

# **Ageing** *Matters*

New Hampshire State Commission on Aging

## **New Hampshire Commission on Aging**

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- Representative Charles McMahon
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## **On the Value of Weeds**

*There is a vital crop of humanity eager to be harvested and engaged.*

By **JEANETTE LEARDI**

There are many negative, inaccurate ways in which our society either openly or subtly categorizes very old people: They are humans who have outlived their midlife productivity. They are monolithic aliens -- all alike, and with whom it's difficult to identify, given our current younger ages. They are "those people" whom we dread becoming because we somehow know that if we live long enough, we will eventually be them.

Here's the thing: I believe that very old people are...weeds.

They are those ubiquitous plants we either ignore or try to eradicate from the neat mental landscape of our lives, omnipresent reminders that vitality can appear anywhere and in any form. Whether or not we recognize this vitality and appreciate it is up to us. When we label something a "weed," we define it as a useless nuisance. "But," wrote an unknown author, "a weed is simply a plant that wants to grow where people want something else. In blaming nature, people mistake the culprit. Weeds are people's idea, not nature's."

To an ageist society repulsed by very old age, perpetual youth is that very desirable "something else." But if we consider the weed metaphor more closely, we might begin to better understand what we are denying ourselves as a culture when we devalue and ignore or actively

*Value of Weeds, con't next page*

### **IN THIS ISSUE**

A Focus on Nursing Home Quality, Part 5 .....	3
NH Receivee Planning Grant Funds .....	4
NH Fiscal Policy Institute Shares Report at NHCOA Meeting .....	5
Older Adult Recognition Program Close-Up / Coos County .....	6
Older Adult Recognition Program Close-Up / Grafton County.....	7
Plan to Vote in September 13 NH Primary .....	8
How To Make a Difference When You Don't Run for Office.....	9
Work Begins on New NH State Plan on Aging .....	10
News for New Hampshire Veterans.....	11
Medicare Open Enrollment Begins October 15.....	12
Washington Addresses Two Key Issues of Older Adult Interest.....	12
Focus on Fall Prevention.....	13
Electric Assistance Program Offers Help on Electric Bills .....	14
Get Connected to Your Senior Center This September.....	15
Find Adventure at New Hampshire Museums .....	15
SCAMs of the Month .....	16
Advocacy Update from the NH Alliance for Healthy Aging .....	17
Links to Learn More.....	18

## **Value of Weeds, con't**

marginalize those who have attained a very old age.

What are some common characteristics of weeds and the oldest old?

**They have the capacity to produce, store, and disseminate many seeds.** Think of the numerous ideas, experiences, and skills oldest old people have accumulated throughout their lives. A significant majority of those people are cognitively able to share their bounty and may want to do so but aren't given any or enough opportunities. The more determined and assertive among them share their gifts anyway, regardless of whether or not those gifts are received, let alone acknowledged. And those who are living with dementia have their own gifts to share, namely serving as mirrors and models of dignified aging who can teach us how to communicate and connect non-verbally and non-cognitively in our cognitively obsessed world.

**They can be tenacious, subsisting in the most unsupportable and even hostile of environments.**

No one survives to a very old age without having developed the ability to adapt to changes in circumstance or environment. Often they continue to exist and even to grow despite lack of care rather than because of it. Weeds have been known to emerge through cracks in concrete sidewalks and brick or stone walls. Might we also imagine the impulses for passion and creativity that could emerge from within the solid isolation of homes and the hard, inflexible institutional structures of many long-term-care facilities?

**They often take hold and populate areas very quickly.** Rapid population growth of the "oldest old" (people above age 85) is a major global demographic trend. But this shouldn't cause fearful, fatalistic projections if we recognize the potential abundance -- rather than scarcity -- that results from incorporating the untapped source of human capital oldest old people can provide in the forms of mentoring and sharing institutional memory. And those forms can

vary widely. American journalist Doug Larson is right when he writes, "A weed is a plant that has mastered every survival skill except for learning how to grow in rows." The older we get, the more diverse from one another we become. Nature loves diversity and supports it within species. We should, too.

**They can provide benefits that help all of us thrive.** Just as weeds stabilize topsoil and keep it from eroding, so, too, can such long-standing social values as diligence, compassion, and responsibility held by many of the oldest among us help to prevent the erosion of our civil norms. And just as weeds can add fertility to the soil or have medicinal or economic value (think dandelions and chamomile), likewise people of all ages have the potential to fertilize social ventures with new ideas, add to the common revenue, and attune our cultural perspectives on an ongoing basis.

One person's weed is another's food source or flower. Instead of perceiving old age as a human condition that competes with youth for scarce resources, what if we consider the abundance of sustenance and beauty we might reap if only our society has the courage to integrate back into our communities the oldest old among us? The natural resilience of many very old people can render this task quite feasible, if we are willing to let a new nature take its course.

Like so many weeds whose value was unknown in the past, only later to be discovered, there is a vital crop of humanity eager to be harvested and engaged.

What are we waiting for?

*Jeanette Leardi is a social gerontologist, writer, editor, and community educator who has a passion for older adult empowerment. She gives popular presentations and workshops in journaling, memoir writing, ethical will creation, brain fitness, creativity, ageism, intergenerational communication, and caregiver support to people of all ages. Learn more about her [Ageful Living blog](#) and other work at [www.jeanetteleardi.com](http://www.jeanetteleardi.com).*

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Source: <https://www.jeanetteleardi.com/post/on-the-value-of-weeds>

## **NH Commission on Aging Meeting Scheduled for September 19**

The general public is invited to the June meeting of the New Hampshire State Commission on Aging scheduled for Monday, September 19, 2022 from 10:00am-12:00noon.

Information on how to access the meeting—either via Zoom or in person—is available on the Commission on Aging's home page at <https://nhcoa.nh.gov>.

**NOTE:** Minutes from previous meetings of the NH State Commission on Aging are posted on the Commission's website after they have been approved.

To read past meeting minutes, and learn more about the NH State Commission on Aging, go to: <https://nhcoa.nh.gov/>

# A Focus on Nursing Home Quality: Opportunities for Improvement Safeguards Against Unnecessary Medications & Reducing Overcrowding

**Editor's Note:** Few industries have had the spotlight shined on them as brightly because of the COVID-19 pandemic more than nursing homes. To help Granite Staters get involved in supporting solutions to improve care, the Emerging Issues Task Force of the New Hampshire State Commission on Aging is writing a series of articles focused on the **White House Agenda to Protect Seniors by Improving Safety and Quality of Care in the Nation's Nursing Homes** (<https://www.whitehouse.gov/briefing-room/statements-releases/2022/02/28/fact-sheet-protecting-seniors-and-people-with-disabilities-by-improving-safety-and-quality-of-care-in-the-nations-nursing-homes/>). This is the fifth article in the series.

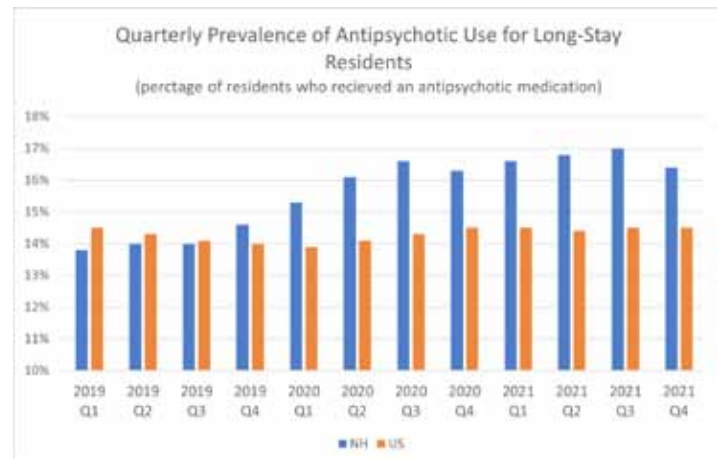
Some people living with Alzheimer's and related dementias may experience mania requiring specialized approaches to meet the emotional and physical needs of the individual. At times antipsychotic drugs are prescribed. While a useful tool, it is not always the most appropriate tool. In 2008, the U.S. Food and Drug Administration (FDA) mandated that antipsychotic drug manufacturers add black box warnings to labels and prescribing information because of the link found between antipsychotics and an increased mortality risk in elderly dementia patients. Also, the medications have side effects.

The CMS Nursing Home Compare website (<https://www.medicare.gov/care-compare/>) that allows consumers to find and compare the quality of nursing homes, hospitals, and other providers in an area considers the percentage of residents within a nursing home who got an antipsychotic medication in its ratings. Lower percentages indicate higher quality of care. They suggest, "If possible, nursing homes should try to manage behavior without medications first. If antipsychotics must be used, the resident should be watched carefully. You should ask nursing homes how they manage behavior. Managing behavior without using medications, like higher staffing ratios, many and varied activities, and regular assignment of nursing staff, have lowered the use of medications in many cases."

To proactively address possible overuse of antipsychotics in the nursing home setting, the Centers for Medicare and Medicaid Services established the National Partnership to Improve Dementia Care in Nursing Homes, ([https://www.](https://www.cms.gov/Medicare/Provider-Enrollment-and-Certification/SurveyCertificationGenInfo/National-Partnership-to-Improve-Dementia-Care-in-Nursing-Homes)

[cms.gov/Medicare/Provider-Enrollment-and-Certification/SurveyCertificationGenInfo/National-Partnership-to-Improve-Dementia-Care-in-Nursing-Homes](https://www.cms.gov/Medicare/Provider-Enrollment-and-Certification/SurveyCertificationGenInfo/National-Partnership-to-Improve-Dementia-Care-in-Nursing-Homes)) in 2012.

The initiative by CMS, which included non-pharmacological interventions, did indeed lead to a marked improvement over the last decade and by 2019, the agency had reported a 40% drop in use of anti-psychotics for long stay nursing home patients. However, starting in mid-2020, the use of these medications began to inch up and has continued so through the pandemic.



Source: <https://www.cms.gov/files/document/antipsychotic-medication-use-data-report-2021q4-updated-07292022.pdf>

For details on specific NH facilities, please click here: [antipsychotic-use-state-2020q3-2021q2-updated-01142022.xlsx](https://www.cms.gov/files/document/antipsychotic-use-state-2020q3-2021q2-updated-01142022.xlsx) (live.com)

It should also be noted that, at the height of the

**Nursing Home Quality, con't next page**

## Who Are My Elected Officials?

**Senator Jeanne Shaheen**  
[www.shaheen.senate.gov](http://www.shaheen.senate.gov)

**Senator Maggie Hassan**  
[www.hassan.senate.gov](http://www.hassan.senate.gov)

**Rep. Chris Pappas**, 1st Congressional Dist  
<https://pappas.house.gov>

**Rep. Annie Kuster**, 2nd Congressional Dist  
<https://kuster.house.gov/>

Use this link to find and contact your New Hampshire State Senator or Representative:  
<https://www.gencourt.state.nh.us>

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

## **Nursing Home Quality, con't**

pandemic, nationally there was an increase in new diagnoses of schizophrenia in Nursing Home Residents. The use of antipsychotic medications by residents diagnosed with schizophrenia is excluded from antipsychotic drug reporting to CMS and is not reflected in graph above or linked chart. The rate in New Hampshire experienced a slight increase since the start of the pandemic.

As part of the President Biden agenda, CMS will launch a new effort to identify problematic diagnoses with the goal of reducing the overall prescribing of antipsychotic medications on a national scale.

While it is estimated that 1 in 9 nursing home residents either have, or will develop, some form of dementia, most experts agree that these conditions were further exacerbated during the pandemic due to the isolation. Add to that, issues caused by caring for agitated or non-compliant residents in some instances and workforce shortages, and, there was an increased prescribing of some drugs in nursing homes without the use of non-pharmacologic interventions.

According to some authorities, there is a clear link between low staffing levels and prescribing patterns. A

study completed in 2020 *Examining the Relationship Between the Use of Antipsychotic Medications and Organizational Structure and Processes in Pennsylvania Nursing Homes: A Quantitative Correlational Study*, explored the impact of staffing levels on prescription habits. View the full study at (<https://www.proquest.com/openview/07d583a1c75a8285fa9eb13dc6ccd5d7/1?pq-origsite=gscholar&cbl=51922&diss=y>).

## **Your Voice Matters**

Whether you or a loved one is living in a nursing home now or not, we all need our systems of care to have a level of oversight and accountability that ensures quality, person-centered care is available everywhere. Calls, emails, and letters to elected officials about this agenda on resident safety in nursing homes can make a real difference. See the information on the previous page to see how to contact your elected officials. And if you have concerns about the care you or a loved one is currently receiving, call the NH Long Term Care Ombudsman (<https://www.dhhs.nh.gov/about-dhhs/long-term-care-ombudsman>) for assistance in resolution: (603) 271-4375 or (800) 442-5640, or email: [OLTCO@dhhs.nh.gov](mailto:OLTCO@dhhs.nh.gov).

# **NH Awarded Planning Grant Funds for Medicaid's 'Money Follows the Person' Program**

The U.S. Department of Health and Human Services (HHS), through the Centers for Medicare & Medicaid Services (CMS), awarded approximately \$25 million in planning grants to five additional new states and territories to expand access to home and community-based services (HCBS) through Medicaid's Money Follows the Person (MFP) demonstration program. With these awards, 41 states and territories across the country will now participate in MFP.

Awards of up to \$5 million were announced for Illinois, Kansas, and New Hampshire, as well as for American Samoa and Puerto Rico—the first time MFP grants have been made available to territories. These awards will support the early planning phase for their MFP programs. This includes:

- Establishing partnerships with community stakeholders, including those representing diverse and underserved populations, Tribal entities and governments, key state and local agencies (such as state and local public housing authorities), and community-based organizations;

- Conducting system assessments to better understand how HCBS support local residents;
- Developing community transition programs;
- Establishing or enhancing Medicaid HCBS quality improvement programs; and
- Recruiting HCBS providers as well as expert providers for transition coordination and technical assistance.

A new report from CMS also describes how MFP has helped facilitate more than 107,000 transitions out of institutional settings since 2008. It also indicates that, thanks in part to programs like MFP, more than 85% of people who used Medicaid long-term services and supports in 2019 received HCBS rather than institutional services. First authorized in 2006, MFP has provided states with more than \$4 billion to support people who choose to transition out of institutions and back into their homes and communities.

For more information on MFP, visit <https://www.medicaid.gov/medicaid/long-term-services-supports/money-follows-person/index.html>.

# New Hampshire Fiscal Policy Institute Report Focus of July Commission Meeting

The recently published *Medicaid Long-Term Services and Supports in New Hampshire: A Review of the State's Medicaid Funding for Older Adults and Adults with Physical Disabilities* was presented by Phil Sletten, NHFPI Research Director, and Doug McNutt, Consultant, NHFPI and Commission member at the July Meeting. The link to the full report is: [https://nhfpi.org/assets/2022/07/NHFPI-Long-Term-Supports-and-Services-in-New-Hampshire\\_Older-Adults-and-Adults-with-Physical-Disabilities\\_July-2022.pdf](https://nhfpi.org/assets/2022/07/NHFPI-Long-Term-Supports-and-Services-in-New-Hampshire_Older-Adults-and-Adults-with-Physical-Disabilities_July-2022.pdf).

NHFPI's summary of their report starts, "Older adults and adults with physical disabilities, including those who have trouble performing day-to-day tasks like bathing and dressing, may require long-term services and supports, which can be provided through professional health and personal care providers. For adults who are financially eligible, Medicaid can cover the cost for long-term supports and services. In New Hampshire, these services are provided primarily in two settings: nursing facilities and in home or community-based settings."

The report goes on to outline the challenges within the Medicaid-funded system of long-term services and supports (LTSS) in the state. The analysis reviewed Medicaid reimbursement in both nursing facilities as well as home and community-based services provided through the Choices for Independence (CFI) Medicaid waiver program. The findings reflect that nursing home reimbursements which are cost based have done a better job keeping up with inflation than the CFI reimbursements.

The analysis also reviewed the Choices for Independence application process. The application processing times for Medicaid LTSS can be significant and have taken as long as 100 days (2016-17) with a median timeline of approximately 40 days. While nursing facilities have the advantage of being able to

admit individuals before the process is fully completed and to receive retroactive payments (a requirement of the federal government), CFI providers cannot be reimbursed retroactively.

Compared to other states, New Hampshire has the lowest spending as a percentage of overall LTSS expenditures except for Kentucky (2016 data). New Hampshire ranks lower than all neighboring states in New England and lower than the national average.

Workforce shortages also challenge the LTSS system of care. This report compares New Hampshire average LTSS workforce wages to those of other New England States. The report finds New Hampshire wages generally lag behind that of Massachusetts, Maine, and Vermont which may have had an impact on availability of home health and personal care staff.

At the close of the presentation, Mr. Sletten and Mr. McNutt provided a summary of recommendations which included changes to funding reimbursements, key changes to the Medicaid eligibility process, and support for the workforce.

By and large people prefer to age in their home which for Medicaid, is a cost-effective model of care. According to the report authors, "Ongoing investments in nursing facility services and increased investments in Choices for Independence home- and community-based services, as well as the workforce that powers both industries, will be key for supporting New Hampshire's aging population in the coming years and decades."

Also discussed during the meeting were plans for the Commission's Community Outreach. Commission members will present information about the Commission to community groups and gather feedback from those groups about the issues that they see as central to aging in their communities and New Hampshire.

## Share Your Thoughts & Ideas

New Hampshire's older adults have a story to tell. We welcome the opportunity Aging Matters gives you to share your story with others in hopes that your 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 as your way to share your personal experiences

and points of view on living in New Hampshire as an older adult. We hope that in sharing, we are able to assist you and others in forming your own opinions.

Email your stories to [NHCOAnews@gmail.com](mailto:NHCOAnews@gmail.com) or send them to NHCOA Newsletter, NH Commission on Aging, 117 Pleasant St., Dolloff Building, 4th Floor, Concord, NH 03301

## Committed to the Core

# Peter Higbee Works to Make His Community Better and Stronger



**Peter Higbee**

As first connections to the Granite State go, this is a pretty good one.

In the 1974—then a young father with small children—Peter Higbee had brought his family to the White Mountains to go hiking. They enjoyed both the experience and the area so much, the Boston native decided to move here.

“New Hampshire and North Country in particular are such special places, it was a great place to move to,” he said.

Now a resident of Berlin, Peter had a long career (36 years) with Tri-County Community Action Program as the organization’s Chief

Operating Officer, a job he retired from. “The work with Tri-County was great and it took me across the county. I learned so much about each town, individual needs, and the value of human service. In this area, people really pitch in and pull together toward a greater purpose.”

“That’s the way it is the North Country.”

If Peter had business cards for all of his associations, he would likely need a whole rolodex to store them. He was elected to the Berlin City Council and has served there for 10 years; he volunteers on several City boards and committees including the City’s economic development board and master plan committee. Peter has been part of the cross-country skiing community and is past board president of the Nansen Ski Club, where he still volunteers and works with the organization, grooming trails at the club’s home at Milan Hill State Park during the winter months. Finally, he is a founding member of the Androscoggin Food Co-op Board and is currently board president.

For his part, Peter greatly enjoys the work he does and the interactions that come along with it. And then there’s variety. “No two days are alike,” he says. “On a given day, I’ll have a zoom meeting with one organization, an afternoon meeting with another, and end the day with an evening meeting.”

At 74, he balances the volunteer work with leisure activities such as exercise and playing the guitar. He also sings but laughs “I’m a better guitar player than a singer.” Peter and a friend he made while out walking have formed a musical duo and as of this writing, they preparing to perform at “Porch Fest”, an event in Berlin in musicians set up on various porches and front stoops and perform for the community.

“Peter is a key member of our city and key volunteer in the area. I cannot imagine someone more worthy of this recognition, said Pamela Laflamme, Community Development Director of the Berlin Economic Development Authority. “Berlin is extremely lucky to have Peter not just living here but doing his part daily to make Berlin a great place to live!”

## About the Older Adult Volunteer Program

The Governor of New Hampshire, the New Hampshire State Commission on Aging, and EngAGING NH 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 who deserves recognition?**

Send an email to [Rebecca.L.Sky@nhcoa.nh.gov](mailto:Rebecca.L.Sky@nhcoa.nh.gov)

**to have your name added to the outreach list when information about the 2023 Older Adult Recognition Program is available later this year**

## Meet Grafton County's Older Adult Volunteer Award Winner

### Happy to Hit the Road

# Camille Roy is Dedicated to Helping Those in Need



**Camille Roy**

Clearly not one to seek the spotlight, Grafton County's Camille Roy was caught a bit off guard when he was named as a 2022 Older Adult Volunteer Award Winner earlier this year by the NH Commission on Aging. "I was very surprised," he said. "I still am. But it is very nice to know that I'm appreciated."

For about 20 years, Camille has volunteered to bring meals to residents of his community who cannot leave their home and/or are in need of better nutrition. He routinely puts hundreds of miles each month on his car, literally always going the extra mile.

When I first began volunteering, I learned right away that there were seniors who needed help. It is not just bringing meals, its talking to people, maybe helping to cheer them up. Recently, there was a person who needed a wheelchair, the Senior Center had one, so it was nice to be able to help make that connection."

A native of Bath, NH, Camille now lives in North Haverhill. "It wasn't a long trip." He quips. In addition to volunteering for Meals on Wheels, the 82-year-old pitches in at the local Senior Center, doing "whatever needs doing." That can range from helping out on the grill for outdoor gatherings to helping clean up the Center. "I don't like to sit still," he says.

Raised on a farm, Camille keeps a garden at home. That and yard work keep him busy at home. An avid sports fan, he also keeps up with the Red Sox and Patriots on TV.

"Camille is a person who will go the extra mile—such as bringing someone's mail to their door or other odds and ends that bring ease," said Maureen Platt-Russell, Director of the Service Link Resource Center of Grafton County. "His long-standing dedication to the people of his community and his incredible dependability—are rare things.



Click on the graphic above or go to <https://agefriendly.community/anti-ageism-pledge/> to add your name.

*"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."*

## How to Contact the New Hampshire State Commission on Aging

**Rebecca Sky,**

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**Aging Matters Newsletter**

**Beth Todgham, Editor**

[NHCOAnews@gmail.com](mailto:NHCOAnews@gmail.com)

## Your Local Resources

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

## Help Us Spread the Word!

If you like Aging Matters, please share it with your family, neighbors, friends, and colleagues.

### 3-Minute Civics:

## Prepare Now to Vote September 13 in the NH Primary

By **DEB FAUVER**, New Hampshire Bulletin

It's time to make your voting plan: The New Hampshire state primary election will happen on Tuesday, September 13, 2022.

You need to figure out whether you are currently registered, and if so as a Democrat, Republican, or undeclared voter. You will also need to determine where your polling location will be, the voting hours, whether you should request an absentee ballot, what your registration status will be going forward, and, of course, for whom you will vote.

This is also a great time to call your town clerk and offer to help out at the polls. Most towns have a core group of people who return for each election. Traditionally, poll workers arrived early and stayed late, until all the counting was done. The new trend is to shorten the shifts so that everyone stays sharp.

Towns are always on the lookout for more help. You don't have to count ballots – there are lots of other jobs, including setup and cleanup, organizing the poll worker break room, greeting voters, and even helping park cars. As a former moderator and current poll worker, I am glad to have the chance to be involved in politics in a nonpartisan way.

Technically, there are two primaries on Sept. 13: one for the Democratic Party and one for the Republican Party. The state is in charge of the election, and cities and towns supply the election officials, who follow detailed rules set out in a 400-page manual updated annually by the Secretary of State's Office. The manual is based on state election law, which the Legislature tweaks each and every year.

Some states hold separate Democrat and Republican primary elections on separate days. Thrifty New Hampshire runs both primaries at the same time and on the same day. In 2018 there was also a Libertarian primary, but since then there have been insufficient Libertarian votes cast to keep the Libertarian Party primary going.

All voters registered as a Democrat, Republican, or undeclared may vote in the primary election. There will be a blue ballot for Democrats and a pink ballot for Republicans. If you are registered as a Democrat or Republican, you will be given the ballot of your party, and you will not be allowed to choose the ballot of the opposite party.

But if you are registered as undeclared, you will be given the choice of a blue or pink ballot. Think about this ahead of time – you would be amazed at the number of voters who ask the election workers for

advice on which ballot to choose. Election workers are not allowed to answer that question – it is our job to run an efficient polling place, and it's your job to understand the issues and candidates on the ballot.

After voting in either the Democratic or Republican primary, undeclared voters will automatically be changed to either Democrat or Republican on the official checklist. If you began the day as undeclared, and want to remain undeclared, you must stop at the "Return to Undeclared" table on the way out of the polls and sign the right form. This sounds simple, but people get talking, and this step gets skipped.

If a voter does skip that step, the next time he or she votes in a primary the voter will be registered to the party in which he or she cast a vote in the previous primary. Better to check your registration status now, before you get to the polls.

The same rules apply to absentee ballots in primaries. The ballot will arrive with a separate form to complete if the voter wants to return to undeclared.

Undeclared voters make up about 40 percent of New Hampshire registered voters. The Democrats and Republicans each have about 30 percent. Typically, turnout at the state primary is low. Undeclared voters generally don't turn out in droves at the primary. But if you are in that category, and have chosen your candidates, why not vote?

The secretary of state prints the official ballots and sends them out to the town clerks in the week prior to the election. Sample ballots are posted on the website of the Secretary of State's Office. Town clerks are required to post sample ballots in at least two public places – which is now most often the town hall and the town's website.

Sample ballots are also posted at the polling location and are required to be visible to voters before they get to the check-in station. Review the sample ballot and make up your mind before you get to the check-in station.

A voter who has lived at the same address for decades, and has always voted in the same party, is probably going to make his or her way through the polls very efficiently. But we are a transient society, and voters who are newer in town, or who may not yet have a local driver's license, or who may have changed their address or last name, will cause election workers to slow down and take the time to update the records.

Elections can seem simple to the voter but know that the Secretary of State Election Procedure Manual

*Primary Election, con't next page*



## Primary Election, con't

governs every aspect of the election. The manual also requires detailed record keeping, over and above the election results. At town meeting, the moderator has considerable discretion as to the best way to run the meeting. But on Election Day, the moderator's every act is according to the plans laid out in the manual.

To make your voting plan, go to <https://app.sos.nh.gov/voterinformation>. Here you will find "View My Voter Information," which will ask for your town, name, and date of birth. The search will pull up the status of a pending absentee ballot (if you have requested or filed one), and below that you will also find your registration status, your polling location, hours of polling, and a link to sample ballots.

The Secretary of State's Voter Information page – <https://app.sos.nh.gov/viphome> – has information that can answer many of the questions you may

be have about voting in the upcoming primary and general elections.

Checking your current status online now will give you time to go see the town clerk well before the election to straighten out any issues. Lastly, be patient with election officials. They do this job only on election days, they have very specific instructions as to how to do their jobs, and they are responsible to the state election inspectors who visit each active polling location. Poll workers also know that they are responsible to the voters. In my experience, we have great poll workers, and they want to get it done right.

<https://newhampshirebulletin.com/2022/08/09/3-minute-civics-prepare-now-to-vote-on-sept-13/>

*Deb Fauver is a lawyer and former moderator for the town of Conway.*

*This story was originally published by The New Hampshire Bulletin / <https://newhampshirebulletin.com/2022/08/09/3-minute-civics-prepare-now-to-vote-on-sept-13/>*

# How to Make a Difference Without Running for Office

By LINDA WISNIESKI, *Sixty and Me* Contributor

It's the year of the midterms in the U.S., and since I live in a 'swing state' that could decide the majority party in Congress, I am inundated with TV ads—mostly negative—and mailers touting the sins or virtues of all the candidates. Like most people I know, I toss the mailers into the recycling bin and mute the TV.

## Feeling Helpless?

I miss the optimism of the mid-20<sup>th</sup> century. Many of us today have been paralyzed by cynicism. What can we older adults do to make a difference (<https://sixtyandme.com/making-a-difference/>) in this kind of environment? Should I just give up and try to enjoy my old age without getting involved?

Or should I try to improve the world for my kids and grandkids by influencing public policy? Since I chose – you guessed it – to become involved, I have found some easy ways to advance the causes I believe in.

## What Can One Person Do?

Here are some easy ways to be active and informed:

**Join an Organization:** Join organizations that support your favorite issues and candidates, donating, and writing letters, emails and texts to elected representatives with the information the organizations have already collected. Google the issue to find their websites.

**Take Part in Public Meetings:** Find out where and when your local government holds public meetings. These days most meetings are held both in person and online, so you can watch from the comfort of home. Many also have public comment periods when

you can ask questions or let them know what you think.

**Register to Vote:** Register to vote – by mail, online or in person. Google your municipality and you'll find loads of help. Encourage or help others by volunteering with groups like the League of Women Voters (<https://www.lwv.org/>).

**Help Your Candidate:** Find a list of candidates and what they stand for by searching for political parties. See which ones speak to your values and contact them to find out how to help them win.

**Be a Helping Hand:** Volunteer for simple tasks like opening mail, stuffing envelopes, or answering the phones or emails.

**Help on Election Day:** Be a poll worker and help with logistics on election day. Some places pay these workers and there are sometimes free doughnuts!

**Become a Poll Day Driver:** Volunteer to drive people to the polls.

## Make a Difference!

There's so much we can do to keep democracy alive and not be discouraged by the news. Older people often have more time in our retirement years to make a difference.

Bridget Connolly, a political activist who helps voters register, says: "I've had so many experiences where every vote counts. If 500 people are registering people to vote in a specific district and we each get 1 person, and a candidate wins by 400 votes, that's a really big deal."

*Linda C. Wisniewski is a former librarian living in Doylestown, PA. Visit her blog at <http://www.lindawis.com>.*

Source: <https://sixtyandme.com/politics-after-60/>

# Work on New NH State Plan on Aging Begins

The New Hampshire Bureau of Elderly and Adult Services (BEAS) is designated by the NH Legislature as the State's Unit on Aging, under the Older American's Act (OAA) of 1965, as amended.

Under this designation, BEAS has the responsibility, authority, and opportunity to develop and administer the State Plan on Aging (SPOA) in accordance with all requirements of the OAA and guiding documents from the Federal Administration for Community Living.

BEAS will begin to develop its strategy for the next New Hampshire State Plan on Aging this fall. The goal is to develop a 4-year plan that helps to guide our state's efforts in serving, supporting, and celebrating older adults across New Hampshire.

BEAS must submit a draft plan by June 30, 2023. The time period for this next plan would be October 1, 2023 to September 30, 2027

In the coming months BEAS will conduct a series of listening in-person and virtual listening sessions around the state. It will be reaching out to invite partners and stakeholders to team up with

BEAS in securing feedback for the State Plan on Aging. BEAS intends to use a survey similar to the one used in 2019 to gain additional insight from the public.

As it begins the process of developing a new 4-year State Plan on Aging, the information gathered through these varied outreach efforts will play a crucial role in assisting BEAS to develop a plan that continues its vision.

More information will be available in the coming months and updates on the State Plan on Aging development will be highlighted in future editions of Aging Matters.

The current State Plan on Aging can be found on the Department of Health and Human Services website at: <https://www.dhhs.nh.gov/sites/g/files/ehbemt476/files/documents2/beas-nh-state-plan-on-aging.pdf>

If you have any questions about the upcoming planning process, please contact the Bureau of Elderly & Services by mail at 105 Pleasant Street, Concord, NH 03301 or by email at [BEAS@dhhs.nh.gov](mailto:BEAS@dhhs.nh.gov).

## New AARP State Director Named

Christina FitzPatrick has joined AARP as the new State Director. She brings extensive experience in leadership development, strategic planning, program and policy development, and volunteer engagement.

Before joining AARP NH, she served as the Director of Economic Issues at the AARP Office of Policy Development and Integration where she focused on driving the development of public policies that

keep AARP on the cutting edge of efforts to improve the financial security of people age 50 and older.

In addition to Christina's policy development and integration work, she recently served at the Interim State Director of AARP Wisconsin where she led the work of the state office, provided oversight of communications advocacy, and community engagement.

## What's In A Name?

The New Hampshire Department of Health & Human Services would like your feedback!

DHHS is considering changing the name for the Bureau of Elderly & Adult Services to one that both reflects its ongoing commitment to understanding, serving, supporting, and celebrating older people and acknowledges the fact that names matter.

Research suggests using inclusive language of aging—as all of us are aging every day—creates a greater willingness by people to support policies and programs we all need to thrive at every age. Unfortunately, evidence suggests words like “elderly” can evoke negative stereotypes and images of frailty, dependence, uselessness, and burden.

As a leader within our state that strives to create a more balanced perspective, a name change that removes the word “elderly” from its title enables the Department to model language that acknowledges the many contributions that older people bring to society.

Help identify a new name by completing a brief survey at [https://unh.az1.qualtrics.com/jfe/form/SV\\_3eBDrAM7ONKSLum](https://unh.az1.qualtrics.com/jfe/form/SV_3eBDrAM7ONKSLum)

Results will be used as part of the name selection process as well as to develop future outreach and education. The survey will remain open through October 31st with an anticipated decision and announcement by June 30, 2023.

# News for New Hampshire Veterans

## DMAVS Available to Answer Questions About the PACT Act

The Department of Military Affairs and Veterans Services (DMAVS) was created in 2019 to coordinate veterans' services in the state, and consequently, enhance the quality and accessibility of services available to NH Veterans, Service members and their families. DMAVS consists of: Division of Veterans Services, NH State Veterans Cemetery, and Division of Community Based Military Programs.

The Department's Division of Veterans Services is available to answer questions related to available benefits with regards to the newly passed legislation, the PACT Act.

One of the largest health care and benefit expansion in US Department of Veterans Affairs history, "The Sergeant First Class Heath Robinson Honoring our Promise to Address Comprehensive Toxins (PACT) Act," expands and extends eligibility for VA health care for Veterans with toxic exposures and Veterans of the Vietnam, Gulf War, and post-9/11 eras.

The PACT Act:

- Adds 23 new presumptive conditions for burn pits and other toxic exposures
- Adds more presumptive-exposure locations for Agent Orange and radiation
- Requires VA to provide a toxic exposure screening to every Veteran enrolled in VA health care
- Improves VA research, staff education, and treatment related to toxic exposures

If a Veteran residing in New Hampshire or Veteran's survivor needs assistance with securing benefits entitled under state or federal law, including new benefits authorized by the PACT Act, contact the Department of Military Affairs and Veterans Services Division of Veterans Services. Schedule an appointment with a Veterans Service Officer, they can assist with filing a claim for benefits.

To schedule a benefits review with a Veterans Service Officer, please refer to the Division's VSO webpage <https://www.dmavs.nh.gov/veterans-services/vsos-and-sites>. All appointments are scheduled by calling (603) 624-9230, ext 301.

## New Hampshire State Veterans Cemetery 25<sup>th</sup> Anniversary Celebration

Join the Department of Military Affairs and Veterans Services' New Hampshire State Veterans Cemetery (NHSVC) and the New Hampshire Veterans Cemetery Association (NHVCA) in commemorating the New

Hampshire State Veterans Cemetery 25<sup>th</sup> Anniversary on September 24, 2022 from 9am-3pm.

Celebrate with a day of gratitude and remembrance as we honor those who were instrumental in the mission of providing a dignified final resting place to honor all Veterans.

The cemetery is located at 110 Daniel Webster Hwy., Boscaawen.

Complete details can be found at <https://nhstateveteranscemetery.com/>

## Upcoming Events for Veterans

**2022 Seacoast Veterans Conference:** The Service Credit Union Impact Foundation is proud to present the 10th Annual Seacoast Veterans Conference on Saturday, September 24, 2022. The "We Have Your B.A.C.K. (Benefits, Actions, Community, Knowledge)" event is dedicated to educating veterans on resources to better their health and well-being.

Veterans attending are asked to bring their DD214 for VA Health Care Enrollment with VA Benefits Expert.

For further information and registration go to: <https://seacoastveteransconference.com/>.

The event will be held on Saturday, September 24 from 8:30am-2:30pm at Service Credit Union, 3303 Lafayette Rd., Portsmouth.

Discussion topics include Caregiver Support, Veteran Directed Care, Volunteerism, Fraud and Financial Scams, and Housing and Food Insecurity as well as information about alternative health providers. Over 40 resource tables, including the Department of Military Affairs and Veterans Services will be in attendance.

The program will include a tribute to U.S. Air Force Brig. Gen. Carolyn Protzmann. Coffee, light refreshments and lunch will be provided.

**NH Stand Down for Veterans Experiencing Homelessness:** The US Department of Labor, US Department of Veterans Affairs, and Harbor Care sponsor an event to assist homeless and at-risk Veterans with free food, clothing, and employment services, medical advice, haircuts, legal advice, pension claims, advising, and counseling.

The Department's Division of Community Based Military Programs will be attending to assist with educating Veterans regarding available resources.

The Stand Down is scheduled for Friday, September 23 from 10am-3pm at Harbor Care Health & Wellness Center, 45 High St., Nashua. For further information, call Harbor Care at (603) 882-3616.

# Medicare Open Enrollment Begins October 15

Just a quick reminder that the Medicare 2023 Open Enrollment period runs from October 15-December 7, 2022 -- and it's not too early to be thinking about any changes you might want to make to your Medicare and/or prescription drug coverage.

You can join, switch, or drop a Medicare Health Plan or a Medicare Advantage Plan (Part C) with or without drug coverage during that time. Updated coverage begins January 1, 2023.

- During the Medicare open enrollment period, you can:
- Switch from Original Medicare to a Medicare Advantage Plan.
- Switch from Medicare Advantage to Original Medicare.
- Switch from one Medicare Advantage plan to another.
- Switch from a Medicare Advantage Plan that doesn't offer drug coverage to one that does
- Switch from a Medicare Advantage Plan that does offer drug coverage to one that doesn't

- Join a Medicare Part D Prescription Drug Plan
- Switch from one Medicare Part D prescription drug plan to another.
- Drop your Medicare drug coverage completely

## Need Help? Call ServiceLink!

State-certified Medicare Counselors at Servicelink offices located throughout New Hampshire can walk you through the maze of determining which Medicare Plan and/or Part D Prescription Drug plan would best serve your needs. They are available by appointment throughout the open enrollment period. Appointment slots fill up quickly, so call your local ServiceLink office soon to schedule an appointment to discuss how to make your best Medicare coverage choices in 2023.

ServiceLink staff is also available to help guide those who are new to Medicare through the initial enrollment period. Many offer a "New to Medicare" workshop in addition to offering individual counseling.

Contact information for ServiceLink offices location throughout New Hampshire can be found at <https://www.servicelink.nh.gov/locator/index.htm>.

# Washington Addresses Two Key Issues of Interest to Older Adults

There are a number of recently passed bills, legislative actions and executive orders that will have a direct effect on New Hampshire's older adult population in the coming months and years. Details are still evolving and there is still much to be written about the recent news coming out of Washington.

This month, we are providing links to information about two recent actions taken by our representatives in Washington. We will provide updates in future editions of Aging Matters as more details become available.

## Inflation Reduction Act Signed into Law

President Biden has signed the Inflation Reduction Act of 2022 (IRA) into law. The final legislation includes historic Medicare prescription drug reforms that will save older adults money, cap their out-of-pocket costs, and expand eligibility for the full Part D low-income subsidy. The IRA also extends Affordable Care Act (ACA) enhanced premium tax credits for Marketplace coverage, as well as climate change and tax provisions. For more, you can read through a factsheet developed by Justice in Aging at: <https://justiceinaging.org/wp-content/uploads/2022/08/Medicare-Prescription-Drug-Reform-in-the-Inflation-Reduction-Act.pdf>.

The Kaiser Family Foundation has provided additional information on "Understanding the Health

Provisions in the Inflation Reduction Act" in an article posted at <https://www.kff.org/medicare/understanding-the-health-provisions-in-the-senate-reconciliation-legislation/>.

## Over the Counter Hearing Aids

Over-the-counter (OTC) hearing aids are a new category of hearing aids that consumers can buy directly, without visiting a hearing health professional. These devices are intended to help adults with perceived mild to moderate hearing loss. Like prescription hearing aids, OTC hearing aids make sounds louder so that some adults with difficulty hearing are better able to listen, communicate, and participate fully in daily activities. In addition, OTC hearing aids are regulated as medical devices by the U.S. Food and Drug Administration (FDA).

Details about the availability of over-the-counter hearing aids are contained in an article by the National Institute on Deafness and Other Communication Disorders at <https://www.nidcd.nih.gov/health/over-counter-hearing-aids>.

# Focus on Fall Prevention

By **BROOKE NOONAN**, Community Health Educator, Granite VNA

We like slogans. These are catchy quips that grab us and help us to remember something. “Finger lickin’ good” or “Just do it” are just a couple of the phrases that our culture has provided us.

Listening to those older and wiser than me; I have often heard, “If you don’t use it you’ll lose it,” whether applied to a mind-bending puzzle or a heart rate raising walk. I will ask you to consider making this your slogan for the month of September. Why you ask? September is National Fall Prevention Awareness Month and, in an effort, to make ourselves more aware let’s apply the “If you don’t use it you’ll lose it” thought.

Many older adults believe that their aging body is prone to falls and there is little they can do to change this, but nothing could be further from the truth. Using your body to learn fall prevention exercises and increasing physical activity can strengthen the body and improve balance.

If we do not use our body and call upon it to move and function in our various environments, then we can lose those abilities and be more apt to fall. We can use our minds to take inventory of the spaces we live in and remove slippery rugs and loose cords that can become our reason for losing our balance. We can use our humility to be honest with our loved ones and health providers about falls and not lose our confidence to continue to enjoy the activities in life that bring us joy.

The National Institute on Aging shares that having your eyes and hearing tested, getting enough sleep, and wearing supportive footwear are additional strategies. Organizations in New Hampshire, such as Granite VNA facilitate a fall prevention program called A Matter of Balance. This program helps adults view falls and the fear of falling as controllable, change the environment to reduce fall risk factors, and exercise to increase strength and balance.

Remember “If you don’t use it you’ll lose it” so let’s challenge ourselves to use the resources and strategies available and lose those high rates of falls.

## Maine Council on Aging Announces 2022 Wisdom Summit

On September 21, 2022, join the Main Council on Aging virtually for their 9th Annual Wisdom Summit, *Breaking the Limits, Cultivating a Vision for Equity in Aging*. The summit will run from 9:00am to 4:00pm

Throughout the day, the summit will offer opportunities to learn and have meaningful conversations on ways to break the cultural limits of age-based negative stereotypes.

The event will feature two keynote speakers Dr. Tracey Gendron, Chair, Gerontology, Executive Director, Virginia Center on Aging, and Dr. Leslie Hill, Professor Emerita of Politics, Bates College.

Summit content will be particularly useful for older adults, lifelong community leaders, and advocates of diverse populations, social service, behavioral health and health care providers, policy leaders, including legislators, state officials, and municipal officers, and researchers.

Also included in the summit registration fee is a pre-summit session, “Language Matters” scheduled for Wednesday, September 14, 2022 from 12noon to 1:30pm.

Registration and complete summit information is available at <https://mainecouncilonaging.org/maine-wisdom-summit/registration/>.

**We welcome all points of view and invite your submissions.** To send articles or to add your name to our mailing list, contact: [NH-COAnews@gmail.com](mailto:NH-COAnews@gmail.com)

### The NH Fall Prevention Awareness Taskforce Launches New Website

Look for information related to falls prevention at <https://nhfalls.org/>

Falls continue to be a national public health concern. Join the National Council on Aging and other local and state partners and coalitions September 18-24, 2022 for a nationwide observance to raise awareness of falls prevention to reduce the risk of falls and help older adults live without the fear of falling. Resources available from NCOA include the following articles:

- How to Prevent Falls with Home Safety Modifications: <https://www.ncoa.org/article/how-to-prevent-falls-with-home-safety-modifications>
- 4 Tips to Help You Talk to Older Adults About Preventing Falls: <https://www.ncoa.org/article/4-tips-to-help-you-talk-to-older-adults-about-preventing-falls>



# Electric Assistance Program Offers Help on Electric Bill for Eligible Customers

The Electric Assistance Program (EAP) gives eligible customers a discount on the first 750 kWh on their monthly electric bills. The discount ranges from 8% to 76% depending on your gross household income and household size. Customers of the participating utilities - Eversource Energy, Liberty Utilities, New Hampshire Electric Cooperative, and Unitil - support the EAP through part of the System Benefits Charge on their electric bill.

The EAP discount helps make bills more affordable and helps customers avoid the risk of having their electric service shut off for non-payment. To be eligible for the program, customers must receive an electric bill from one of the participating utilities – Eversource Energy, Liberty Utilities, NHEC or Unitil - and have a gross household income that qualifies at the time of application.

The EAP is a 12-month bill assistance program.

Benefits are subject to the availability of funds. To learn more about the EAP, including how to apply, call your local listed here.

Complete information about individual Community Action Agency offices is located at: <https://www.energy.nh.gov/consumers/help-energy-and-utility-bills/community-action-agencies>.

The CAA will tell you what to bring to your appointment. Keep your appointment and bring all paperwork the CAA asks for. If you cannot get to the office, you can arrange for a phone interview or a home visit.

## HOUSEHOLD INCOME GUIDELINES

Household Size	Gross Annual Income
1 person	\$ 38,969
2 persons	\$ 50,959
3 persons	\$ 62,950
4 persons	\$ 74,941
5 persons	\$ 86,931
6 persons	\$ 98,922

## Tips for Managing Your Electric Usage

Looking for simple low cost and no cost ways to reduce your energy usage? Here are tips to help.

**Your Thermostat.** It's one of the most effective ways to cut your energy usage. You can save as much as 3% for each degree that you turn your thermostat down during the winter. Remember it takes electricity for your furnace to run, so if your furnace runs less, you will save on your electricity usage too. If you can be comfortable with, and if your health permits, a slightly cooler home, lower the thermostat by a couple of degrees and save even more. Turn your thermostat down when not at home and at night.

**Take Care of Your Furnace.** Have your heating system inspected and serviced annually for more efficient operation. Check your duct work. Dust, lint and other debris can block air vents and reduce the efficiency of your furnace. Take time to insulate ductwork that runs through unheated areas like basements or crawl spaces.

**Keep the Cold Out.** Close your blinds or drapes when it gets dark outside to help cut heat loss through your windows. If your blinds or drapes don't completely cover your windows, consider putting up plastic sheeting for insulation day and night.

**Turn Down the Tank.** You can reduce your energy consumption by turning your hot water tank down to 120 degrees. For every 10-degree reduction in temperature, you can save between 3% and 5% on your water heating costs. Insulating your hot water

pipes and installing a water heater insulation blanket on your tank will also help reduce your energy consumption and save you money.

**Cook Smart.** A microwave uses half the energy of a conventional oven. If you do use a conventional oven, don't pre-heat the oven any longer than necessary. Pre-heat food in the microwave and then finish cooking in a conventional oven.

**Think Before You Wash and Dry Clothes.** Wash and dry only full loads of laundry and use the cold water setting on your washer. If you have to wash a small load, use the appropriate water-level setting. Consider using a clothes rack or indoor clothesline to dry clothes. Be sure to clean the lint screen in the dryer after every load to improve air circulation for more efficient clothes drying and prevent fire hazards.

**Reduce Phantom Load.** Make sure appliances like your computer and television are really off when you turn them off. Plug your computer and television into power strips, and turn off the power strip before you go to bed at night and save electricity and money.

Over the long term, energy efficiency improvements to your home can reduce your electricity usage and save you money. Your electric utility offers a number of programs that can help you make your home more energy efficient. For more information, visit <http://www.nhsaves.com/> or contact your electric utility directly.

# Get Connected at Your Senior Center this September

This September, the National Council on Aging (NCOA) (<https://www.ncoa.org/>) is celebrating National Senior Center Month by showcasing how these vital community hubs connect older adults to each other and to valuable services to stay healthy and independent.

The nation's 10,000 senior centers are one of the most widely used services among America's older adults, connecting 1 million individuals each year to programs that improve their health, economic security, engagement, purpose, creativity, mobility, nutrition, and more—all in a social and fun environment. Over the past three years, senior centers also have become integral to health care delivery by providing COVID-19 guidance, vaccine education, and vaccinations to participants.

"Every day, senior centers bring our grandparents, parents, older neighbors, and friends together to build community and share trusted services and information to help all age well," said Dianne Stone, NCOA's Associate Director of Network Development and Engagement. "Research shows that compared with their peers, people who attend senior centers have higher levels of health, social interaction, and life satisfaction."

The theme for this year's National Senior Center Month is *Strengthening Community Connections*. Centers across the country will be hosting special events, programs, and celebrations throughout September to raise awareness about the services they offer.

"Senior Centers in NH meet the needs of people in their community to reduce hunger and isolation. They are a place for where older adults can find volunteer opportunities, entertainment, education, wellness clinics, exercise classes, card games and more. Each center has developed its own supportive community that welcomes new people as they find opportunities for engagement. They are more than a center in NH they are an extension of their family," said Suzanne Demers, Director of Elder Services for Community Action Program-Belknap-Merrimack Counties, Inc.

## Prefer a Printed Copy of AgingMatters?

The Commission on Aging has a limited ability to provide printed copies of AgingMatters to individuals who are unable to connect to the Internet to read a copy online or download it from the Commission's website.

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

## Help Us Spread the Word!

If you like Aging Matters, please share it with your family, neighbors, friends, and colleagues.

# 40+ NH Museums to Visit

## *What to do and where to go when the weather won't cooperate*

When the impulse to get out of the house encounters the drearier forces of nature, don't just hunker down in front of a screen. Hit the road and discover the many bright worlds to be explored inside New Hampshire's inner space. Museums, large and small, offer journeys into the past and the future and provide new ways of looking at our state and our planet.

Explore this list of New Hampshire Museums that the staff at *New Hampshire Magazine* has compiled and given their permission to share with Aging Matters readers.

Many locations are open through Columbus Day, but before you head out, make sure you check each museum's website for updates on reservations, rules, and capacity limited.

Find your next NH adventure at <https://www.nhmagazine.com/40-nh-museums-to-visit-this-summer/>.

## September 11 is Grandparents Day

Generations United encourages you to make plans to **Do Something Grand** on Grandparents Day, Sunday, September 11, 2022 and throughout the month of September. Find ideas at <https://grandparentsday.org>

# SCAMs of the Month Alert

## Publishers Clearing House Scam

According to Publishers Clearing House (PCH), PCH will never call ahead of time saying a person won a prize. Just like you see on television, the PCH prize patrol brings large prizes in-person and it is a surprise. PCH awards a steady range of prizes throughout the year and at their option may notify winners of \$10,000 or less via an overnight express carrier such as UPS, FedEx, or USPS Express mail. While PCH may, on occasion, notify winners of smaller prizes by e-mail, PCH never notifies winners of major prize awards and Super Prize winners by e-mail.

Further, PCH does not contact people via social media or through texting and there are never charges, taxes, legal fees, or administrative fees in order to obtain winnings. PCH will never ask for your bank account information or other personal information. If you received that request, know that it is a scam.

If the notice you receive tells you to respond quickly so as not to lose your prize or tells you to keep it secret, it is a scam. The scammers use this tactic to get you to react quickly without researching to verify what you are reading.

You may also receive what looks like a legitimate check with instructions to cash it. In some instances, you will then be told there was a mistake and you will be asked to send some of the money back. This is not legitimate.

There is an old saying associated with lotteries, *if you are not in, you can't win*. You cannot win PCH prizes if you did not register with them.

If you suspect a scam, make a report at [https://pch.custhelp.com/app/report\\_scam](https://pch.custhelp.com/app/report_scam). If you have lost money to one of these scams, report it to your local police and the Federal Trade Commission.

## Fuel Pump & ATM Skimming

Skimming occurs when devices illegally installed on ATMs, point-of-sale (POS) terminals, or fuel pumps capture data or record cardholders' PINs. Criminals use the data to create fake debit or credit cards and then steal from victims' accounts. It is estimated that skimming costs financial institutions and consumers more than \$1 billion each year.

**Fuel Pump Skimming:** Fuel pump skimmers are usually attached in the internal wiring of the machine and aren't visible to the customer. The skimming devices store data to be downloaded or

wirelessly transferred later.

### Tips When Using a Fuel Pump

- Choose a fuel pump that is closer to the store and in direct view of the attendant. These pumps are less likely to be targets for skimmers.
- Run your debit card as a credit card. If that's not an option, cover the keypad when you enter your PIN.
- Consider paying inside with the attendant, not outside at the pump.

**ATM and POS Terminal Skimming:** ATM skimmer devices usually fit over the original card reader. Some ATM skimmers are inserted in the card reader, placed in the terminal, or situated along exposed cables. Pinhole cameras installed on ATMs record a customer entering their PIN. Pinhole camera placement varies widely. In some cases, keypad overlays are used instead of pinhole cameras to record PINs. Keypad overlays record a customer's keystrokes. Skimming devices store data to be downloaded or wirelessly transferred later.

### Tips When Using an ATM or POS Terminal

- Inspect ATMs, POS terminals, and other card readers before using. Look for anything loose, crooked, damaged, or scratched. Don't use any card reader if you notice anything unusual.
- Pull at the edges of the keypad before entering your PIN. Then, cover the keypad when you enter your PIN to prevent cameras from recording your entry. Use ATMs in a well-lit, indoor location, which are less vulnerable targets.
- Be alert for skimming devices in tourist areas, which are popular targets.
- Use debit and credit cards with chip technology. In the U.S., there are fewer devices that steal chip data versus magnetic strip data.
- Avoid using your debit card when you have linked accounts. Use a credit card instead.
- Contact your financial institution if the ATM doesn't return your card after you end or cancel a transaction.

If you think you've been a victim of skimming, contact your financial institution immediately

Source: <https://www.fbi.gov/scams-and-safety/common-scams-and-crimes/skimming>



# The Long Road to Dental Benefits For Older Adults On Medicaid in New Hampshire

By MARTHA McCLOUD, Interim VP of Community Engagement, New Futures

New Hampshire currently provides only emergency dental benefits for adults. This means the state will cover a tooth extraction for the approximately 85,000 adults on traditional and expanded Medicaid in New Hampshire but none of the preventative care to avoid that extraction.

Lawmakers have tried to implement more comprehensive dental benefits in our Medicaid program many times. The most recent was effort was to include this benefit in the 2021/2022 state budget. But a last-minute maneuver at the State House in Concord removed the benefits. There has been bipartisan support to fund a program that advocates say will save taxpayer dollars. This effort may be successful in 2022.

There is a House bill and a Senate bill working their way through the legislative process this session. Both bills, House Bill (HB) 103 and Senate Bill (SB) 422, were successful in crossing over to the other body and are being considered.

- House Bill (HB) 103, introduced by Representative Joe Schapiro in the 2021 Session, was retained from the earlier session due to cost concerns. In the 2022 Session, HB 103 was passed by the full House and crossed over to the Senate where it was passed and referred to the Senate Finance Committee. Senate Finance made a recommendation of Ought to Pass (OTP), and HB 103 will be voted on by the full Senate on May 5<sup>th</sup>.
- Senate Bill (SB) 422, introduced by Senator Cindy Rosenwald in the 2022 Session, has the intent to provide dental benefits to adults under the Medicaid program. SB 422 was amended by the Senate and passed by the full Senate. SB 422 crossed over to the House where the House Health and Human Services and Finance Committees considered it. SB 422 has received a recommendation of Ought to Pass with Amendment (OTP-A) and will be voted on by the full House on May 5<sup>th</sup>.

Both the House version of SB 422 and the Senate version of HB 103 have been amended to have the same language and would require the Commissioner of the Department of Health and Human Services to solicit information and to contract with dental

managed care organizations to provide dental care to persons enrolled in Medicaid. Any vendor awarded a contract will provide the following dental services to individuals 21 years of age and over:

- Diagnostic and preventive dental services including an annual comprehensive oral examination, necessary x-rays or other imaging, prophylaxis, topical fluoride, oral hygiene instruction, behavior management and smoking cessation counseling.
- Comprehensive restorative treatment necessary to prevent or treat oral health conditions, to reduce or eliminate the need for future acute oral health care, and to avoid more costly medical or dental care.
- Oral surgery and treatment necessary to relieve pain, eliminate infection or prevent tooth loss.
- Removable prosthodontic coverage for individuals served on the developmental disability (DD), acquired brain disorder (ABD), and choices for independence (CFI) waivers, and nursing facility resident populations only, subject to medical necessity.

The individual benefit will be capped at \$1,500 per year, excluding preventive services and cost sharing will be implemented as allowed under CMS guidelines for Medicaid recipients with family incomes above 100 percent of the Federal Poverty Level (FPL), with the exception of diagnostic and preventive services.

The cost is estimated at about \$27.5 million, \$20 million of it would be paid for by the federal government, which covers half the cost of dental expenses for traditional Medicaid recipients and 90 percent of the cost for those on expanded Medicaid.

On May 5<sup>th</sup>, the House will vote on SB 422 and the Senate will vote on HB 103. Consider contacting your [State Representative\(s\)](#) and your [Senator](#) to encourage them to support dental benefits for older adults who are on Medicaid in New Hampshire and end this long road trip.

*This column is a regular feature of AgingMatters. 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.*

# 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.

## **FEMA, AARP Release New Resources to Help Local Communities Protect Older Adults Before, During and After Natural Disasters**

FEMA and AARP have released new resources to help local officials and emergency managers protect older adults in their communities before, during and after natural disasters and support communities in mitigating the effects of extreme weather events.

The “Guide to Expanding Mitigation: Making the Connection to Older Adults,” released by FEMA and AARP, highlights how natural hazards uniquely affect older adults and provides recommendations for how emergency managers, planners, local officials and community members can include older adults in community efforts to lower their risks. The AARP Disaster Resilience Tool Kit features strategies to help local, state and community leaders and advocates reduce the risk and impacts of disasters on older adults.

The guide and tool kit are the result of a multi-year collaboration between AARP and FEMA to identify and provide resources, spark ideas and encourage organizations to better engage older Americans in disaster mitigation, preparedness, response and recovery operations.

To view and download the “*Guide to Expanding Mitigation: Making the Connection to Older Adults*,” visit [https://www.fema.gov/sites/default/files/documents/fema\\_mitigation-guide\\_older-adults.pdf](https://www.fema.gov/sites/default/files/documents/fema_mitigation-guide_older-adults.pdf). To view, download or request a print copy of the *AARP Disaster Resilience Tool Kit*, visit <https://www.aarp.org/DisasterResilience>.

## **What is Old School?**

Old School is a web-based clearinghouse of free and carefully vetted resources to educate people about ageism (<https://thischairrocks.com/what-is-ageism/>) and help dismantle it. Its goal is to help catalyze a movement to make ageism (discrimination on the basis of age) as unacceptable as any other kind of prejudice.

It can be hard to know where to begin when it comes to confronting ageism. To make it easier, visitors can now click on “New Here?” — a button at the top of our home page that will take them to a new landing page. They’ll find tips for navigating the site, a sample resource card with functions highlighted, and

a “starter set” of resources organized by topic to help them dive in.

Find Old School at <https://oldschool.info/>.

## **Many types of leisure time activities may lower risk of death for older adults**

Older adults who participate weekly in many different types of leisure time activities, such as walking for exercise, jogging, swimming laps, or playing tennis, may have a lower risk of death from any cause, as well as death from cardiovascular disease and cancer, according to a new study led by researchers at the National Cancer Institute, part of the National Institutes of Health.

The findings suggest that it’s important for older adults to engage in leisure time activities that they enjoy and can sustain, because many types of these activities may lower the risk of death, the authors wrote.

Results of the study are located at <https://www.nih.gov/news-events/news-releases/many-types-leisure-time-activities-may-lower-risk-death-older-adults>.

## **September 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.

### **September Topic: *Fall Open Enrollment Period***

- Thursday, September 15, 2022 • 3:00 - 3:30 PM (EST)

Fall Open Enrollment is the time of year when you can change your Medicare coverage but knowing where to start can be rough. During this Medicare Minute, you’ll learn about the types of changes you can make and the strategies to choose the coverage that best suits your needs.

REGISTER: <https://www.medicareinteractive.org/register> **Medicare Minute Login - Medicare Interactive**

**And remember...you can receive personalized help from New Hampshire state-certified Medicare Counselors by contacting your local ServiceLink office. See the article on page 14 for more information.**