

MARCH 2025

Ageing *Matters*

New Hampshire State Commission on Aging

New Hampshire Commission on Aging

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New Hampshire State Commission on Aging



Older Adult Volunteer Awards Program



Help us celebrate those making a difference in your community!

It's Time to Recognize an Outstanding Older Adult Volunteer in Your Community

The Governor of New Hampshire and the New Hampshire State Commission on Aging celebrate Older Americans Month each May 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 in 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.

The 2025 volunteer honorees will be recognized at a special Statehouse ceremony in May, in celebration of Older Americans Month.

**If you know someone who deserves recognition, act now.
The deadline to receive nominations is March 14, 2025.**

Complete the nomination form online at <https://forms.office.com/pages/responsepage.aspx?id=6eotmUwcyEKjEFC1r1W6dOwgL51hXrdCi0OMIYagrkhURERPT0ZNNIppUVJXRDK5UE1BRzFTVUoySC4u&origin=IprLink&route=shorturl>

NHCOA February Meeting Recap

Commission Hears of Advocacy Efforts, Interviews Executive Director Finalists

On February 24, 2025, the New Hampshire Commission on Aging heard from advocacy partners on bills of interest to older adults being considered in the NH legislature.

The Commission also went into executive session to interview finalists to fill the executive director vacancy, in advance of the upcoming departure of Rebecca Sky from the position. Sky continues to serve in her role on an interim basis and will assist in the transition to her successor. By this month's Aging Matter's deadline, the hiring of a new executive director had not been announced.

Appearing before the Commission were Mike Padmore, AARP NH Associate State Director for Advocacy and Outreach, and Judith Jones, Coordinator of Health & Aging Policy for New Futures.

Both Padmore and Jones cited HB 704 as a priority bill. The bill supports family caregivers with added funding for respite programs and ongoing senior volunteer programs that are cost-effective in providing needed community services and reduce the isolation some older adults experience. The bill has been received well and was recommended for passage by a 17-0 vote of the NH House Health & Human Services Committee. It was to be then reviewed by a House Finance subcommittee.

Other bills viewed as an AARP priority by Padmore included:

SB 164 – Support. This bill would enable the NH Insurance Department to implement a ban on long-term real estate listing agreements that are considered predatory because they bind homeowners to long, expensive representation contracts. These types of agreements are banned in 30 other states.

HB 577 – Support. This bill expands homeowners' rights to add accessory dwelling units to their property, attached or detached.

HB 570 – Oppose as amended. One of two bills regarding Prescription Drug Affordability Board in the NH House. The original bill would have extended term of employment for PDAB executive director, but House Executive Departments & Administration Committee amended it to abolish the PDAB entirely.

Jones of New Futures is a regular contributor to Aging Matters. This month's article features each of the bills that she highlighted in her presentation (SB 122, HB 60 and SB244) as well as other bills that New Futures is following during this legislative session. The article is located on page 10. Jones also authored

an additional article "Make Your Voice Loud" that offers tips on how to advocate at the local, state and national level. The article is on page 11.

Jones encouraged meeting attendees to sign up for New Futures' legislative action emails to stay up to date.

Polly Campion, chair of the Commission's State House Team, noted that the team is monitoring 64 of the 1,000+ bills introduced in the session. NHCOA representatives have already testified on 18 bills and signed in on the General Court website recommending or opposing bills based on their alignment with the Commission's annual report on 15 other bills. (Last year, NHCOA testified on 23 bills all session.)

In addition to legislation, the Policy Team is monitoring both the state budget and developments in Washington that may cut Medicaid funding, a very important issue.

Next NHCOA Meeting Scheduled for

March 17: The next Commission meeting will be on Monday, March 17, 2025 at 10:00 AM at the NH Hospital Association, 125 Airport Road in Concord. The public is welcome to attend. To attend via ZOOM, please access the link under the calendar tab for that date at <https://www.nhcoa.nh.gov/>

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Prioritize Your Brain Health: Free Resources from NH DHHS

Your brain health matters at every stage of life. The New Hampshire Department of Health and Human Services (DHHS) is making it easier to take charge of your cognitive well-being with the Brain Health webpage at <https://www.dhhs.nh.gov/programs-services/adult-aging-care/brain-health>

This online resource provides tools to help you understand brain health, talk with your healthcare provider about early dementia detection, and take proactive steps to maintain cognitive function. You'll find:

- **A quick brain health quiz** – Learn about key risk factors and how to support long-term brain health.
- **Memory loss and dementia information** – Understand the difference between normal aging and concerning symptoms.
- **Tips for a brain-healthy lifestyle** – Discover simple ways to boost mental wellness through diet, exercise, and social connection.
- **Resources for caregivers and families** – Get support and guidance for loved ones affected by dementia.

Real Stories from NH Residents

New Hampshire is launching a campaign to raise awareness around brain health and the importance of early dementia detection. To ensure this campaign reflects real experiences, DHHS partnered with New Hampshire residents living with early dementia to share their stories. Their insights helped to create a campaign that speaks to the realities of an early diagnosis—the challenges, the emotions, and, most importantly, the possibilities.

Leah and Kerry's Stories:

Leah first noticed memory issues at work, and hearing her diagnosis was scary. Yet over time, fear turned into empowerment as she discovered new ways to embrace life. Now, she's traveling more, making plans, and redefining what's possible.

When Kerry was diagnosed with early-onset dementia, she felt something unexpected—relief. After struggling with unanswered questions, she finally knew what was happening. And the way she embraced her diagnosis changed everything.

Hear the rest of Kerry's and Leah's stories at [dhhs.nh.gov/BrainHealth](https://www.dhhs.nh.gov/BrainHealth).

Early detection can make a difference. Visit [dhhs.nh.gov/BrainHealth](https://www.dhhs.nh.gov/BrainHealth) today to explore the tools available and take the first step toward a healthier brain.



New Hampshire Commission on Aging

2024 ANNUAL REPORT



Aging Matters is published in support of the NH State Commission on Aging and the priorities it establishes each year.

Those priorities are listed in the 2024 Annual Report:

1. Develop a Multisector Plan on Aging - AgeWell NH
2. Strengthen systems of care for healthy aging
3. Grow the direct care workforce
4. Advance age friendly policies, systems, and environments

This month's edition contains several stories that provide information about these priorities:

- Page 2: Meeting Recap (Priorities 2, 4)
- Page 6: Housing America's Older Adults (Priority 4)
- Pages 10 & 11: New Futures Legislative submissions (Priorities 2, 3 & 4)

We are putting focus on these articles in order to provide readers with additional information that supports the Commission's priorities and their importance in the lives of the Granite State older population.

The 2024 Annual Report can be found at https://www.nhcoa.nh.gov/documents/FY2024/COA_2024_ANNUAL_REPORT.pdf

RAISE YOUR VOICE!

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

New Voter ID Law in Effect for 2025 New Hampshire Town Meeting Season

By **ETHAN DEWITT**, New Hampshire Bulletin

As town meeting season nears, the New Hampshire Secretary of State's Office is reminding residents of a new voter ID law.

House Bill 1569, which took effect days after the Nov. 5, 2024, general election and is now law, requires all voters to bring identification to vote in New Hampshire without exception. It eliminates a previous provision that allowed voters to sign a legally binding affidavit attesting to their residency if they did not have identification.

Under the new law, if a voter does not have identification at the polls, they will be turned away and asked to retrieve it.

Identification can be a driver's license or a non-driver ID. Voters do not need a New Hampshire driver's license in order to vote; if they are already registered to vote, they can use an out-of-state license.

The new law has also changed what is needed to register to vote.

It requires new voters to New Hampshire to provide hard copy proof of their U.S. citizenship – through a passport, birth certificate, naturalization papers, or other documents – in order to register. Previously, that could also be handled through an affidavit.

"The law no longer authorizes an applicant to complete affidavits as an alternative means of proving their qualifications as a voter. If an applicant does not provide acceptable documentary proof of identity, age, United States citizenship, and/or domicile, they are not eligible to be registered to vote."

People registering to vote in their town should bring documents showing proof of citizenship; proof of identity and age, such as a driver's license or government ID; and proof they are domiciled in that

town, which can be done with a driver's license, resident vehicle registration, rental lease agreement, or utility bill, the secretary of state's office said.

The proof-of-citizenship requirement does not technically apply to people who are registered in the New Hampshire voter rolls but have since moved to another town and are re-registering.



However, because not every town may be able to easily confirm a voter's previous registration, voting rights groups and the Secretary of State's Office recommend that everyone registering to vote bring along proof of citizenship if they can.

Since HB 1569 was signed by Gov. Chris Sununu in September, voting rights groups have waged **two separate lawsuits against it** in federal court. But the law is still in effect for this town meeting season.


Source: <https://newhampshirebulletin.com/briefs/new-voter-id-law-in-effect-for-2025-new-hampshire-town-meeting-season>

Are you registering to vote in a March Town Election?

Make sure you bring the following proof with you when you register:

-  **Proof of Identity**
-  **Proof of U.S. Citizenship**
-  **Proof of Age**
-  **Proof of Domicile**

For more information, check the link in the description.

 **New Hampshire Secretary of State**
David M. Scanlan



"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."

Add your name at <https://agefriendly.community/anti-ageism-pledge/>

Medicare Advantage Open Enrollment Ends March 31

Enrolled in a Medicare Advantage plan you're not sure is right for you? You can make changes to your health and prescription drug coverage during the Medicare Advantage open enrollment period, which started January 1 and runs through March 31, 2025.

As a reminder, Medicare Advantage (MA) plans are offered by private companies. They can **differ from original Medicare** — and from each other — when it comes to key things like in-network coverage, out of pocket costs, and referral policies for specialists.

During Medicare Advantage open enrollment, you're able to switch from your current MA plan to another MA plan. You can also drop your MA plan, return to original Medicare, and join a separate Medicare drug plan.

Here are some things to keep in mind if you're **reviewing and comparing** your coverage options:

- **Confirm what you're really getting.** If you're thinking about switching to another MA plan, don't just take an ad, agent, or broker's word for it when it comes to the details. Call the plan directly, check its website, or call 1-800-MEDICARE: Will your primary doctor, or other doctors you see, be in-network? Will your costs (including copayments) change? Will your prescriptions be covered? Will you need prior authorizations to get the care you need?
- **Keep records.** If you talked to an agent or broker about a plan and what it covers, keep track of who you talked to, when you talked, and what they told you. Ask for a written description of the plan's terms so you can review them later.
- **Get help comparing Medicare costs, coverage, and plans.** For local help, contact the State Health Insurance Assistance Program (**SHIP**) in your U.S. state or territory. And, as always, find unbiased information about your coverage options at [Medicare.gov](https://www.medicare.gov) and 1-800-MEDICARE.

If you think you made the wrong plan choice because an agent, broker, or ad gave you misleading information, call 1-800-MEDICARE. Tell them what happened and they'll share what options you have. Then tell the FTC: [ReportFraud.ftc.gov](https://www.ftc.gov/report-fraud).

Source: <https://consumer.ftc.gov/consumer-alerts/2025/01/some-things-know-medicare-advantage-open-enrollment-period>

10 Things to Know About Medicaid

Medicaid is the primary program providing comprehensive coverage of health and long-term care to **83 million** low-income people in the United States. Medicaid accounts for one-fifth of health care spending, more than half of spending for **long-term care**, and a large share of state budgets.

Medicaid is jointly financed by states and the federal government but administered by states within broad federal rules. Because states have a degree of flexibility to determine what populations and services to cover, how to deliver care, and how much to reimburse providers, there is significant variation across states in program spending and the share of state residents covered by the program.

At the start of 2025, many **issues are at play** that will affect Medicaid coverage, financing, and access to care. While **Medicaid** was not discussed much on the campaign trail, Congress may consider big changes as part of tax and spending debates and the Trump administration may make changes to Medicaid through **executive actions**.

Amid the potential changes, a brief written by KFF News staff highlights ten key things to know about Medicaid.

The brief is available at <https://www.kff.org/medicaid/issue-brief/10-things-to-know-about-medicaid/>

March 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 established on the site.

March Topic: Lowering Your Part D Costs

- Thursday, March 20, 2025 • 3:00 - 3:30

The stress of affording your medication is a familiar feeling for too many people. In this Medicare Minute, we'll review ways to make your prescription drugs more affordable—including cost assistance programs, helpful strategies to discuss with your doctor, and recent changes to Medicare that should lower many people's drug costs this year and into the future.

Visit <https://www.medicareinteractive.org/medicare-minute-login> to register.

Grandparenting Can Be Good for Your Mental Health

Research has found that people who spend time with their grandkids tend to be in better mental health and feel less isolated

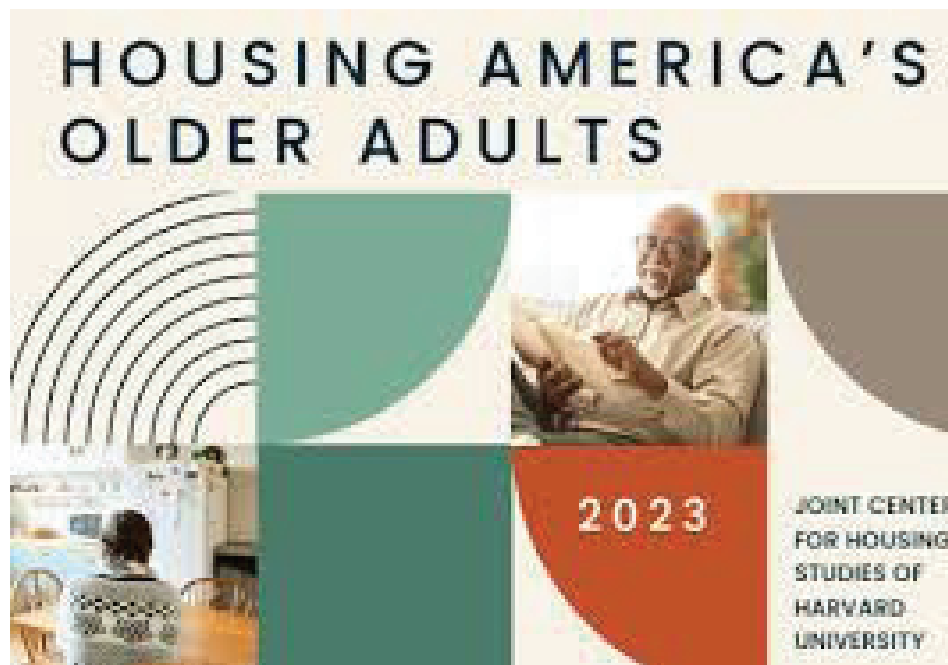
When you're a grandparent, it's impossible to put a price on the value of spending time with your grandchild.

But as a **November analysis** of the National Poll on Healthy Aging shows, grandmas and grandpas who see a lot of their grandchildren tend to be less lonely and in better mental health — a sign, potentially, that cooking a meal, playing cards or providing childcare for your grandkids could be a great way to boost your wellbeing.

Overall, the poll, conducted by AARP and Michigan Medicine at the University of Michigan, found that respondents with grandchildren tended to feel less isolated and reported better mental health.

Among respondents — who were people over 50 — 72% of those with grandchildren (including adopted, step-grandchildren or great grandchildren) said they hardly ever felt isolated, compared to 62% of those who did not have grandchildren. Meanwhile, only 9% of grandparents said they had fair or poor mental health, compared to 13% of those without grandchildren.

Read the whole story, written by Tara Law for Next Avenue at <https://www.nextavenue.org/grandparents-can-be-good-medicine>



Housing America's Older Adults

A report by Harvard University's **Joint Center for Housing Studies**, *Housing America's Older Adults 2023*, examines the urgent need for accessible housing and in-home services and supports for older adults.

Read the full report at https://www.jchs.harvard.edu/sites/default/files/reports/files/Harvard_JCHS_Housing_Americas_Older_Adults_2023_Revised_040424.pdf

Letter to the Editor: Addressing Medicare's Lack of a Long Term Care Option

Editor's Note: Those Aging Matters readers who enjoy the Constant Contact version of the newsletter will have noticed that the link to this Letter to the Editor by Richard Moore was incorrect in the February edition. The link has been corrected and the letter is now available on the online version.

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Early Dementia Screening is Seriously Underused

Posted by UNIVERSITY OF MICHIGAN

Despite the potential benefits of early detection and increasing treatment options for Alzheimer’s disease and related dementias, there is limited use of valuable screening and testing tools, researchers say.

Researchers at the University of Michigan School of Public Health and Michigan Medicine studied responses from nearly 1,300 participants in the National Poll on Healthy Aging—a large, nationally representative survey of older adults—to understand experiences and views of cognitive screening and blood biomarker testing among adults aged 65-80.

Consistent with [previous research](#), their study found that only about 1 in 5 older Americans reported having cognitive screening in the past year, with such rates lower among certain racial and ethnic minority groups (i.e., Hispanic, Asian American).

More than 6.5 million people in the United States have Alzheimer’s disease or a related dementia, a number projected to double by 2060, according to the Alzheimer’s Association.

Published in *Alzheimer’s & Dementia: Diagnosis, Assessment & Disease Monitoring*, the study showed that a majority of older Americans are aware of the upsides of early detection—earlier treatment, financial planning, and more.

Even with recognition of potential benefits and Medicare coverage of cognitive testing for beneficiaries, the underuse of cognitive screening persists, the researchers say. Millions of dementia cases go undiagnosed and untreated, fueled by

multiple barriers to diagnosis at the patient, provider, and health care system levels, which the study details.

“Living with Alzheimer’s disease or other dementias can impact entire families and social systems. When addressed early, individuals along with their loved ones and health care providers can work together to make important medical, financial, and legal decisions for the future,” says Chelsea Cox, a doctoral student in the health behavior and health equity department at UM’s School of Public Health.

The sooner a conversation about cognitive health occurs, the more possibilities for prevention, symptom control, and treatment open up, says Scott Roberts, a professor of health behavior and health equity and a longtime Alzheimer’s disease and dementia researcher.

“Treatments are now available to help slow the course of Alzheimer’s disease, if started early enough, and there are promising clinical trials and risk reduction strategies available,” he says.

“So for many older adults, talking to your doctor about your cognitive health can be as important as talking to your doctor about your physical health.”

Source: <https://www.futurity.org/early-dementia-screening-testing-3270412/>

Alzheimer’s Disease Shared Decision-Making and Supplementary Resources Tools Launched

Cost Information, Printable Checklists and More Are Offered Free to Help Older Adults and Family Caregivers Make Choices About Alzheimer’s Disease Care

As part of a [national initiative](#) funded by The John A. Hartford Foundation (JAHF), the national, independent nonprofit FAIR Health has launched a new shared decision-making tool for Alzheimer’s disease that features clinical information for self-care and drug therapy options, as well as related cost information.

The new tool is accompanied by an educational healthcare cost tool and resources, such as printable checklists and links to websites and organizations that offer additional information and [resources](#). Provided at no cost to users, these offerings are available through [FAIR Health for Older](#)

[Adults \(fairhealtholderadults.org\)](#), in a newly created [section](#) on Alzheimer’s disease. FAIR Health for Older Adults is an online resource in English and Spanish for older adults and family caregivers.

Alzheimer’s disease is characterized by progressive cognitive impairment and is the most common form of dementia. The growing financial burden of Alzheimer’s disease care on older patients and their families has made it increasingly important for them to access objective information to help guide their care planning.

Tools that facilitate shared decision making—the discussion between patients, caregivers and providers

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to decide on care that balances clinical evidence with patients' preferences and values -- show promise for improving patient and caregiver engagement in healthcare decision making and lowering healthcare costs.

The new Alzheimer's disease shared decision-making tool offers a full view of self-care and drug therapy options and related costs. Some self-care options listed include maintaining a healthy diet, physical exercise, brain exercises, reviewing medications with healthcare providers and treating other conditions that affect memory and thinking. The tool also offers information about three types of drug therapies: cholinesterase inhibitors, memantine and monoclonal antibodies.

The tool can be used with the complementary offerings on the **Alzheimer's Disease section** of FAIR Health for Older Adults: an FH® Total Treatment Cost tool that shows the total annual costs of Alzheimer's disease care and services; printable checklists with helpful tips and questions to ask providers; links to relevant FH® Insurance Basics articles; links to organizations and programs that provide caregiver support; and online tools that help families find services in their areas. Using the new tools and resources, families can learn more about various care options and related costs, enabling them to plan and, if needed, explore financial resources and assistance.

As part of the JAHF-funded initiative, FAIR Health is disseminating the new, free Alzheimer's disease-related tools and resources nationally and through its **current collaborations** with four clinical institutions that have achieved Age-Friendly Health Systems recognition: the University of Pennsylvania, Ohio State University, the University of Rochester Medical Center and Emory University. Clinicians at the Age-Friendly Health Systems sites are using FAIR Health's suite of shared decision-making and FH Total Treatment Cost tools with older patients and their caregivers in clinical settings and distributing patient toolkits with actionable checklists, educational content and links to relevant resources.

The tool can be found at <https://www.fairhealthconsumer.org/alzheimers>. A Spanish version of the tool can be found at <https://www.fairhealthconsumer.org/es/for-older-adults>

Are You REAL ID Ready?

It's time to be your REAL ID self. Because starting May 7, 2025, to board domestic flights your driver's license or state issued ID must be a REAL ID – or you'll need another acceptable form of ID. Find out how to get your REAL ID at tsa.gov/real-id or visit your local DMV.



FLIP THE SCRIPT ON AGING: MAY 2025

2025 Older Americans Month Theme Announced

Every May, the Administration for Community Living (ACL) leads the nation's observance of Older Americans Month (OAM), a time to recognize older Americans' contributions, highlight aging trends, and reaffirm our commitment to serving older adults.

The 2025 theme, Flip the Script on Aging, focuses on transforming how society perceives, talks about, and approaches aging. It encourages individuals and communities to challenge stereotypes and dispel misconceptions. This year, join us in honoring older adults' contributions, exploring the many opportunities for staying active and engaged as we age, and highlighting the opportunities for purpose, exploration, and connection that come with aging.

'Overcoming Digital Barriers' Greater Nashua Summit

The 'Overcoming Digital Barriers in Greater Nashua Summit' will take place on **Friday, March 21st, from 9:00 AM to 2:00 PM at Nashua Community College**. Hosted by the Greater Nashua Digital Inclusion Coalition, this event brings together nonprofits, small businesses, and community leaders to discuss solutions for expanding digital access and inclusion.

The summit will feature keynote speaker Charlie French, a leader in community development and a key contributor to the New Hampshire Digital Equity Plan. Attendees will participate in panel discussions and breakout sessions on internet access, device affordability, and digital skills training.

Lunch is provided, and space is limited! RSVP today at <https://tinyurl.com/NashuaDigitalBarriers2025>.

For more information, contact United Way at info@unitedwaynashua.org or (603)882-4011.

Spring Time Change Tips and Information

Every year, the arrival of spring brings with it the annual ritual of changing the clocks. Known as Daylight Saving Time (DST), this process involves moving clocks forward by one hour, this year on Sunday, March 9. While the extra daylight in the evenings is a welcome change for many, adjusting to the time shift can be challenging. This guide will provide you with tips and useful information to help you transition smoothly.

Benefits of Daylight Saving Time

- **Energy Conservation:** One of the primary reasons for implementing DST is energy conservation. By extending daylight hours in the evening, the need for artificial lighting is reduced, leading to lower energy consumption.
- **Increased Daylight:** With the clocks moved forward, we enjoy longer evenings filled with natural light. This can lead to more outdoor activities and an overall boost in mood and productivity.
- **Economic Benefits:** Longer daylight hours can benefit retail businesses and the tourism industry, as people are more likely to shop and engage in leisure activities after work.

Challenges of Daylight Saving Time

- **Sleep Disruption:** The one-hour shift can disrupt our internal body clocks, leading to sleep disturbances. This can result in fatigue, decreased concentration, and irritability.
- **Health Risks:** Studies have shown that the transition into DST can increase the risk of heart attacks and strokes. The sudden change in sleep patterns and loss of an hour of rest can affect cardiovascular health.
- **Accidents:** The time change can also lead to an increase in accidents, both on the road and in the workplace. The disruption in sleep can impair judgment and reaction times.

Tips for Easing the Transition

- **Gradual Adjustment:** Start adjusting your sleep schedule a few days before the time change. Go to bed 15-20 minutes earlier each night to help your body gradually adapt to the new time.
- **Morning Light Exposure:** Expose yourself to natural light as soon as you wake up. Light helps regulate your circadian rhythm and can make the transition smoother.
- **Limit Caffeine and Alcohol:** Avoid consuming caffeine and alcohol in the hours leading up to bedtime. Both can interfere with your sleep quality and make it harder to adjust to the new time.
- **Consistent Sleep Routine:** Maintain a consistent sleep routine by going to bed and waking up at the same time every day, even on weekends. This helps regulate your internal clock.
- **Relaxation Techniques:** Incorporate relaxation techniques such as meditation, deep breathing, or a warm bath before bed to help you unwind and prepare for sleep.
- **Healthy Diet and Exercise:** Maintain a healthy diet and engage in regular physical activity. Both can improve your overall sleep quality and help you adjust to the time change.

Article created using Microsoft Copilot AI tool; February 25, 2025 using the prompt "Spring Time Change Tips and Information"

NH DHHS Report Assesses Gaps in Home/Community Based Care

Human Services Research Institute (HSRI) was hired by New Hampshire's Department of Health and Human Services (NH DHHS) Bureau of Adult and Aging Services (BAAS) to do a system assessment and gap analysis of NH's system for providing home and community-based services (HCBS) to older adults and people with physical disabilities, with a focus on the state's Medicaid Choices for Independence (CFI) waiver program. HSRI worked with the Center on Aging and Community Living at the University of New Hampshire to implement the project. This project was funded by NH's federal Money Follows the Person (MFP) demonstration expansion grant.

The aims of the project were:

Understand long-term supports and services (LTSS) needs and assets in New Hampshire

Examine and inventory available LTSS, include Home and Community Based Services (HCBS) and opportunities for self-direction

Identify gaps within the LTSS system, including whether gaps are experienced disproportionately by certain populations

Provide recommendations for closing the gaps and maximizing self-direction and community-based services

The complete report, including information on what was learned is available at <https://www.dhhs.nh.gov/sites/g/files/ehbemt476/files/documents2/baas-mfp-system-assessment-and-gap-analysis.pdf>

March Advocacy Update

By **JUDITH JONES**, New Futures / NH Alliance for Healthy Aging Advocacy

Legislative advocacy for the New Futures-NH Alliance for Healthy Aging Advocacy team in the 2025 session involves tracking over 60 bills, focusing on specific high priority bills and advocating for necessary funds in the state budget. Our legislative priorities focus on policies and services that strengthen older adults and their families and provide meaningful choices that advance health, independence and dignity. This article spotlights five key pieces of legislation that impact the areas of health care, caregiver support, and financial stability and housing in New Hampshire and critical federal budget issues that impact Medicaid and SNAP food benefits.

Support SB 244 - Across New Hampshire, severe workforce shortages are impacting Granite Staters' access to health care. SB 244 builds on the New Hampshire Health Care Workforce Coalition's efforts to address the health care workforce crisis in New Hampshire and aims to increase access to care by growing the state's health care workforce.

Oppose SB 134 - The Granite Advantage Health Care Program, more commonly known as Medicaid Expansion, ensures all Granite Staters have access to health insurance by making health care affordable to adults aged 19 to 64 who earn \$20,815 or less per year. As a state, we must protect this vital program that helps all our residents get the health care they need and deserve. SB 134 would create unnecessary barriers to care by setting burdensome work requirements for Medicaid Expansion, putting thousands of low-income Granite Staters at risk of losing their health insurance.

Support SB 122 - The Medicare Savings Programs or MSPs are a type of Medicaid program that helps lower income individuals pay for the financial costs or gaps in Medicare coverage, including the monthly Medicare Part B premium of \$185. SB 122 expands financial eligibility for MSPs by eliminating the resource limit and increasing the income limit.

Oppose HB 60 - New Hampshire is experiencing a severe housing shortage, with a vacancy rate of just 0.6%. The housing crisis has particularly affected older adults, who are the fastest-growing age group among the unhoused population. HB 60 would remove existing tenant protections and permit "no cause evictions" that allow landlords to evict tenants without providing a reason at the end of the lease term.

Support HB 704 - This bill helps keep older adults at home by strengthening the Caregiver Respite Services known as Alzheimer's Disease and Related Disorders or ADRD and the Senior Volunteer Programs, which include Senior Companions, Retired Senior Volunteers, and Foster Grandparents. The ADRD program provides stipends to families to pay for respite care. The Senior Volunteer programs train adults 55+ to serve as community volunteers.

Federal Advocacy - The national Justice in Aging program has been focused on how the federal budget proposed by the U.S. House of Representatives could cut trillions in funding for Medicaid and other programs that older adults rely on. This budget passed the House on Thursday. If you would like to receive email updates regarding the federal

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

U.S. Rep. Chris Pappas,
(202) 225-5456

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

U.S. Rep. Maggie Goodlander
(202) 225-5206

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

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

Who is My 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.

RAISE YOUR VOICE!

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

Email us today!
NHCOAnews@gmail.com

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budget from this group, the attached link has a sign in form: <https://justiceinaging.org/sign-up/>.

· This detailed article from the Medicare Rights Center explains what the proposed federal budget could mean for each state: <https://www.medicarerights.org/medicare-watch/2025/02/20/potential-target-for-medicaid-cuts-would-end-coverage-for-20-million-people>.

· Learn about the nine states, including New Hampshire, with “trigger laws” in place that would eliminate Medicaid Expansion (Granite Advantage) if federal reimbursement rates are reduced. <https://kffhealthnews.org/news/article/medicaid-expansion-funding-trigger-laws-9-states-trump-administration/>.

New Futures welcomes anyone who is interested in advocacy to contact the New Futures NH AHA Advocacy team: Judith Jones at jjones@new-futures.org and Martha McLeod at MMcleaod@new-futures.org. Follow these bills on the New Futures website: <https://new-futures.org/current-legislation>. Please consider signing up for our email action alerts at <https://new-futures.org/sign-up>.

This column is a regular feature of Aging Matters. We thank New Futures/NH Alliance for Healthy Aging Advocacy for the information they provide to keep readers informed on age-related issues at the state level.

Make Your Voice Loud

1st in a series on advocacy provided by New Futures-AHA Advocacy

Advocacy informs and educates policymakers, allows individuals to express their views, and ultimately builds stronger communities. In the last month, the New Futures - New Hampshire Alliance for Health Aging Advocacy team has seen an increase in interest in advocacy. If you are new to advocacy in New Hampshire there are many helpful tools to get you started. This article focuses on ways to learn about your state lawmakers.

The first step is identifying the legislators who represent your district. The New Futures website has a tool, a “Find Your Legislators” link, that identifies your lawmakers if you type in your street address and zip code. <https://new-futures.org/ways-to-advocate>. Once you have identified your state representatives and senator, you can go to the General Court website to learn more about each lawmaker.

The New Hampshire General Court website, <https://gc.nh.gov/>, has links that will take you to the lawmaker’s biography, current voting record and the bills sponsored during this legislative session. Hitting the “House” tab on the General Court website will take you to the Roster where you can select the name of the House member. Likewise, searching under “State Senate” tab on the General Court website and then under “Roster,” will bring you to the list of 24 state senators.

In future articles, we will explore other steps in the advocacy process including contacting your lawmaker, how to tell your personal story, and attending a legislative hearing. If you want to investigate these topics now, go to the New Futures web page and click the tab “Civic Empowerment.” <https://new-futures.org/ways-to-advocate>. To receive email alerts from the New Futures - NH Alliance for Health Aging Advocacy team sign up at the following link: <https://new-futures.org/sign-up>.

NHCOA Follows Bills of Interest on Its Website

The NH Commission on Aging website at www.nhcoa.nh.gov has a feature that enables users to view the progress of bills that the NHCOA State House team is monitoring.

At www.nhcoa.nh.gov, click on the heading “What we do” in the green banner at the top of the home page. On the left side of the page titled “Legislative Priorities” a series of blue buttons each denotes a topic area. Topic areas list bills with bill number, title, description and, in italics, current status including scheduled hearings or committee or chamber action. (Some topic areas, established in prior sessions, may have no bills listed).

The Commission does not take an advocacy position on every bill that it monitors. The website listing is solely informational; it does not indicate whether or what advocacy position the Commission may be taking.

The Commission, through the NHCOA’s State House Team, uses the annual report and ongoing input from the Commission’s Task Forces and full Commission meetings to respond to proposed policies and bills as they align with the needs and interests of older adults in New Hampshire.

IRS.gov Has Answers to Taxpayer Questions

As people prepare to file their 2024 tax return, the IRS reminds taxpayers they can find answers to their tax questions from the comfort of their home using IRS online tools and resources. These IRS.gov tools are easy to use, available 24 hours a day and [help taxpayers get ready to file](#).

- **IRS Free File:** Nearly everyone can file their tax return electronically for free. The software does all the work of finding deductions, credits and exemptions. It's free for those who earned \$84,000 or less in 2024. Some of the Free File packages also offer free state tax return preparation.
- **Choosing a preparer:** The IRS has several options for finding a tax preparer. One resource is [Choosing a Tax Professional](#), which offers a wealth of information for selecting a tax professional. This resource can help taxpayers find preparers in their area who currently hold professional credentials recognized by the IRS or who have an Annual Filing Season Program Record of Completion.
- **Interactive tax assistant:** This tool answers even more tax questions and help find credits and deductions. It can also help a taxpayer determine if a type of income is taxable. Many people experienced changes to income and other life events in 2024.

- **Where's My Refund?:** Taxpayers who filed a return and are waiting for their refund can use "Where's My Refund?" to check the status of a refund payment. Updates are available within 24 hours after the IRS receives an e-filed return or four weeks after the agency receives a mailed paper return.
- **View federal tax account information online:** Individuals can visit IRS.gov to [set up their account](#). If they already have a username and password, they can log in to view their federal tax account balance, payment history and key information from their most recent tax return as originally filed. Before accessing their account for the first time, taxpayers must authenticate their identity through the secure access process.
- **Paying a tax bill:** The IRS offers several ways for taxpayers to pay their taxes including online or by phone. [Direct Pay](#) and [IRS Online Account](#) are free and safe ways to pay taxes or estimated tax directly from a checking or savings account. Pay by debit, credit card or digital wallet options are available, providers charge a fee, not the IRS.

Taxpayers can check out many other [tools and resources online](#) at <https://www.irs.gov/help/let-us-help-you>.

Watch Out for IRS Impostors Targeting Consumers

Scammers are impersonating the IRS to trick taxpayers into sharing personal information, claiming they're eligible for a \$1,400 stimulus check. These fraudulent messages often look official, but they're part of a scheme designed to steal your data.

The real IRS has announced that [automatic payments](#) will be issued to eligible taxpayers who didn't claim the Recovery Rebate Credit on their 2021 tax returns. These payments require no action from taxpayers and will be sent automatically by late January 2025. [Eligible individuals](#) will also receive a letter from the IRS confirming the payment. This process only applies to taxpayers who filed a 2021 tax return but didn't claim the credit to they were entitled.

How the Scam Works

You receive a text from what appears to be the IRS. The text claims that you're eligible to receive a \$1,400 Economic Impact Payment and that you should provide your personal information. The scammer claims that the amount will be deposited into your bank account or mailed by check within 1 to 2 business days.

This IRS text is a phishing scam. The message contains a fake link that mimics an official IRS website. Clicking it may lead to malware or a fraudulent form asking for personal or financial information. The IRS does not contact taxpayers via text, email, or social media, and they will never request information this way.

How to Avoid This Scam

Verify communications: Genuine IRS notices are sent through postal mail, not text messages or emails.

Avoid clicking links: Never click on links in unsolicited messages. Instead, go directly to IRS.gov for information.

Be cautious of urgency: Scammers create a sense of urgency to make you act quickly. Take time to confirm claims independently.

Report the scam: Forward suspicious messages to phishing@irs.gov and report them to [BBB.org/ScamTracker](https://www.bbb.org/ScamTracker).

Source: <https://www.bbb.org/article/scams/31305-bbb-scam-alert-watch-out-for-irs-impostors-targeting-consumers>

Keep Cyber Safe This Month

Risky Business: Offers to Cash Out Your Home Equity Through a “Sale-Leaseback”

By **NICK MAY**, Assistant Director, Southeast Region, FTC

Have you seen offers to “unlock” the equity in your home by selling it and then renting it back from the buyer? The ads make these agreements — called sale-leasebacks — sound like a simple and risk-free way to get cash upfront and stay in your home. But the truth is these agreements are far from risk-free.

When you agree to a sale-leaseback, you’re selling your home and becoming a renter. The risks — often hidden in the fine print of complicated contracts — include hefty fees, exorbitant rent, and even eviction from your home if you can’t afford to pay the rent when it goes up. (And it often does.)

If you’re considering a sale-leaseback, here’s some advice:

- **Take your time.** If a buyer pressures you to act immediately, walk away. Selling your home is an important decision. Anyone who rushes you doesn’t have your best interests at heart.
- **Read the fine print.** If your agreement is different from what the buyer promised or is too complicated to understand, stop.
- **Hire a lawyer or involve a trusted family member or friend.** Home sales contracts are often complex. Hire a lawyer — or ask a trusted person — to help you review the documents and understand the contract terms.
- **Know the risks.** If you go through with a sale-leaseback agreement, you won’t own your home anymore. That means you could be forced to leave your home if, for example, you can’t afford to pay the rent.

Before you borrow against your home or respond to a sale-leaseback offer, [learn more](#) from the FTC. And if you experience a problem or scam, tell the FTC at [ReportFraud.ftc.gov](#).

Source: <https://consumer.ftc.gov/consumer-alerts/2024/10/risky-business-offers-cash-out-your-home-equity-through-sale-leaseback>

Your Local Resources



Not sure what resources exist in your community to help with an age- or disability-related issue? Contact your local Aging & Disability Resource Center (ServiceLink) Office at (866) 634-9412, <https://www.dhhs.nh.gov/programs-services/adult-aging-care/servicelink>



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. <https://www.211nh.org>

Let’s Get Social

Please follow the NHCOA on Facebook at <https://www.facebook.com/NHCommissiononAging/> to stay up-to-date on the latest Commission news, as well as insights, resources and information from across the field of aging.



IF YOU RECEIVE A SUSPICIOUS CALL

- HANG UP!
 - DON'T GIVE THEM PERSONAL INFORMATION
 - DON'T TRUST YOUR CALLER ID
 - DON'T GIVE THEM MONEY
 - REPORT THE SCAM AT OIG.SSA.GOV
 - DON'T BELIEVE THEM
- OIG.SSA.GOV

National Brain Injury Awareness Month Puts Focus on Resources for Veterans

National Brain Injury Awareness Month is observed each March to build awareness of the symptoms and effects of an injury to the brain.

The Centers for Disease Control and Prevention (CDC) defines a traumatic brain injury (TBI) as “a disruption in the normal function of the brain that can be caused by a bump, blow, or jolt to the head, or penetrating head injury.” The most common causes of TBI are falls, motor vehicle crashes, strikes/hits to the head, or explosive blasts (e.g. Improvised Explosive Devices).

A brain injury exhibits various symptoms from person to person as no two injuries are the same and may result in mild, moderate or severe impairment in cognitive functions, physical functions, and/or emotional/behavioral functions.

The U.S. Department of Veterans Affairs states that symptoms of TBI may range from headaches, vision and/or hearing problems, irritability, sleep disorders, memory problems, slower thinking, depression and more. While anyone is at risk of a TBI, certain groups of the population have a higher risk: People ages 15 to 19; People ages 65 and over; People who use alcohol or drugs; and Service Members who may experience blasts or explosions all have a higher risk.

Over 509,000 Service Members have sustained one or more TBIs since 2000, and through a U.S. Congressional mandated effort, the U.S. Departments of Defense and Veterans Affairs have collaborated to form the Traumatic Brain Injury Center of Excellence (TBICoE) located online at <https://health.mil/Military-Health-Topics/Centers-of-Excellence/>

The center offers “clinical tools for the assessment and management of TBI, provider training, patient

resources, and research information” including the Warfighter Brain Health Provider Toolkit App - a mental health provider TBI resource and assessment tool. The U.S. Department of Veterans Affairs also has an online toolkit for Veterans and individuals living with TBI, friends and family, and providers named the Rocky Mountain MIRECC TBI Toolkit. The toolkit can be found at https://www.mirecc.va.gov/visn19/tbi_toolkit/index.asp

As each person diagnosed with a TBI has differing symptoms due to brain trauma, the treatment is varied and may be long term. In New Hampshire there are organizations and health care providers that specialize in the care and treatment of TBIs. Call New Hampshire’s free resource for assistance in finding local health and human service support and resources at 211 or NH’s Aging & Disability Resource Center (ServiceLink) at 1-866-634-9412

211’s web address is <https://211nh.org/>; find NH’s Aging & Disability Resource Center online at <https://www.dhhs.nh.gov/programs-services/adult-aging-care/servicelink>. The Brain Injury Association of New Hampshire is a statewide organization dedicated to brain injury and stroke support, prevention, education, and advocacy for survivors and caregivers. Find them online at <https://bianh.org/> or call (603)225-8400.

If you or a loved one is a Veteran, Service Member or their family member experiencing a mental health or substance misuse related crisis dial 988 and Press 1 for the Veterans Crisis Line or text 838255.

Information for this article came from [What is a Brain Injury? - Brain Injury Association of America and Traumatic Brain Injury \(TBI\)](#)

VA’s Office of Geriatric and Extended Care Offers Resources for Staying Independent and Connected with Your Community

For many Veterans, growing older may mean having a harder time getting around, needing more support in your daily life and requiring more frequent trips to the doctor for care. These changes might affect what makes you happy, like being independent, exercising, traveling and spending time with family.

This is why it is important to take advantage of VA resources so you can age in place in your home. In recognition of Senior Independence Awareness Month this February, VA is highlighting a variety of resources to help senior Veterans live independently and live well.

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**Help Us Spread
the Word!**

**If you like Aging Matters,
please share it with your
family, neighbors, friends,
and colleagues and
encourage them to sign
up for their own copy at
<https://www.nhcoa.nh.gov/>**

Resources for Older Veterans

VA offers a variety of resources and programs for older Veterans that can help you build a routine and support system to remain independent.

- **Veteran Decision Aid** provides a checklist to help you narrow down which VA resources and what kind of care is best for you, with help creating a personalized health plan by and for Veterans like you.
- **Veteran Directed Care** allows you and your caregiver(s) to create an individualized plan for assistance and personal care that fits your needs and lifestyle. Through this program, you can get help developing a spending and care plan to help you live independently in your own home or community.
- **Palliative Care** focuses on keeping symptoms in check so that you can carry out day-to-day activities. Palliative care aims to improve your overall quality of life, whether that's physical, mental or emotional well-being.
- **Adult Day Health Care** is a VA support program designed to help with personal care tasks while also providing opportunities for you to socialize with others and engage in your community. These activities are flexible and can be adjusted to best fit your schedule and needs.

Community Resources

- VHA also provides a wide range of community resources online, over the phone and in-person to help you find support and address specific needs:
- **Benefits Checkup** is a free service that helps you identify what programs and care you qualify for.
- **Elder Care Locator** and **Family Care Navigator** provides resources for older adults and their families as well as state-specific resources on legal issues, benefits, living arrangements and education for caregivers.
- The **National Aging and Disability Transportation Center** promotes transportation options for older adults and caregivers, allowing more flexibility and freedom for senior Veterans.

Speak with your primary care provider to find out if you are eligible for geriatric and extended care services. For more information on VA services for older Veterans, visit the VA Geriatrics and Extended Care website at <https://www.va.gov/GERIATRICAL/index.asp>

March 11 Webinar Reviews Shifts in Policies on Aging

Join Benjamin Rose Institute on Aging and the Elder Justice Coalition on Tuesday, March 11, 2025, from 1:00 – 2:00 pm EST for a virtual presentation:

"Navigating Change: The Impact of Shifting Administration and Congress on Aging Policies."

There is no charge for the presentation.

This timely and insightful webinar will dive into how recent changes in the Administration and Congress may impact aging policies across the nation. With new leadership in both the executive and legislative branches, the shifting political landscape is set to affect key programs and services for older adults, such as Social Security, Medicare, and Medicaid.

Policy expert Bob Blancato, President of Matz, Blancato & Associates and National Coordinator of the Elder Justice Coalition, will examine proposed legislation, new policy directions, and emerging trends that could reshape the future of aging services. Participants will gain critical insights into the challenges and opportunities ahead and learn how these developments might influence advocacy efforts to support older Americans.

Register at <https://www.benrose.org/event/navigating-change/>

**Aging Matters welcomes all points of
view and invites your submissions.
To send articles or to add your name to
our mailing list, email
NHCOAnews@gmail.com**