



Aging Matters

New Hampshire State Commission on Aging

**New Hampshire
Commission on Aging**

Susan Ruka, Chair
Roxie Severance, Clerk

Designated Members

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Representative James MacKay
Representative Charles
McMahon
Wendi Aultman, Department of
Health and Human Services
Susan Buxton, Long Term Care
Ombudsman
Richard Lavers, Department of
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Safety
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Carissa Elphick
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Doug McNutt
David Ross
Beth Quarm Todgham
Joan Ward
Representative Lucy Weber

Executive Director

Rebecca Sky

Step by Step, New Hampshire Makes Progress

**New Hampshire State
Commission on Aging Releases
2022-2023 Annual Report**

Landmark legislation to support healthy aging in the Granite State, meaningful steps forward supporting the direct care workforce, recognition and celebration of volunteer contributions of older adults, and creation of awareness around the benefits and needs of older workers in workplaces were among the many highlights of the past year captured in the New Hampshire State Commission on Aging’s Annual report, submitted on November 1 to Governor Chris Sununu and leadership within the NH House and Senate.

The report also outlines recommended policy changes in four priority areas that seek to improve quality of life in New Hampshire. Acknowledging that the issues facing New Hampshire are complex, and that therefore progress will be incremental, the Commission retained the same three priorities as in the previous year’s report, adding a fourth:

- Strengthen Systems of Care for Healthy Aging;
- Grow the Direct Care Workforce;
- Advance Age Friendly Policies, Systems, and Environments; and
- Develop a Multi-Sector Plan for Aging.

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Prefer a Printed Copy of Aging Matters?

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>

Annual Report, con't

Underneath each of the priority areas are lists of pragmatic next steps to improve public policies and programs.

The Commission uses its monthly meetings to convene local, regional, and national experts on topics of interest. This serves to inform the content of the annual report and raise public awareness on compelling issues.

The report captures other activities of the Commission including serving as a resource and support to the DHHS Bureau of the Elderly & Adult Services in its development of the 2024 – 2027 NH State Plan on Aging and collaborating with organizations to convene the state's first ever long-term care summit, held this past summer.

"We're pleased to share this report with the Governor, elected officials, and the community at large," said Susan Ruka, Chair, NH State Commission on Aging. "Thanks to the hard work and commitment of Commission members, there has been substantive progress towards making NH a place where everyone can age and thrive. We're excited to provide a road map of future priorities and insights for consideration by policy makers and the public."

The report can be found at: <https://www.nhcoa.nh.gov/>. To have a copy printed and mailed to you, please contact nhcoa@nh.gov.

NH State Commission on Aging Member Transitions

Four years in and the Commission on Aging is facing its first significant membership transition. While there have been gradual changes along the way, this month five people who have been deeply committed to the work have wrapped up their service having served two terms. All were part of the initial membership when the Commission formed in the fall of 2019. They set the ship sailing in a good direction with the initial strategic planning. And each one stepped up finding ways to contribute since:

Roberta Berner served as the Clerk of the Commission, taking notes of each meeting. The well captured detail in the notes served as a strong basis for the Commission's Annual Reports. She also participated on two Commission Task Forces, one of which dove deeper into the issues the Commission chose to study and one that serves as the executive team of the Commission, directing operations.

Susan Denopolous was an active participant in the Age-Friendly State Task Force and the Emerging Issues Task Force. She shared her extensive knowledge of long-term care and her experiences with age-friendly work in her community. Susan often volunteered to make phone calls and other connections on behalf of the Commission.

Susan Nolan served on the Age-Friendly State Task Force and was the torch bearer insisting that the Commission not only study issues but develop ways to communicate about our findings. She's a stalwart advocate for changing perceptions of aging often modeling ways of disrupting ageism.

Kristi St. Laurent chaired the Aging in Community of Choice Task Force guiding the Commission's study of issues related to housing, long term services and supports, and the public's access to information and

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October NHCOA Meeting Recap

The October Commission on Aging meeting featured a robust discussion finalizing the Commission's 2022-2023 Annual Report, and information on planning efforts for using federal funds over the next four years towards Digital Equity in the Granite State.

The Commission's Annual Report, which will be submitted to Governor Sununu and legislators on November 1st, provides an in-depth look at progress on the Commission's agenda set forth in last year's report and makes recommendations for changes going forward. A story about the report can be found elsewhere in this edition of *Aging Matters*.

The second half of the meeting featured Dr. Robert McLaughlin sharing information on NH's Digital Equity Planning Initiative. UNH Cooperative Extension and the National Collaborative for Digital Equity are wrapping up public engagement towards development of a four-year plan to advance digital equity in New Hampshire. The plan will outline how NH will spend approximately \$5 million/year starting in 2024 to address broadband access and affordability, individual device access, digital skills and technical support, public devices and internet access, cybersecurity and planning and support for targeted populations, one of which is older adults. Investment in the above will align with goals set in the plan to improve economic opportunities, educational opportunities, access to healthcare programs and services, civic and social engagement, and delivery of other essential services.

Dr. McLaughlin stressed that the input of older adults and advocates in this process is vital and invited Commission members and others to participate. Commission members agreed to convene a small ad-hoc team to collect ideas and suggestions to submit to the initiative. Dr. McLaughlin shared that NH's plan will be designed to be responsive to input throughout the four years of investment. **Regional Planning Commissions** will be developing advisory boards to inform investments in their areas. To engage in this work, reach out to the regional planning commission in your area, and/or contact Dr. McLaughlin's directly. Contact and other information available at: <https://www.nhdigitalequity.org/>.

The Commission's November meeting will be held on Monday, November 20th at 10:00 AM at the NH Hospital Association, 125 Airport Road in Concord. To attend via ZOOM, please access the link at <https://www.nhcoa.nh.gov/>

NHCOA Transitions, , con't

referral. She also wrote and delivered testimony on behalf of the Commission on housing issues at the State House.

Carol Stamatakis served as the Commission's Vice Chair, participated on two Commission Task Forces, and on the Commission's policy team that met weekly during legislative sessions to develop testimony in alignment with our annual report for upcoming hearings.

These members set a high bar for future Commission members ensuring the Commission's impact in years to come. The newly appointed members following in their footsteps are: **Margaret Franckhauser** of Belknap County, **Carissa Elphick** of Belknap County, **David Ross** of Hillsborough County, **Joan Ward** of Rockingham County, and **Beverly Bjorklund** of Sullivan County.

More information about each of the new Commission members will appear in the December edition of *Aging Matters*.

The 17th Annual NH Caregiver's Conference

Wednesday, November 8, 2023

8:00 AM to 4:00 PM

Courtyard Marriott/Grappone Conference Center

Concord, New Hampshire

Featuring Keynote Speaker, Rebecca Rule / We Cried So Hard We Laughed: Stories from New Hampshire Caregivers

Presented by the
Coalition of Caring

Online Registration: <https://bianh.salsalabs.org/17nhcc>

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 hrs, 365 days a year. Multilingual assistance, and TDD access are also available, <https://www.211nh.org>



What Does Age-Friendly Mean in NH?

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

Editor's Note: This article is one in a series of articles by the Commission on Aging, Age-Friendly State Task Force exploring the steps towns across NH are taking to become more age-friendly.

Strafford Regional Planning Commission Releases Age-Friendly Resource Guide

While communities across the state often have information, opportunities, and other resources that can be of benefit to older residents, people don't always know they exist. And just because you find one resource, it does not necessarily mean you will learn of another that could be of help. To address this issue the Strafford Regional Planning Commission has released the **Age-Friendly Resource Guide**.

"Beyond the information provided in the guide, it's designed to educate and support individuals toward action," said Angie Cleveland, Principal Planner at the Commission. "For instance, not just encouraging someone to volunteer but also showing them *where* the needs are."

The guide provides a road map of programs and services as well as tools and best practices. Resources are organized according to the following themes which align with the AARP's eight domains of livability: Civic Participation and Employment, Communications and Information, Community and Health Services, Housing, Outdoor Spaces and Buildings, Respect and Social Inclusion, Social Participation, and Transportation.

The guide is part of the **Communities for Healthy Aging Transitions (CHAT)** project. CHAT is a regional project to examine age-friendliness in Strafford County, as well as the towns of Brookfield and Wakefield in Carroll County and Newmarket, Nottingham and Northwood in Rockingham Counties. It seeks to engage communities and key stakeholders in creating livable environments where *everyone* can thrive at any age.

This fall, the organization conducted a comprehensive accessibility audit of the walkability of downtown Rochester. Volunteers collected data related to accessible spaces, including parking, rest

rooms, lighting, and signage.

Upon completion of the project, organizers will be able to use the data and information collected to make meaningful changes benefitting all who utilize the downtown.

Also underway is the development and implementation of a "meeting in a box." This provides a "how to" guide for volunteers and advocates on how to organize a meeting and take next steps to complete a project or initiative.

"This project helps empower individuals and groups to make a meaningful impact by giving them the tools they need to move forward," Cleveland noted.

For a printed copy of the **Age-Friendly Resource Guide** contact the Planning Commission at srpc@strafford.org or at (603) 994-3500.

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 / 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>).

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



"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.

Letter to the Editor

On Ageism

The American Society on Aging (ASA) celebrated Ageism Awareness Day on Oct. 7, 2023. Modeled after the United Nation's International Day of Older Persons (Oct. 1), Ageism Awareness Day provides an opportunity to draw attention to the existence and impact of ageism in our society.

Ageism is the most widespread and socially accepted form of prejudice. It is defined by the World Health Organization as "the stereotypes (how we think), prejudices (how we feel) and discrimination (how we act) towards others or oneself based on age." It is so embedded in our culture, we barely notice the false characterizations and demeaning portrayals in media, the workplace discrimination, or the billions of dollars we spend on cosmetics and pharmaceuticals to avoid "signs of aging." Our aversion is so strong, a recent NBC poll found that 12% more respondents believe facing four score civil and criminal indictments is less concerning than being 80 years old when it comes to fitness for the Presidency.

Most of us have stereotypical ideas about aging because we grow up hearing that being older is something to be feared, and looking older is an avoidable embarrassment. While 80% of people 75 years old live independently (Administration for Community Living 2019), we are often characterized as barely competent "geezer," "blue-hairs," "has-beens," and "codgers." Common and treatable conditions such as hearing loss, balance issues, and osteoarthritis are seen as so pathetic, many of us avoid assistive technologies that allow us to fully participate in our world. When we're referred to in condescending or paternalistic terms like "taking care of our seniors," our voices become muffled, and people of all ages miss out on the wealth of insights the years offer.

We Boomers can't deny that we're at least partly responsible for our current youth-obsessed/age-phobic culture and are wholly responsible for the abominable sentence, "Don't trust anyone over 30." Jack Weinberg said this in 1964, when he was an activist with the Free Speech Movement and Congress of Racial Equality. He is now 83 years old. Like most of us, he became wiser and more thoughtful over time. One of the speakers at an Elders Climate Action meeting this month was a 16-year-old high school student who brought much-needed energy and perspective to our discussion. I was warmed,

honored, and strengthened because today's younger people are willing to ignore Weinberg's advice and forgive us our lapses. It is a joy to participate in inter-generational, cross-cultural collaborations.

Because language shapes thought, one way to combat ageism is to become more aware of the stereotypical language we use to describe the aging experience, both personally and as communities. New Hampshire's State Commission on Aging publishes a monthly newsletter, "Aging Matters," that is a wealth of information of, by, and for older adults. The October edition includes the announcement that the National Center to Reframe Aging has released a new toolkit called "Changing the Conversation" as part of its resources on changing the language around aging. This isn't about superficial "packaging" or "messaging." It's about shifting the conversation from irrelevant questions like "How old are you?" to the important questions: what are your values? What are your experiences and skills? What ideas do you bring to the table? What supports and accommodations will make it possible for people of every age and all abilities to thrive in our communities? The website includes videos, resource guides, and tip sheets. <https://learning.reframingaging.org/products/changing-the-conversation-toolkit>.

The ASA's Interim President and CEO Leanne Clark-Shirley writes, "We are all growing older. We can't afford to limit ourselves and other people with... negative and harmful views, and why would we want to?" Why, indeed. The world has some big problems that demand an all-hands-on-deck approach: the climate crisis and its co-occurring problems of shortages, migration, and political upheaval; the rise of authoritarianism in America and around the world; the changes the technological revolution brings. When we let go of "Too young" and "Too old" and stop with the generational eye-rolling and name-calling, we dismantle unnecessary barriers to solutions.

This Chair Rocks by Ashton Applewhite is the book that opened my eyes to my own unconscious biases, and it is an excellent resource for understanding American attitudes about age and how our own fears and prejudices can limit us. Applewhite emphasizes the fact that because aging is the one universal human experience, it can be a powerful binding agent--the understanding and compassion needed to reveal our common purpose and realize our collective power.

Submitted by: **Jean Lewandowski, Nashua**

Laurie Harding Deeply Committed to Her Community



Laurie Harding

Always putting public health first, Laurie Harding, MS, RN, has long had a passion for serving the community in her professional life. Now retired, she says she enjoys the variety that comes with helping multiple organizations, the majority of which are part of the Upper Valley's social services safety net. "When I was working, I referred people to many of these great non-profits," she said. "Now that I'm retired, I can give them volunteer time."

She continues to be a tireless advocate and trusted mentor to the Community Nurse Connection, which she co-founded in 2011 as the Upper Valley Community Nursing Project. She delivers Meals on Wheels through the Upper Valley Senior Center with the caring sensitivity of a health professional. She is the past President and a current board member of Headrest, a local nonprofit that assists those affected by substance use disorders with effective programs and treatment. It also provides supports for family, friends, and employers of clients. She also initiated and continues to be the key organizer of a monthly gathering of local providers of aging services.

"Volunteering for me is great way to give back," she says. "It's also a wonderful way to meet and work with terrific people." Laurie's impressive resume includes serving as a New Hampshire State Representative for five terms, where she advocated for a stronger safety net of community services for older adults. She was a longtime member of the Grafton County ServiceLink Aging and Disability Resource Center advisory board. She volunteered to work with Colby Sawyer College to ensure that nursing students can experience in-home care of older adults as part of their internships. She also is past board member of WISE (serving victims of domestic abuse), a member of the Advisory Council of the NH Endowment for Health.

"Laurie is exceptionally skilled at bringing others into any project in which she is engaged," said Doris Yates, RN of the Hanover Community Nurse Program. "She has an inviting manner that compels colleagues and friends to join her efforts, learn from her, and carry her lessons into the future. Her efforts to leverage others' skills and energy have had a multiplier effect on every project and in every organization in which she is involved." "Her caring nature is evident in all she does, and her willingness to help and mentor the next generation of caregivers seems boundless," Yates said.

Help Us Spread the Word!

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

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 Karen.t.knowles@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 Rockingham County's Older Adult Volunteer
Award Winner**

**Contributing to the Next Generation
Jeanne Kydd Serves as Critical
Mentor for Youth**



Jeanne Kydd

Celebrating 20 years as Foster Grandparent volunteer, Jeanne Kydd has spent an incredible 17,000 hours inside the classroom, first in the Manchester School System and then in the Epping School System, where she works now. She serves as an elementary school classroom volunteer helping teach Math and English four days a week.

“The school where I work is a big family,” she says. “And we’re all working to help the kids be their best.”

“Within Jeanne’s role as a Foster Grandparent, she provides much needed

support to countless children and school staff,” says Maggie Logan Phillips, Program Coordinator of the Friends Program. “This program is about learning, but it is also about service, joy and connection.”

After she retired, Jeanne was seeking a way to be more involved in her community and became connected with the Friend’s Program as a classroom volunteer. 25 years later, she’s still at it. “It’s great to see the kids make progress,” she says. “For some, math can be a struggle but sometimes all they need is a boost and some support.”

If you were to visit Epping Elementary School, there’s a good chance you would bump into Jeanne. Splitting her time between classrooms ranging from first to fifth grade, she brings an air of determination to each. “Jeanne is persistent in her hopes that her enthusiasm for education will wear off on the students,” said Logan-Phillips.

For Jeanne’s part, there’s a “satisfaction in helping young people and the work warms my heart.”

“I also think volunteering and being active adds to longevity.”

Jeanne is determined to help young girls develop the confidence to succeed in math. As a former executive secretary and customer service supervisor, she knows the value of persistence and hard work. She also understands the unfortunate reality that some young girls face a bias when it comes to math, which can lead to a long-lasting sense of discouragement. Well, not if Jeanne can help it. “Sometimes kids say they hate math,” she says. “I view that as an opportunity to help them learn.”

“Jeanne’s dedication to creating positive futures for new generations is a tale of inspiration we all can learn from,” says Logan-Phillips. “Any organization would be proud to have a volunteer like her representing them within the community.”



**Find Your Polling Place
Election Day is
Tuesday, Nov. 7**

On Election Day, you must vote at your assigned polling place, which is based on your residential address.

Learn where yours is located, its hours, and if you can change your polling place before an election.

- Polling places are typically:
- Schools.
- Community centers.
- Other public facilities.

Find out where to vote at <https://www.usa.gov/find-polling-place>

**Suicide Prevention
Website Launched
for NH Residents**

New Hampshire has launched a new website, www.preventsuicidenh.org dedicated to promoting awareness that suicide is a preventable public health problem.

The site was announced during National Suicide Prevention Week in September. It provides information for everyone: caregivers, military and veterans, school/education, and survivors of suicide loss.

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

AARP NH: State's Rankings on Long-Term Care are 'Lackluster'

Editor's Note: Our thanks to NH AARP for providing *Aging Matters* with information we requested for this edition. Digging deeper into this same information, the *New Hampshire Bulletin* posted its story about the study on October 18. We are grateful for the support we receive from both these organizations as we work to provide information to NH's older adults.

By **ANMARIE TIMMINS**, New Hampshire Bulletin

New Hampshire ranks 24th nationwide in supports and services for older residents and people with disabilities, according to AARP's **latest analysis**. Among New England states, however, it's last.

The state scored much higher in some specific measures, such as the number of nursing home residents up to date on COVID-19 vaccinations and the employment rate among people with disabilities compared to those without disabilities, the report said.

But it scored near the bottom on Medicaid spending that allows people who qualify for nursing home care to remain home or in a home-like community setting. It also earned low rankings for the percentage of people who are hospitalized while receiving care at home or in nursing homes.

AARP's Long-Term Services and Supports State Scorecard, updated every three years, backs up concerns raised by long-term care advocates and people who need those services.

They've pointed to a **workforce shortage**, driven in large part by low wages, that has led agencies and nursing homes to **turn people away**. Patients ready for discharge are languishing in hospitals for weeks or months, waiting for a nursing home bed to open.

In a release in mid-October, AARP New Hampshire called New Hampshire's rankings "lackluster."

"The pandemic reinforced the need to strengthen long-term care for countless loved ones across the country and in New Hampshire," said AARP New Hampshire State Director Christina FitzPatrick. "New Hampshire AARP's Scorecard shows there are many roads to meet the needs of all Granite Staters who deserve the very best care, including the 168,000 family caregivers in our state. It's time to accelerate our efforts, for the sake of saving more lives."

AARP's scorecard assesses states and the District of Columbia on 50 measures in five areas: affordability and access to services; the choices people have about their care; safety and quality of care; support for family caregivers; and community integration.

New Hampshire ranked 29th or lower in all but the last category.

The analysis found that Granite Staters are spending more of their annual income on in-home or nursing home care than their counterparts in other states. New Hampshire also ranked 31st on the availability of adult day services.

"The rankings are indicative of how there is room for improvement," FitzPatrick said.

It did not surprise her to see that New Hampshire was 49th for Medicaid spending on basic care that allows people who could be in a nursing home to remain home or in a community setting. AARP worked with the New Hampshire Fiscal Policy Institute on its **2022 analysis** of Medicaid long-term care spending.

The analysis found that between 2011 and 2021, the state kept pace with inflation for Medicaid payments to nursing homes but not for the Choices for Independence Program, which provides in-home and community-based care.

If it had, the CFI program would have received an additional \$153.2 million between 2011 and 2021, the report said.

FitzPatrick has prioritized addressing that discrepancy and worked with other advocates this year to pass legislation she hopes will increase the use of CFI services for those who want to remain at home or in a small community setting.

The budget includes **\$1.7 million** for developing and coordinating a system of care for healthy aging. Some of that money will expand ServiceLink, the state's resource center for people seeking options for long-term care.

The legislation also requires the state to explore improvements to its Medicaid eligibility determinations for long-term care. Providers cannot receive payment for care until a person's eligibility is confirmed, a process that can take several weeks.

Nursing homes can afford to admit someone during that wait because their budgets are large enough to cover costs until Medicaid payments begin. Small agencies that provide in-home and community-based care do not have the same budget flexibility, FitzPatrick said. That leads some who could stay home to go into nursing homes instead in order to get care more quickly.

The state had much higher scores for the ability of older residents and people with disabilities to

AARP Scorecard, con't

integrate into the community. It placed ninth and 10th for housing assistance for people with disabilities and age-friendly health systems, respectively.

It also did well on aging and disability resource access, landing in third place.

New Hampshire provides support for family caregivers in two important ways, FitzPatrick said.

People who lose their job due to an immediate family member's illness or disability can qualify for unemployment benefits under state law. And, New Hampshire has adopted the CARE Act, legislation to help family caregivers during and after a loved one's hospitalization that includes educating caregivers on the medical tasks they will need to perform for the patient at home.

AARP reported in March that **nearly 168,000 Granite Staters** were providing critical home-based care to older people or adults with a serious health condition in 2021. It put the value of that care at \$2.8 billion in 2021, up \$500 million since 2019.

The cost is based on a \$17.96 hourly wage, which is calculated using the average of the state minimum wage, state home health aide median wage, and state

median hourly cost of hiring a home care worker.

FitzPatrick also pointed to significant increases in Medicaid reimbursement rates that health and long-term care providers said **were crucial to addressing workforce shortages**.

"We are hoping that in providing this (scorecard) we are setting out some guideposts for what we can do to improve long-term care in the state," she said. "That runs everywhere from supporting people so they can stay in the community and have what they need to age well in the community all the way up to nursing home care to make sure that care is high-quality."

Source: <https://newhampshirebulletin.com/2023/10/18/aarp-nh-states-rankings-on-long-term-care-are-lackluster>

Medicaid Funding Update

A recent article by AnnMarie Timmins in the New Hampshire Bulletin provides updated information on the increase in Medicaid reimbursements that began in July of this year and will increase again in January 2024. Find the story at <https://newhampshirebulletin.com/2023/10/25/huge-and-historic-nh-care-providers-celebrate-big-medicaid-rate-increases/>

News from Social Security

2024 Social Security Benefits Increased

Social Security and Supplemental Security Income (SSI) benefits for more than 71 million Americans will increase 3.2 percent in 2024. On average, Social Security retirement benefits will increase by more than \$50 per month starting in January 2024.

More than 66 million Social Security beneficiaries will see the 3.2 percent cost-of-living adjustment (COLA). Increased payments to approximately 7.5 million people receiving SSI will begin on December 29, 2023. Some people receive both benefits.

Other adjustments that take effect in January are based on the increase in average wages. The maximum amount of earnings subject to the Social Security tax will increase to \$168,600.

Social Security begins notifying people about their new benefit amount by mail starting in early December. Individuals who have a personal **my_Social Security** account can view their COLA notice online. Going online is faster than receiving the notice by mail. People need to have an account by Nov. 14 to see their COLA notice online.

The Social Security Act ties the annual COLA to the increase in the Consumer Price Index for Urban Wage Earners and Clerical Workers (CPI-W) as determined by the Department of Labor's Bureau of Labor Statistics.

Learn more at www.ssa.gov/cola

Save Your Place in Line with Mobile Check-in Express

Social Security's **Mobile Check-In Express** feature makes it easier to check in if you must visit a Social Security office.

To use **Mobile Check-In Express**, scan the QR code located at your local Social Security office. This will allow you to check in for:

- Scheduled and non-scheduled appointments.
- Services—including requesting a replacement Social Security card, a benefit verification letter, proof of income, and more.

For **Mobile Check-In Express** to work, you must be at the Social Security office and have location services on. You'll also want to:

- Ensure you are in the office when your ticket number is called.
- Enable your mobile notifications. This will:
 - Allow you to receive your electronic ticket – so you know your place in line.
 - Alert you when help is ready.
 - Provide you with your interview location information.

Source: <https://blog.ssa.gov/save-your-place-in-line-with-mobile-check-in-express/>

Medicare Enrollees Can Switch Coverage Now. Here's What's New and What to Consider.

By JULIE APPLEBY, KFF Health News

Consumers know it's fall when stores start offering Halloween candy and flu shots — and airwaves and mailboxes are filled with advertisements for Medicare options.

It's **annual open enrollment** time again for the 65 million Americans covered by Medicare, the federal health program for older people and some people with disabilities.

From Oct. 15 to Dec. 7, enrollees in either the traditional program or Medicare Advantage plans, which are offered by private insurers, can change their coverage. (First-time enrollees generally sign up within a few months of their 65th birthday, whether that's during open enrollment season or not.)

There are a few new features for 2024, including a lower out-of-pocket cost limit for some patients taking expensive drugs.

No matter what, experts say, it's a good idea for beneficiaries to examine their current coverage because health and drug plans may have made changes — including to the pharmacies or medical providers in their networks and how much prescriptions cost.

"The advice is to check, check, and double-check," said Bonnie Burns, a consultant with California Health Advocates, a nonprofit Medicare advocacy program.

But as anyone in the program or who helps friends or relatives with coverage decisions knows, it is complicated.

Here are a few things to keep in mind.

Know the Basics: Medicare vs. Medicare Advantage

People in traditional Medicare can see any participating doctor or hospital (and most do participate), while those in Medicare Advantage must select from a specified list of providers — a network — unique to that plan. Some Advantage plans offer a broader network than others. Always check to see if your preferred doctors, hospitals, and pharmacies are covered.

Because traditional Medicare doesn't cover prescriptions, its members should also consider signing up for Part D, the optional **drug benefit**, which includes a separate premium.

Conversely, most Medicare Advantage plans include drug coverage, but make sure before enrolling because some don't. These private plans are advertised heavily, often touting that they offer "extras"

unavailable in traditional Medicare, such as dental or vision coverage. Read the fine print to see what limits, if any, are placed on such benefits.

Those 65 and older joining traditional Medicare for the first time can buy a **supplemental, or "Medigap," policy**, which covers many out-of-pocket costs, such as deductibles and copays, which can be substantial. Generally, beneficiaries have a six-month window after they enroll in Medicare Part B to purchase a Medigap policy.

So, switching from Medicare Advantage back to traditional Medicare during open enrollment can raise issues for those who want to buy a supplemental Medigap policy. That's because, **with some exceptions**, private insurers offering Medigap plans can reject applicants with health conditions, or raise premiums or limit coverage of preexisting conditions.

Some states offer beneficiaries **more guarantees** that they can switch Medigap plans without answering health questions, although rules vary.

Making all of this more confusing, there is a second open enrollment period each year, but it's only for those in Medicare Advantage plans. They can change plans, or switch back to traditional Medicare, from Jan. 1 to March 31.

Drug Coverage Has Changed — For the Better

Beneficiaries who signed up for a Part D drug plan or get drug coverage through their Medicare Advantage plan know there are a lot of copays and deductibles. But in 2024, for those who require a lot of high-priced medications, some of these expenses will disappear.

President Joe Biden's Inflation Reduction Act places a new annual limit on Medicare beneficiaries' out-of-pocket costs for drugs.

"That policy is going to help people who have very expensive medications for conditions like cancer, rheumatoid arthritis, and hepatitis," said Tricia Neuman, senior vice president and head of the KFF Medicare policy program.

The cap will greatly help beneficiaries who fall into Medicare's "catastrophic" coverage tier — an estimated **1.5 million Americans** in 2019, according to KFF.

Here's how it works: The cap is triggered after patients and their drug plans spend about \$8,000

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Medicare Changes, con't

combined on drugs. KFF estimates that, for many patients, that means about **\$3,300** in out-of-pocket spending.

Some people could hit the cap in a single month, given the high prices of many drugs for serious conditions. After reaching the cap, beneficiaries don't have to pay anything out-of-pocket for their medicines that year, potentially saving them thousands of dollars annually.

It's important to note that this new cap won't apply to drugs that are infused into patients, generally at doctor's offices, such as many chemotherapies for cancer. Those medicines are covered by Medicare Part B, which pays for doctor visits and other outpatient services.

Medicare next year is also **expanding eligibility** for some low-income beneficiaries to qualify for low- or zero-premium drug coverage that comes with no deductibles and lower copayments, according to the Medicare Rights Center.

Insurers offering Part D and Advantage plans might have also made other changes to drug coverage, Burns said.

Beneficiaries should check their plan's "formulary," a list of covered drugs, and how much they must pay for the medications. Be sure to note whether prescriptions require a copayment, which is a flat dollar amount, or coinsurance, which is a percentage of the drug cost. Generally, copayments mean lower out-of-pocket costs than coinsurance, Burns said.

Help Is Available

In many parts of the country, consumers have a choice of more than 40 Medicare Advantage plans. That can be overwhelming.

Medicare's online plan finder provides details on the Advantage and Part D drug plans available by ZIP code. It allows users to drill down into details about benefits and costs and each plan's network of health providers.

Insurers are supposed to keep their provider directories up to date. But experts say enrollees should check directly with doctors and hospitals they prefer to confirm they participate in any given Advantage plan. People concerned about drug costs should "check whether their pharmacy is a 'preferred' pharmacy and if it's in network" under their Advantage or Part D plan, Neuman said.

"There can be a significant difference in out-of-pocket spending between one pharmacy and another, even in the same plan," she said.

To get the fullest picture of estimated drug costs, Medicare beneficiaries should look up their prescriptions, the dosages, and their pharmacies, said Emily Whicheloe, director of education at the **Medicare Rights Center**.

"For people with specific drug needs, it's also a good idea to contact the plan and say, 'Hey, are you still covering this drug next year?' If not, change to a plan that is," she said.

Additional help with enrollment can be had for free through the **State Health Insurance Assistance Program**, which operates in all states.

Beneficiaries can also ask questions via a toll-free hotline run by Medicare: 1-800-633-4227, or 1-800-MEDICARE.

Insurance brokers can also help, but with a caveat. "Working with a broker can be nice for that personalized touch, but know they might not represent all the plans in their state," said Whicheloe.

Whatever you do, avoid telemarketers, Burns said. In addition to TV and mail advertisements, telephone calls hawking private plans bombard many Medicare beneficiaries.

"Just hang up," Burns said.

Source: **Medicare Enrollees Can Switch Coverage Now. Here's What's New and What to Consider.** - KFF Health News

New from Medicare Interactive

2023 Guide to Medicare Open Enrollment

To assist anyone weighing their coverage options during this time of year, Medicare Rights prepared the **2023 Guide to Open Enrollment**, which includes information on upcoming changes, expert advice, and consumer-friendly resources.

Download the guide at <https://mailchi.mp/medicarerights.org/2023-open-enrollment-guide>

What You Need to Know About

MEDICARE OPEN ENROLLMENT

Fall 2023

Misleading Medicare Marketing: Don't Be Fooled During Medicare Open Enrollment

During Medicare's Annual Election Period, commonly known as the **Medicare Open Enrollment Period (OEP)**, which takes place Oct. 15 through Dec. 7 each year, Medicare beneficiaries can choose the Medicare plans that are best for them. Beneficiaries in **Original Medicare** can compare and change **prescription drug plans (Part D)** and **Medigap plans**. They can also decide if, instead of Original Medicare, they would prefer to sign up for a **Medicare Advantage (MA) plan (Part C)**.

During this period, plans are actively marketing their products through television ads, social media ads, radio ads, and mailings. In an attempt to pique your interest, the ads may intentionally or unintentionally mislead you into thinking one plan is better for you than another. Unlike Original Medicare, Part C and Part D plans are administered, marketed, and sold by private insurance companies.

It's important to understand what brokers and agents from these private insurance companies are and aren't allowed to do so you'll be prepared if an insurance agent or representative tries to enroll you in a Medicare plan that isn't right for you.

When you meet or talk with an agent, they cannot:

- Start a discussion about other insurance products, like life insurance annuities, if your meeting was scheduled to discuss Medicare Part C or Part D.
- Set their own time limits for you to sign up for a plan. You have until Dec. 7 to enroll, and there are no extra benefits for signing up early.
- Threaten to take away your benefits if you do not sign up for their plan.
- Offer you gifts if you do agree to sign up for their plan.
- Suggest that Medicare endorses or prefers their plan.
- Discuss Medicare products you did not ask to talk about when you filled out a scope of appointment form.

Once you have picked the plan that is right for you, be sure you get all the details in writing before signing up. Take your time to read all the information and verify details. Before signing up, reach out to your doctors to ensure they are in that plan's network.

When to report potential Medicare fraud, errors, or abuse

Report potential Medicare marketing violations and/or enrollment concerns if you see these red flags:

- You received an unsolicited phone call from a company you have no prior relationship with.
- A company represents itself as coming from or sent by Medicare, Social Security, or Medicaid.
- You received information such as leaflets, flyers, door hangers, etc., on your car or at your residence from a company you did not have an appointment with.
- An agent initiates a discussion about other insurance products, such as life insurance annuities, during a visit or meeting about a Part C or Part D Medicare product.
- An agent returns uninvited to your residence after missing an appointment with you earlier.
- You signed up for a plan after being told by a company that certain prescriptions or services were covered, but after reviewing your Explanation of Benefits (EOB), you found they were not covered by the plan and you will be charged instead.
- You were told you could keep your Medigap (or supplemental) plan when you sign up for a Medicare Advantage plan, when in reality, you cannot have both a Medigap plan and a Medicare Advantage plan.

For more information on potential Medicare marketing violations and enrollment fraud, visit the **Fraud Schemes website**. To report Medicare fraud, errors, or abuse, visit www.smpresource.org or call 1-877-808-2468.

Source: <https://www.ncoa.org/article/misleading-medicare-marketing-dont-be-fooled-during-medicare-open-enrollment>

CHANGING MEDICARE PLANS?

WATCH OUT FOR IN-PERSON SCAMS

Agents can't talk about other Medicare or insurance products that you didn't ask to talk about and weren't in the scope of appointment you signed.

 **SMP**
Senior Medicare Patrol
Preventing Medicare Fraud
877.808.2468
SMPRESOURCE.ORG
SUPPORTED BY GRANT # 50MPCR0002 FROM ACL



Veterans Day Celebrations

On Veterans Day NH communities come together to thank Veterans for their service by holding parades, special services, and events. Held on November 11, Veterans Day is a federal holiday to honor all Veterans who have served the United States, or are still serving, during times of peace or war.

Veterans Day originated as Armistice Day, when at the 11th hour of the 11th day of the 11th month of 1918, World War I ceased with an armistice, ending what was considered “the war to end all wars”. Congress amended the name to Veterans Day on June 1, 1954, to honor American Veterans of all wars.

The NH Department of Military Affairs & Veterans Services shares some of the Veterans Day activities to be held across the state in the coming weeks:

Veteran Family Fun Day - Saturday, 11/4/23, Ladd Farm, 1201 John Smith Hill Rd., Bridgewater,

Join hosts Hidden Battles and Operation Delta Dog at beautiful Ladd Farm for a free day of family fun. Veterans Resources, Fun-Filled Activities, Food, Drinks and Music.

Veterans Day Service at The Cathedral of the Pines - Saturday, 11/11/23, 10:45am

Cathedral of the Pines, 10 Hale Hill Rd., Rindge.

Annual Veterans Day Concert Performed by NH's Own 39th Army Band - Friday, 11/10/23

Capitol Center for the Arts, 44 S. Main St., Concord. Join the 39th Army Band for a 90-minute audio

visual experience featuring some of the best civilian musicians in the State. The performance will include a wide variety of music genres including rock, country, pop, jazz, and patriotic classics. Veterans of all ages, their families and general public are invited to this event. Tickets are available online, reserved your free ticket here: [Capitol Center for the Arts](#).

Events at the NH State Veteran Cemetary Fall Clean Up -11/5/23, 10:00am-noon

Hosted by Rolling Thunder, Air Force Academy Association of Graduates, and Gold Star Families. Join us for the Memorial Walkway Clean Up and Headstone Cleaning.

Flags In - 11/9/23, 1:00pm–3:00pm

Join us in placing flags at the final resting places of all interred at the Cemetery in honor of Veterans Day.

Flags Out - 11/13/23, 1:00pm-3:00pm

Help us collect and store the flags until next year.

Wreaths for Boscawen - 12/5/23, 10:30am-noon

Hosted by the Blue Star Mothers, visit <https://www.bluestarmothersofnh.org/wreaths-for-boscawen> for further details. Join us in placing holiday wreaths.

Many cities and towns celebrate Veterans Day with parades and other special remembrances.

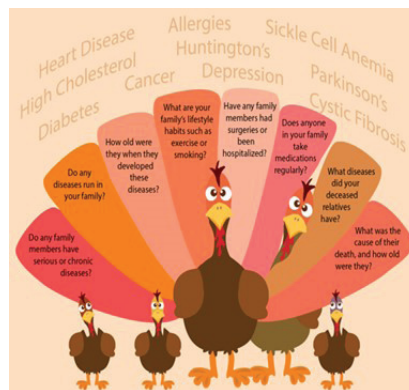
Check your area's website or community calendar for more information on what's being planned near you.

Celebrate Family Health History Day

This Thanksgiving, cook up your unique recipe for wellness and disease prevention and create a family health portrait using the **Family Health History tool** created by the U.S. Surgeon General with help from the National Human Genome Research Institute, part of the National Institutes of Health.

Why is it important to discuss your family's health history? Diseases such as cancer, diabetes and heart disease often inherited, meaning that they run in families. Tracing illnesses suffered by your parents, grandparents and other blood relatives can help your healthcare practitioner predict your risk for specific diseases and make vital screening and treatment decisions before any disease is evident.

With the Surgeon General's online tool, *My Family Health Portrait*, people can record their family health history before going to medical appointments. In addition, the tool allows users to save their family



history information to their own computer and share health history information with other family members.

The tool is available in English, Spanish, Italian and Portuguese.

Before you start using this tool, ask family members for details about their health histories as well as the health histories of older relatives. Ideally, a family health history should contain

health information about at least three generations, listing the diseases and conditions that have affected family members, the age a disease was diagnosed and, in the case of deceased family members, the cause of death. The most important relatives to include are parents, siblings and children. **View tips on starting the conversations.**

Source: https://www.cdc.gov/genomics/famhistory/famhist_basics.htm

2023/2024 NH Fuel Assistance Program Open for Applications

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

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

The Fuel Assistance Program provides benefits to qualified New Hampshire households to assist with heating costs from December 1st through April 30th.

Applications are being accepted now for the program. Both renters and homeowners may qualify for the Fuel Assistance Program. FAP benefits may also be used to help households in a heating emergency by securing an emergency delivery of fuel or by delaying a utility disconnection or eviction notice if heat is included in the rent and the rent is not subsidized.

FAP benefits are a grant; they do not have to be paid back and they are not counted as income when applying for other assistance programs. Fuel bills that have already been paid by the applicant can be submitted and repaid through the awarded benefit, creating a credit on the applicant's account.

Am I Eligible?

Eligibility for the Fuel Assistance Program is determined by gross household income (i.e. total before taxes), the number of people in the household, the type of fuel used, and the energy burden to the household. Income limits are surprisingly high (i.e.: \$54,446 annually for a 2-person household).

How Do I Apply?

- Contact your local CAA office to learn how to apply for FAP. (See the list of CAA office phone numbers in your county on the side panel.)
- The CAA staff will tell you what information you will need to supply to process your application. To prevent delays in processing, be sure to provide all requested documents.
- If you are homebound or unable to visit a Community Action Agency office, it may be possible to arrange a home or telephone interview.

Find more information at <https://www.energy.nh.gov/consumers/help-energy-and-utility-bills/fuel-assistance-program>

HOUSEHOLD INCOME GUIDELINES PY 2023-2024 - 60% of State Medium Income

Household Size	30 Days	365 Days
1	\$ 3,422	\$ 41,635
2	\$ 4,475	\$ 54,446
3	\$ 5,528	\$ 67,257
4	\$ 6,581	\$ 80,069
5	\$ 7,634	\$ 92,880
6	\$ 8,709	\$105,961

NH Community Action Agencies

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

CARROLL COUNTY (TCCAP)
Tamworth: (603) 323-7400

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

COOS COUNTY (TCCAP)
Berlin: (603) 752-3248

GRAFTON COUNTY (TCCAP)
Ashland: (603) 968-3560

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

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

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

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

SULLIVAN COUNTY (SCS)
Claremont: (603) 542-9528

A new **Water/Sewer Arrearage Program (LIHWAP)** is available to any household making less than 60% of state median income to have a water and/or sewer arrearage paid off in full, whatever the amount owed is. Payments can be made until March 31, 2024. Applications can be requested from your Community Action Agency.

Paying Tribute to EngAGING New Hampshire

EngAGING New Hampshire was a trailblazer in advocacy for older adults in our state since 2006, when it was created as a citizen voice for the aging experience. The vision of its founders was “...healthy, strong and vital communities that appreciate, support, and encourage mature adults and create opportunities in which they can choose to be purposefully engaged.”

Its mission was to promote citizen leadership and advance the active involvement of NH’s older adults in the development of public policies and community infrastructure to support all of us as we age.

Now they’ve done something organizations—public, private, profit, or non-profit—rarely do: the Board of Directors decided in August that ENH’s role in this ongoing effort is complete, and it could disband with a sense of accomplishment and confidence that others have taken up the torch.

ENH’s history can serve as a guide for others who want to build effective organizations. In 2006, several people met to discuss the lack of involvement among older adults in the development of policies that impact them. At that time, New Hampshire had no dedicated agency responsible for planning, policy development and adequately addressing the issues of an aging population. The minimal activities in these areas were primarily provider driven and rarely involved the consumer perspective or experience.

To create an action network that was bottom up, that small group organized New Hampshire’s first statewide summit of, by, and for older adults. On October 16th, about 100 people gathered at Plymouth State University. Work began with an offer: if a majority of the participants was willing to commit to creating a network and to working on selected issues, the organizing group would commit to fundraising and staffing, setting up a communication system, and assisting with local group-building.

Better than 70% of the participants agreed to help create this network, with the overarching goal of enhancing the capacity for older adults to remain in the community of their choice.

The top three issues chosen were health care, home & community supports, and transportation.

Teams developed articles of incorporation, by-laws, and mission and vision statements; elected board members; established criteria for partners;

and created a framework to support community leadership. That framework included a strategic plan with immediate issues, short-term goals, and long-term goals across the areas of advocacy, infrastructure and ideology, recognizing the need to help shift mindsets by encouraging respect for and value of older adults and aging more generally.

Over the years, ENH created a statewide newsletter focusing on the voices, concerns, and interests of NH’s older adults. They assumed administration of the Vaughan Awards, an annual recognition of NH’s outstanding older adult volunteers.

EngAGING NH participated in many activities and initiatives besides organizing the first NH citizen/consumer focused Summit on Aging and Older Adult Leadership: the ongoing reauthorization of the Older Americans’ Act; influencing NH’s State Plan on Aging from older adults’ point of view; representing NH at the White House Conference on Aging; improving dental care and access for older adults; supporting many NH Department of Health and Human Services grants, including Real Choice, Systems Transformation, Money Follows the Person, Balancing Incentive Program and State Innovations Model program to improve Long Term Care.

ENH formed collaborative partnerships with the University of NH’s Center on Aging and Community Living; the NH State Committee on Aging; NH Cooperative Extension Services; the NH National Association of Social Workers; Southern NH Planning Commission; Tufts Foundation; and Alliance for Healthy Aging.

They are especially proud to have had a hand in the creation of the State Commission on Aging that is taking the next steps toward realizing the goals ENH’s founders envisioned.

Everyone is aging, everyone wants and deserves dignity, and everyone has something of value to offer to our communities. By embracing this reality and finding its voice, ENH prepared a foundation for others to continue the work of building communities that allow us to thrive.

Everyone, younger and older, is encouraged to visit the NH Commission on Aging website, www.nhcoa.nh.gov, for information about opportunities for participation, about supports and services, and to subscribe to the “Aging Matters” newsletter.

How Far We've Come!

Growing a Wellness Network in NH

Today, New Hampshire is fortunate to have a statewide network of organizations offering workshops that help people live healthier lives and manage chronic health conditions. This effort has been the result of the vision and hard work of community partners over 20 years.

In the mid-2000's, program managers from NH DHHS learned of an initiative from Stanford University called the Chronic Disease Self-Management Program. This six-week workshop series, developed by Kate Lorig, Dr. P.H., encourages participants with chronic health conditions to discuss challenges, learn to improve their health, and support one another. The curriculum guides the group in setting reasonable goals and action plans to tackle common obstacles to health improvement. The researchers had carefully tracked results from "pre-post" surveys to show positive outcomes for participants.

In NH the first Chronic Disease Self-Management (CDSM) workshops began as part of the cardiac rehabilitation program at Memorial Hospital.

At this time the NH Arthritis Foundation also was offering a Stanford-based program specific to Arthritis, and Dartmouth-Hitchcock Medical Center held CDSM workshops in conjunction with Vermont's program.

After seeing these successful programs first-hand, the team began to publicize the program and encourage CDSM leaders to be trained in NH. The first cohort was trained in 2009 by colleagues from Vermont and from the Arthritis Foundation. Through the early years developing the NH program, Memorial Hospital, Vermont Department of Health and the Arthritis Foundation were important mentors.

In 2009 the Administration on Aging (now the Administration for Community Living, ACL) published a grant for state health departments to offer CDSM. New Hampshire's Diabetes and Asthma Programs partnered with the Bureau of Elderly and Adult Services to submit a successful application.

The State of New Hampshire contracted with the Southern NH Area Health Education Center (SNHAHEC) to hold the Stanford license and develop the network, training workshop leaders and subcontracting with local agencies to serve as host sites with North Country Health Consortium/Northern NH AHEC as a key partner. Through its

contract, SNHAHEC and the CDSM Leadership Team funded 10 "mini-grants" in 2010, to subsidize program development. The first CDSM workshops were publicized and held through the state's network of senior centers.

Partners expanded to additional healthcare organizations, workplace, and insurance providers. Exeter Hospital was an early-adopter with its leaders integrated with local physicians for referrals. Statewide pre-post data results, collected by the AHEC from all its partners, mirrored Stanford's positive results. NH results showed consistent improvement in workshop participants' levels of activity and daily functioning, as well as increased confidence in their ability to manage their chronic conditions.

Over the years the network of community partners, sites, and leaders continued to grow. Workshop offerings expanded to include the Spanish version "Tomando Control su Salud," Diabetes Self-Management, Chronic Pain Self-Management (CPSM), and Walk with Ease.

Despite financial limitations and staffing inconsistencies, and the shift to remote workshops during the COVID-19 pandemic, the network of agencies providing workshop programs survived through hard work and new partnerships, all assisted with funding from the DHHS Bureau of Elderly and Adult Services. For the past 3 years the network has coordinated with UNH Extension, after they received a grant from the federal Substance Abuse and Mental Health Services Administration (SAMHSA), to focus on reducing opioid abuse in rural communities. Through this grant, CPSM, CDSM, and Walk with Ease workshops are offered through the UNH Extension Program. The trend toward partnerships inspired the Network to change its name from "Chronic Disease Self-Management" to the "Well-Being Action Network."

The enduring influence of the NH Well-Being Action Network is a testament to the high degree of collaboration among health, education and social services organizations. To learn more about workshop topics and locations across the state, please visit: <https://www.snhahec.org/upcoming-workshops.html> and "like" us on facebook.

Retiree Sandra Found a 2nd Career at the NH Dept of Safety

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

Sandra retired after working 18 years with the public as a restaurant manager. While in retirement she decided she still wanted to keep working part-time so she took a job as a toll booth operator in Hooksett with the Department of Transportation. She loved the fast-paced work environment this position offered, as well as the contact with customers. She told us that it was very different from working with her customers in the restaurant industry, but that she still enjoyed having that aspect of customer interaction.

While working as a toll booth operator COVID hit which resulted in a loss of hours working in the toll booth. As a result of this Sandra transferred to the Department of Safety as a part-time Fingerprint Technician during 2020. During that time, an opportunity to work at the DMV presented itself to Sandra that was too good to pass up.

Since then, Sandra has been working part-time at the DMV and absolutely loves it. She has customer interactions and works in a fast-paced environment. Every day is different for Sandra, and she loves to be able to deliver the highest quality of customer service.

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>

Did the FDA Extend the Expiration Date on Your COVID-19 Test?

Want to test if you have COVID-19? Some at-home tests may show use-by dates on the packaging, but actually work longer than anticipated. The U.S. Food and Drug Administration (FDA) extended expiration dates for many brands of COVID-19 tests after learning many continue to be effective.

Review the list of over-the-counter tests and updated information about their shelf life.

Use the FDA's expiration date lookup tool to find out if your tests are still effective.

Discard expired tests that are not listed.

Check if your COVID-19 test is still effective at <https://www.fda.gov/medical-devices/coronavirus-covid-19-and-medical-devices/home-otc-covid-19-diagnostic-tests>

Volunteers Sought to Transcribe Military Revolutionary War Pension Files

In celebration of the 250th anniversary of American independence, the National Archives and the National Park Service are collaborating on a special project to transcribe [Case Files of Pension and Bounty-Land Warrant Applications Based on Revolutionary War Service, ca. 1800 - ca. 1912](#). These Revolutionary War Pension Files consist of applications and other records pertaining to claims for pensions and bounty land warrants.

These records may contain valuable details about Revolutionary War veterans and their families, such as rank, unit, period of service, age, residence, date and place of marriage, and date and place of death of spouse. Also, within these records, you may find copies of marriage or other family records,

information pertaining to military activities or details about soldier's lives, along with letters, diaries, family trees, or even photographs.

Are You Ready to Get Started?

You're invited to help transcribe these records to unlock the details and stories found within these rich records.

Follow this link to learn how to [register and get started](#). Be sure to review our tutorial [Get Started Transcribing](#).

Questions? Find more information and answers to Frequently Asked Question at <https://www.archives.gov/citizen-archivist/missions/revolutionary-war-pension-files>

SCAM of the Month Alert

10 Ways to Protect Your Personal Social Security (and other) Information

By **STEPHEN McGRAW**, Acting Deputy Associate Commissioner, Office of Strategic and Digital Communications

Identity theft affects millions of people each year and can cause serious harm. Protect yourself by securing your personal information, understanding the threat of identity theft, and exercising caution.

Here are 10 things you can start doing now to protect yourself and your loved ones from identity theft:

Protect your Social Security number by keeping your Social Security card in a safe place at home. Don't carry it with you or provide your number unnecessarily.

Be careful when you speak with unknown callers. Scammers may mislead you by using legitimate phone numbers or the real names of officials. If they threaten you or make you feel uneasy, hang up.

Create strong, unique passwords so others can't easily access your accounts. Use different passwords for different accounts so if a hacker compromises one account, they can't access other accounts. Check out the Federal Trade Commission's **password checklist** for tips.

Never give your personal or financial information in response to an unsolicited call or message, and never post it on social media.

Shred paper documents that contain personal information, like your name, birth date, and Social Security number.

Protect your mobile device from unauthorized access by securing it with a PIN, adding a

fingerprinting feature, or using facial recognition. You can also add a password and adjust the time before your screen automatically locks.

Regularly check your financial accounts for suspicious transactions. You can also request and check a free credit report from each of the three credit bureaus every year: **TransUnion**, **Equifax**, and **Experian**.

Avoid internet threats by installing and maintaining strong anti-virus software on all your devices—including your mobile device and personal computer. Use a virtual private network (VPN) to stay safe on public Wi-Fi. Do not perform certain activities that involve sensitive data, like online shopping and banking, on public Wi-Fi networks.

Protect yourself on social media by customizing your security settings and deleting accounts you no longer use. Also, double-check suspicious messages from your contacts, as hackers may create fake accounts of people you know.

Never click on any link sent via unsolicited email or text message—type in the web address yourself. Only provide information on secure websites.

Social Security encourages you to create your own personal **my Social Security account** to track your earnings record. For more information, please read our publication, *Protecting Personal Information*. Contact Social Security if you see suspicious work activity on your record—you could be a victim of identity theft.

Source: <https://blog.ssa.gov/10-ways-to-protect-your-personal-information-2>

It's Time Enroll in 2024 ACA Coverage

Open Enrollment in an Affordable Care Act (ACA) Marketplace health plan for 2024 started November 1. Make sure you're prepared to make enrollment faster and easier for members of your family not covered by Medicare.

5 tips to get ready to enroll:

- **Use this checklist** to get what you need before you start your application. This way you'll be ready when the Marketplace asks for basic information about you and your household.
- **Get an idea if you'll qualify for savings** — most people do!

- **Understand why having health insurance is important.** Health insurance covers unexpected medical costs and offers many other important benefits, like preventive care and mental health coverage.
- **Learn how to choose the right plan.** Knowing just a few things before you compare plans can help you choose.

Check out these **additional tips** to help you get ready to apply for 2024 - don't miss out on affordable coverage.

Advocacy Update by the NH Alliance for Healthy Aging

NH AHA Advocacy Priorities for the Next Five Years

By **MARTHA McLEOD**

NH AHA Community Engagement Coordinator

The NH AHA (New Hampshire Alliance for Healthy Aging) Advocacy team is working on a set of advocacy priorities for the next five years that builds on the foundation of the System of Care for Healthy Aging. Our draft plan includes the following actions:

We will monitor the implementation of the laws, funding requests and rules changes that were included in the System of Care for Healthy Aging bill language, including advocating for the necessary infrastructure in the Department of Health and Human Services, analyzing data to measure the progress of reducing gaps between needs and access to care, and ensuring that adequate and sustainable funding remains in place to support healthy aging in New Hampshire.

We will support a strong State Commission on Aging that leads the effort to advise the Governor and general court on policy and planning related to aging in New Hampshire by participating with their policy priorities and on the development of a Multi-Sector Plan for Aging for the State.

We will work to create a more age friendly New Hampshire by advocating for state and local policies and access to services that meet the needs of older people across NH-rural and urban-including transportation, housing, and food security so that all of us can access the supports we need as we age.

We will support the choice to age at home and in the community by ensuring adequate health and caregiver support, civic and social engagement, employment, and volunteer opportunities and support community-based programs for mental health and substance abuse statewide.

We will fight ageism in all policy, media, and community work we do and advocate for digital equity for older adults to reduce social isolation and access to care through telehealth and expansion of the state's broadband capabilities.

We will work to grow an advocacy base statewide of older adults ready to engage with elected officials and state agencies and convene and inform policy makers on key issues and build out the infrastructure for a sustainable future, that continues to support the needs of older adults in the state.

We will partner with diverse communities, organizations, and experts to ensure that our work is relevant and effective for all of us.

Let us know if these actions and activities reflect the needs and solutions that will ensure New Hampshire is a healthy place to age. We want to hear from you.

Please contact Heather Carroll at hcarroll@nhla.org or Martha McLeod at mmcleod@new-futures.org for more information.

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

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.

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.

How Older Adults Are Changing America

The September 2023 AARP Bulletin September issue published an article on, “How Older Adults Are Changing America.”

The article looks at how an aging population is shaking up the country, why it is happening and what it means. The author evaluates this phenomenon one sector at a time, from the workplace to healthcare to financial services to fitness to travel to entertainment and to politics. Each section details audiences that are changing and dives into specifics.

Read the AARP Bulletin article at <https://www.aarp.org/politics-society/history/info-2023/older-adults-changing-america.html>

November Medicare Minute

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

November Topic: Choosing Doctors and Facilities

• Thursday, November 16 • 3:00 - 3:30 PM (EST)
Whether you have Original Medicare or a Medicare Advantage Plan, you must choose your primary care provider, your specialists, and your health care facilities. With so many options, deciding where to go can feel daunting. In this Medicare Minute we’ll discuss some of the considerations to keep in mind when making these important health care choices.

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

The Impact of Climate Change: Why Older Adults are Vulnerable

By GERALYN MAGAN, The LeadingEdge LTSS Center

A new LTSS Center research report outlines how community stakeholders can help older adults better prepare for and recover from climate change-related emergencies.

People who are aged 65 and older are particularly vulnerable to the effects of climate change.

Yet, they often are left out of climate change discussions and overlooked as a high-risk population by local and state public health departments, first responders, providers, and society until after an extreme weather event or disaster has occurred.

“Scientific and demographic projections suggest that this approach must change,” states a new research report from the LeadingAge LTSS Center @UMass Boston.

The Impact of Climate Change: Why Older Adults are Vulnerable highlights the disproportionately negative, short- and long-term impacts of climate change on older adults and recommends actions that various stakeholders can take to address those impacts.

Read the report at https://ltsscenter.org/reports/The_Impact_of_Climate_Change_Why_Older_Adults_are_Vulnerable.pdf

ACL Expands DIAL to Include Self-Service Features

New website offers 24/7 search-by-zip code option to find local services and resources

The Administration for Community Living’s (ACL) Disability Information and Access Line has launched a new tool to help people with disabilities to find local services and resources to support community living. Through **DIAL’s new website** and its searchable database, users can now find the information they need, at any time of day, every day of the year.

DIAL is a first-of-its-kind contact center, initially established in 2021 as a national hotline to help people with disabilities access COVID-19 vaccinations. Today, DIAL connects people with disabilities to a broad range of services such as housing assistance, accessible transportation, legal assistance, and more to support independent living in the community.

In addition, DIAL continues to be a critical hub for information and resources to support people with disabilities in staying up to date with vaccinations. DIAL trained staff are available to help people.

DIAL’s staff are trained to work with people of various communications abilities and will spend as much time as needed to ensure effective communication. DIAL’s Information Specialists can assist people in all languages and are trained to work with callers who are deaf and hard-of-hearing.

Learn more at <https://dial.acl.gov/>