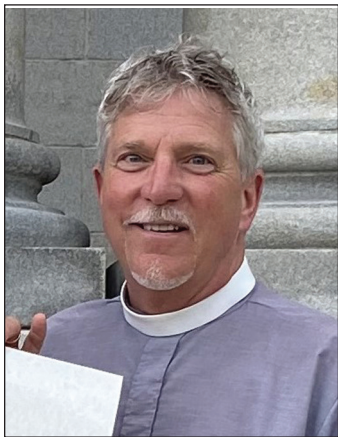


The NH State Commission on Aging is now on **Facebook** (<https://www.facebook.com/profile.php?id=100086639930636>) and **Twitter** (<https://twitter.com/AgingInNH>).

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.

Building Bridges

Father Tim Brooks: An Advocate and a Friend



Father Tim Brooks

A staple community member in Coos County, Father Tim Brooks serves as an Episcopal minister for Saint Paul's Episcopal Church in Lancaster and is involved in many community events as a volunteer. "Most everyone knows Father Tim for his wonderful sense of humor and his kindness," says Tiffany Haynes, President and CEO of North Country Home Health and Hospice Agency. "Father Tim started volunteering for our Home Health and Hospice Agency several years ago. He has a wonderful way with people."

As older adults and social isolation are issues close to Father Tim's heart, he recently helped lead a key project in the North Country to help combat loneliness by creating connections. Earlier this year, St. Paul's opened The Gathering Place at St. Mark's in Groveton, which offers a place for area seniors and the community at large to gather.

Offerings at the center include mentally stimulating activities (music, art, singing, small hands on projects, etc.), various demonstrations, light exercise, socialization, lunch, and other activities. Tri-County Transit is partnering with The Gathering Place to provide transportation to the center.

"Father Tim is passionate about his community and service runs through his blood," says Hayes. "Giving back is second nature to him." He has also formed several bereavement groups within his church to support those who are grieving the loss of loved ones. "Many people need ongoing support after the passing of a loved one," noted Father Tim.

Other volunteer activities for Father Tim include serving as a member of the Master Plan Committee for the town of Lancaster and serving on the Ethics Committee for North Country Healthcare. A former school teacher prior to joining the ministry in 2014, he enjoys working on his small farm in what little spare time he has, and enjoying outdoor activities like hiking.

Hayes said that as Father Tim meets with patients, he serves as an outlet for them to express their feelings, speak their fears out loud and feel protected.

For his part, Father Tim lauds his parish for supporting his volunteer work. "This recognition really belongs to St. Paul's parishioners," he said. They are making the commitment to having full time clergy who can walk the streets, meeting people where they are at. I'm so very grateful that they provide me with this opportunity."

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

**Meet Cheshire County's Older Adult Volunteer Award Winner
Making His Mark in the Monadnock Region
Allen Mendelson Serves as An
Enduring Advocate for Older Adults**



Allen Mendelson

A resident of Keene for over 40 years, Allen Mendelson is at the center of numerous projects in and around the Elm City. He has served on the Board of Directors for Home Healthcare, Hospice and Community Services (HCS), including serving a past stint as President of the organization during a period of transition in their leadership. He also headed a CEO search and helped the agency relaunch their philanthropy efforts. This includes the "Circle of Hope", a planned giving group to ensure services are available for older adults in the future. "Home Healthcare Hospice and Community Services

is a very impactful organization that provides a broad range of valuable services to those in need," Allen says.

According to Susan Ashworth, Director of Community Relations at HCS, "Allen has always led by giving of his time, talent, and generosity for HCS and many other organizations in the community. He has also been responsible for planning and helping to launch educational programs on financial, funeral and estate planning for the community. He has been a wonderful board member for many years." For his part, Allen says that he'll be a volunteer as long as he can. "I've had a lucky life, so I want to help others," he said. "I enjoy volunteering and supporting our community. I get way more than I give!"

Ashworth added that Allen has lent his considerable skills in several critical and creative fund drives for HCS including efforts for programs such as Meals on Wheels through the March for Meals campaign and served as a Senator Bernie Sanders "look alike" in promoting a "Mittens for Meals" campaign. And if that wasn't enough, he also created the "Raise the Roof" campaign to raise funds for a sorely needed new roof for the HCS building that houses numerous services including the Castle Center Adult Day Program, a Life Enrichment Day Program that provides critical respite care for family caregivers, allowing them to opportunity to work or have some time for themselves. "Allen is a long-time advocate for services for older adults in the Monadnock Region," added Ashworth.

"Home Healthcare and Hospice has been serving this area for more than 115 years," Allen notes. "It's humbling to be part of this organization which has had such a profound impact and helped so many. As A board member, I want to make sure it's here for the long term."

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

Email NHCOAnews@gmail.com to send articles
or to add your name to our mailing list

**October 6 is
Deadline to
Change Party
Affiliation to Vote
in 2024 Presidential
Primary**

Secretary of State David M. Scanlan and Attorney General John M. Formella remind voters that October 6, 2023, is the deadline to change party affiliation before voting in the 2024 Presidential Primary Election.

Local Election Officials report that during Primary Elections some voters who are registered as affiliated with one political party seek to vote on the ballot of a different political party. New Hampshire law does not permit this. Only undeclared voters may choose to vote in either primary election. Otherwise, voters are only eligible to vote in the primary election for that political party in which they are affiliated.

Voters are affiliated with a political party when they declare an affiliation when registering to vote or when, as an undeclared voter, they vote in a political party's primary. Unless the voter changes his or her political party affiliation after voting and before the next primary, the voter is limited by law to voting on the ballot of the political party he or she is affiliated with.

The deadline to change affiliation before the Presidential Primary is October 6, 2023. The attached Special Notice provides further information.

Complete information is available in the special notice issued by the NH Department of Justice at <https://www.doj.nh.gov/news/2023/20230918-deadline-party-affiliation-primary.htm>

Let ServiceLink Help With Open Enrollment

Medicare's Open Enrollment is the time of year when you



can make changes to your Medicare coverage. This period runs from October 15, 2023 through December 7, 2023 and any changes you make will take effect on January 1, 2024.

If you want one-on-one help reviewing your options or making changes, contact your NH SHIP (State Health Insurance Assistance Program). SHIPs are funded by the government to provide trusted, unbiased Medicare counseling. New Hampshire's SHIP counselors are located at ServiceLink Aging and Disability Resource Center (ADRC) located throughout the state.

The State-certified ServiceLink Medicare Counselors can walk you through the maze of determining which Medicare Plan and/or Part D Prescription Drug plan would best serve your needs. They are available by appointment during the open enrollment period.

Appointment slots fill up quickly, so it's best to plan to call your local ServiceLink office as soon as possible to schedule an appointment to discuss how

to make your best 2024 Medicare coverage choices. While there may not be availability at the site in your county, there may be availability at another site in the state. If you are unable to secure an appointment at the site in your county:

- Call your local ServiceLink ADRC at (866) 634-9412 to see about availability elsewhere in the state. Information on the location of your local ServiceLink office can be found at <https://www.dhhs.nh.gov/servicelink/contact-servicelink>
- Call 1-800-MEDICARE. A customer service representative will assist you with education and enrollment. There could be a long wait time.
- Go online to Medicare.gov. Medicare.gov's "Find Health & Drug Plans" walks you through every step of the process, including enrollment.
- Remember that if you are on the Low Income Subsidy (LIS, aka Extra Help), you have four chances to review and change your prescription drug plan during each quarter of 2024, and it will be effective the first day of the following quarter.

Information about how ServiceLink Medicare Counselors can help can be found at <https://www.dhhs.nh.gov/programs-services/adult-aging-care/servicelink/servicelink-medicare-support-services>.

How to Choose a Medicare Plan During Open Enrollment

Choosing a Medicare plan is an important, but difficult decision. This choice could determine your health for years to come and save (or cost) you hundreds of dollars in out-of-pocket costs. However, during the Medicare Open Enrollment Period (OEP)/Annual Election Period (AEP) October 15 through December 7, you can re-evaluate your Medicare Advantage (MA/Part C) and/or Part D coverage to make sure you're enrolled in the plan that fits your needs best.

But with so many options it's hard to figure out:

- If your current plan is best for you, and
- How to choose a better plan to fit your needs

Key Takeaways

- Medicare's Open Enrollment Period for Medicare Advantage and Part D plans runs annually from Oct. 15 through Dec. 7.
- Anyone shopping for Medicare plans should consider the 4 Cs: cost, convenience, coverage, and customer service.
- What is the average cost of supplemental insurance for Medicare? Learn how much it might cost you in out-of-pocket costs.

Using the 4Cs of Medicare—Coverage, Cost, Convenience, and Customer Service—you can assess the quality of your current plan and, if needed, find a new one that better fits your needs. Here's what you should consider when switching plans during the OEP/AEP.

Coverage: What Care Falls Under Medicare?

Which type of care falls under the Medicare plan? Which type of care is not covered by Medicare? Are Medicare Advantage plans worth it? Before you begin comparing Medicare plans, you should start by assessing your health needs. Make a list of how many doctors you have, how often you have

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appointments, and your prescription drug needs. Then, you can begin assessing your coverage options. If you decide to add or switch Medicare Advantage and/or Part D plans there are few things you should consider about coverage:

- Has your health status changed in the last year?
- Are the services you need covered under your current plan (treatments, prescriptions, vision coverage, etc.)? Are there other health-related services that you would like covered? Examples might include alternative treatments, personal health devices, transportation or meal assistance. Be sure to check when, and how frequently, these other services are offered.
- Does your current plan or the plans you're considering cover all the drugs you think you will need in the coming year?
- How do the plans rank under the star quality rating system? Are there any 5-star plans?

Cost: How Much Will Medicare Cost Me?

When you first enrolled in Medicare, you may have wondered, "What is the average cost of supplemental insurance for Medicare?". You probably picked a plan based on the recommendation of a friend, or just chose a fairly inexpensive plan since the coverage difference between each option seemed nominal. Now as a seasoned Medicare beneficiary there are a few cost considerations you should re-evaluate.

- Are your financial circumstances the same?
- What is the total projected annual and monthly cost with the plan you have vs the plan you're considering? Have these costs gone up?
- Was your out-of-pocket cost more expensive than you had planned? Are you visiting the doctor as much as you had anticipated? Or perhaps more frequently than expected, causing more copays and deductibles than you had anticipated? You may want to switch to a more affordable option.

Convenience: Will My Doctor Take My Medicare Plan?

When deciding on the type of coverage you need you should also think about how accessible your physicians need to be. With Original Medicare, you can choose to see any physician who accepts Medicare. This means that you can access major medical centers nationwide. On the other hand, Medicare Advantage (MA) plans are more restricted in terms of the provider networks (doctors, hospitals, or pharmacies) they work with, which means you need to see doctors or visit hospitals that are "in-network" with your MA plan to avoid paying higher medical fees.

Before enrolling in a Medicare Part D plan confirm if your local pharmacy is included in their network. Typically these pharmacies will reduce your out-of-pocket cost for prescription drugs. Here are a few things you should consider before choosing a plan:

- Do you plan on going a few long trips this year? All plans cover emergency hospital coverage, but if you need routine access to a physician while on vacation you may want to consider a plan that has a flexible network. Will you be able to get your prescriptions easily while away from home?
- Do you have a preferred pharmacy and is it included in the plans you're considering? Do the costs of your medications change under the different plans based on that pharmacy?

Source: <https://www.ncoa.org/article/how-to-choose-a-medicare-plan-during-open-enrollment>

EDITOR'S NOTE: This article was first posted on the National Council on Aging's website in 2019. Since coverage through the Part D 'donut hole' will change in 2024, the outdated information has been removed from the story as well as article links to outdated information from previous open enrollment periods. Instead, please follow this link (<https://www.kff.org/medicare/issue-brief/changes-to-medicare-part-d-in-2024-and-2025-under-the-inflation-reduction-act-and-how-enrollees-will-benefit/>) for updated information provided by www.KFF.org.

More Vaccines Now Covered by Medicare

It's easier to stay up to date with your immunizations now that **people with Medicare Part D pay nothing out of pocket for even more vaccines**. This means more people with Medicare can get protection against disease and severe illness.

Medicare Part D now covers these vaccines and more at no cost to you:

- Shingles
- RSV
- Tetanus/diphtheria (Td)
- Tetanus, diphtheria, and pertussis (whooping cough) (Tdap)
- Hepatitis A
- Hepatitis B, if you're at low risk for the virus

Also, Medicare still covers flu shots, COVID-19 vaccines, and pneumococcal shots.

Stay up to date with vaccines. Talk with your doctor about which vaccines are right for you!

Find out more at <https://www.medicare.gov/about-us/prescription-drug-law>

Manchester VA Medical Center Launches Recruitment of Community Members for Medical Foster Home Program

The Manchester VA is pleased to announce the establishment of the Medical Foster Home (MFH) Program in New Hampshire. The program provides eligible Veterans the option of living in a family setting when they can no longer stay in their own home. Creating residential options for Veterans is a way to honor those who supported the defense of this nation.

Approved caregivers must meet annual training requirements and pass initial and yearly VA home safety inspections from the Fire and Safety Officer, Home-Based Primary Care Nurse, Dietician, and Physical Therapist.

Federal background checks for interested caregivers, as well as residents in the home over 18 years of age, are required. The MFH program monitors and provides oversight of each MFH.

Kevin Keefe, the VA Manchester Healthcare System MFH coordinator, understands the challenges caregivers may encounter when opening their home to care for a Veteran.

“What I want potential caregivers to know is that they are never alone in this,” Keefe shared. “The VA provides support and training from initial inquiry and throughout the entire time a caregiver is caring for a Veteran. We at the VA are with you through the entire program.”

Placement in a MFH is voluntary and the MFH Program helps match eligible Veterans with approved homes and experienced caregivers who provide the Veteran with room and board, personal care and 24-hour supervision.

Veterans in the program must meet criteria for admission and agree to receive in-home medical visits from the VA’s Home-Based Primary Care (HBPC) team. Caregivers must be willing to actively engage with the HBPC team to carry out the Veteran’s treatment plan. Caregivers also receive support and education from the MFH coordinator throughout the year.

For Veterans, Medical Foster Homes are an affordable alternative to nursing homes or assisted living facilities. The cost for the Medical Foster Home is the responsibility of the Veteran or Veteran’s family, and caregivers are paid directly by the Veteran, Veteran’s family, or legal representative.

These costs are based on the Veteran’s needs and financial resources. Veterans who qualify for Pension or Aid and Attendance benefits use these resources to assist in paying for the cost of MFH.

For more information about the MFH program and becoming a Medical Foster Home and caregiver, please contact Kevin Keefe, MFH Coordinator at (603) 657-4153 or kevin.keefe@va.gov or learn more at <https://www.va.gov/manchester-health-care/programs/medical-foster-home-program/>.

Fall into Routines with Health & Wellness Workshops

Fall is a great time for us to reset after a summer full of playing outside and enjoying the natural beauty that NH has to offer. Many of us spend the summer months staying up later, eating at cookouts and potlucks, and hitting the road for vacations and other adventures.

As cooler temperatures start to settle in and the leaves begin to change color, many people find themselves looking to get back into routines. There are several great opportunities for you to be sure that health and wellness is included in those routines!

The Well Being Action Network (formerly known as the Chronic Disease Self-Management Network) offers several classes focused on helping to better understand and manage chronic conditions.

Chronic Disease Self-Management helps adults manage their chronic conditions through mutual support and confidence in their abilities.

Walk with Ease is a class that includes a walking schedule, health education, stretching and strengthening exercises, and motivational strategies.

Chronic Pain Self-Management provides techniques to deal with symptoms of chronic pain conditions like fatigue, stress, and emotional struggles to help better manage chronic pain.

These **FREE** classes are available both online and in person. Check out the upcoming Chronic Disease and Chronic Pain Self-Management workshops at <https://www.snhahcec.org/upcoming-workshops.html>, and sign up for Walk with Ease at www.startwalkwithease.org/nhdhhs.

Digital Equity Statewide Survey Seeks Opinions on Digital Access and Resources in New Hampshire

The New Hampshire Department of Military Affairs and Veterans Services (DMAVS) welcomes the opportunity to share information relevant to New Hampshire's aging veteran population in the NH Commission on Aging "Aging Matters" monthly newsletter. This month the department would like to invite all New Hampshire residents to provide valuable input on their current experiences using the internet by participating in the [Digital Equity Statewide Survey](#).

Your feedback will help develop the NH Digital Equity Plan, a five-year plan to connect residents in the state with reliable, high-speed internet service. The feedback you provide in the survey will help shape NH's digital future ensuring all NH residents may have access to affordable high-speed internet, training, digital devices, and access to digital technology.

The University of NH Cooperative Extension, National Collaborative for Digital Equity, and METRO's Digital Equity Research Center are creating NH's approach to digital equity and once approved by U.S. Department of Commerce will allow for multi-year plan in the amount up to \$20 million for NH to expand digital equity among 11 identified underserved populations.

These populations include aging individuals, immigrants living in NH, individuals with disabilities, individuals currently incarcerated or recently returned, individuals with a language barrier, individuals in the LGBTQ+ community, low-income individuals and households, Native Americans, people who are members of a racial or ethnic minority group, rural residents, and Veterans.

The survey may be taken online at https://drive.google.com/file/d/10IIQXdQ_-6VFs6pwYUD4knv67m9NBRxM/view.

It can also be downloaded at https://drive.google.com/file/d/10IIQXdQ_-6VFs6pwYUD4knv67m9NBRxM/view and printed to share with persons without internet access.

Completed printed copies can be mailed to: University of New Hampshire Extension, c/o Michael Polizzotti, 59 College Road, Taylor Hall, Durham, NH 03824.

The deadline to complete the survey is Tuesday, October 17, 2024.

NH DMAVS supports the NH Digital Equity Planning Initiative as a participant in its NH Asset Advisory Council and encourages all New Hampshire residents to participate in this important survey to have your voice heard about NH's digital future.

Further information about New Hampshire's Digital Equity Planning Initiative may be found at <https://www.nhdigitalequity.org/>

U.S. Reopens Program Sending Free COVID Tests by Mail

By **JASON MILLMAN**, Axios

The Biden administration has re-opened a [program mailing free COVID-19 tests to households](#) who request them and is investing \$600 million into boosting test manufacturing.

Why it matters: More Americans will again have access to free at-home COVID-19 tests after the expiration of the public health emergency this spring meant many insurers no longer had to fully cover the cost.

The announcement comes as COVID hospitalizations have continued creeping up, passing 20,000 for the first time since March, according to ABC News.

Details: Starting Sept. 25, households could order four free tests through COVIDTests.gov.

HHS said the tests are intended for use through the end of 2023 and will come with instructions on how people can verify if the tests' expiration date has been extended.

The Biden administration said it expects to secure about 200 million tests from its new investments in 12 U.S. manufacturers.

Federal health officials last month said they still have a large number of tests in the Strategic National Stockpile, but they did not specify how many remain.

The administration has been sending some of those tests to places serving vulnerable populations, such as federally qualified health centers and assisted-living facilities.

Source: <https://www.axios.com/2023/09/20/covid-test-program-mail>

The Benefits of Working Past Traditional Retirement

By **CAMERON CONNOLLY**, Public Information Officer
Division of Motor Vehicles, NH Department of Safety

In today's constantly changing world, the perception of retirement has transformed with many individuals working later in life. Whether it is by choice or out of necessity, there are many benefits that come with working past traditional retirement, both personal and professional.

Financial Security: One of the greatest advantages of working later in life is the opportunity to enhance financial security. Extending a professional career, even part-time, ensures a steady income and increased savings.

Continual Learning: Working keeps the mind engaged and promotes continual learning. It allows for people to stay mentally sharp and up to date on technology, industry trends, and societal changes. The combination of years of wisdom and new knowledge helps create a dynamic work environment.

Social Interaction & Sense of Purpose: Workplaces provide social connections that promote a strong sense of belonging and purpose. The result of working beyond traditional retirement age helps to maintain regular social interactions with co-workers, create meaningful relationships, reduces the risk of loneliness, and perpetuates a daily routine and purposeful tasks which have a significant impact to a person's mental well-being.

Improved Health and Well-being: Many studies have shown the positive correlation between working later in life and a person's overall health to include lower rates of physical and mental decline, reduced risk of chronic diseases, and improved cognitive functions such as memory retention and problem-solving skills. People who benefit from workplace structure experience healthier habits including regular exercise, better nutrition, and enhanced self-care.

The NH Department of Safety, Division of Motor Vehicles strives to be an age-friendly workplace – offering flexible schedules and work arrangements and valuing the benefits of multi-aged workforce. If you are retired and looking for a flexible part-time position, consider the employment opportunities at the NH Department of Safety, Division of Motor Vehicles. We offer part-time positions at all fourteen locations across the State of New Hampshire. Find more info at <https://www.dos.nh.gov/about-us/employment-opportunities>

National Center to Reframe Aging Releases New Toolkit

The National Center to Reframe Aging has released a new toolkit called "Changing the Conversation" as part of its resources on reframing aging.

The toolkit provides new and existing audiences with an introduction to the principles of reframing aging and how to apply them to popular topics including nursing home care, day to day activities, DEI (Diversity Equity and Inclusion) and intergenerational work. Contents include webinars, YouTube videos, resource guides, and tip sheets.

The Changing the Conversation toolkit will guide

users through hot topics related to evidence-based framing strategies and how these topics relate to advancing age-inclusive policies. It is designed to provide individuals with the option to explore materials by topic or by product, allowing each person to customize their experience, as a launching point to their own reframing efforts or as a reference in ongoing work.

Go to Reframing Aging's Changing the Conversation Toolkit at <https://learning.reframingaging.org/products/changing-the-conversation-toolkit>

Tax Extension Deadline Must-Knows

Did you get an extension to file your taxes? Whether you filed a tax extension to avoid late penalties or you needed extra time, the deadline is approaching quickly. October 16 is just a few weeks away! That means you must have your income tax return filed by midnight or the IRS will consider your tax return late. You can either file your taxes online or by paper return.

- Don't overlook credits or deductions you qualify for. This includes the income and savings credits and education credits.
- Send your tax return as soon as possible to either get your refund quicker or avoid additional penalty and interest charges.
- Try electronic filing for a quick and secure way to ensure you file your return.
- Keep a hard copy of your tax return and documents associated with your return.

More tips to keep in mind as you prepare to file can be found at <https://www.irs.gov/newsroom/things-for-extension-filers-to-keep-in-mind-as-they-prepare-to-file>.

SCAMs of the Month Alert

So What's the Deal with "Home Warranties"?

By **KIRA KROWN**, Consumer Education Specialist
Federal Trade Commission

When big things in your home break — like your dishwasher or air conditioning system — they can cost lots of money to fix. Some people buy "home warranties" (which are really service contracts) to help cover these costs. But what exactly is a so-called home warranty?

There are different types and options depending on the company and amount you pay, but home warranties typically cover replacements and repairs for things like appliances or air conditioning systems. They last for a set amount of time and — unlike builder warranties for new homes, or warranties included with some products — they cost extra.

And after looking at the details, you may find that a home warranty duplicates coverage you already have. Or covers only part of a product. Or makes it nearly impossible to get repairs done when you need them.

So here are some things to think about before committing to a home warranty:

- **Is it likely to save you money?** Consider both the upfront cost *and* costs that may be hidden, like deductibles or fees you need to pay each time products are serviced.
- **What are the limitations?** Are there limits on the amounts you can be reimbursed? Is accidental damage covered? Are certain appliances or systems not included? Are there restrictions or fees for cancellation?
- **Does the claims process seem difficult or slow?** Waiting a long time to get paid back can reduce the value of having coverage.
- **Does the company have a good reputation?** A home warranty is only as good as the company responsible for coverage. Search for the name of the company and words like "review" or "complaint" to see if people have had issues in the past.

Learn more: [Extended Warranties and Service Contracts](#).

Getting unwanted calls about service contracts? Those might be telemarketers looking for your money or personal information.

If you've had a bad experience with your home warranty, tell the FTC: [ReportFraud.ftc.gov](#).

Source: <https://consumer.ftc.gov/consumer-alerts/2023/02/so-whats-deal-home-warranties>

Visit [ftc.gov/languages](https://consumer.ftc.gov/languages) for fraud and scam advice in 12 languages

By **CRISTINA MIRANDA**, Consumer Education Specialist, Federal Trade Commission

Fraud affects every community, and it's not unusual for scammers to run their scam in the language spoken at home. Now, the FTC has information in a dozen languages to help you spot and avoid those scams: [ftc.gov/languages](https://consumer.ftc.gov/languages). You'll find info in Amharic, Arabic, Chinese (Simplified and Traditional), French, Hmong, Korean, Russian, Somali, Tagalog, Vietnamese, and Ukrainian. So, what will you find there?

At [ftc.gov/languages](https://consumer.ftc.gov/languages), you'll get all the basics on:

- **How to spot and avoid a scam.** What are the signs to watch for? What do you do if you spot those signs?
- **What to do if you paid a scammer.** Or if you think you did. There can be ways to recover your money — sometimes — if you act quickly. Here, you'll learn what to do.
- **What to know if you're newly arrived in the U.S.** Unfortunately, scammers can target people new to U.S. systems and culture, so learn to spot some of the scams related to looking for a job, going through the immigration process, or just figuring out how things work.

Use the free materials at [ftc.gov/languages](https://consumer.ftc.gov/languages) to spread the word and start conversations with your friends, family, and your community. Use them to help encourage the people you know to report the fraud and scams they see at [ReportFraud.ftc.gov](#). And don't forget to keep up with the latest from the FTC: Sign up to [get Consumer Alerts](#).

Source: <https://consumer.ftc.gov/consumer-alerts/2023/02/visit-ftcgovlanguages-fraud-and-scam-advice-12-languages>

Biden Administration Proposes New Standards to Boost Nursing Home Staffing

By **JORDAN RAU**, KFF Health News

The nation's most thinly staffed nursing homes would be required to hire more workers under new rules proposed on Friday by the Biden administration, the greatest change to federal nursing home regulations in three decades.

The **proposed standard** was prompted by the industry's troubled performance earlier in the coronavirus pandemic, when 200,000 nursing home residents died. But the proposal falls far short of what both the industry and patient advocates believe is needed to improve care for most of the 1.2 million Americans in nursing homes.

The proposal, by the Centers for Medicare & Medicaid Services, would require all facilities to increase staff up to certain minimum levels, but it included no money for nursing homes to pay for the new hires.

CMS estimated that three-quarters of the nation's roughly 15,000 homes would need to add staff members. But the increases at many of those facilities would be minor, as the average nursing home already employs nurses and aides at, or very close to, the proposed levels.

"The standards are a lot lower than what a lot of experts, including myself, have called for over the years," said David Grabowski, a professor of health care policy at Harvard Medical School. "There are some real positives in here, but I wish the administration had gone further."

The government said it would exempt nursing homes from punishment if they could prove that there was a local worker shortage and that the facilities had made sincere efforts to recruit employees.

"Fundamentally, this standard is wholly inadequate to meet the needs of nursing home residents," said Richard Mollot, executive director of the Long Term Care Community Coalition, an advocacy group based in New York.

Executives in the nursing home industry said that without extra money from Medicare or Medicaid — the two federal insurers that pay for most nursing home care — the requirement would be financially unattainable.

"It's meaningless to mandate staffing levels that cannot be met," Katie Smith Sloan, the president and chief executive of LeadingAge, an association that includes nonprofit nursing homes, said in a statement.

"There are simply no people to hire — especially nurses. The proposed rule requires that nursing homes hire additional staff. But where are they coming from?"

The new staffing standard would require homes to have daily average nurse staffing levels amounting to at least 0.55 hours per resident. That translates to one registered nurse for every 44 residents. But that is below what the average nursing home already provides, which is 0.66 hours per resident, a 1:36 ratio, federal records show.

At least one registered nurse would have to be on duty at all times under the proposed plan — one of the biggest changes for the facilities, as they currently must have nurses for only eight consecutive hours each day.

The proposed rule also calls for 2.45 nurse aide hours per resident per day, meaning a ratio of about one aide for every 10 residents. While the federal government sets no specific staffing requirements for nurse aides, the average home already provides 2.22 nurse aide hours a day, a ratio of about 1:11.

"The federal minimum staffing standards proposed by CMS are robust yet achievable," the agency said in a statement. "The proposal also makes clear that the numerical staffing levels are a floor — not a ceiling — for safe staffing."

Registered nurses are at the top of the chain of command at nursing homes, overseeing assessments of residents and handling complex clinical tasks. Nurses delegate more straightforward clinical roles to licensed practical nurses.

Certified nursing assistants, often called nurse aides, are generally the most plentiful in a nursing home and help residents with basic needs like bathing, getting out of bed and eating.

On average, registered nurses make \$37 an hour while licensed practical nurses earn \$28 an hour, according to CMS. Aides often start at minimum wage or slightly above, earning \$17 an hour on average.

"People have more choice," said Tina Sandri, the chief executive of Forest Hills of DC, a nursing home in Washington, D.C., referring to nursing home staff. "They can go to hospitals and make more and do less than they do here in a nursing home."

"We've lost staff to hospitals that had \$20,000 signing bonuses," she added, "and as a nonprofit, we can't compete with that."

Nursing Homes, con't

Nursing home officials say they cannot afford to pay higher wages because state Medicaid programs reimburse them too little. Patient advocates, however, note that some for-profit homes are providing substantial returns to investors.

Medicare and Medicaid spent \$95 billion on nursing home care and retirement community care in 2021, according to CMS. The agency estimated that the new standards would cost homes an additional \$4 billion in three years, when all homes except those in rural areas would need to comply. Rural homes would have five years.

Ellen Quirk, a retired certified nursing assistant in Hayes, Virginia, recalled that sometimes she would care for all of the residents on a single floor in the nursing home, which could be 20 or more people, by herself. It's challenging for an aide to care for more than five to seven people at a time, she said.

"If it's more than that, then things aren't done properly," Quirk, 63, said. "Things are skipped over, like a bath or changing them every couple of hours or feeding them properly."

"I've seen patients that roll over and fall out of bed,"

she added. "Sometimes they get bedsores because beds are saturated in urine for hours and hours."

The nursing home industry has been pressing federal and state governments to **pay for a bevy of enticements** to long-term care workers, including educational subsidies for those who have worked in nursing homes, loan forgiveness, and career opportunities for certified nursing assistants working toward their nursing degrees.

The administration said it would offer \$75 million in scholarships and tuition as part of the new proposal. The administration is accepting comments for the next 60 days before it finalizes the new standard.

Source: <https://kffhealthnews.org/news/article/biden-administration-nursing-home-staffing-rules-standards-cms/>

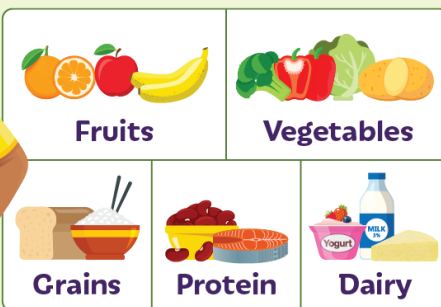
For a New Hampshire perspective on the new nursing home standards being proposed, follow this link to a story "**Upper Valley nursing homes say federal staffing proposal ignores work force realities**" recently posted by the Valley News at <https://www.vnews.com/Nursing-homes-say-proposed-new-staffing-rules-unreasonable-52268030>

5 Tips for Choosing Healthier Foods as You Age

Follow these tips to help you maintain a healthy weight, get needed nutrients, and lower your risk of developing certain diseases.



Eat a variety of foods each day.



Read food labels to learn what's in your food.



Choose foods that don't have a lot of sugar, saturated fats, and sodium.



Keep a food diary to track what you eat.



Be aware of how many calories you need per day.

Women 60+		Men 60+	
Physical activity	Calories	Physical activity	Calories
Not active	1,600	Not active	2,000-2,200
Moderately active	1,800	Moderately active	2,200-2,400
Very active	2,000-2,200	Very active	2,400-2,600

Learn more about healthy eating as you age at www.nia.nih.gov/healthy-eating.



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

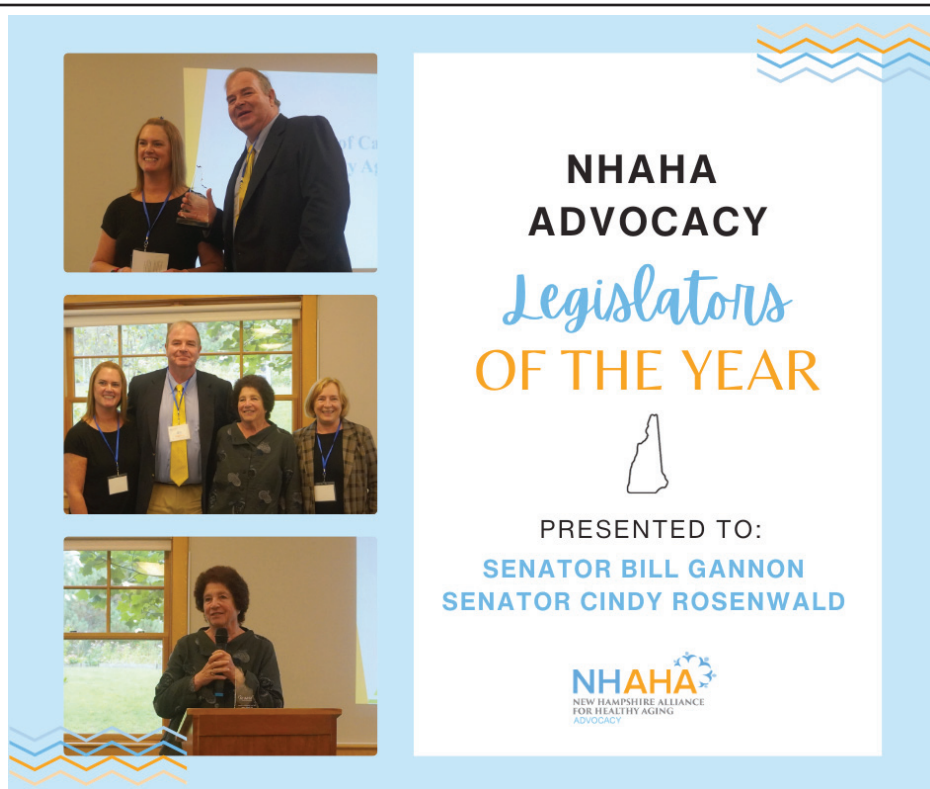
<https://pappas.house.gov/>

U.S. Rep Ann Kuster,
2nd Congressional District
(202) 225-5206

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

Help Us Spread the Word!

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



NH Legislators Honored by the NH Alliance for Healthy Aging

This past legislative session, the advocacy arm of the NH Alliance for Healthy Aging (NH AHA) worked to establish a framework and funding for a System of Care for Healthy Aging in New Hampshire. However, they didn't do this alone – it was a collective effort across the state.

NH AHA has gratitude for all the community partners, legislative sponsors, and funders who helped us bring the System of Care for Healthy Aging bill to the finish line.

Recently, the advocacy arm of the NH AHA presented Senator Bill Gannon and Senator Cindy Rosenwald with their Legislator of the Year award to thank them for their efforts in the State House supporting the health and well-being of aging adults.

The advocacy arm of NH AHA also thanked their funders - Point32Health and Endowment for Health - for supporting the study of issues and advocacy efforts for change.

With initial funding secured for a System of Care for Healthy Aging, NH is one step further in being a better place to age. NH AHA invites you to join them in thanking the New Hampshire Senate for their work in supporting healthy aging in New Hampshire.

From left in center photo are Heather Carroll, NHAHA Advocacy; Senator Bill Gannon, Senator Cindy Rosenwald and Martha McLeod, New Futures.

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.

Introducing the Tech Terms Glossary

A is for Augmented Reality.

B is for Browser History.

C is for Cookie? Well, not the kind you eat...

Senior Planet has announced a new Glossary of Technology Terms! Visit <https://seniorplanet.org/glossary/> to browse through a list of common terms and familiarize yourself with the latest lingo related to apps, websites, devices, and more. You can also access the glossary any time by opening the “Resources” menu on <https://seniorplanet.org/>. While you’re there, take the survey about the glossary and add your own suggestions!

October Medicare Minute

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

October Topic: Protecting Yourself from Marketing Violations

• Thursday, October 19 • 3:00 - 3:30 PM (EST)

Unlike Original Medicare, Medicare Advantage Plans and Part D plans are sold by private companies. These companies must follow federally set marketing rules when trying to sell their plans to you. Join us for this Medicare Minute to learn about marketing rules, what violations look like, and how you can protect yourself from them.

REGISTER: <https://www.medicareinteractive.org/medicare-minute-login1>

Aging Resource Center Offers “Covid, RSV, and Flu! Oh My!” Virtual Program

With fall’s arrival, now’s the time to make sure we’re taking care of ourselves to protect against seasonal respiratory illness.

There’s a labyrinth of guidelines and information out there! When is the best time to get your flu shot? Do we still need to get Covid boosters? (Spoiler alert: yes.)

Join Bryan L’Heureux, MPH and Dan Moran, APRN from Dartmouth Health for a talk about all the latest updates with this year’s vaccination guidelines so you can make sure you are ready for cold/flu/covid season!

The virtual program has been added to the list of programs offered in the coming weeks at Dartmouth Health’s Aging Resource Center.

It is scheduled for Wednesday, October 18, 2023 from 1:00-2:30pm. Register at <https://events.dartmouth-hitchcock.org/event/virtual-covid-rsv-and-flu-oh-my-making-sense-of-the-recommendations-to-stay-safe-this-fall/>

“New Age of Aging” Report Released

Age Wave’s latest study, *The New Age of Aging*, provides pivotal insights into what the rapidly unfolding future will look like as the older adult population skyrockets by at least 50% over the next 30 years. This study, based on a nationally representative survey of over 2,000 U.S. adults with over 900 adults age 50+, uncovered the following key insights:

1. The demographic makeup of the U.S. is turning upside down as older adults will soon outnumber youth for the first time in our history.
2. The definition of “old” has been pushed back twenty years, driven by a new breed of older adults.
3. Seventy-one percent of today’s modern elders, adults 65+, say the best time of their life is right now or in front of them.
4. We need to re-imagine purposeful roles for older adults, as 83% of adults 65+ say it’s more important to feel “useful” rather than “youthful” in their retirement years.
5. We want our lifespans to match our healthspans, and we’re fascinated by the potential for even greater longevity; 71% of adults 50+ say they’d take a pill that would give them an extra 50 healthy years.

Today’s modern elders, inspired by the multiplying numbers of influencers in the new age of aging, are re-imagining new possibilities for their extended lifespans. Neighborhoods, workplaces, homes, medical systems, media, educational systems, transportation, shopping centers, etc., and our digital world—as well as all systems of government from the local to the national level—need to adapt as the older population grows like never before in history.

Find the report at https://agewave.com/wp-content/uploads/2023/08/08-07-23-Age-Wave-The-New-Age-of-Aging-Report_FINAL.pdf

866-452-1693

**Are you
alone?
Me too.**



**Loneliness and social isolation
are national epidemic.**

Without social connections, you are at higher risk of disease, depression, and dementia.

WellnessLink can help you make meaningful connections.

To talk to a real person, call 866-452-1693 or visit our website at www.WellnessLinkNH.org and connect with events and activities online and in your community!

WellnessLink is a program sponsored by the Partnership for Public Health with support from New Hampshire's Department of Health and Human Services (DHHS) and Bureau of Elderly and Adult Services (BEAS) to support older adults' access to public health. Funded in part by the Administration for Community Living under Grants #2101NHFCC6-00 and #2101NHSSC6-0.

www.WellnessLinkNH.org

