



Ageing Matters

New Hampshire State Commission on Aging

New Hampshire Commission on Aging

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Representative James MacKay
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Wendi Aultman, Department of Health and Human Services
Susan Buxton, Long Term Care Ombudsman
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Laurie Duff
Carissa Elphick
Margaret Franckhauser
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Doug McNutt
David Ross
Beth Quarm Todgham
Joan Ward
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Executive Director

Rebecca Sky

Seeing Through the Eyes of a Child

We all could use a little enchantment.

By **DON AKCHIN**, The End Game

Over the summer my oldest granddaughter, 10-year-old Margaret, was bitten by the writing bug. At first, she was creating a short story, but she kept writing until it was no longer short. When she finally concluded the project in late August, it stood at 80-plus handwritten pages – an admirable feat of stamina and persistence.

It's a story about enchanted jewelry, an evil witch, a couple of intrepid girls, time travel, and magic. Lots of magic. I know I am biased, but I think it's quite good!

As I watched her progress and cheered her on from the sidelines, I could not help recalling a similar summer experience of my own. For my 10th birthday, my uncle gave me a square wooden box containing 32 beautifully hand-carved chess pieces. The gift had a powerful effect on me, inspiring me not only to play more chess, but to devote the summer to writing a story about an enchanted chess set. The story featured knights and castles, kings and queens, time travel, intrepid boys, and magic – lots of magic. Throughout the summer my imagination was ablaze as I wrote page after page of plot and characters. When it was done, I held in my hands what I considered a novel.

It is too early to say whether Margaret's episode of writing fever is a one-time outbreak or, as in my case, the inciting incident in a lifetime case of chronic authoritis. It doesn't matter. I tell the story because it got me thinking about enchantment.

Reading Margaret's story, and recalling my own at the same age, took me back for a moment to a time when the world was new and anything seemed possible – when it was entirely possible for a sparkling necklace or a hand-carved bishop to have magical powers – when boys and girls could respond to threats and challenges with bravery and daring – when a walk through the woods might reveal fairies darting between the flowers – and when pure ideals and the best intentions prevailed over the cynicism of hardened grownups.

A few of us manage never to lose that ability to see with fresh eyes. According to a recent [biography of Albert Einstein](#), the brilliant physicist retained the intuition and awe of a child. Late in life, he wrote to a friend, "People like you and me never grow old. We never cease to

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How to Contact the New Hampshire State Commission on Aging

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Check Out Past Editions of AgingMatters

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

Eyes of a Child, con't

stand like curious children before the great mystery into which we were born."

Why It Still Matters

It's quite possible for even the most world-weary, hidebound, crotchety muggle among us to recapture a taste of that child-like openness. Moreover, it's good for us to experience the world that way from time to time. Remaining curious and experiencing the world with awe and wonder is one of the best ways to keep our minds operating in tip top shape. A brain that can see beyond the ordinary and the everyday is a brain with the flexibility and agility to roll with the changes life throws in our faces. It is a brain capable of changing the perceptions of reality – one that can absorb loss and disappointment and yet find the resilience to experience awe and appreciate the gift of living.

In **Enchantment: Awakening Wonder in an Anxious Age**, author Katherine May writes of her journey to overcome her Covid-19-related exhaustion and isolation by trying to uncover the sense of awe that seemed easy to access as a child. The key for her, as the title suggests, was enchantment, a feeling she describes as "small wonder magnified through meaning, fascination caught in the web of fable and memory." To access enchantment, she writes, you need only be able to look at the world with an open heart and mind. You can find enchantment in "small doses of awe" just from daily interactions that bring you joy wherever you find them.

Small doses can be the face of a child greeting his new pet puppy for the first time. It can be an awesome spider web suspended from a tree branch. It can be an appreciative smile on the face of a stranger. It can be wondering about clouds or the color of the sky.

And it can be the look of pure satisfaction on the face of a 10-year-old author who lives in a world where magic is as real as gravity and anything is possible.

Back in 1961, my father showered effusive praise on my first literary effort and made a suggestion: Could he send my manuscript to his sister Dora to have it typed?

Aunt Dora was more than a typist. She was a would-be writer herself, who had gone to New York City to seek her fortune but got no farther than secretary. Of course she typed it, all 15 pages of it, and her praise was the strongest possible affirmation. From that moment on, I knew I was a writer.

It was time to pay it forward. "Margaret," I asked the young writer, "I like your story very much. Would you like me to type it for you?"

© 2023 Don Akchin Don Akchin produces a weekly newsletter and a biweekly podcast about positive aspects of aging. You can read more (and get a free subscription) at <https://theendgame.substack.com>



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.

November NH COA Meeting Recap

The November Commission on Aging meeting featured an update from the NH Department of Health & Human Services (NH DHHS) on the implementation of the System of Care for Healthy Aging that was established in the last legislative session.

The legislation creating the System of Care for Healthy Aging requires NH DHHS to report to the Governor, Legislature, the NH State Commission on Aging annually. The first report is available here for the public to review: <https://www.nhcoa.nh.gov/publications.aspx>

Two direct care workforce initiatives shared their approach and outcomes with the Commission.

Lynn Carpenter oversees the *NH Needs Caregivers* and the *Healthcare Heroes in the Making* program. *NH Needs Caregivers* is funded with American Rescue Plan dollars targeted to support skilled nursing and long-term care facilities. Funding will end by June 2024. The program’s purpose is to develop the Licensed Nursing Assistant (LNA) workforce. Since June 1, 2023, the program has responded to 920 inquiries from people who have seen their marketing materials, awarded 77 nursing assistant training scholarships, supported 87 people to complete a training course, (+ the 24 people currently in a course), and supported 67 people to obtain a license. The *Healthcare Heroes in the Making Program* grew the pipeline of caregivers by recruiting and training up to 284 high school students to become LNAs. The program ran for 17 months, supporting 135 people to complete the LNA course, 126 to obtain a license, and 71 people with confirmed employment.

Geoff Vercauteren, Director of Workforce Development at **Network4Health**. The organization represents 40 organizations across 18 towns surrounding greater Manchester/Derry/Salem, NH. *Network4Health* existing funds will likely be expended by December 2024. New sources of

funds will then be needed to continue its efforts to develop the workforce. They engage in a variety of activities; three of were described in some detail at the Commission meeting. They partner with the International Institute to offer English as a Second Language classes for employees at Manchester’s two hospitals. They provide a career coach who provides outreach, coaching and wrap-around services to people going through MA (Medical Assistant) and LNA apprenticeships at Elliot Hospital and Catholic Medical Center. Finally, in collaboration with organizations across the state, *Network4Health* partners with **PHI to bring their nationally recognized coaching/supervision training** to NH. The program trains supervisors to provide high quality support and management of direct care workers.

The work of the Multisector Plan for Aging for New Hampshire Facilitators Team was discussed briefly at the meeting. Using the technical assistance offered by the Center for Health Care Strategies Learning Collaborative, an outline for a planning process is being developed.

Commission member Roxie Severance was honored with a commendation from Governor Sununu and the State of New Hampshire presented by Jimmy Hinson, Workforce Development Administrator, of the NH Department of Business and Economic Affairs. She was recognized for her work developing solutions to tackle the healthcare workforce shortages with the NH Sector Partnership Initiative and her tireless contributions leading various nonprofits in a professional capacity and as a board member.

The Commission will not hold a December meeting. The next meeting is scheduled for Monday, January 8th 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/>

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NH COA Welcomes New Members

The New Hampshire State Commission on Aging welcomed the following individuals as members of the Commission at a recent meeting. Please join us in thanking them for their commitment to served Granite State's older adults through the Commission's work.

Carissa Elphick, Deputy Director, Partnership for Public Health (Belknap County)

Carissa Elphick serves as Deputy Director and is responsible for leading all aspects of the agency's efforts to support social determinants of health in the region through direct services. In addition, she has served as the Director of ServiceLink programs in Belknap and Carroll counties since 2017. Carissa joined ServiceLink in 2014 working as an Options Counselor for the Belknap County office. Prior to joining the organization, she was a forensic interviewer with the Merrimack County Advocacy Center in Concord. She holds a M.A. Degree in Justice Studies from the University of New Hampshire and a Bachelor of Arts Degree in Psychology (Summa Cum Laude) from Saint Joseph's College of Maine in Standish, ME. Carissa holds a broad range of professional certifications and is a 2017 graduate of Leadership Lakes Region. She currently serves on the Board of Directors for Gilford Neighbors, a community group supporting aging in place, social engagement, and volunteerism among older adults. She is also a parent representative for Laconia Youth Alliance.

Margaret Franckhauser, MS, MPH, RN, Director of Aging Services, U.S., Community Health Institute, JSI (Belknap County)

Margaret Franckhauser has more than 35 years of experience in the fields of aging and community health. Before joining JSI, she was a consultant with community-based aging service organizations and launched NextFifty Initiative, a grant-making foundation dedicated to aging in Colorado. Prior to that, Margaret spent 20 years as the CEO of a New Hampshire community health organization offering home health, hospice, and home-based supports to older adults and home visiting services to fragile families. She has worked with national and state legislators to draft legislation that enhances care to all populations and served on the board of two health foundations. Margaret has a B.A. in nursing from Catholic University in Washington, DC, a masters in primary care nursing from the University of Maryland, and an M.P.H. from the University of North Carolina at

Chapel Hill.

David Ross, NHA, Administrator, Hillsborough County Nursing Home (Hillsborough County)

David was born and raised in Concord and began working in long term care 35 years ago as a dietary aide, housekeeper, and eventually as a Certified Nursing Assistant while attending college at the University of New Hampshire. He graduated from the UNH Whittemore School of Business and Economics in 1990 with a B.S. degree in Business Administration and was licensed as a Nursing Home Administrator in 1991. David has worked as a Nursing Home Administrator in New Hampshire for the past 32 years in both the for-profit and not-for-profit sectors. He has been the administrator of Hillsborough County Nursing Home and Rehabilitation Center in Goffstown since 2017. David is currently serving on the NH Nursing Home Administrators Board and the NH State County Finance Commission. He is an active member of the NH Association of Counties Executive Committees and the NHAC Nursing Home Affiliate. David and his wife Maria have been married for 31 years and have 4 children who attended Manchester public schools and have all graduated from UNH themselves.

Joanne Ward, RD LD, Civic Leader, Retired Nutritionist (Rockingham County)

Joanne Ward earned a B.A. in Psychology and Education from Rhode Island College and B.S. in Nutrition at the University of Rhode Island. She has professional experiences working as a nutritionist for both a hospice program and then for St. Joseph Community Services in Merrimack for the Meals on Wheels and congregant meals programs. She eventually moved to work as a consulting dietitian for Genesis Health Care in Portsmouth. Joanne's community services experience is broad. She was elected to the State House for two terms as a State Representative serving on the Health, Human Services and Elderly Affairs Committee, and one term on the Labor Committee. She was a member of the previous State Committee on Aging, serving as its secretary. Joanne has been the Chair of the Service Link of Rockingham County Advisory Board, a board member of the Friends of Rockingham County Aging Adults and served on the NH Food Bank Advisory Board. She was a foster care provider and educational surrogate and is a Master Gardener.

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New Members, con't

Beverly Bjorklund, Civic Leader, Retired Librarian (Sullivan County)

Beverly Bjorklund is a recently retired Library Media Specialist having worked in two elementary schools in Connecticut over the past 20 years. In those 20 years she held many leadership roles in her school and within the district. Most significantly was as the co-chair of the District Professional Development Committee. Her responsibilities included needs surveys, creation of workshops based on needs and

implemented a program of using staff as workshop leaders. She also acted as the Technology Liaison for the schools in which she worked. Bev received her B.S. in Psychology and Elementary Education in June of 1997 and her M.S. in School Media from Fairfield University. Bev and her husband retired to Sunapee in 2019 having summered and vacationed there since 1976. Currently Bev is the Chair of the Abbott Library Board of Trustees. She served as an alternate to the board from June 2021 until her election to the board in March of 2022. She has held the chair position since then.

NH DHHS Seeks Public Input on Home and Community-Based Services

The New Hampshire Department of Health and Human Services (DHHS), Bureau of Elderly and Adult Services (BEAS), in partnership with the Human Services Research Institute (HSRI) and the UNH Center on Aging and Community Living, will hold a series of public forums to solicit stakeholder feedback on New Hampshire's Home and Community Based Services (HCBS) system for older adults and people with disabilities.

Through funding by the Centers for Medicare & Medicaid Services' (CMS) "Money Follows the Person" Demonstration Expansion award, DHHS, with support from HSRI, will evaluate New Hampshire's long-term services and supports system, including the Choices for Independence waiver, and consider recommendations for ensuring greater system access across all populations and geographic areas of NH.

"New Hampshire has made investments in recent years geared toward enhancing our long-term supports and services," said DHHS Commissioner Lori Weaver. "We look forward to working with individuals, caregivers, and stakeholders to ensure we are continuing to meet the needs of the people who use long term services and supports, so they can live independently in their communities."

Once the data collection and analysis are complete, DHHS and HSRI plan to issue a final report in June 2024 that will include actionable recommendations to promote community integration, independence, and a robust system of services and supports for older adults and people with disabilities.

Anyone who has feedback about HCBS access and quality is encouraged to attend a listening session. For additional information about the listening sessions or to provide direct feedback, please



email NHHCBSfeedback@dhhs.nh.gov.

In-person listening sessions:

- **Berlin, Tuesday, December 5:** 1:30 - 3:00 p.m. Berlin Senior Center, 610 Sullivan St., Berlin
- **Concord, Thursday, December 14:** 2:30 – 4:00 p.m., GoodLife Programs & Activities, 254 North State St., Concord

Virtual listening sessions:

Wednesday, December 13: 6:30 – 8:00 p.m.

A second virtual listening session, with Spanish language access, will also be scheduled.

The link for all virtual sessions is: <https://us06web.zoom.us/j/84586985396>

Or by telephone: Dial: +1-646-931-3860 / Meeting ID: 845 8698 5396

People who need accommodations for communication access to in-person sessions such as interpreters, CART (captioning), assistive listening devices, or other auxiliary aids and/or services, can contact BEAS at 603-271-9203 or NHHCBSfeedback@dhhs.nh.gov five business days before the listening session. At least five business days' advance notice is requested in order to assure availability; requests made fewer than five days prior to the event will attempt to be accommodated but cannot be guaranteed.

Dedicated to Service

Wendy Hawkes Makes Enduring Impact on Those in Need



Wendy Hawkes

For the past 8 years, Wendy Hawkes, a volunteer at the Granite VNA (formerly the Concord Regional VNA), has played a prominent role in numerous settings at the agency, including providing amazing support and companionship to hospice patients, and caregiver respite to family members.

Founded in 1899, the Granite VNA provides home care, hospice care, a hospice house, palliative care, pediatrics and maternal and child health, bereavement support and wellness programming to 82 New Hampshire communities.

"I have enjoyed getting to know Wendy, discovering her interests and collaborating with her to find the roles she enjoys that capture her enthusiasm for serving others," said Lisa Challenger, Granite VNA Volunteer Coordinator for the Greater Concord Region. "Wendy is one of the very dedicated 'behind the scenes' volunteers who quietly goes about their service to others."

Annually, Wendy generously gives more than 100 hours in a broad range of capacities, chief among them include:

- As a Flu Clinic Volunteer, where she assists with administrative tasks during many of the VNA's community flu clinics.
- As a Memory Café Volunteer, helping alongside Agency program staff to support caregivers and loved ones who have memory impairment during monthly Memory Cafés.
- As a Hospice House Gardener, working to maintain the Hospice House gardens during the seasons. These gardens serve as a welcoming and quiet place for patients and families to enjoy the outdoors.
- During the pandemic, she helped assemble mask kits that were distributed to community nurses and other staff to ensure their safety and the safety of VNA patients.
- Supporting the Hospice Awareness Campaign, Wendy helps gather, deliver, and pick up lights as part of "Lights, Life and Memories" annual hospice awareness campaign to engage local businesses.
- Sending Cards to Long-term Care Facility patients for support and encouragement

"I would also describe her as a gentle and intuitive soul with a welcoming smile and kind concern for all she meets," added Challenger.

Help Us Spread the Word!

If you like this newsletter, please share it with your family, neighbors, friends, and colleagues. Add their names to the mailing list at

Karen.t.knowles@nhcoa.nh.gov

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 early next year

**Meet Hillsborough County's Older Adult Volunteer
Award Winner**

An Amazing Asset

**Jean Haight Provides Valuable
Support During Trying Times**



Jean Haight

According to Michele Canto, Manager of Volunteer Services at St. Joseph Hospital in Nashua, Volunteer Jean Haight is an “amazing asset to St. Joseph Hospital Oncology Center.”

Canto went on to say that ever since Jean joined the team more than 7 years ago, she’s been a staple for the staff and patients each time she comes in to give her time. “Jean has given so much of her time. She has encountered and supported so many people who are going through the hardest time in their lives.”

A retired teacher, Jean first encountered the Oncology Center when her husband was being treated there. As a volunteer, she is able to use her first-hand experiences to connect with patients going through treatment, and their families. “I’m here to be a resource for people,” she says. “And sometimes just be a good listener.”

According to Canto, staff and patients alike look forward to the days when Jean volunteers at the Center. A jack of all trades, her volunteer tasks include restocking department items, cleaning, and delivery of snacks, patient lunches and drinks. Jean also supplies patients with blankets undergoing treatment. “Through her own walk through life, Jean understands the impact of serious illness and how it affects families,” said Canto. “Jean takes her experiences and showers our patients with a tender ear and a kind heart.”

For Jean’s part, she tries to create special moments for those she encounters. “You get to know people and their families over time, I try to make people feel better,” she says. Staff at the Center describe Jean as someone who brings a positive caring attitude to the Oncology Center for the patients as well as the staff.

“When it comes to Jean’s commitment and dedication to the St. Joseph Hospital Oncology Center, Jean puts her heart and soul into everything she does and brings joy to everyone she encounters,” said Canto “This time in people’s lives is not easy and Jean is the special volunteer who knows just how to come in and makes everyone feel at ease. Jean is so deserving of this award as we know she will continue to volunteer and make a difference in our hospital.”

*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

**You’re Invited
To Share Your
Thoughts & Ideas**

New Hampshire’s older adults have a story to tell. And we welcome the opportunity this newsletter gives them to share their stories with others in hopes that their experiences will help, inspire and encourage someone else as we all look for answers and ideas on how to navigate the years ahead.

Please use this newsletter as your way to share those personal experiences and your personal points of view on living in New Hampshire as an older adult.

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

Email your stories to

**NHCOAnews@
gmail.com**

We look forward to hearing
from you soon!

**Your Local
Resources**

- **ServiceLink Aging & Disability Resource Center:** (866) 634-9412, servicelink.nh.gov
- **2-1-1 NH** is the connection for NH residents to the most up-to-date resources they need from specially trained Information and Referral Specialists. 211 NH is available 24 hours, 365 days a year. Multilingual assistance and TDD access are also available, <https://www.211nh.org>

Letter to the Editor:

Protecting Our Senior Community from Deceptive Practices

Submitted by **JAMES FOX**, Property & Casualty Director, State of NH Insurance Department

I hope this letter finds you well. As the Property & Casualty Director at the New Hampshire Insurance Department, I am reaching out to you because of our shared concern for the welfare and protection of elderly consumers in our community. We have recently become aware of certain marketing tactics used to promote consumer guaranty contracts that target senior citizens, and we are determined to safeguard the interests of our senior community members.

Consumer guaranty contracts, also known as extended warranties or warranty service contracts, offer protection for various products such as motor vehicles, homes, and consumer goods. These contracts promise to provide repairs, replacements, or specific benefits in the event of certain contingencies. They are designed to offer peace of mind to consumers by covering costs associated with operational or structural failures, defects, wear and tear, power surges, or accidental damage from handling, depending on the terms and conditions.

The NH Insurance Department is dedicated to ensuring that consumers, particularly our elderly residents, are treated fairly and have access to accurate information regarding these consumer guaranty contracts. In this regard, I am writing to request your assistance in our ongoing efforts to identify and address potentially deceptive practices in the market. We have been made aware of marketing materials related to consumer guaranty contracts that may employ a range of deceptive tactics aimed at our senior citizens. We believe it is crucial to protect our senior citizens from such practices, and we are asking for your support.

Examples of such deceptive marketing tactics include:

High-Pressure Sales: Some marketers employ aggressive and high-pressure sales tactics to rush seniors into making quick decisions, often using limited-time offers, deadlines, or discounts to create a sense of urgency.

Misleading Language: Deceptive marketing materials may use vague or complex language to make the contract's terms and conditions less clear. Seniors might not fully understand what they're purchasing.

Impersonation: Some mailers or phone calls may impersonate government agencies, insurance
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companies, or trusted organizations to gain seniors' trust, which can mislead them into believing the offer is legitimate.

Fear-Mongering: Marketers may use fear tactics by emphasizing potential risks or threats to seniors' well-being, such as home repairs, medical bills, or emergencies, to convince them to buy the contract.

Unsolicited Calls and Mail: Seniors may receive unsolicited phone calls or mailings promoting these contracts. This unsolicited contact can create a sense of urgency and mistrust.

We kindly request that you and your team be on the lookout for any mailers, advertisements, or materials that promote consumer guaranty contracts, and that participants in your programs provide examples they receive to forward to our attention. If you come across any such materials, we would greatly appreciate your assistance in forwarding them to our department for further investigation.

Your cooperation will be invaluable in helping us to better understand and address this issue, ultimately enabling us to better protect our elderly community members from potentially harmful practices.

At the New Hampshire Insurance Department, we are committed to promoting transparency and consumer protection. Your collaboration in this endeavor will contribute significantly to our mission of safeguarding the interests of our elderly citizens.

If you have any questions or require further information, please do not hesitate to contact us at 603-271-2261 or via email at enforcement@ins.nh.gov.

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2024 Medicare Enrollment Period Ends 12/7/23

Let's Have an Honest Conversation About What to Expect as You Age

By JUDITH GRAHAM, Kaiser Health News

How many of us have wanted a reliable, evidence-based guide to aging that explains how our bodies and minds change as we grow older and how to adapt to those differences?

Creating a work of this kind is challenging. For one thing, aging gradually alters people over decades, a long period shaped by individuals' economic and social circumstances, their behaviors, their neighborhoods, and other factors. Also, while people experience common physiological issues in later life, they don't follow a well-charted, developmentally predetermined path.

"Predictable changes occur, but not necessarily at the same time or in the same sequence," said Rosanne Leipzig, vice chair for education at the Brookdale Department of Geriatrics and Palliative Medicine at the Icahn School of Medicine at Mount Sinai in New York. "There's no more heterogeneous a group than older people."

I called Leipzig, 72, who works full time teaching medical residents and fellows and seeing patients, after reading her new 400-plus-page, information-packed book, "**Honest Aging**: An Insider's Guide to the Second Half of Life." It's the most comprehensive examination of what to expect in later life I've come across in a dozen years covering aging.

Leipzig told me she had two goals in writing this guide: "to overcome all the negatives that are out there about growing older" and "to help people understand that there are lots of things that you can do to adapt to your new normal as you age and have an enjoyable, engaged, meaningful life."

Why call it "Honest Aging"? "Because so much of what's out there is dishonest, claiming to teach people how to age backwards," Leipzig said. "I think it's time we say, 'This is it; this is who we are,' and admit how lucky we are to have all these years of extra time."

The doctor was referring to extraordinary gains in life expectancy achieved in the modern era. Because of medical advances, people over age 60 live far longer than people at the dawn of the 20th century. Still, most of us lack a good understanding of what happens to our bodies during this extended period after middle age.

Several months ago, a medical student asked Leipzig whether references to age should be left out of a patient's written medical history, as references

to race have been eliminated. "I told her no; with medicine, age is always relevant," Leipzig said. "It gives you a sense of where people are in their life, what they've lived through, and the disorders they might have, which are different than those in younger people."

What questions do older adults tend to ask most often? Leipzig rattled off a list: What can I do about this potbelly? How can I improve my sleep? I'm having trouble remembering names; is this dementia? Do I really need that colonoscopy or mammogram? What should I do to get back into shape? Do I really need to stop driving?

Underlying these is a poor understanding of what's normal in later life and the physical and mental alterations aging brings.

Can the stages of aging be broken down, roughly, by decade? No, said Leipzig, noting that people in their 60s and 70s vary significantly in health and functioning. Typically, predictable changes associated with aging "start to happen much more between the ages of 75 and 85," she told me. Here are a few of the age-related issues she highlights in her book:

Older adults often present with different symptoms when they become ill. For instance, a senior having a heart attack may be short of breath or confused, rather than report chest pain. Similarly, an older person with pneumonia may fall or have little appetite instead of having a fever and cough.

Older adults react differently to medications. Because of changes in body composition and liver, kidney, and gut function, older adults are more sensitive to medications than younger people and often need lower doses. This includes medications that someone may have taken for years. It also applies to alcohol.

Older adults have reduced energy reserves. With advancing age, hearts become less efficient, lungs transfer less oxygen to the blood, more protein is needed for muscle synthesis, and muscle mass and strength decrease. The result: Older people generate less energy even as they need more energy to perform everyday tasks.

Hunger and thirst decline. People's senses of taste and smell diminish, lessening food's appeal. Loss of appetite becomes more common, and seniors tend to feel full after eating less food. The risk of dehydration increases.

Honest Aging, con't

Cognition slows. Older adults process information more slowly and work harder to learn new information. Multitasking becomes more difficult, and reaction times grow slower. Problems finding words, especially nouns, are typical. Cognitive changes related to medications and illness are more frequent.

The musculoskeletal system is less flexible. Spines shorten as the discs that separate the vertebrae become harder and more compressed; older adults typically lose 1 to 3 inches in height as this happens. Balance is compromised because of changes in the inner ear, the brain, and the vestibular system (a complex system that regulates balance and a person's sense of orientation in space). Muscles weaken in the legs, hips, and buttocks, and range of motion in joints contracts. Tendons and ligaments aren't as strong, and falls and fractures are more frequent as bones become more brittle.

Eyesight and hearing change. Older adults need much more light to read than younger people. It's harder for them to see the outlines of objects or distinguish between similar colors as color and contrast perception diminishes. With changes to the cornea, lens, and fluid within the eye, it takes longer to adjust to sunlight as well as darkness.

Because of accumulated damage to hair cells in the inner ear, it's harder to hear, especially at high frequencies. It's also harder to understand speech

that's rapid and loaded with information or that occurs in noisy environments.

Sleep becomes fragmented. It takes longer for older adults to fall asleep, and they sleep more lightly, awakening more in the night.

This is by no means a complete list of physiological changes that occur as we grow older. And it leaves out the many ways people can adapt to their new normal, something Leipzig spends a great deal of time discussing.

A partial list of what she suggests, organized roughly by the topics above: Don't ignore sudden changes in functioning; seek medical attention. At every doctor's visit, ask why you're taking medications, whether doses are appropriate, and whether medications can be stopped. Be physically active. Make sure you eat enough protein. Drink liquids even when you aren't thirsty. Cut down on multitasking and work at your own pace. Do balance and resistance exercises. Have your eyes checked every year. Get hearing aids. Don't exercise, drink alcohol, or eat a heavy meal within two to three hours of bedtime.

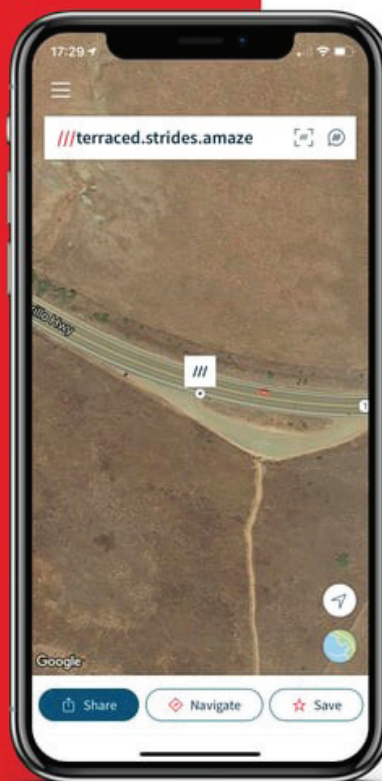
"Never say never," Leipzig said. "There is almost always something that can be done to improve your situation as you grow older, if you're willing to do it."

Source: <https://kffhealthnews.org/news/article/navigating-aging-expectation-adjustment-change/>

Share Your Location with the "What3Words" App

If visibility is poor, you don't have great cell service, you are in a remote area or even a crowded area an address may not be enough information to find you if you're lost or in trouble. The what3words app identifies locations down to a 10-foot square area. What3Words can be used to identify your precise location to help emergency first responders locate you. Downloading it now could help NH911 connect you with the help you need in an emergency. what3words is a part of KnowYourLocation.

Learn more and download the app at <https://what3words.com/about>





Use the free
what3words app to
tell emergency services
exactly where you are

Call the emergency services
and follow these steps:

1. Open the app

Wait a few seconds for the blue dot to settle in one place.

2. Locate yourself

Tap  on iPhone or  on Android. The 3 words for your location will display at the top of the screen.

3. Give the 3 words

Read the what3words location over the phone.

 what3words

Choosing Your Medicare Doctors, Other Providers

Depending on how you get your Medicare coverage, you will have different considerations when choosing health care providers, such as doctors, hospitals, or medical equipment suppliers. Let's discuss the factors you should consider so that your care is covered at the lowest cost. With these factors in mind, you can choose your next health care provider.

If you have Original Medicare, choose a participating provider.

If you have Original Medicare, your health care costs depend, in part, on the type of provider you see. There are three types of providers, and each has a different relationship with Medicare. To pay the least for your care, see a participating provider when possible.

Participating providers accept Medicare and always take assignment. Taking assignment means the provider accepts Medicare's approved amount for health care services as full payment. Participating providers must submit a bill to Medicare when you receive care. Medicare then processes the bill and pays the provider 80% of the cost of your care. You are then responsible for the other 20% of the cost.

Non-participating providers, on the other hand, accept Medicare, but do not have to take assignment. This means they can charge up to 15% more than Medicare's approved amount for services. In other words, you could owe up to 35% of the cost of Medicare's approved amount for services, instead of just 20%.

Opt-out providers do not accept Medicare at all. These providers have signed an agreement to be excluded from the Medicare program. Medicare will not pay for care you receive from an opt-out provider, except in emergencies. These providers can charge whatever they want for services, following certain rules. If you see an opt-out provider, they must give you a private contract describing their charges. This contract also confirms that you understand that you are responsible for the full cost of your care and that Medicare will not reimburse you.

If you have Original Medicare, call -800-MEDICARE or visit www.Medicare.gov for help finding participating providers near you.

If you have a Medicare Advantage Plan, choose an in-network provider.

If you have a Medicare Advantage Plan, your plan must cover the same health care services and items as Original Medicare. Your plan can do so with different costs and restrictions, though.

Each type of Medicare Advantage Plan has different network rules. A network is a group of doctors,

hospitals, and medical facilities that contract with a plan to provide services. There are various ways a plan may manage your access to specialists or out-of-network providers. For example, if you see a provider who is outside your plan's network, you may have to pay more than you would for an in-network provider. You could also be responsible for paying the full cost of your visit, depending on what type of Medicare Advantage Plan you have. Remember that your costs are typically lowest when you use in-network providers and facilities, regardless of your plan type.

It's important to note that not all Medicare Advantage Plans work the same way. Make sure you understand a plan's network and coverage rules before enrolling. If you have questions, contact your plan for more information.

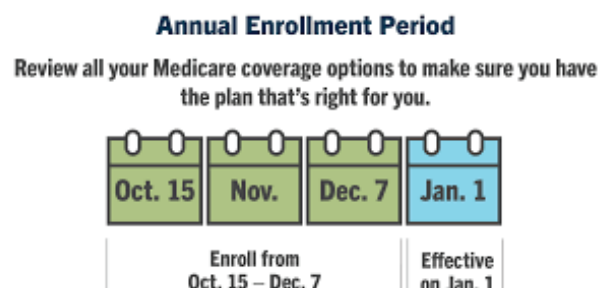
If you have Medicare Part D, use an in-network pharmacy with preferred pricing.

Medicare Part D is Medicare's prescription drug benefit. Part D is offered through private companies either as a stand-alone plan if you have Original Medicare, or as a set of benefits included with your Medicare Advantage Plan. Part D plans generally have networks of pharmacies that they work with to provide you with covered medications. Many pharmacy networks include pharmacies that offer preferred pricing. You typically pay less for your prescriptions at these pharmacies. If you need to find an in-network pharmacy or if you have any issues accessing your covered medications at the pharmacy, contact your Part D plan.

Still have questions?

SHIP is here for you! You can contact your SHIP for any Medicare-related questions or concerns you have. SHIP counselors are government funded to provide trusted, unbiased Medicare counseling at no cost to you. SHIP services are provided by ServiceLink offices throughout New Hampshire. Find more info and your local office at <https://www.dhhs.nh.gov/programs-services/adult-aging-care/servicelink>

Source: <https://www.shiphelp.org/about-medicare/blog/choosing-doctors-and-other-providers>



Tips to Enjoy the Holidays

By **JODI HARPER, MSW, LICSW**, Associate Director, Southern NH Area Health Education Center

As the holiday season approaches, many of us look forward to spending quality time with loved ones, creating cherished memories, and, of course, indulging in holiday meals and treats. However, it's also a time when diet culture rears its restrictive head, bombarding us with messages that make us feel guilty for enjoying these festive treats. How can you savor the holiday season without falling victim to diet culture?

Here are a few tips on how to enjoy the holidays while incorporating the benefits of Chronic Disease Self-Management (CDSM) Programs like those offered at the Well-Being Action Network.

Embrace Intuitive Eating: Instead of adhering to rigid diets or calorie-counting, listen to your body's hunger and fullness cues. Eat when you're hungry, stop when you're satisfied, and focus on the pleasure of eating without judgement.

Ditch Food Guilt: Banish those negative thoughts and feelings about holiday indulgences. Food is not a moral issue, and there's nothing wrong with enjoying your favorite holiday treats. A balanced diet includes those indulgences as well as other nutritious foods.

Practice Mindful Eating: Pay attention to the flavors, textures, and aromas of your holiday meals. Engage all your senses in the eating experience and savor each bite slowly.

Share the Joy: Meals are not just about food; they're about connection and celebration. Enjoy the company of loved ones, share stories, and relish the warmth of togetherness.

Prioritize Self-Care: Self-care is an essential part of maintaining your overall well-being during the

holidays. Make time for rest, relaxation, and activities that bring you joy. Meditating and clearing your mind can get rid of negative thoughts about diet culture.

Reject Diet Talk: If someone brings up dieting or negative body talk, kindly redirect the conversation or set boundaries letting them know you'd rather not discuss those topics.

Move for Joy, not Punishment: Engage in physical activity that you enjoy, not to "burn off" holiday meals. Physical activity can be a source of joy and stress relief, so choose activities that make you happy.

Remember the Bigger Picture: The holidays are a short period in the grand scheme of life. What truly matters are the memories you create and the connections you foster, not the number of calories you consumed.

Seek Support: Connect with friends or a therapist who understands and supports your journey to break free from diet culture and manage chronic conditions. Sharing your experiences and struggles can be incredibly helpful, and this support network complements the sort of support you would find in chronic disease self-management programs like the ones offered through the Well-Being Action Network.

Be Kind to Yourself: If you do find yourself feeling guilty or slipping into old dieting habits, remember that self-compassion is the key. Your journey in chronic disease self-management program will be about progress, not perfection.

This holiday season, make a conscious choice to celebrate joyfully, reject diet culture, and invest in your health through chronic disease self-management programs.

Wishing you all a joyful, guilt-free, and health-focused holiday season ahead!

Another Round of Free COVID Test Kits is Available: Here's How to Get Yours

By **COLLEN TRESSLER**, Federal Trade Commission

Every U.S. household can again place an order to receive four more free COVID-19 rapid tests delivered directly to their home.

If you didn't order tests since the program reopened in September, the site will let you place two orders for a total of eight tests. Order your test kits through [COVIDtests.gov](https://www.covidtests.gov). Orders began shipping the week of November 27, 2023.

The kits will include [instructions on how to verify extended expiration dates](#). Many kits have had their expiration dates extended beyond what may be

printed on the packaging.

You don't have to pay for shipping, and you'll never be asked for a credit card or bank account number. You only need to give a name and shipping address. If you'd like an email confirmation and delivery updates from the U.S. Postal Service, you can submit your email address. **Anyone who asks for more information than that is a scammer.** Don't give out your credit card, bank account, or Social Security number. Do not respond. Instead, report it to the FTC at [ReportFraud.ftc.gov](https://www.reportfraud.ftc.gov).

Be a Citizen Scientist

Help Researchers Solve Puzzling Problems

Did you know that you can team up with scientists to help medical research? You don't need an advanced degree or special knowledge of science. You can become a "citizen scientist" by simply devoting some of your free time to ongoing research projects. Your efforts can help to increase medical knowledge and might lead to new treatments.

Your role could be as simple as playing an online game or sharing a blood sample. Or you could help collect data in your community. You might even help guide the types of questions researchers are investigating by sharing your ideas or concerns.

"People are creative and innovative. They have all sorts of skills and contextual knowledge," says Dr. Jennifer Couch, who heads NIH's citizen science working group. "Citizen science in its broadest sense draws on the insights and talents individuals have to offer."

Citizen science can go by different names. Each can have slightly different meanings. It may be called participatory or contributory science. It's sometimes called crowdsourcing, community-engaged research, or public-partnered research.

Some projects are limited to specific types of volunteers. You might need to be of a certain age or live in a specific region. Some projects are designed for people who have certain health conditions. But others are open to everyone.

All of Us

NIH's All of Us Research Program invites just about anyone in the U.S. to join. The program aims to partner with at least 1 million people nationwide to build one of the most diverse health databases in history. So far, about 500,000 people have fully enrolled. Researchers are using their data to study a wide range of health issues.

Diversity among participants is key for this study. Our cultural practices, biology, and genetic make-up can have a big impact on our health. So can the places where we live and work. Researchers aim to understand how these many factors affect our health.

"Some groups, like Asian Americans, Native Hawaiians, and Pacific Islanders, have been left out of these kinds of studies in the past. But we don't want any groups of individuals to be left behind," says Dr. Fornessa T. Randal, executive director for the Asian Health Coalition, a national community engagement partner for *All of Us*. "*All of Us* is trying to include everyone."

To join *All of Us*, you complete an online consent form and surveys. You can get more involved by

agreeing to share data from your electronic health records. You may be invited to a free appointment to give samples like blood or saliva.

You can decide how much information you're willing to share.

One benefit of joining is you can choose to get information about your own health. You might learn more about your genes or disease risk. You'll also be contributing to scientific knowledge. This could improve medical care for yourself and future generations.

Game Time

NIH has also supported several online games and activities over the years that contribute to science. The games are free to play.

All of Us has a new game component called "Exploring the Mind." It includes online quizzes and puzzles that measure things like your attention span and ability to recognize emotions. It's available to most participants enrolled in the program.

Another project called "**MindCrowd**" is studying how brain function changes with age. Volunteers take a 10-minute online memory test. You can take the test several times. The gathered data may help scientists find ways to protect memory as we get older.

"**Eyewire**" is an online puzzle game that's somewhat like a 3D coloring book. Players view images of brain tissue. Their challenge is to color in areas to define the 3D structure of nerve cells in the brain. The results have helped scientists find previously unknown types of nerve cells. Spin-off projects are now in development that will gather even more details about nerve cells and the brain.

"Some people are really good at puzzle solving. So games can make the most of their skills," says Couch. "Games can give you that 'aha' moment, where you stumble across something interesting that you weren't necessarily looking for."

Community Matters

Several NIH-supported citizen science projects involve working closely with communities. "One clear message we get from community members is that they don't just want to be the subjects of research. They want to be active partners," says NIH's Liam O'Fallon, an expert in community-engaged science. "They want to help with defining the questions and collecting the data. And they want to help communicate the findings."

One project lets people report on neighborhood features that can affect healthy behaviors. "The goal

Citizen Scientist, con't

is to get residents to partner with researchers, so we can understand the barriers to leading healthy lives," says study lead Dr. Abby King, a professor of population health at Stanford University.

Residents use a smartphone app to collect and share data. Through photos, texts, or voice recordings, they point out problems like unsafe intersections. They report on neighborhood features like access to sidewalks, trails, or groceries. This approach is called Our Voice.

"Residents not only collect data, they also interpret it and decide what's most important," King explains. "Then they work with community leaders or policymakers to make changes that are meaningful to them, not just to researchers."

Community data has led to sidewalk repairs and other exercise-friendly changes. An ongoing study is testing to see if the Our Voice approach can help

increase physical activity among older women.

Other NIH-supported researchers worked with community groups to test levels of lead and other metals in urban gardens and yards. They shared results and recommendations with the community. They discussed ways to reduce harmful metals in gardens. Several neighborhoods in Atlanta found high levels of lead in soil. They then applied for and received funding from the Environmental Protection Agency to clean up those polluted sites.

"That was just one of many success stories," O'Fallon says. "I see citizen science as valuable for building skills and capacities. People get to really see how science works. And they can see how their environment affects their health. So this can inform decision making. It really democratizes science."

Source: <https://newsinhealth.nih.gov/2023/11/be-citizen-scientist>

Signing Up to be an IRS-Certified Volunteer is a Great Way to Help People

IRS-certified volunteers are the unsung heroes of tax filing season. Every year, they step up to help taxpayers successfully **file their tax returns**. Anyone who wants to make a difference in their community, learn about tax preparation and earn continuing education credits should consider volunteering.

There are two IRS volunteer programs

The **Volunteer Income Tax Assistance and Tax Counseling for the Elderly** programs both offer free basic tax return preparation to qualified individuals. While the IRS manages the VITA and TCE programs, the VITA/TCE sites are operated by IRS partners and staffed by volunteers.

VITA offers free help to people who generally earn \$60,000 or less, people with disabilities and limited English-speaking taxpayers. **TCE** is mainly for people age 60 or older and specializes in tax issues unique to seniors.

Volunteers are needed to fill a variety of roles beyond tax preparation, including:

- Interpreters
- Greeters
- Quality reviewers
- Marketing specialists
- Instructors
- Computer specialists

Volunteering is easy and convenient:

- Volunteers can work flexible hours.** Volunteers can generally choose their own hours and days to volunteer. Tax

preparation sites are usually open from late January through the tax filing deadline in April. Some sites are open all year.

- Volunteers can work virtually from anywhere.** Some volunteer sites offer virtual help for taxpayers. This means volunteers can help taxpayers complete their tax returns over the phone or online. Some volunteers will conduct a virtual quality review before helping the taxpayer e-file their tax return.
- No prior experience needed.** Volunteers receive specialized training to become IRS certified. They can also choose their **volunteer role**. VITA and TCE programs include volunteers of all backgrounds and ages as well as individuals who are fluent in other languages.
- The IRS provides free tax law training and materials.** Volunteers receive training materials at no charge. The tax law training covers how to prepare basic federal tax returns electronically. The training also covers tax topics such as deductions and credits.
- Tax pros can earn continuing education credits.** Enrolled agents and non-credentialed tax return preparers can earn **continuing education** credits when volunteering as a VITA or TCE instructor, quality reviewer or tax return preparer.

Find more information at: <https://www.irs.gov/individuals/irs-tax-volunteers>

Served in World War II?

New Law Says You're Eligible for VA Health Care

WWII Veterans should apply now for VA health care

By **HANS PETERSEN**, VNA NEWS Editor and Air Force Veteran

If you served in the U.S. military between Dec. 7, 1941, and Dec. 31, 1946, a new law makes you eligible for VA health care benefits, but you have to apply because VA cannot automatically enroll you.

The Cleland-Dole Act was signed into law Dec. 29, 2022. Section 101 of this law expands eligibility for VA care for Veterans of World War II. If you served during World War II, now is the time to apply for VA health care, even if you applied before and were not approved due to your income level.

VA Health Care Benefits

- Medical care rated among the best in the United States
- Immediate benefits of health care coverage
- Exemption from copayments for inpatient and outpatient care
- Enrollment satisfies the Affordable Care Act's requirement to have health care coverage
- No enrollment fees, monthly premiums or deductibles
- Low or no out-of-pocket costs
- Eligibility for VA Community Care

When enrolled in VA health care, you can use your private providers, Medicare and other health insurance to meet your care needs.

Apply Today

- [Apply online](#).
- Visit your nearest VA medical center or [clinic](#).
- Call 800-MyVA411 (800-698-2411) to speak to

a customer service representative, get answers to your questions and start the VA enrollment process. There are many ways to [apply for VA benefits](#), depending on the type of benefit you seek.

WWII Veterans' New Eligibility for VA Health Care

If you served in World War II and are not currently enrolled in VA health care, this recent legislation ensures that you are now eligible for VA health care.

Apply today, even if you applied before and your application was not approved. Income level and service length do not matter.

WWII Veterans will be at minimum in [Priority Group 6](#). You could be in a higher priority group if you have other eligibilities. Even if you were deferred before, please consider applying again. Please note, you must [apply for VA health care](#) if you are not currently enrolled. VA cannot automatically enroll you in VA care.

This new eligibility is just one part of the Joseph Maxwell Cleland and Robert Joseph Dole Memorial Veterans Benefits and Health Care Improvement Act of 2022. This law requires VA to expand eligibility, establish pilot programs, ensure the quality of care and access to care, conduct a feasibility analysis for program expansion and other actions.

Apply today and get the VA health care benefits you earned and deserve.

Source: <https://news.va.gov/125927/served-in-world-war-ii-law-eligible-health-care/>

Survey Seeks Data on Social Isolation Among New Hampshire Veterans

The Partnership for Public Health is working with the state of New Hampshire to address social isolation among our Veterans and to improve access to services that support their health and wellness. To inform the creation of new and improved services, we are reaching out to organizations to link us to Veterans to complete an anonymous survey.

The link to the survey appears below. Again, no names will be attached to the responses, and the information will be used to support the expansion and creation of services to support Veteran connection and wellness. Please share this link among Veteran colleagues around the state. The greater the response, the more effective we will be creating services that serve our Veterans' needs.

Take the survey at https://pph.qualtrics.com/jfe/form/SV_5sU0iW3f3TETHAO

December Events of Interest to Veterans

The NH Department of Military Affairs and Veterans Services would like to highlight upcoming events in December of interest to New Hampshire's Veteran community.

Camp Resilience “Veterans Creative Wellness Retreat - December 6-9, 2023

Camp Resilience, in partnership with CreatiVets, the Currier Museum of Art, and the Red Cross offers this retreat to Veterans looking to spend time with other Veterans to learn how creative arts can help improve your overall wellness and life satisfaction.

The retreat includes Songwriting with professional songwriters from CreatiVets; Visual Art Therapy with educators at the Currier Museum of Art; and Mindfulness Training. Other fun activities include snowshoeing/hiking; Indoor rock climbing; Yoga or Tai Chi and Water aerobics.

Registration is required, space is limited. Lodging, meals, and activities are provided at no cost to participants. For more information or to apply visit: [Veterans Creative Wellness Retreat - December 2023 | Camp Resilience \(camp-resilience.org\)](https://camp-resilience.org/interested/)

Camp Resilience is a non-profit public charity serving First Responders, Veterans, spouses/caregivers, and children from throughout New England. It offers 3- and 4-day retreats for Veterans, and in some cases their spouses/caregivers and their families, in the Lakes Region combining outdoor

activities, facilitated peer-to-peer counseling, and life skills workshops.

Interested, but not ready to register? Learn about future retreats by signing up for their newsletter at <https://camp-resilience.org/interested/>

The New Hampshire Veterans Home in Tilton, NH's mission is to provide the best quality of life for NH Veterans with dignity, honor, and respect.

The Volunteer Program at the NH Veterans Home offers many opportunities to volunteer including Librarian/Multimedia aide; Activities Assistant, Storekeeper, Friendly Visitor, Pet Therapy, Feeding Assistant (eight-hour training class is required and provided by NHVH), and Activities Outing Assistant (helping with outside trips on the NHVH bus).

A volunteer may work one day a week or several, with the creation of a consistent schedule. Every effort is made to match a volunteer's interests with residents' needs to keep everyone happy. Visit this link to find out more about volunteering at the NH Veterans Home: <https://www.nh.gov/veterans/life/volunteer.htm>.

The New Hampshire Veterans Home may be contacted via telephone at (603) 527-4400 or for further information regarding Donations and Volunteer Opportunities email Patty Copeland, Supervisor of Volunteer Activities, at: patricia.copeland@nhvh.nh.gov.

You Now Have Access to Weekly Credit Reports

By COLLEEN TRESSLER, FTC

The three national credit reporting agencies — Equifax, Experian, and TransUnion — have permanently extended a program that lets you check your credit report at each of the agencies once a week for free.

Visit AnnualCreditReport.com to request free copies of your credit reports. Other sites may charge you or be fraudulent sites set up to steal your personal information.

By law, everyone is entitled to one **free credit report** every twelve months from each of the three credit reporting agencies. Soon after the COVID-19 pandemic upended the finances of millions of people, the three agencies announced they would temporarily make free reports available every week. The program is now permanent.

Why check your credit report? Your report shows things like how many credit cards and loans you have, whether you pay your bills on time, and whether any

debts have been turned over to collections. Creditors, insurers, some employers, and other businesses use it to decide if they want to do business with you — and the terms they'll offer you.

Mistakes, like accounts or bankruptcies that aren't yours, can hurt your credit, increase how much you'll have to pay to borrow money, and even derail your chances of getting a loan, insurance, a rental home, or a job. Mistakes can result from errors by businesses that report credit information to credit reporting agencies. They also can be a sign of identity theft. The sooner you spot a mistake, the sooner you can **dispute the error** or — if it results from identity theft — report it at IdentityTheft.gov.

To learn more about why your credit matters, read [Understanding Your Credit](#).

Source: <https://consumer.ftc.gov/consumer-alerts/2023/10/you-now-have-permanent-access-free-weekly-credit-reports?>

SCAM of the Month Alert

Avoiding and Reporting Gift Card Scams

Only scammers will tell you to buy a gift card, like a Google Play or Apple Card, and give them the numbers off the back of the card. No matter what they say, that's a scam. No real business or government agency will ever tell you to buy a gift card to pay them. Always keep a copy of your gift card and store receipt. Use them to report gift card scams to the gift card company and ask for your money back.

How Gift Card Scams Work

Gift card scams start with a call, text, email, or social media message. Scammers will say almost anything to get you to buy gift cards — like Google Play, Apple, or Amazon cards — and hand over the card number and PIN codes. Here are some common tactics scammers use in gift card scams:

1. **Scammers will say it's urgent.** They will say to pay them right away or something terrible will happen. They don't want you to have time to think about what they're saying or talk to someone you trust. Slow down. Don't pay. It's a scam.
2. **Scammers will tell you which gift card to buy (and where).** They might say to put money on an eBay, Google Play, Target, or Apple gift card. They might send you to a specific store — often Walmart, Target, CVS, or Walgreens. Sometimes they'll tell you to buy cards at several stores, so cashiers won't get suspicious. The scammer also might stay on the phone with you while you go to the store and load money onto the card. If this happens to you, hang up. It's a scam.
3. **Scammers will ask you for the gift card number and PIN.** The card number and PIN on the back of the card let the scammer get the money you loaded onto the card — even if you still have the card itself. Slow down. Don't give them those numbers or send them a photo of the card. It's a scam.

Common Gift Card Scams

Scammers tell different stories to get you to buy gift cards so they can steal your money. Here are some common gift card scams:

- **Scammers say they're from the government.** They say they're from the IRS, the Social Security Administration, or even the

FTC. They say you have to pay taxes or a fine. But government agencies won't contact you to demand immediate payment, and they never demand payment by gift card. It's a scam.

- **Scammers say they're from tech support.** They say they're from Microsoft or Apple and there's something wrong with your computer. They ask for remote access, and say to pay them to get it fixed. Don't give them access to your computer.
- **Scammers say they're a friend or family member with an emergency.** If the scammer uses voice cloning, they may even sound just like your loved one. They ask you to send money right away — but not tell anyone. If you're worried, contact the friend or relative to check that everything is all right.
- **Scammers say you've won a prize.** But first, they tell you to pay fees or other charges with a gift card. It's a scam. No honest business or agency will ever make you buy a gift card to pay them for a prize. And did you even enter to win that prize?
- **Scammers say they're from your utility company.** They threaten to cut off your service if you don't pay immediately. But utility companies don't work that way. It's a scam.
- **Scammers ask for money after they chat you up on a dating website.** Romance scammers will make up any story to trick you into buying a gift card to send them money. Slow down. Never send money or gifts to anyone you haven't met in person — even if they send you money first.
- **Scammers send a check for way more than you expected.** They tell you to deposit the check and give them the difference on a gift card. Don't do it. That check will be fake and you'll be out all that money.

What To Do If You Gave a Gift Card to a Scammer

If you bought a gift card and gave someone the numbers off the back of the card, that's a scam. Use your gift card and gift card store receipt for these next steps:

- **Report the gift card scam to the gift card company right away.** No matter how long ago

SCAMS, con't next page

Healthcare Expenses, con't

the scam happened, report it.

- **Ask for your money back.** Some companies are helping stop gift card scams and might give your money back. It's worth asking.
- **Tell the FTC at ReportFraud.ftc.gov.** Every report makes a difference.

Buying and Using Gift Cards

Gift cards are for **gifts**. Only gifts. Not for payments. Never buy a gift card because someone tells you to buy one and give them the numbers.

Whenever you buy gift cards:

- **Stick to stores you know and trust.** Avoid buying from online auction sites because the gift cards may be fake or stolen.
- **Inspect the gift card before you buy**

it. Make sure the protective stickers are on the card and that it doesn't look like someone tampered with them. Also check that the PIN number on the back isn't showing. Pick a different gift card if you spot a problem and show the tampered card to a cashier or manager.

Always keep a copy of the gift card and store receipt. Take a picture of the gift card and store receipt with your phone. The number on the gift card and store receipt will help you file a report with the gift card company if you lose the gift card or if you need to report fraud.

Source: <https://consumer.ftc.gov/articles/avoiding-and-reporting-gift-card-scams>

Letter to the Editor: *Helping Older Adults Targeted by Scam Artists*

Submitted by **SENATOR JEANNE SHAHEEN**

In the information age, it's a sad reality that scam artists are deliberately targeting older adults, who are perceived to be susceptible to scams. According to the Federal Trade Commission (FTC), consumers aged 60 and older filed 437,340 fraud reports and reported total losses of more than \$1 billion in 2021.

From pretending to be someone close to you or using urgency to trick you into sending money to them, scams come in many forms, but all share the same objective: to separate individuals from their hard-earned money and resources.

As your United States Senator, I am committed to the consumer protection of older adults and hope to raise awareness in an effort to prevent additional members of our community from becoming victims of fraud. I was proud to cosponsor the *Seniors Fraud Prevention Act* that was signed into law in 2020, leading to the FTC establishing the Senior Fraud Advisory Office that advises the agency on fraud prevention strategies, monitors the market for emerging fraud trends impacting older adults and coordinates with our law enforcement partners to educate consumers about these new trends.

Unfortunately, it is common to be solicited by scammers. You should never feel embarrassed or ashamed if you have fallen prey to a scam. You can better identify and avoid them if you familiarize yourself with scammers common tactics. The FTC shares up to date consumer advice and information about the latest scams. You can learn about current scams or report a scam at the following website:

<https://consumer.ftc.gov/scams>.

No two situations are alike, but my staff is available to help. For example, a constituent contacted my office because he received an alert on his phone about charges on his credit card that were not authorized by him. He reached out to his bank and learned that his Social Security Number had been compromised, enabling a scammer to change the contact information and address on many of his accounts. The scammer had even purchased a cell phone. My office helped him untangle the mess created through these acts of fraud. We connected him with direct referrals to federal agencies involved, including the Internal Revenue Service (IRS), Social Security Administration (SSA), FTC, FBI and the U.S. Postal Service.

Please do not hesitate to reach out to my office if I can be helpful to you. Time is of the essence in these situations. Should you find yourself in a situation where you believe you have been the victim of one of these crimes, please remember that you are not alone. My office has individuals on staff who can help guide you through the process of reporting the scam to the FTC and other federal agencies involved. You can reach my office at 603-647-7500.

One of the most important responsibilities I have as your Senator is assisting New Hampshire residents who need help navigating federal agencies. In addition to assisting with scam-related incidents, my office can assist in other situations including, help with the VA, SSA, IRS and more.

Advocacy Update by the NH Alliance for Healthy Aging

Proposed Bill for 2024 NH Legislature: NH End of Life Options Act

By **MARTHA McLEOD**

NH AHA Community Engagement Coordinator

One of the bills the Alliance for Healthy Aging (AHA) Advocacy will be following in the 2024 Legislative Session is LSR 2024-2049. This LSR and eventual bill proposes that New Hampshire legislate the NH End of Life Options Act.

The bill is being introduced by Representative Marjorie Smith. As described by the **NH Alliance for End of Life Options** organization, the Act would permit a health care provider to legally prescribe appropriate medications to a qualified dying person who may then legally self-administer this medication to peacefully end their suffering and die in their sleep. This aid is referred to as Medical Assistance in Dying (MAiD). MAiD is practiced in 10 states (ME, VT, CO, NM, HI, MS, NJ, OR, WA, CA) and Washington, D.C. and started with successful legislation in Oregon in 1997. This bill seeks to have NH become the 11th state to allow its dying citizens the freedom to make their own decisions to die as they prefer: peacefully and painlessly.

The proposed NH End of Life Options Act would serve mentally capable adults aged 18 and over, who are suffering with a terminal condition; whose prognosis is death within six months; and who can self-administer the medication. The dying person may request a prescription for assistance-in-dying medications from a health care provider. The health care provider is proposed in the bill to be a NH licensed medication prescriber: a physician; an osteopath; an advanced practice registered nurse; or a physician assistant. Health care providers or institutions would be free to decline to assist for any reason and would be held harmless for declining.

The bill will be introduced in the NH House. It will be assigned to a committee that will debate it and make a recommendation to the full House. If it passes the House, it goes on to the Senate. If it passes both bodies, it goes to the governor for signature. All this will happen between January and June 2024.

Contact Rebecca Brown, NH Alliance for End of Life Options, at (603) 728-5557, or email rbrown@nhendoflifeoptions.org with comments and questions.

*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/>



"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.

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.

Study Available on NH Social Isolation and Loneliness

The Partnership for Public Health teamed up with the Community Health Institute/JSI to put together a report on measuring the rate of social isolation and loneliness among New Hampshire's aging population. The report highlights some stand-out statistics.

The full report can be found at: <https://wellnesslinknh.org/.../social-isolation-among-NH...>

Ready, Set, Plan! A Step-by-Step Guide to Advance Care Planning

You're invited to join the National Institute on Aging's email series on [advance care planning \(ACP\)](#)! By signing up for this series, you will receive weekly emails over the next seven-weeks designed to help you:

- Discover the basics of advance care planning.
- Think about your values and your care and treatment preferences.
- Start conversations with your loved ones and health care providers.
- Learn how to make your choices official.

After subscribing, stay tuned for your first email as you get started on your advance care planning journey.

Learn more and sign up at <https://www.nia.nih.gov/health/advance-care-planning/advance-care-planning-advance-directives-health-care>

Tutorial Aims to Increase Shared Access to Patient Portals for Care Partners

Providence has released a [video](#) that gives step-by-step guidance on how family caregivers, as care partners to older adults, can share access to the patient portal.

The video, released in recognition of National Family Caregivers Month, is a product of the [Engaging Family Care Partners through Shared Access to the Electronic Health Record](#) project and was created with Johns Hopkins and OpenNotes. It was developed using a human-centered design process involving patients, care partners, and health professionals to evaluate existing communications materials about shared access and identify ways to increase understanding of the topic.

The narrator, Dr. Marianne Parshley, helps patients and care partners gain a clear understanding of the benefits of shared access as well as step-by-step instructions for granting shared access through MyChart, a patient portal commonly used by many health systems. The basic concepts of this video can be applied to any organization using an Epic electronic health record (EHR) platform.

More information at <https://www.opennotes.org/news/demonstration-project-promotes-shared-access-for-care-partners/>

Saved by the Scan: Take The American Lung Association's Lung Cancer Risk Quiz and Determine Your Eligibility for Screening

Thanks to the latest advances in medical technology, there is new hope for patients and families at risk for lung cancer. This screening eligibility quiz will let you know if you should talk to your doctor about being screened for lung cancer via low-dose CT scan. Screening is key to early detection — when lung cancer is diagnosed at an early stage it is more likely to be curable.

Take the quiz at <https://www.lung.org/lung-health-diseases/lung-disease-lookup/lung-cancer/saved-by-the-scan/quiz>

December 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.

December Topic: Part D Appeals

• Thursday, December 21 • 3:00 - 3:30 PM (EST)
Your prescription drugs are vital for your health and wellbeing, so what do you do when your Part D plan says it won't cover your medication? In many cases, you should file an appeal to ask your plan to cover your drug.

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