

# Aging Matters

New Hampshire State Commission on Aging

## New Hampshire Commission on Aging

- Susan Ruka, Chair
- Senator William Gannon
- Representative James MacKay
- Representative Charles McMahon
- Wendi Aultman, Department of Health and Human Services
- Tracy McGraw, Department of Labor
- Richard Lavers, Department of Employment Security
- John Marasco, Department of Safety
- Shelley Winters, Department of Transportation
- Sunny Mulligan Shea, Office of the Attorney General
- Lynn Lippitt, NH Housing Finance Authority
- Susan Buxton, Long Term Care Ombudsman
- Rebecca Sky, Commission Executive Director

## Governor Appointed Citizen Commissioners

- Roberta Berner, Clerk
- Honorable Polly Campion
- Suzanne Demers
- Susan Denopoulos Abrami
- Laurie Duff
- Kristi St. Laurent
- Daniel Marcek
- Doug McNutt
- Susan Nolan
- Roxie Severance
- Carol Stamatakis, Vice Chair
- Beth Quarm Todgham
- Harry Viens
- Lucy Weber

At the heart of a healthy community

## Nominations Now Open For 2023 Older Adult Recognition Program

The nomination period is now open for the NH State Commission on Aging and EngAGING NH 2023 “Older Adult Volunteer” awards.

The recognition program celebrates and recognizes individuals or couples over the age of 60 who are volunteer in a variety of ways that help build and improve strong communities.

Celebrating these contributions demonstrates the impact and difference *any one* of us can make at any point in our lives on the lives of others. This year-maybe more than ever- we need to celebrate each other.

### Please take the time to make a nomination!

At the foundation of New Hampshire towns are scores of selfless and caring community members who give back through their time and commitment to others. The annual awards are not only an opportunity to recognize these dedicated individuals or couples, but also to the highlight

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## Next NH Commission on Aging Meeting Scheduled for January 9

Please mark your calendars for Monday, January 9, 2023 from 10am-noon for the next meeting of the New Hampshire State Commission on Aging.

Minutes from previous meetings of the NH State Commission on Aging are posted on the Commission's website after they have been approved and can be found at <https://nhcoa.nh.gov/>

Copies of the 2022 Annual Report and Executive Summary can be found at <https://nhcoa.nh.gov/>

## Check Out Past AgingMatters Editions

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

## Older Adult Awards, con't

their work and the agencies they serve. As the Granite State continues to move through the COVID-19 pandemic and its aftermath, let's celebrate those who helped us to persevere through it, helping make NH a better place to live.

Nomination submissions will be accepted up until **Friday, March 3, 2023**.

### The Process:

- Email Chris Dugan, NH State Commission on Aging to request a nomination form. Once completed, please return the form to Chris at [Christopher.R.Dugan@nhcoa.nh.gov](mailto:Christopher.R.Dugan@nhcoa.nh.gov)
- The deadline to return the nomination is **Friday, March 3, 2023**
- All nominations will be reviewed by joint committee of the NH State Commission on Aging and EngAGING NH to select one person or a couple from each NH county to be honored
- An Awards Ceremony will be scheduled during the month of May in observation of Older Americans Month. Governor Sununu will be invited to participate in the presentation of the awards, schedule permitting.
- All nominees will receive a letter of commendation from the Commission to let them know that they are appreciated by their community

Questions? Please contact Chris Dugan at [Christopher.R.Dugan@nhcoa.nh.gov](mailto:Christopher.R.Dugan@nhcoa.nh.gov) or (603) 391-4703.



## Your Ideas Matters!

**Dear Readers,**

Thank you for reading *Aging Matters*.

As we work to develop content that matters to you, we'd be grateful if you could take a **Short Survey** (<https://www.surveymonkey.com/r/5KDZL7K>).

Your answers and comments will help us make improvements where needed, develop new story lines, and continue to align our work to best meet the needs of our readers.

Please respond by January 31, 2023.

**Thank you for your time and feedback.**

## Taking the Helm

# Sue Ruka Assumes Chairperson Role of NH State Commission on Aging

Far too often, aging is described as a disease as opposed to a natural process and Sue Ruka is on a mission to change that perception.

“Growing older is certainly not a negative,” she says. “We are *all* growing older and we all age in different ways.”

As the incoming Chair of the NH State Commission on Aging, Ruka brings a broad and deep range of experience as a clinician and nurse administrator to the role. She was voted to the leadership role of the Commission by her fellow members at the October meeting.

“I was extremely honored to be asked to serve as chair of the Commission,” Ruka says. “This is an important group of state agencies, elected officials, and community volunteers working on behalf of older adults in New Hampshire.”

Commission Executive Director Rebecca Sky is equally excited to have Ruka at the helm. “We’re thrilled to have Sue serve as our chair. She brings a wealth of experience to this role in the field of aging and population health.”

Ruka serves as the Community Health Manager for Memorial Hospital, with a strong focus on the needs of older adults throughout the Mt. Washington Valley. She says that the Granite State’s median age is one of the highest in the country. According to the Population Reference Bureau N.H.’s over-65 age group grew more than 42% since 2010. While there may be challenges for some associated with aging, it’s not always a negative.

“Older adults have a wealth of wisdom and experience,” Sue noted. “As a state, we can do more to capitalize on that.”

And then there’s the issue of equity. “Most people are familiar with health care challenges that some older adults encounter, but we also need to address other issues,” she says. “Older adults deserve to be able to live in their housing or community of choice, and this also impacts sectors such as housing and transportation.”

Housing issues are one of the many issues studied by the Commission. Others include shoring up the long-term services and support system of care, workforce concerns tied to the systems of care, transportation alternatives, and ways to make New Hampshire a more “age-friendly” state. She points out that the commission is fully aware that their work

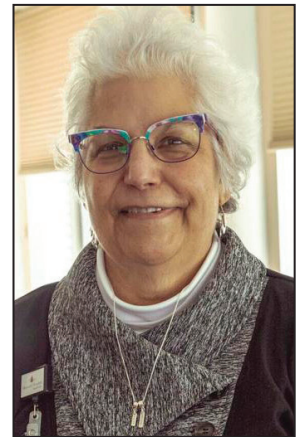
has a wider impact than one age group. “We often find that what affects older adults also affects other age groups.”

A resident of the Mt. Washington Valley for many years, Ruka, who grew up outside of Boston, said moving North “was never the plan.” However, she and her sister used to come up to ski and over time, fell in love with the area. “There’s a wonderful sense of community here,” she says.

She says that also among the more pressing issues with some older adults is that of isolation. “I think we knew that was always an issue,” Ruka stated. “But COVID-19 really opened a lot of people’s eyes. Loneliness can be a significant health risk and now I feel not only is there greater awareness of it, but also multiple efforts are underway to find solutions.”

As she looks ahead to the new year, Ruka is excited both by the progress made by the Commission to date and future opportunities. Among the initiatives high on her list are strengthening the system of care and long term supports, improving the environment for caregivers, and seeking to foster more intergenerational opportunities in NH.

“The Commission represents a wonderful intersection of advocacy, policy, and a collective will to support the best possible environment for all of us as we age.”



### Prefer a Printed Copy of Aging Matters?

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.



# NH State Commission on Aging Welcomes New Members

The NH State Commission on Aging is pleased to welcome Roxie Severance of Whitefield and Rep. Lucy McVitty Weber of Walpole as new members.

“We’re thrilled and excited to have Roxie and Lucy join us,” said Rebecca Sky, Executive Director of the Commission. “Each will bring valuable practical experience and critical insights to our work on behalf of older adults in the Granite State.

Since 2017 **Roxie Severance** has served as principal in her own consulting firm, RS Consulting



LLC. In this role she assists organizations with all aspects of quality services for seniors, including consulting regarding workforce development, strategic planning, and special projects. Currently she contracts with Southern NH AHEC (Area Health Education Center) to implement the Sector Partnerships Initiative program to recruit and train healthcare workers.

Previously she served as the CEO and Administrator for the Morrison Hospital Association in Whitefield, NH, an 81-bed nonprofit nursing home and assisted living organization. She has also worked as an Elderly Services Coordinator for New Hampshire Housing Finance Authority where she played a leadership role in managing the REAP (Referral, Education & Prevention) program.

Severance currently serves on a variety of advisory groups and boards including the Department of Education, Career & Technical Education Advisory Board, Forward Fund and Strategic Plan Advisors, River Valley Community College Advisory Committee for Nursing Programs, North Country Home Health and Hospice Agency Board Chair, North Country Healthcare Board Secretary, The Caleb Group Board Member, and as a board member of the Whitefield Economic Development Corporation (previously as board president). She was also former board chair of New Hampshire Healthcare Association.

“I’m excited to be part of the Commission,” said Severance. “I’ve been part of the field of aging for many years and see this new role as an amazing opportunity. As a state, we should aspire to providing the best possible environment for people to grow old in and enjoy high quality of life.”

Among many interests, Ms. Severance counts fostering age friendly communities, more support for caregivers (paid and unpaid), and access to

transportation for those in need as high on the list.

**Representative Lucy Weber** has served as a State Representative from Cheshire County since December 2006. She currently is the Ranking Member of the House Health, Human Services and Elderly Affairs Committee. During the 2019-2020 session, she was the House Speaker Pro Tempore and chaired the Health, Human Services and Elderly Affairs Committee as well as the Health and Human Services Oversight Committee. Over her tenure as a State Representative, she has served on a variety of committees including Children and Family Law, Legislative Administration, Rules, Commission to Review Child Abuse Fatalities, Legislative Performance Audit Oversight, Executive Departments and Administration, Gaming Regulatory Oversight Authority, Judiciary, and the Special Committee on Redistricting. She has served as the Assistant Democratic Leader and Democratic Parliamentarian and chaired the Cheshire County Delegation.



She began her professional career in the field of education, then worked for over a decade as a lawyer practicing in many areas of law including elder law. From July 1999 to July 2006, she co-owned the Walpole Inn in Walpole, New Hampshire. There she oversaw day-to-day responsibility for all financial aspects of the country inn with eight guest rooms and dining facilities for 140.

Over the years, Representative Weber has contributed to her community serving on a number of boards and committees including but not limited to: Walpole NH Zoning Board of Adjustment, Friends of the Walpole Town Library, Walpole Historic Society, Brattleboro Memorial Hospital Ethics Committee, Advisory Committee of the Windham County Volunteer Guardians, Brattleboro Museum and Art Center, Brattleboro Area Adult Day Services/The Gathering Place. She is currently serving as a Court Appointed Special Advocate (CASA) Guardian ad Litem.

“I’ve always been on the side of seniors,” said Rep Weber. “We need to be able to provide older adults with good options, be it aging in place, access to care and resources, or end of life decisions.”

Among many critical issues, she views caregiver training and education, over-prescribing of medications, addressing social isolation as foremost.



**Updating the NH State Plan on Aging:**  
**Please Take a Moment to Complete a Survey**

The State Plan on Aging survey is part of a statewide outreach effort to improve our understanding of the needs of people who are aging in New Hampshire.

By completing the survey, you will help guide the development of New Hampshire's 2023 Four Year State Plan on Aging. To reach the survey, use the following link or QR code:



[https://unh.az1.qualtrics.com/jfe/form/SV\\_cMiO8EzWMmTmRyC](https://unh.az1.qualtrics.com/jfe/form/SV_cMiO8EzWMmTmRyC)

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

BEAS's vision of advancing the state's efforts in understanding, serving, supporting, and

celebrating older individuals across the state will continue as it starts to draft the next four-year plan. Your efforts completing this survey and/or attending either in-person or a virtual listening session hosted by BEAS will contribute towards the development of a meaningful plan reflective of the current concerns, needs and priorities of people living in the Granite State. The new plan will outline priorities for action in New Hampshire related to OAA programs and services between Oct. 1, 2023 and Sept. 30, 2027. BEAS will submit the draft plan by June 30, 2023 to the ACL.

**To see the current State Plan on Aging or to learn about opportunities to attend in-person and virtual listening sessions check out the following webpage:**

<https://www.dhhs.nh.gov/programs-services/adult-aging-care>

## Opinion:

# A Better System of Care for New Hampshire

By DOUG MCNUTT

*Note: Doug McNutt is a member of the NH State Commission on Aging, former advocacy director at AARP and former director of Elderly and Adult Services. This Letter to the Editor was published in the November 22, 2022 edition of the Concord Monitor and offers insight to the Commission's focus on NH's long term care system.*

As we approach Thanksgiving and families are getting together, now is an appropriate time to discuss how our current long-term care system is failing many of us. Too often, older people and adults with physical disabilities cannot access the care they need due to the current system being fragmented, uncoordinated, and underfunded.

To ensure that everyone has access to the timely delivery of long-term home and community-based services with a meaningful range of long-term care options, we must improve the existing infrastructure to establish a comprehensive and coordinated care system.

There have been several recent reports identifying problems with the long-term care system for older adults and those with physical disabilities, including Barriers to Health Care Transitions in New Hampshire: A Snapshot Review New Hampshire Hospital Association Foundation for Health Communities; New Hampshire Fiscal Policy Institute (NHFPI) Long-Term Services and Supports in New Hampshire: A Review of the State's Medicaid Funding for Older Adults and Adults with Physical Disabilities; Giving Care: A Strategic Plan to Expand and Support New Hampshire's Health Care Workforce and the State Commission on Aging Annual Report.

To achieve the goal of healthy aging, The New Hampshire Alliance for Healthy Aging is proposing a piece of legislation with the goal of creating a more comprehensive, coordinated, cost effective and better-funded system of long-term care that would enable healthy aging for all in any setting they choose.

This legislation seeks to create a methodology for estimating the Choices for Independence (CFI) waiver service delivery costs to aid in informing decisions regarding reimbursement rates to align future investment levels with cost changes. The CFI waiver provides services under Medicaid for those who are nursing home eligible and want to stay at home.

To best support this program, we recommend that the Department of Health and Human Services budget request for all home and community-based waiver programs for adults to be funded, at a minimum, at the Centers for Medicare and Medicaid Services' home health agency market basket rate. This position is informed by NHFPI's report which shows that funding for CFI services is not matching current inflation rates.

Additionally, there is no standardized method of identifying the costs for CFI services, which has contributed to the underfunding of the CFI program. Implementing an agreed-upon rate methodology would assist in preventing CFI services from falling behind.

The NHFPI report interviewed many people who work with the long-term care system regularly; they uniformly felt that the system was too confusing and took too much time for people in crisis and in need of services to remain out of institutions.

The Department of Health and Human Services has a median time frame of 45 days to process applications for assistance. Forty-five days is too long. Families in crisis need and deserve an expedited eligibility process to establish eligibility in a shorter time frame. Other states (Washington and Ohio) do this with a low error rate. In addition, this expedited process would help hospitals, with the Hospital Association report indicating that 26% of individuals experiencing delays in discharge from hospitals were due to the Medicaid application process.

To make the eligibility process more streamlined and understandable for both consumers and providers, there needs to be supports in place for navigating the system to track applications. This type of assistance could be provided by the current ServiceLink network, which already plays a role in the application process.

A designated space for consumers to raise concerns and complaints about the application process is also necessary. To do this would require the creation of additional positions in the Office of Long-Term Ombudsman that focuses on addressing home care issues. Currently, the Ombudsman Office is centered around nursing home and assisted living complaints.

Implementing these recommendations would not only help stabilize the long-term care system but also provide more and better options for people needing long-term care services in New Hampshire.

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**For news coverage of the NHCOPA November meeting, please follow this link to the story, "[Concerns ahead for state's direct care workforce](#)," by AnnMarie Timmins published in the New Hampshire Bulletin on November 22, 2022.**



# State of NH Emergency Energy Assistance Available

**\$35M in funding for emergency energy assistance for New Hampshire residents is now available to help with high energy prices this winter.**

New Hampshire residents are seeing higher energy bills due to the current high energy prices. Energy markets worldwide are volatile, and the higher prices we are seeing are the result of an energy supply crunch brought about by increased energy usage as the economy recovers from the COVID pandemic, uncertainties in supply stemming from the ongoing war in Ukraine, and growing inflation.

Although these factors are out of our control, the State of New Hampshire has recently adopted legislation to provide emergency energy assistance to qualifying households. The State of New Hampshire will provide this assistance through the local **Community Action Agencies**.

## Who Is Eligible?

Households with incomes between 60% and 75% of the state median income may qualify for:

- A one-time credit of \$450 for heating assistance.
- A one-time credit of \$200 on electric bills.

Households with incomes below 60% of State Median Income may be eligible for assistance through:

- **Fuel Assistance Program** - provides benefits to qualified New Hampshire households to assist with heating costs.
- **Electric Assistance Program** - provides eligible customers with a discount on their monthly electric bills.
- **Gas Assistance Program** – provides eligible customers with a discount on their natural gas winter heating bills.

## How to Apply

To apply for assistance or to learn more about the application process, households should contact their local **Community Action Agency** to set up an appointment.

Source: <https://www.energy.nh.gov/consumers/help-energy-and-utility-bills/state-nh-emergency-energy-assistance>

**NH'S EXPANDED Home Heating Assistance**

- FUEL ASSISTANCE PROGRAM**  
Assistance with winter heating costs for qualifying households
- ELECTRIC ASSISTANCE PROGRAM**  
Provides a monthly discount on electric bills all year to qualifying customers
- GAS ASSISTANCE PROGRAM**  
Provides a discount on natural gas winter heating bills to qualifying customers

**APPLY FOR ASSISTANCE AT CAPNH.ORG OR CALL 211**

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## Granite State 90-Day Winter Challenge

The Granite State 90-Day Winter Challenge is to be physically active for 30 minutes or more every day in the months of January, February and March.

Walk, snowshoe, ski, build a snowman, join an online fitness class – move however you like for 30 minutes! Participants may register with a buddy or a team.

## Keeping Track

Download Activity Calendars from the website to check-off each day you exercise for at least 30 minutes. This calendar is for your own personal fitness tracking. At the end of the challenge, you'll receive an email to ask how you did!

## Show Us What You Discover

Post what you find during your activity on the **Facebook** page. Share a great spot you never knew was so close or a positive experience you had during your activity.

## Amazing Prizes!

Complete the 90 Day challenge and you could win one of the following:

- Two Pat's Peak Lift Tickets
- Long Sleeve Tech Shirts
- \$25 Concord Food Coop Gift Certificate
- Water Bottles
- Neck, Face, Head Buffs
- Duffle Bag with goodies and MORE!

Source: <https://nhmoves.org/90daychallenge/>

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

To send articles or to add your name to our mailing list, contact: [NHCOAnews@gmail.com](mailto:NHCOAnews@gmail.com)

# Sununu Calls for End of COVID Medicaid Policy, as State Races to Prepare Beneficiaries

By **ETHAN DEWITT**, New Hampshire Bulletin

Since the COVID-19 pandemic began, Medicaid recipients have benefitted from a key safeguard: They can't be kicked off the program as long as the federal government continues its public health emergency.

That provision – passed by Congress in March 2020 – has allowed Medicaid recipients to continue receiving that health coverage even if their salary changes or they age out of the program. Before COVID-19, Medicaid beneficiaries were required to renew every year.

But that public health emergency is expected to end soon, and as many as 69,174 Granite Staters are at risk of losing Medicaid health coverage if they don't take action, state officials warn.

The public health emergency is expected to be extended by President Joe Biden at least until April, and possibly later if renewed again. But Gov. Chris Sununu is pressing the Biden administration to end it then. On Monday, Sununu and 24 other Republican state governors urged the Biden administration to end the public health emergency in April, arguing the continuous Medicaid coverage has “artificially” expanded the number of Medicaid recipients and proven too costly to states to continue.

“We urge you to end the national emergency and the (public health emergency) in April and provide states notice of those intentions well in advance to allow us to adequately plan for the future,” **the governors wrote**.

It is unclear when the Medicaid policy will ultimately end; the Biden administration has not announced how long it plans to keep extending the national emergency. But staff members in the Medicaid unit of the Department of Health and Human Services **have been working since 2020** to reach out to Medicaid recipients to prepare them – and prevent tens of thousands from potentially losing coverage.

New Hampshire has 100,481 people who risk losing Medicaid as of December, 69,174 of whom have not renewed their eligibility, according to the state's Department of Health and Human Services. Those people could be disenrolled in April if Biden declines to renew the public health emergency program past that date unless they take action to either renew their Medicaid eligibility or find other coverage.

The state estimates that 35,000 children are also at risk of losing care as well if their parents do not take action, DHHS spokesman Jake Leon said Tuesday.

Not all of the 69,174 people who have not yet reapplied for Medicaid eligibility will be able to do so; that population likely includes people who are no longer eligible due to their age or increased income level, officials say. It is unknown how many people that applies to in New Hampshire.

But stakeholders are racing to get in touch with all of those affected nonetheless. Those who are no longer eligible for Medicaid can be directed to **buy subsidized plans on the individual marketplace**, either during the standard enrollment period, which ends Jan. 15, or during a special enrollment period they qualify for if they lose their Medicaid coverage. Those who are still eligible for Medicaid can simply reapply.

“We are reaching out to every family that we possibly can,” said Lucy Hodder, a law professor at the University of New Hampshire and the director of the Health Law and Policy program.

## **A major enrollment increase**

According to Sununu and the other Republican governors, the Biden administration needs to end the Medicaid coverage safeguard because the measure has run its course and become too expensive.

Created as part of the Families First Coronavirus Response Act in March 2020, the continuous coverage requirement came as part of a deal. The federal government would boost its traditional Medicaid reimbursements to states by 6.2 percent – a helpful assist at a time when unemployment soared, and many people lost health insurance. In return, states could not remove anyone from coverage for the duration of the emergency.

Like other states, New Hampshire's Medicaid program enrollment increased significantly. There are 69,980 more people in the Granite State on Medicaid in December 2022 than there were in March 2020, a 39.4 percent increase in nearly three years.

Meanwhile, the federal state of emergency has been continually renewed in three-month increments, allowing people to remain Medicaid even if they no longer qualify. The latest renewal will expire on Jan 11. But the Biden administration has promised states at least a 60-day notice before it decides to end the pandemic status, and because the White House has not given that notice, states are assuming it will be renewed at least another 90 days, until April.

The Republican governors argued that the continuous coverage requirement “is costing states

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## End of COVID Medicaid Policy, con't

hundreds of millions of dollars.” In New Hampshire, the cost of that specific requirement is difficult to quantify. The increased numbers include people in both traditional Medicaid and Medicaid expansion, each of which receive different reimbursements rates from the federal government. And it is unclear how many Granite Staters are currently on Medicaid but would not be eligible if the continuous coverage requirement ended.

But the overall cost of Medicaid in New Hampshire has increased. On Wednesday, the Executive Council will take up a \$245 million increase to the state's five-year contract with the organizations that run Medicare, of which \$46.5 million is coming from state funds and the remainder from federal funds. That jump represents a 5.6 percent increase to the overall, five-year contract.

In their letter, the governors argued that the end of the widespread COVID-19 mitigation efforts are another justification for ending federal public health emergency. “While the enhanced federal match provides some assistance to blunt the increasing costs due to higher enrollment numbers in our Medicaid programs, states are required to increase our non-federal match to adequately cover all enrollees and cannot disenroll members from the program unless they do so voluntarily,” they wrote.

Hodder declined to comment on the governor's letter, but praised the Medicaid continuous coverage policy in general, which she called “incredibly important to the people of New Hampshire.”

But she agreed that the Biden administration should give advance notice whenever it does decide to end the protections so that states and advocates can prepare.

“It would be helpful to know and to have a long glide path to that date,” she said.

### Efforts Ongoing to Reach Families

Regardless of when the coverage safeguards end, state employees and advocates are working side by side to keep people informed and insured.

At the Department of Health and Human Services, that work has continued since July 2020, Leon said. But it became urgent in recent months as the program appeared close to the end.

The department has deployed 30 additional staff members to reach out to recipients who are due for a Medicaid renewal by phone, and those employees have made 41,000 calls since July 2020, 3,000 of which were follow-up conversations. It has employed a “pink letter” campaign to send eye-catching, pink notices by mail to people who need to renew.

And it has partnered with other state agencies and organizations, according to Leon.

The result: 22,269 people have completed renewals so far, while 69,174 have not, Leon said Tuesday.

DHHS has worked with the Insurance Department to connect people to insurance navigators to bring them onto the individual market if they no longer qualify for Medicaid. It has collaborated with the Department of Education on back-to-school messages to reach parents whose kids could lose health coverage if they do not reapply for eligibility. And the managed care organizations themselves – which run the Medicaid program – have been carrying out their own outreach.

Hodder and her colleague Deborah Fournier, a senior associate of health law and policy at the Institute for Health Policy and Practice at UNH, have launched their own effort. The two lead a team that has leveraged social media, health care providers, insurance navigators, and community members to try to spread the word about the need to re-enroll.

Those who need to renew coverage should go to [nheasy.nh.gov](https://nheasy.nh.gov), a portal run by DHHS that provides assistance. They can also call 1-844-275-3447.

New Hampshire's enrollment period for the individual market ends on Jan. 15. But if a person is no longer eligible for Medicaid in April and loses coverage, they can **apply for a special enrollment period** and join an individual market plan after the normal deadline, Hodder noted.

“We are going to do everything possible ... to make sure no matter why you lose Medicaid, or how you lose Medicaid – voluntarily, involuntarily – you have access to the marketplace,” Hodder said.

Source: <https://newhampshirebulletin.com/2022/12/21/sununu-calls-for-end-of-covid-medicaid-policy-as-state-races-to-prepare-beneficiaries/>

## 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>

# Understanding Your COVID-19 Exposure Risks

Learning about how COVID-19 spreads and the factors that can increase or decrease that risk can help you make informed choices.

The questions below are written in past tense to help you assess the likelihood that you were infected when you were around a person with COVID-19. **If multiple factors below indicate higher transmission risk, you should follow the steps for what to do if you are exposed.**

You can also ask yourself the same questions, but about future interactions with others, to help you decide what prevention actions to take. If multiple factors below indicate higher transmission risk, you should consider **adding more preventative actions.**

## Factors That Lower or Increase Risk of Transmission

**Length of time:** How long were you with the infected person? Longer exposure time **increases** the risk of transmission (for example, contact longer than 15 minutes is more likely to result in transmission than two minutes of contact).

**Cough or heavy breathing:** Was the infected person coughing, singing, shouting, or breathing heavily? Activities like coughing, singing, shouting, or breathing heavily due to exertion **increase** the risk of transmission.

**Symptoms:** Did the infected person have symptoms at the time? Being around people who are symptomatic **increases** the risk of transmission.

**Masks:** Were you or the infected person or both wearing a **respirator** (for example, N95) or high-quality **mask**? If one person was wearing a mask, the risk of transmission is **decreased**, and if both people were wearing masks, the risk is **substantially decreased**. Risk is also lower if the mask or respirator is a **type that offers greater protection**.

**Ventilation and filtration:** How well-ventilated was the space? More outdoor air can **decrease** the risk of transmission. Being outside would be lower exposure risk than being indoors, even with good ventilation and filtration; both of those options would be lower risk than being indoors with poor ventilation or filtration. See the **Interactive Home Ventilation Tool**.

**Distance:** How close was the infected person to you? Being closer to someone who is infected with COVID-19 **increases** the risk of transmission. Crowded settings can raise your likelihood of being close to someone with COVID-19.

Source: <https://www.cdc.gov/coronavirus/2019-ncov/your-health/risks-exposure.html>

## Here's Where to Get FREE COVID Tests

By **GEMA de las HERAS**  
Consumer Education Specialist, FTC

With the reopening of the federal government program to order no-cost COVID-19 tests, there are more options to get free tests this year. But how do you know what's legit and what's a scam?

To steer clear of scams, know that there are four ways to get FREE at-home tests:

**1. Visit [COVID.gov/tests](https://www.covid.gov/tests) to order four free rapid tests per residential household.** Or call 1-800-232-0233 (TTY 1-888-720-7489) to order. The Postal Service started shipping them during the week of December 19, 2022.

**2. Get free tests through your health insurance plan.** Contact your provider to find an in-network pharmacy where you can get up to eight at-home COVID-19 tests per month. They'll either be free on the spot or you'll get fully reimbursed once you submit a claim to your insurance plan.

**3. Get free tests through Medicare.** Medicare beneficiaries can receive 8 free tests a month at participating pharmacies. **Find a partial list** of pharmacies participating in the Medicare COVID-19 Over-the-Counter tests initiative.

**4. Check community testing sites, libraries, food banks, and schools in your area to see if they're handing out rapid tests.**

Remember: At [COVID.gov/tests](https://www.covid.gov/tests), there are no shipping costs, and no need to give a credit card number or anything but your home address. (You'll have the option to share your email if you want updates.)

And, as you take stock of what tests you have and what you might need, check to see if the **expiration dates of your COVID-19 tests have been extended** before you throw them out.

Source: <https://consumer.ftc.gov/consumer-alerts/2022/12/heres-where-get-free-covid-tests>

# Managing Benefits for Loved Ones

When loved ones can no longer manage their government benefits on their own, a family member or friend will step in to help. For many government agencies and benefit programs, that means becoming a fiduciary. Simply put, a fiduciary is someone appointed by an agency to manage money or other things on behalf of someone else.

## Becoming a Fiduciary

The rules and requirements of a fiduciary are different for each agency. Generally, fiduciaries are allowed to use benefit payments to take care of a loved one but must keep detailed records of how the money is spent and cannot mix it with their own finances. The Consumer Finance Protection Bureau has a [guide on how to become a good fiduciary and avoid common mistakes](#).

Keep in mind, being a fiduciary is different than having power of attorney or being a trustee. Many federal agencies need you to register as a fiduciary to manage benefits for a loved one, even if you are already a trustee or have power of attorney.

Many agencies and states have a website for fiduciary duties, but it is important to check with each individual agency at the state and federal level for their specific program. Here are more resources on fiduciaries at the federal level:

- [The Social Security Administration](#)

## Frequently Asked Questions about Fiduciaries

- [The Department of Veterans Affairs Fiduciary Program](#)
- [The Office of Personnel Management Representative Payee Options](#)

## Helping with Applications

If your loved one is still able to make decisions on their own but needs help with minor activities, you can help them navigate and fill out benefit applications and websites, without becoming a fiduciary.

If you are helping with applications, you may be asked to fill out some information about yourself, such as your name and relationship to the beneficiary. While you can help fill out forms, remember that the beneficiary must always be the one providing the information and is the one signing and submitting the application.

## Applying for Benefits

Looking for benefits for your loved ones? The [Benefit Finder](#) is a great place to start your search. The Benefit Finder lets you check their eligibility for over 1,100 government benefits in one place, cutting down your search time. Applying for benefits can be tough, but [Benefits.gov](#) can help you find resources for your loved ones.

Source: <https://www.benefits.gov/news/article/466?>

## Focus On: The Senior Companion Program

The Senior Companion program focuses on providing assistance and friendship to older adults who have difficulty with daily living tasks, such as shopping. Through this program, AmeriCorps Seniors volunteers keep seniors independent longer and provide respite to family caregivers. AmeriCorps Seniors volunteers themselves report better health and longevity having served their community.

Senior Companions provide companionship and transportation to those in need of support. The program allows volunteers to forge new relationships with people in their community and make a significant difference in the lives of others.

If you want to change the lives of older adults, please reach out to the Senior Companion Program at (603) 225-3295. Volunteers receive a tax-free stipend and mileage reimbursement for their time and travel. Call today to learn more.

Jackie joined the AmeriCorps Senior Companion Program of New Hampshire in 2019 to offer those who were less fortunate, lonely, and isolated companionship. She describes her experience as an opportunity to listen to their stories, brighten their days and fill the void of loneliness with companionship. Jackie expressed that her role as a Senior Companion has helped her grow as a person. She explained “Being with others is great for me. I am a people person, so this is the perfect role for me.” In November of this year, Jackie’s efforts were recognized during the Spirit of NH awards. Jackie is one of many volunteers needed to positively impact the lives of aging residents throughout the state.





# Brush Up on Your Job-Seeking Skills Through A Local Library

If you are unemployed and actively looking, underemployed, seeking a new career direction, re-entering the job market after a long employment gap, or recently retired and looking for your “Encore Career,” a new networking group program is perfect for you! Remember, 85% of jobs are found through networking!

The program is a collaboration between over 60 libraries in New Hampshire and Massachusetts offered online through the Tewksbury Public Library.

Join us in a professional forum for networking with peers in a safe and comfortable environment conducive to developing new relationships and developing skills and strategies to help in your career transition. Each meeting features a new topic. Meetings include a presentation and hands-on workshop on topics relevant to career transition, guest speakers, access to hiring managers, small group breakout rooms to network, and 1-on-1 coaching guidance. Participating on a regular basis will give job seekers the many tools and strategies needed for a successful job search.

Each biweekly meeting is facilitated by Deborah Hope, MBA, PCIC, an experienced executive career coach. Deborah is a former Fortune 500 executive, investment banker and entrepreneur. She transitioned to executive coaching over 12 years ago. Deborah has coached with Harvard Business School Executive Education programs and the Massachusetts Conference for Women. She has been trained or certified in a variety of coaching models and assessment tools. Deborah has facilitated 50+ job seekers networking groups since 2016.

There are both morning and evening sessions, and they run twice a month on Wednesdays from January through June. Morning sessions run from 9:30-11:30am. Evening sessions run 6:00-8:00pm. All the topics that will be discussed are listed at right. If you click on the links, you will see that you can sign up for all the morning meetings in one place or pick and choose which sessions you want to sign up for. Same goes for evening meetings.



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.”*

## Morning Meetings (9:30-11:30am)

- January 4: **Self-Assessment & Transferrable Skills**
- January 18: **Create Your “Career Story” Pitch**
- February 1: **Create A Marketing Plan & Marketing Brief**
- February 15: **Applications, Cover Letters & Negotiation**
- March 1: **Develop Your Resume (Pt. 1)**
- March 15: **Develop Your Resume (Pt. 2)**
- April 5: **Create A LinkedIn Profile**
- April 19: **LinkedIn and Personal Branding**
- May 3: **Interview Preparation & Strategy**
- May 17: **Interview Practice**
- June 7: **Meet Hiring Employers**
- June 21: **Networking 2.0**

## Evening Meetings (6-8pm)

- January 11: **Self-Assessment & Transferrable Skills**
- January 25: **Create Your “Career Story” Pitch**
- February 8: **Create A Marketing Plan & Marketing Brief**
- February 22: **Applications, Cover Letters & Negotiation**
- March 8: **Develop Your Resume (Pt. 1)**
- March 22: **Develop Your Resume (Pt. 2)**
- April 12: **Create A LinkedIn Profile**
- April 26: **LinkedIn and Personal Branding**
- May 10: **Interview Preparation & Strategy**
- May 24: **Interview Practice**
- June 14: **Meet Hiring Employers**
- June 28: **Networking 2.0**

# SCAM of the Month Alert

## 22 Tips for Older Adults to Avoid Scams

Far too many older adults fall prey to scammers who are looking to make a quick buck. Here are 22 tips that can help you steer clear of scams and swindles, and how you can stay safe.

### Health Insurance Fraud

1. Never sign blank insurance claim forms.
2. Never give blanket permission to a medical provider to bill for services rendered.
3. Ask your medical providers what they will charge and what you will be expected to pay out-of-pocket.
4. Carefully review your insurer's explanation of the benefits statement. Call your insurer and provider if you have questions.
5. Do not do business with door-to-door or telephone salespeople who tell you that services of medical equipment are free.
6. Give your insurance/Medicare identification only to those who have provided you with medical services.
7. Keep accurate records of all healthcare appointments.
8. Know if your physician ordered equipment for you.

### Medicare Scams

9. Protect your Medicare number as you do your credit card numbers and do not allow anyone other than trusted health providers to use it.
10. Be wary of salespeople trying to sell you something they claim will be paid for by Medicare.
11. Review your **Medicare Summary Notices** to be sure you have in fact received the services billed.
12. Report suspicious activities to 1-800-MEDICARE or your local **Senior Medicare Patrol**.

### Telemarketing Scams

13. Don't buy from an unfamiliar company. You can learn more about reputable companies from the **Better Business Bureau**.
14. Always ask for and wait until you receive written material about any offer or charity.

15. Obtain a salesperson's name, business identity, telephone number, street address, mailing address, and business license number before you transact business.
16. Always take your time in making a decision.
17. If you have information about a fraud, report it to state, local, or federal law enforcement agencies.

### Home Repair or Contractor Fraud

18. Be an informed consumer. Take the time to call and shop around before making a purchase. Take a friend with you who may offer some perspective to help you make difficult decisions.
19. Carefully read all contracts and purchasing agreements before signing and make certain that all of your requirements have been put in writing.
20. Make sure you understand all contract cancellation and refund terms.
21. As a general rule take control of all of your transactions as a consumer.
22. Do not allow yourself to be pressured into making purchases, signing contracts, or committing funds. These decisions are yours and yours alone.

### If you suspect you've encountered financial abuse ...

Don't be afraid or embarrassed to talk about it with someone you trust. You are not alone, and there are people who can help. Doing nothing could only make it worse. Keep handy the phone numbers and resources you can turn to, including the local police, your bank (if money has been taken from your accounts) and the NH Department of Justice/Office of the Attorney General. Reporting information can be found at <https://www.doj.nh.gov/consumer/elder-abuse/index.htm>. If you suspect abuse or exploitation or an elderly or incapacitated person, you can also contact your local County Attorney's Office.

Source: <https://ncoa.org/article/22-tips-for-seniors-to-avoid-scams?>

## Help Us Spread the Word!

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

# Know Before You Buy (Now, Pay Later)

By **ANDREW BRADEN**

Consumer Financial Protection Bureau

If you've done any online shopping recently, especially during the holiday season and post-holiday sales, many retailers are offering payment options that allow you to stretch out your purchase over four or fewer payments or installments, which is known as a Buy Now, Pay Later (BNPL) loan.

BNPL loans have become much more popular over the past few years. These offers can be appealing, especially when they require little or no immediate payment. It's important to know that some BNPL loans may not have the same consumer protections as other forms of credit, and in many cases, you may be tempted to spend more than if you were using other ways to pay.

There are resources to [help you understand BNPL loans](#), but here are some of the most common risks to be aware of before using a BNPL loan for your next purchase.

## **BNPL products often carry fees**

While many BNPL loans don't charge interest, most do charge late fees if you don't make your payments on time. Each BNPL lender has different fees and policies, so it's important to carefully review the loan's terms and conditions to understand these fees and what you can do to avoid them.

- [Learn more about BNPL loan fees](#)
- [Learn more about what happens if you can't pay back your BNPL loan](#)

## **Returning merchandise bought with BNPL loans can be complicated**

Even if you return the item, you may need to continue paying back your BNPL loan. Your loan repayment agreement is with the BNPL lender rather than the retailer. While you may be able to return the merchandise – and you may eventually receive credit – your loan repayment agreement may require you to continue to make payments until your return or dispute is resolved.

- [Learn more about returning merchandise bought with a BNPL loan](#)

## **BNPL loans have fewer protections than credit cards**

If you normally make purchases with a credit card, you may be familiar with how to dispute a scam or what to do if your order never arrives or is defective. However, BNPL loans are not subject to some of the consumer protections applicable to credit cards. For example, BNPL loans don't offer the same dispute

protections as credit cards if the item you purchase is faulty or a scam.

## **Understand a BNPL loan's impact on your credit scores**

Most BNPL lenders don't report payments to the major credit reporting companies. They also don't generally perform [hard credit inquiries](#) when deciding whether or not to give you the loan. In other words, your credit scores won't be helped or hurt by getting a BNPL loan or by whether or not you make your payments on time.

However, if you don't repay your BNPL loan and it's turned over to a debt collector, it could be reported to a credit reporting company, which can hurt your credit scores.

- [Learn more about BNPL loans and credit scores](#)

## **Know before you buy**

The holiday shopping season may be over, but BNPL loans aren't going away as a payment option. Remember that it can be tempting to purchase something today and pay for it later, but you should have a good sense of your finances and budget before using a BNPL loan.

## **If you decide to use a BNPL loan, make sure you:**

- Understand the risks
- Read the loan terms
- Consider signing up for automatic repayment options to avoid late fees but ensure that you have enough money in your account when the payments are due\

If you're having an issue with a consumer financial product or service, you can [submit a complaint with the CFPB online](#) or by calling (855) 411-2372.

Source: <https://www.consumerfinance.gov/about-us/blog/know-before-you-buy-now-pay-later-this-holiday-season/>

## **Let's Get Social**

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



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



# Claims for PACT ACT benefits are now being filed. If you are a Veteran/ Family Member who qualifies, be on the look out for these scams!



## BE VIGILANT OF PACT ACT SCAMS

On August 10, President Biden signed the [Sergeant First Class Heath Robinson Honoring our Promise to Address Comprehensive Toxics Act \(PACT Act\) into law](#). This law helps millions of Veterans and their survivors by:

- Extending VA health care eligibility for Veterans with toxic exposures and Veterans of the Vietnam, Gulf War, and Post-9/11 (Post-September 11, 2001) eras
- Expanding benefits eligibility for Veterans exposed to toxic substances and their survivors



### Tips to Avoid PACT Act Scams

Scammers are taking advantage of new opportunities to commit fraud. There's been an increase in PACT Act-related [phishing \(email\)](#), vishing (phone), and [social media scams](#) targeting Veterans to access their PACT Act benefits or submit claims on their behalf.

Veterans should be cautious of anyone who guarantees a lucrative financial benefit or service.

#### Do's

- ✓ You may submit your application securely [online](#) via VA.GOV or in person at any Regional Office. You may file your claim directly with VA and then, VA will assist in gathering evidence necessary to support it. There are no costs or hidden fees to apply.
- ✓ Be cautious of companies who advertise VA benefits can only be obtained with their help. These companies may not be recognized by VA and may be attempting to charge illegal fees.
- ✓ Be cautious of aggressive companies who may try to pressure you to sign their contract through frequent communications or by insisting "you must act now or lose your chance for benefits."
- ✓ Be cautious of companies who claim to be contacting you on behalf of VA or to have a special relationship with VA. Contact VA at 1-800-827-1000 if you are unsure about the authenticity of any message received.
- ✓ Validate: If you are interested in working with a Veteran Service Organization (VSO), agent, or attorney, use the Office of General Counsel [Accreditation tool](#) to confirm and validate their credentials.

#### Don'ts

- ✗ Do not sign a contract agreeing to pay an unauthorized company a percentage of your benefit payment in exchange for their assistance with your VA claim. If you need help filing a claim, there are representatives of VSOs, agents, and attorneys who have been [accredited by VA](#) to assist you.
- ✗ Do not sign a blank form for someone else to complete later. Always review the completed form before signing and keep a copy for yourself.
- ✗ Do not be fooled by companies who advertise they have special relationships with medical professionals and can guarantee your benefits award. If they are defrauding the Federal government, you could be held responsible for paying those benefits back.
- ✗ Do not provide your social security number, medical records, or other personally identifiable information to anyone offering claims assistance before confirming their credentials using the Office of General Counsel [Accreditation tool](#).
- ✗ Do not sign forms that are not [VA generated](#) or third-party authorization for someone to provide "behind-the-scenes" claims assistance.

### [www.VA.gov/PACT](#) is the official source of PACT Act information.

We want Veterans and survivors to apply now for their PACT Act-related benefits. To report suspected scams, please contact the VA Office of Inspector General ([OIG Hotline \(va.gov\)](#)). File a complaint with the [Federal Trade Commission](#). Visit the [Cybercrime Support Network](#) for additional [resources](#) to help Veterans, service members, and their families combat cybercrime.

VA



U.S. Department  
of Veterans Affairs

Learn more and sign up at [VA.gov/PACT](#)  
Download the [VA Health and Benefits App](#)  
Call us at 1-800-MyVA411 (1-800-698-2411)  
Find a VA at [VA.gov/find-locations/](#)

Please note that links in this document are not active. To view the document with active links, please go to: <https://www.mcldet873.org/assets/pdf/PACT-Act-Scams-Information.pdf>

# 5 Tips to Stay Warm and Safe This Winter

This month, cold, snow and ice have blanketed much of the country. This can create dangerous situations, including a higher risk of car accidents, hypothermia, frostbite and carbon monoxide poisoning.

Here are five tips you can follow to stay warm and safe this winter.

## 1. Keep an emergency kit in your vehicle:

last winter, thousands of people were stranded overnight on a major highway in Virginia because of a snowstorm. As their gas ran out, many found themselves unprepared to stay warm. Keeping an emergency kit in your vehicle will prepare you for these types of situations. A car **emergency kit** can include: jumper cables, flares, ice scraper, car cell phone charger, blankets, map, food and water and warm clothes and other necessities.

## 2. Prepare your car for the winter:

You or your mechanic can check your vehicle's antifreeze levels, battery, brakes, heater and defroster. Since we live in an area at increased risk for severe winter weather, install good winter tires and make sure they have enough tread, as well as any chains or studs required in your locality. You should also keep your gas from falling below half a tank in case of evacuation or power outages: this also keeps the fuel line from freezing.

## 3. Never use a generator inside the house:

NEVER use a generator inside a home, basement, shed or garage, even if doors and windows are open. Keep portable generators outside away from windows and as far away from your home as possible. Carbon monoxide poisoning from generators has unfortunately already taken lives this winter. To protect you and your family, it is a good idea to install and test

carbon monoxide alarms at least once a month.

## 4. Take steps to keep the heat in your home

There are many steps you can take to retain as much heat in your house as possible, especially if there are power outages. Close blinds or curtains to help your house stay warm. Close off unused rooms to avoid wasting heat and stuff towels or rags in cracks under doors.

House fires are common in the winter and can happen if you are not careful about how you are heating your home. Be sure to plug only one heat-producing appliance in an outlet at a time and keep anything that can burn at least three feet from any heat source (like a fireplace or radiator). Never use a gas stovetop or oven to heat your home.

If your power is out during extreme winter weather, there may be warming centers near you; contact your local office of emergency to find one.

## 5. Keep your body warm:

Layers of loose-fitting, lightweight, warm clothing will keep you warmer than a bulky sweater. Eat regularly, as food provides the body with energy for producing its own heat. Drink liquids such as warm broth or juice. Avoid caffeine and alcohol.

If you are experiencing numbness, memory loss, drowsiness or gray-yellow, firm or waxy skin, it's possible you are experiencing either frostbite or hypothermia. Know the signs of both and take immediate action if you think you are experiencing either. Actions include going to a warm room, soaking in warm water, warming the chest first.

For more information on how to stay safe and warm this winter, visit [Ready.gov/winter-weather](https://www.ready.gov/winter-weather).

Source: <https://www.fema.gov/blog/5-tips-stay-warm-and-safe-winter?>

# NH Navigators Provide Help During 2023 ACA Open Enrollment

If you don't have health insurance coverage and are not eligible for Medicare or Medicaid, you may qualify for health insurance through the Federal Health Insurance Marketplace in New Hampshire. Open enrollment for subsidized 2023 Marketplace plans ends on January 15, 2023.

New Hampshire offers free enrollment assistance through two Navigator programs: NH Navigator and Health Market Connect NH. Both are federally funded programs that provide no-cost, unbiased Marketplace health insurance assistance to New Hampshire residents

Call (877) 211-6284 to contact Navigators from NH Navigators or (603) 309-2021 to get help from Health Market Connect NH. Links to both websites are provided here:

- [New Hampshire Navigator \(acanavigator.com\)](https://www.acanavigator.com)
- [Health Market Connect NH | Get Covered Today \(hmcnh.com\)](https://www.hmcnh.com)

Please contact the New Hampshire Insurance Department if you have questions or concerns about Marketplace plans: (800) 852-3416 or email [consumerservices@ins.nh.gov](mailto:consumerservices@ins.nh.gov)

# Tell Your Story and Advocate for Healthy Aging

By **MARTHA McLEOD**

VP of Community Engagement, New Futures

Storytelling is a powerful tool for advocacy. Stories have the power to persuade and move policymakers to act on solutions! Stories are far more memorable than facts alone and help make the case for changing policy. You may have heard from us before about stories and how important they are for advocacy, but as we get closer to the legislative session, we want to remind you about their critical role as an advocacy tool and let you know that now is the time to act and submit your story on home and community based long term care in New Hampshire.

**Why do stories work?** Humans think quickly and they think socially. They also think with mental models or frames. These frames are their worldviews, and they impact how they perceive and interpret information. Policymakers need facts but facts alone do not change their minds. We can't expect our lawmakers to rationally act on data alone, nor would we want them to. Stories can help policymakers understand the **impact** of complex policies.

We all walk around with a bunch of stories in our heads about the way the world works and when we hear facts or data about an issue, we filter it through these stories. And if the data agrees with our stories, we'll let it in and if it doesn't, we may reject it. So, if you're trying to talk to people about new information that they aren't familiar with or haven't worked on, you need to give them a story so they can listen to the data or information in the context of that story. Basically, stories help us make sense of data and information and set the social context in which policies operate.

**So, how do we educate and influence policymakers with our story?** There are at least two ways in which policymakers are influenced. One of these is to use the 'inside track' where we engage directly through meetings and in-person discussions. This approach is usually described as lobbying. But it can also be used by constituents to connect directly

with their representatives. You can also use the 'inside track' approach and arrange an in-person meeting in your community with your representative(s). You might invite your representative to have coffee and a conversation to tell your story.

Another approach, the 'outside track', is using public pressure to influence legislators. This can include things like petitions, engaging in public campaigning and other messaging methods, where awareness of an issue is built to support a policy solution. You might send an email to your representative(s) or submit a letter to the editor of your local paper where you tell your story. You can use your story to mobilize other people behind your issue and encourage them to take action that places pressure on decision makers. Stories are a way for conversations to take place around the **impact** of policy and can provide legislators with a public moral argument for a specific policy change.

**We all have stories to tell.** This is your chance to make a difference that will impact healthy aging in our communities. Choose a story that reflects your community and its values and that will resonate with your elected official. Frame your story based on those shared values--and relate how your story might reflect broader issues in your community, and in the state, and how policy change will impact all of us as we age. After you tell your story, share the data and information in the **NH Fiscal Policy Institute report** on long term services and supports in NH.

The NH Alliance for Healthy Aging Advocacy team is collecting stories on long term care in NH for the campaign to create a **Systems of Care for Healthy Aging in New Hampshire**. Submit your story at this link: <https://secure.everyaction.com/3IAmzPLvWUWeN2SXPBVgTQ2>. Let us know if you need any help in composing your story or contacting your representatives in the NH Legislature.

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

## Who is My Elected Official?

**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 District

<https://pappas.house.gov>

**Rep. Annie Kuster,**  
2nd Congressional District

<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.



# 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.

## Administration for Community Living Releases Profile of Older Americans Survey Results

The Profile of Older Americans is an annual summary of critical statistics related to the older population in the United States. Relying primarily on data offered by the U.S. Census Bureau, the Profile illustrates the shifting demographics of Americans age 65 and older. It includes key topic areas such as income, living arrangements, education, and health. The 2021 Profile includes a special section on family caregiving. Find the survey results at <https://acl.gov/aging-and-disability-in-america/data-and-research/profile-older-americans>

## 7 Ways to Score Cheap or Free Dental Work for Seniors on Medicare

Affording dental work can be tough if you're an older American on Medicare. That's because Original Medicare — which covers a majority of beneficiaries — doesn't include routine dental care.

The Centers for Medicare & Medicaid Services announced plans to begin covering limited dental services starting January 2023. But the scope is narrow: Dental work must be linked to a covered medical procedure, such as before an organ transplant, to qualify for coverage.

For now, older adults are mostly on the hook when it comes to paying for their own oral health care.

Rachel Christian, Senior Writer for the Penny Hoarder has identified seven ways to get free or reduced dental care. She also explains what limited dental benefits Medicare coverage provides, along with other options like private insurers and Medicaid.

Find the article at <https://www.thepennyhoarder.com/retirement/free-dental-for-seniors-on-medicare/>

## Senior Medicare Patrol Offers Downloadable Fraud Flyers to Share With Those Without Internet Access

Do you know someone who has #Medicare but doesn't have access to the internet? The Senior Medicare Patrol has developed a printable handout of the most common fraud schemes to be aware of that you can offer a loved one or neighbor or loved one who may not have access to the internet. Find the handout at <https://www.smpresource.org/Handler>.

[ashx?Item\\_ID=12B967F4-D379-4337-986A-4D11A8832D8B](https://www.medicareinteractive.org/ashx?Item_ID=12B967F4-D379-4337-986A-4D11A8832D8B)

## January 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.

### January Topic: *What's New in 2023?*

- Thursday, January 19, 2023  
3:00 - 3:30 PM (EST)

The new year is here! And with a new year comes changes to your Medicare costs and coverage. During this Medicare Minute, you'll learn about new updates to Medicare and understand what to expect for the coming year.

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

## NH State Forest Nursery Announces Online Store

The NH State Forest Nursery has announced the launch of their long-awaited online store. Customers may now purchase seedlings online at <https://buynhseedlings.com>. For the time being, they will continue to accept the traditional paper order forms found in their catalog along with a check or money order. We encourage everyone to try out the new online store, which will provide you with real-time availability of species and products and instant confirmation of your order.

**SURVEY**

## Your Ideas Matters!

Dear Readers,

Thank you for reading *Aging Matters*.

As we work to develop content that matters to you, we'd be grateful if you could take a **Short Survey** (<https://www.surveymonkey.com/r/5KDZL7K>).

Your answers and comments will help us make improvements where needed, develop new story lines, and continue to align our work to best meet the needs of our readers.

Please respond by January 31, 2023.

**Thank you for your time and feedback.**