



# Aging Matters

New Hampshire State Commission on Aging

## New Hampshire Commission on Aging

Susan Ruka, Chair  
Roxie Severance, Clerk

### Designated Members

Senator William Gannon  
Representative James MacKay  
Representative Charles McMahon  
Wendi Aultman, Department of Health and Human Services  
Susan Buxton, Long Term Care Ombudsman  
Richard Lavers, Department of Employment Security  
John Marasco, Department of Safety  
Tracy McGraw, Department of Labor  
Sunny Mulligan Shea, Office of the Attorney General  
Jack Ruderman, NH Housing Finance Authority  
Shelley Winters, Department of Transportation

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Carissa Elphick  
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Doug McNutt  
David Ross  
Beth Quarm Todgham  
Joan Ward  
Representative Lucy Weber

### Executive Director

Rebecca Sky

## Nominations Now Open for 2024 Older Adult Recognition Program

For the past several months, we have had the honor of sharing information about the ten older adults who were recognized in our 2023 Older Adult Recognition Program. The honorees represented each county in the state of New Hampshire.

We are beginning our search for the 2024 Adult Volunteer Recognition Program honorees and are inviting you to nominate someone who you feel has made a significant contribution within your community.

The goal of the recognition program is to celebrate and recognize individuals or couples over the age of 60 who are volunteering in numerous ways – at local non-profits, within their local government structure or school systems - that help build and improve strong communities.

The program recognizes the contributions the older adults make to all ages through their volunteer service. 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.



2024 Older Adult Volunteer Program, con't next page

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## Next NH State Commission on Aging Meeting on Monday, January 8

The next NH State Commission on Aging Meeting will be held on **Monday, January 8, 2024 from 10:00AM – 12Noon at the NH Hospital Association, 125 Airport Rd., Concord.**

All meetings are open to the public and the community is invited to attend in person or via ZOOM. Details, and more including minutes from past NH State Commission on Aging meetings can be found at: <https://www.nhcoa.nh.gov/>

## Check Out Past Editions of AgingMatters

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

### *Older Adult Volunteer Program, con't*

**Please take the time to make a nomination and help us recognize the important volunteer work done by older adults in your community.**

At the foundation of NH 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 highlight their work and the organization they serve.

Nomination submissions will be accepted up until **Friday, March 15, 2024.**

### **The Process:**

Email the NH State Commission on Aging at [nhcoa@nh.gov](mailto:nhcoa@nh.gov) to request a nomination form. Completed nomination forms should be returned to the same email address. **The final deadline to return the nomination is Friday, March 15, 2024.**

- All nominations will be reviewed by members of the NH State Commission on Aging to select one person or a couple from each New Hampshire 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.

Questions? Please contact Karen Knowles at [Karen.T.Knowles@nhcoa.nh.gov](mailto:Karen.T.Knowles@nhcoa.nh.gov) or call (603) 271-0527.

## Help Shape NH's Digital Future

The UNH Cooperative Extension, National Collaborative for Digital Equity, and the Metropolitan New York Library's Digital Equity Research Center have been awarded the contract to facilitate development of NH's state plan for digital equity. This will release \$5 million/year for four years in federal grant funding to NH to carry out this plan to remove digital divide barriers to economic and educational opportunity, healthcare access, civic engagement and other important inclusion outcomes. Funding begins in 2024.

The draft of the NH State Digital Equity Plan is expected to be published for 30 days of public comment on starting January 2 through January 31. It can be viewed at [www.NHdigitalequity.org](http://www.NHdigitalequity.org).

On Friday January 12th from noon to 1:30pm the community is invited to a Public Comment Forum. In this informal Zoom forum, participants will learn about the key components of NH's draft plan, learn ways to post comments, concerns and recommendations to improve it, and share their initial insights.

Register for the Public Forum at <https://nh-de-plan.eventzilla.net/e/2138609742?resp=on&err=e803>

*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)

# NHCOA Shares Annual Report Details with NH Legislature's Health & Human Services Oversight Committee

NH State Commission on Aging's Chair Sue Ruka and Executive Director Rebecca Sky presented the Commission's **Annual Report** to members of the NH State Legislature's Health & Human Service Oversight Committee on December 15, 2023.

Sue and Rebecca used the opportunity to educate legislators on the priorities the Commission established for the state as a result of its ongoing study of issues. Sue Ruka highlighted a few of the potential policy changes named in the report that legislators could take towards making NH "Longevity Ready," a place that people can age well. Specifics were relayed related to improving people's ability to age in the community of their choice by strengthening system of care for healthy aging, addressing workforce shortages, encouraging intergenerational workplaces, assessing need for transportation options, supporting the development of age-ready housing, social isolation prevention strategies and more.

Chair Ruka made a strong case for why legislators need to engage with the Commission to develop a 'Multisector Plan for Aging in New Hampshire' – a ten-year strategic roadmap of policy and systems changes effecting various aspects of life in the Granite State. She spoke of the transformational demographic shift NH is experiencing not just because Baby Boomers are aging, but because of increased longevity – people living longer, healthier lives. This increase in longevity results in people living every age and stage of their lives differently than previous generations. Sue Ruka suggested to those in attendance that, "We need to plan for this – as individuals regarding our own life plans and collectively to modernize state government making it more responsive to the population it is intended to serve."

According to Rebecca Sky, "The State Legislature in particular, needs to grapple with this issue to develop solutions to challenges that will grow with increased numbers of older adults. One of these issues is diversifying funding sources for Medicaid Long Term



**NHCOA Chair Susan Ruka (at table, left) and Executive Director Rebecca Sky (right) presented the Commission's Annual Report at the State House on December 15.**

Services and Supports to support an expanded population that will need these services in the future. But also, we need to figure out how best to leverage the opportunity of people having more productive years. How do we best capitalize on the wisdom and experiences of older people in workplaces and our communities?"

The Health & Human Services Oversight Committee is a joint Committee of the Legislature, currently with seven representatives and three senators. The Committee is a standing committee charged with providing legislative oversight of the NH Department of Health and Human Services to support a cost effective, comprehensive, coordinated system of health and human services that is family-centered and community-based.

Also in attendance were Commission members Representative Charlie McMahon, Representative Lucy McVitty Weber, Polly Campion, Joanne Ward, Sue Buxton, and Wendi Aultman.

**The complete 2023 NH State Commission on Aging's Annual Report, as well as the Executive Summary are available at <https://www.nhcoa.nh.gov/>**

## Help Us Spread the Word!

If you like this newsletter, please share it with your family, neighbors, friends, and colleagues. Add their names to the mailing list at [Karen.t.knowles@nhcoa.nh.gov](mailto:Karen.t.knowles@nhcoa.nh.gov)

# Five Ways Mindfulness Helps You Age Better

Research suggests that being more mindful in our everyday lives can protect our health as we age—and even help us live longer.

By JILL SUTTIE

As I get older, I notice that my peers and I are starting to lose some of the abilities we once took for granted. Aging brings unwelcome changes in our physical fitness, joint health, cognition, and more. And, of course, our pending mortality looms larger for us than it did in our youth.

What can we do to have more health and happiness in that later part of life? One possibility is to become more mindful.

For those who haven't heard about this yet, mindfulness is a skill that involves paying attention to the present moment—your current thoughts, feelings, and sensations—and practicing acceptance (or non-judgmental awareness) of your experience. Mindfulness can be nurtured informally in your daily life, by focusing your attention on the changing nature of experience, or through deliberate meditation practices. Either way, it could be a boon for aging well.

While research is ongoing in this area, some recent experimental studies and reviews point to the many benefits of becoming more mindful in your elder years. Here is a summary of some of that research and what it has to teach us.

## Mindfulness Helps Prevent Depression and Anxiety

Luckily, as we age, many of us actually find more happiness in life. There's something about aging that helps us to let go of some of the trivial things that don't matter so much, and we **tend to experience** less stress, pessimism, and regret (at least when compared to middle-aged adults).

But that doesn't mean some of us don't fall prey to depression or remain anxious about our future. That can be especially true if we face post-retirement financial constraints or failing health, in ourselves or a partner. This is where mindfulness can help.

In **one study**, older adults with mild to moderate levels of depression were randomly assigned to either an eight-week health education program coupled with physical exercise or a mindfulness-based therapy program. Before and after, the seniors reported on their depressive symptoms and how much they ruminated and were tested on how well they could recall specifics from past memories (which someone with depression has trouble doing).

While both groups had fewer depressive symptoms after the program, only the mindfulness group

reported significantly less rumination and better memory specificity, suggesting that mindfulness can help reduce symptoms associated with depression in older adults.

In a **2021 analysis** of several studies (a meta-analysis), researchers found that mindfulness meditation significantly decreased depression in older adults, with guided meditations being even more effective than unguided meditations.

Similarly, **another meta-analysis** found that mindfulness programs reduced both depression and anxiety in older adults. Put together, these studies suggest that mindfulness meditation could be good for the mental health of elderly people.

## Mindfulness Can Improve Cognition

As we age, some of us experience problems with memory and other cognitive abilities. While some lost mental acuity is normal, there is the worrisome possibility of dementia. While there are many ways to maintain healthy cognition—including **regular exercise, social contact, and mental stimulation**—you can add mindfulness to your box of tools.

In a **recent neuroscience study**, researchers randomly assigned adults ages 65 to 80 to either a mindfulness training or a cognitive fitness program that involved solving puzzles, like Sudoku, word jumbles, and crossword puzzles. Within two weeks before and after the programs, people were tested on their episodic memory, executive function (which includes working memory, flexible thinking, and self-control needed for attaining goals), and overall cognition to see if they had any preclinical signs of Alzheimer's, and their brains were scanned using fMRI to note any changes in neural activity.

The researchers found that people in the mindfulness group scored better on the pre-Alzheimer's tests, and in turn had increases in neural activity in the default network of the brain, as well as between the hippocampus (memory center) and cortical parts of the brain.

In a **meta-analysis**, researchers found that mindfulness-based programs help adults, overall, have better executive functioning and memory, and that these findings hold even for older adults. Another, even **more recent, meta-analysis** found similar results. This suggests mindfulness could play a role in helping protect our cognition as we age—maybe more so than those puzzles we're so fond of doing.

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## **Mindfulness, con't**

### **Mindfulness Might Help Fight Disease**

Though no one wants to suffer illness, those of us who are older are more susceptible to it, as we saw so clearly during the COVID-19 pandemic. And, of course, we become more prone to life-threatening illnesses, like heart disease and cancer. So, anything we can do to keep up our immune systems and improve our health is useful. Here, too, mindfulness may help.

Several studies have found that mindfulness improves our immune function. For example, **one recent study** found that older people with mild cognitive impairment randomly assigned to a mindful awareness training had better immune profiles afterward than a similar group who'd gone through a health education program. In fact, **two meta-analyses** of several studies found that mindfulness-based practices seem to affect our immune system in several positive ways—by reducing C-reactive protein (implicated in inflammation) and by increasing CD4+ (helpful for our immune response) and telomere length and activity (suggesting better chromosome protection and, hence, greater longevity and health).

Other studies have found that being more mindful improves one's heart health. For example, **one study** with older adults found that people on medication for congestive heart failure who went through an eight-week mindfulness program experienced less anxiety and depression, but also had better clinical scores than other heart patients who'd simply received medication (and normal treatment).

Though it's unclear exactly how mindfulness might improve heart health, a **recent review** of several fMRI studies suggests mindfulness meditation may increase cerebral blood flow when the brain is at rest, stimulate an anti-neuroinflammatory response, and allow better deliberate control over our neurovascular system (for example, turning on our parasympathetic nervous system through breathing exercises).

For all of those reasons, practicing more mindfulness could help protect us from heart disease.

### **Mindfulness Can Help Us Manage Pain**

Who doesn't suffer from aches and pains as we age? It's a time of life when our joints may give out and need replacing or we may have an accident and now our back won't stop hurting.

Fortunately, we can better monitor and manage pain through mindful attention—in part because mindfulness helps us see that pain isn't monolithic, but shifts depending on our reaction to it. That insight can help us to **better manage it**.

There are **myriad studies** showing how mindfulness programs (especially **Jon Kabat-Zinn's**

**Mindfulness-Based Stress Reduction** or MBSR) can relieve pain, and many of those studies include older participants.

For example, in **one study**, older adults with physical limitations due to chronic back pain were randomly assigned to either an eight-week MBSR or a health education program. By comparing functionality and pain levels right after and six months after the programs were over, the researchers found those who'd received MBSR functioned better afterward and had reduced pain up to half a year later.

Why mindfulness helps with our pain may have to do mostly with how practicing it can reduce stress. But it may also be due to how mindfulness seems to work on our brains, **deactivating regions** of the brain associated with painful experiences.

Another benefit of mindfulness is that it can help us to avoid unnecessary accidents that may lead to pain or disability. There's nothing like paying close attention to the present moment for being able to notice hazards ahead and steer clear of them.

### **Mindfulness Leads to Better Overall Quality of Life**

What most of us want out of our elder years is a better quality of life—and there is ample evidence that being more mindful can help.

For example, **one 2023 study** measured “trait mindfulness” (how mindful people were in everyday life) within a group of individuals who were mostly over 80 years old, and then followed their trajectory for a year. Those higher in trait mindfulness initially had less disability and negative emotion—and a year later, they were more likely to be alive—than those who were less mindful. **As another study**, found, mindfulness helps us improve our sleep, too, something that's bound to improve our health and bring more joy to our lives.

Recent meta-analyses suggest multiple benefits to older folks who practice mindfulness. **One** found that it helps with everything from pain to sleep quality to cognition to happiness. **Another** found that elderly people who are more mindful have better cognitive control and feel less stressed.

Though not everyone is mindful by nature, we can still increase our mindfulness through practice. We can try **mindful breathing, mindful body scans, mindful eating, mindful walking**, and **more** to improve our own attention to our present moment experience. By doing so, we not only help ourselves to be more resilient to the challenges of aging—we may make our lives more joyful in the process.

Source: [https://greatergood.berkeley.edu/article/item/five\\_ways\\_mindfulness\\_helps\\_you\\_age\\_better](https://greatergood.berkeley.edu/article/item/five_ways_mindfulness_helps_you_age_better)

# COVID Home ‘Test to Treat’ Program Extends Nationwide

Program now offers testing, telehealth and treatment for COVID-19 and flu.

The federal government has expanded the Home Test to Treat program, an entirely virtual community health program that offers free COVID-19 health services: at-home rapid tests, telehealth sessions and at-home treatments, to eligible participants nationwide. Home Test to Treat, which is a collaboration among the National Institutes of Health, the Administration for Strategic Preparedness and Response, and the Centers for Disease Control and Prevention, launched as a pilot in select locations earlier this year.

With its expansion, the Home Test to Treat program will now offer free testing, telehealth and treatment for both COVID-19 and for influenza (flu) A and B. It is the first public health program that includes home testing technology at such a scale for both COVID-19 and flu. The program initially will provide the LUCIRA® by Pfizer COVID-19 & Flu Home Test, the first U.S. Food and Drug Administration-authorized test that can detect both viruses in a single test at home.

For those indicated, treatment must begin within a limited window from onset of symptoms, underscoring the importance of continuity of care, from diagnosis to treatment. In addition, providing these services

virtually, while individuals remain at home, is intended to expedite the time to treatment and the convenience of accessing services virtually from home.

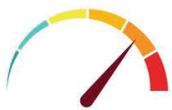
Any adult (18 years and older) with a current positive test for COVID-19 or flu can enroll to receive free telehealth care and, if prescribed, medication delivered to their home. Adults who do not have COVID-19 or flu may enroll and receive free tests if they are uninsured or are enrolled in Medicare, Medicaid, Veterans Affairs health care system, or the Indian Health Services. If recipients test positive at a future time, they can receive free telehealth care and, if prescribed, treatment.

Visit <https://aspr.hhs.gov/TestToTreat/Pages/default.aspx> for more information. Home Test to Treat is operated under a NIH/ National Institute of Biomedical Imaging and Bioengineering (NIBIB) contract with VentureWell, with a subcontract to eMed.®

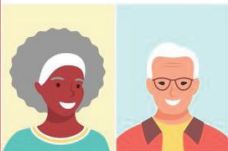


## What To Know About High Blood Pressure as You Age

### Points to remember:



The chance of having high blood pressure increases as you age.



Most people with high blood pressure don't have signs or symptoms.



Serious health problems can develop if high blood pressure is left untreated.

### What you can do:



Get your blood pressure checked frequently.



Eat a healthy diet and exercise regularly.



Ask your doctor if you need medication to manage your blood pressure.

Learn more about high blood pressure and older adults at [www.nia.nih.gov/high-blood-pressure](http://www.nia.nih.gov/high-blood-pressure).



# What to Know About Home Care Services

By REED ABELSON, The New York Times

Most older Americans want to live at home as long as they can, but finding and affording the help they need often isn't easy. There are severe shortages of home health aides in many parts of the country. Hiring them is costly. And most middle-class people will have to pay for home care themselves if it's needed for the long haul. Here's a guide to locating home care for an older person.

## What Kind of Home Care Do You Need?

After a fall or surgery, some older people will need short-term care at home from a nurse or therapist to help them recover. Medicare, the federal insurance program for those 65 and older, typically pays for this kind of home health care. A nurse can make sure a wound is healing properly, for example, while a physical therapist can help a person get back on their feet after a knee replacement.

But millions of older Americans need assistance over months or years to stay in their homes safely instead of moving to an assisted living facility or nursing home. They may require help getting out of bed, taking a shower, or going to the bathroom; getting to the doctor; shopping for groceries; or making meals. They would need a home aide or personal care assistant, who may not have much, if any, medical training.

## How Do I Find Help?

A wide range of services are available, whether it's light housekeeping or hiring a private-duty nurse. Monica Moreno, senior director of care and support at the Alzheimer's Association, suggests that you start by making a simple list of the kind of help you or your loved one needs and the number of hours each day or week required.

To identify agencies and services available in your area, Moreno recommends looking through a [database of community resources](#) provided jointly by the association and AARP, the nonprofit group representing older Americans, that is searchable by location. A list of agencies and a brief description of what they provide can be found under the category "care at home." AARP also has a [guide to finding a home health aide](#).

## Should I Use an Agency?

While Medicare certifies and gives star ratings to [home health agencies](#), the businesses that provide home care services are not subject to federal oversight or required to be licensed in every state. But a good agency will run background checks on

its workers and give them training and support. If an aide calls in sick or quits, the agency can find a replacement. Some businesses also bond and insure their caregivers.

To choose an agency, Jennifer Battista, chief operating officer for the Home Care Association of America, suggests inviting several of them to your home to conduct an assessment. Ask them how they vet their employees, whether they run criminal background checks, and whether their employees are required to know how to perform CPR or provide first aid. Be sure to ask for references for individual aides and talk to families who have employed them before.

Once you pick an agency, you may want to try a few caregivers before finding the right one. The more information you share about your loved one's needs, the better the agency will be able to find an aide who's a good fit. "It's a lot like matchmaking," Battista said.

## What About Finding Someone Through Word-of-Mouth?

Many families have success finding a caregiver by asking people they trust for recommendations, said Nicole Jorwic, a lawyer who is the chief of advocacy and campaigns for Caring Across Generations, an advocacy organization. "Cast a wide net, post on private social media, and ask family and friends," she said, noting that she found caregivers for her grandparents by asking people in her community.

Churches and other religious institutions, local charities, and community organizations may also have suggestions. A primary care doctor or local medical practice may have experience with specific home care agencies or know of individual caregivers. If you decide to hire someone privately, you should be sure to do a thorough background check and talk to families who have employed them before. Family Caregiver Alliance, a California nonprofit group, [provides a guide](#).

## Will Medicare Cover the Cost of an Aide?

Many home agencies erroneously say they can't send a home aide and will tell a doctor's office or patient that Medicare won't pay for one. "This is a long-standing problem," said Judith Stein, executive director of the Center for Medicare Advocacy, a nonprofit legal group.

While it's true that Medicare doesn't pay for long-term care, it may pay for an aide as part of a patient's care plan if that person also qualifies for a home nurse or therapist for a time. Agencies often refuse to provide someone because Medicare pays a lump sum

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## Home Care Services, con't

per patient, meaning the agency isn't paid more for sending an aide in addition to the nurse or therapist. Talk to the doctor about whether an aide is necessary so one can be specified in the care plan presented to the agency.

Medicare patients are getting fewer visits from an aide now than they did some 25 years ago, and the center is now appealing a judge's **dismissal of a lawsuit** claiming that Medicare, under the Department of Health and Human Services, discouraged the use of aides for thousands of people. The judge **did acknowledge** that many people were not getting care.

### Will Other Insurance Pay for an Aide?

Under Medicaid, the state-federal program for low-income people that provides long-term care, the cost of an aide is often covered as an alternative to a nursing home. But a shortage of workers can make it difficult to find one even if you qualify. Families complain of frequent no-shows, and because wages are low under the program, agencies often have high turnover among workers.

Some private Medicare Advantage plans offer home care as a supplemental benefit, and it's possible that some help will be covered under a long-term care insurance policy. If you or your loved one is a veteran, it's worth checking with the Department of Veterans Affairs to see if it will pay for home care.

### How Much Will an Aide Cost?

If you decide to pay privately, the hourly rates charged by agencies vary widely, and some agencies may not be able to fill a position for just a few hours a week. In San Jose, California, half the agencies

charged more than **\$37 an hour** for a home health aide in 2021, according to Genworth, a long-term care insurer. Across the country, agencies are charging roughly \$27 an hour with a little more than half of that going to pay their workers.

There are no good estimates for how much people working for themselves may charge. You could save some money because there is no go-between agency taking a cut, but some independent caregivers charge roughly the same as an agency.

### How Do I Report a Problem?

If the agency you're using is licensed by your state, you can check with the government office overseeing it if you run into a problem. You can also file a complaint with various state agencies, including the state health department.

### Where Else Can I Get Help?

State or local government agencies that focus on aging or nonprofit groups can provide information. You can also try the **Eldercare Locator**. The Alzheimer's Association also has some **advice for finding caregivers**, and it offers a 24-hour help line: 1-800-272-3900.

### What About Respite Care?

Family caregivers should also think about taking advantage of respite care to give themselves a break from time to time. Depending on the circumstances, insurance may cover the cost, and there are local government and community groups that will pay for an aide for a brief period. Churches and other organizations might also provide respite care.

Source: <https://kffhealthnews.org/news/article/what-to-know-about-home-care-services-dying-broke/>

**EDITOR'S NOTE: The previous story is from "Dying Broke: A New Jointly Reported Series on America's Long-Term Care Crisis" from KFF Health News and The New York Times. The series examined the ways in which the financial and emotional toll of providing and paying for long-term care are wreaking havoc on the lives of millions of Americans.**

KFF Health News and The New York Times published this investigation into America's long-term care crisis, which has left many in the boomer generation facing the prospect of exhausting their financial resources as the price tag for care explodes. **Dying Broke**, the investigative series, uses KFF polling, original analysis and interviews with experts and impacted individuals and their families to examine the challenges facing families and caregivers in navigating long-term care.

The financial and emotional toll of providing and paying for long-term care is wreaking havoc on the lives of millions of Americans. Paid care, either at home or in a facility, is often so expensive that only the wealthy can afford it, and many of the for-profit companies providing care raised their prices sharply during the pandemic. The ongoing shortage of health care workers is also worsening the situation.

The series tells the stories of some of the many people who must drain their lifetime savings to pay for care as well as the stories of the spouses and children, particularly daughters, who must make tremendous sacrifices to provide care.

Find the entire series of stories at <https://kffhealthnews.org/news/tag/dying-broke/>



# NH 911 Launches Revamped Program for Individuals with Chronic Medical Conditions

The NH Department of Safety's Division of Emergency Services and Communications has announced the launch of its New Hampshire 911 Citizens' Assistance Registry for Emergency Services (New Hampshire 911 C.A.R.E.S.).

NH 911 C.A.R.E.S. is a program of the Division of Emergency Services and Communications that allows individuals to associate a phone number with an individual who has a chronic medical condition or with an address where hazardous materials are stored. When NH 911 is called from a phone number registered in C.A.R.E.S., the NH 911 telecommunicator answering the call has immediate access to the information that has been submitted to the CARES database.

Not all medical conditions need to be reported to NH 911 C.A.R.E.S. Examples of conditions that are eligible for C.A.R.E.S. include conditions that may

affect the caller's state of mind, may affect the initial actions of the first responders arriving on scene, or may affect the caller's ability to communicate.

Eligible conditions include Alzheimer's, dementia, cognitive disability, epilepsy, diabetes, hearing impaired, the presence of a pacemaker or LVAD, and medication allergies. A C.A.R.E.S. entry may also include information to help first responders access a patient such as codes for doors, security gates or the presence of a service animal.

For more information on 911 C.A.R.E.S., visit <https://cares.desc.nh.gov>. There you can view 911 C.A.R.E.S. FAQ, as well as set up and access your 911 C.A.R.E.S. account. Members of the public who have further questions about setting up an account or general C.A.R.E.S. questions, may send an e-mail to [NH911CARES@desc.nh.gov](mailto:NH911CARES@desc.nh.gov) or call 603-271-6911 option 4.

## UNH CACL Seeks NH Residents to Interview About Long-Term Support and Services

The Federal Administration on Community Living awarded the UNH Center on Aging and Community Living (CACL) a grant to evaluate the strengths and opportunities for improvement when accessing long-term support and services in New Hampshire.

As part of this grant, CACL is conducting interviews with individuals and caregivers throughout January to learn directly from their recent experiences.

If you, someone you know, or someone you care for would like to participate in a 30-minute interview, contact Kelly Dixon at [kelly.dixon@unh.edu](mailto:kelly.dixon@unh.edu) or (603) 862-4438.

### Prefer a Printed Copy of Aging Matters?

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

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

### 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>

# Embracing Winter Wellness

By **SANDRA OSORIO**,  
Interpretation Services Coordinator,  
Southern NH Area Health Education Center

As the winter chill sets in, staying active becomes a vital aspect of maintaining overall well-being. While the cold weather may make outdoor activities less inviting, there are numerous ways to stay active and engaged indoors. Here are some tips to keep your spirits high and your body moving during the winter months:

1. **Indoor Fitness Classes:** Explore local community centers or online platforms that offer indoor fitness classes tailored for seniors. From gentle yoga to chair exercises, there's a variety of options that cater to different fitness levels.
2. **Home Workouts:** Create a simple workout routine at home. Activities like stretching, light strength training, and balance exercises can be done without any specialized equipment. Consider incorporating household items like water bottles or resistance bands to add a bit of challenge.
3. **Dance Your Way to Health:** Turn up the music and dance! Whether you prefer ballroom or just grooving to your favorite tunes, dancing is a fun and effective way to stay active. It's also a great mood booster.
4. **Indoor Walking:** If venturing outdoors isn't appealing, take a stroll indoors. Many shopping malls or larger stores open early for mall walking, providing a climate-controlled environment for your daily steps.
5. **Swimming at Local Pools:** If swimming is your preferred exercise, check out local indoor pools. Swimming is gentle on the joints and offers a full-body workout. Remember to check for senior-friendly swim times.
6. **Exercise DVDs or Online Videos:** Invest in exercise DVDs or explore the wealth of workout videos available online. There are countless options designed specifically for seniors, offering guided routines from the comfort of your living room.
7. **Stay Socially Active:** Joining a club or group focused on indoor activities not only keeps you active but also fosters social connections. Consider book clubs, hobby groups, or even virtual meetups with friends.
8. **Embrace Mind-Body Practices:** Engage in activities that promote both physical and mental well-being. Tai Chi and meditation, for example, can improve balance, flexibility, and mental clarity.

Evidence based programs like **Walk With Ease** (register at [www.startwalkwithease.org/nhdhhs](http://www.startwalkwithease.org/nhdhhs)) offer a guide on proper walking techniques and promotes regular physical activity through walking, stretching, and strengthening exercises.

Remember, staying active in winter is not only about physical health but also about cultivating a positive mindset. Choose activities that bring joy, and don't hesitate to explore new interests. Winter can be a time of growth, both personally and physically.

## Exercise safely during cold weather

Even when it's cold, you can still exercise outdoors. Follow these five tips to stay safe when exercising in the cold:

**Warm up and cool down your muscles.** Stretch or walk in place before and after a workout to prepare and restore your muscles.

**Pick the right clothes.** Wear several layers of loose clothing, a waterproof jacket or coat, a hat, a scarf, and gloves.

**Be cautious around snowy or icy sidewalks.** To avoid slipping, wear sturdy shoes with good grip.

**Learn the signs of hypothermia.** An extreme drop in body temperature can lead to serious health problems.

**Check the forecast before heading out.** Consider an indoor workout, such as following an online video, if it's too windy, cold, or wet to go outside.

Source: <https://www.nia.nih.gov/health/exercise-and-physical-activity/five-tips-exercising-safely-during-cold-weather>

## Let's Get Social

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



# Tax Season Rapidly Approaching:

## Get Ready Now to File 2023 Federal Income Tax Returns

With the nation's tax season rapidly approaching, the Internal Revenue Service reminds taxpayers there are important steps they can take now to help "get ready" to file their 2023 federal tax return.

A little advance work now can help people have the paperwork and information ready to file their tax returns quickly and accurately. As part of this education effort, the IRS has a [special page](#) outlining items taxpayers can look into now to get ready to file their 2023 tax returns.

### Get Helpful Information to File through an IRS Online Account

Taxpayers can create or access their Online Account at [IRS.gov/account](https://www.irs.gov/account). New users should have their photo identification ready.

With an Online Account taxpayers can access a variety of helpful information to help them during the 2024 filing season, including:

- View key data from the most recently filed tax return, including adjusted gross income.
- Get account transcripts.
- Sign power of attorney and tax information authorizations.
- Receive notices electronically.
- Get email notifications for new account information or activity.
- Make and view payments.
- View, create or change payment plans.
- See the amount owed by year.

### Gather, Organize and Update Tax Records

Organizing tax records makes it easier to prepare a complete and accurate tax return. It helps avoid errors that can slow down refunds and may also help find overlooked deductions or tax credits.

Most income is taxable, including [unemployment compensation](#), refund interest and income from the [gig economy](#) and [digital assets](#). Taxpayers should gather [Forms W-2, Wage and Tax Statement](#), [Forms 1099-MISC, Miscellaneous Income](#), and other income documents before filing their return.

Don't forget to notify the IRS of an [address change](#) and be sure to notify the [Social Security Administration](#) of any legal name changes as soon as possible.

### Speed Refunds with Direct Deposit

Direct deposit is the fastest and safest way to get a tax refund. Taxpayers can make direct deposits to bank accounts, banking apps and reloadable debit

cards, but will need to provide the routing and account information associated with the account. If the routing and account number cannot be located, taxpayers should contact their bank, financial institution, or app provider.

Taxpayers requesting a paper check are much more likely to report an issue getting their refund because of non-receipt, forgery, theft, or checks returned for a bad address, compared to taxpayers using direct deposit.

### Volunteer to Help Eligible Taxpayers File Their Tax Returns

The IRS and its community partners are looking for people around the country interested in becoming IRS-certified volunteers. Join the Volunteer Income Tax Assistance (VITA) and Tax Counseling for the Elderly (TCE) programs and help eligible taxpayers with free tax preparation. Visit [IRS.gov/volunteers](https://www.irs.gov/volunteers) to learn more and sign up. After signing up, volunteers will receive more information about attending a virtual orientation.

### Bookmark IRS.gov Resources and Online Tools

Everyone should make IRS.gov their first stop. Here they'll find [online tools](#) to help get them the information they need. The tools are easy-to-use and available 24 hours a day. Millions of people use them to help file and pay taxes, track their refunds, find information about their accounts and get answers to tax questions.

### Tips for Choosing a Tax Pro

Tax professionals play an essential role for taxpayers and the nation's tax system. There are many types of tax return preparers, including certified public accountants, enrolled agents, attorneys and many others who don't have a professional credential. Preparers should be skilled in tax preparation and accurately filing income tax returns. Taxpayers trust them with their most personal information.

Most tax return preparers provide outstanding and professional tax service. However, choosing the wrong tax return preparer hurts taxpayers financially every year. Be sure to check [tips for choosing a tax preparer](#) and how to [avoid unethical "ghost" return preparers](#).

People can use the [IRS Directory of Federal Tax Return Preparers with Credentials and Select Qualifications](#).

# Veteran-Friendly Business Network Overview

The New Hampshire Department of Military Affairs and Veterans Services (DMAVS) shares resources that support NH Service Members, Veterans, and their families. This month, DMAVS focuses on the NH Veteran-Friendly Business Network and Pathfinder Series.

DMAVS is entering the 4th year of the NH Veteran-Friendly Business network initiative with impressive businesses that have demonstrated action in support of our Service Members, Veterans and their families across the Granite state. This network of businesses, organizations, colleges and schools are recognized for honoring, fortifying, empowering, and positively impacting the lives of NH Service Members, Veterans and their families.

The program was launched in 2020 by DMAVS, NH Employment Security, along with partners from the Division of Community Based Military Programs, Next Step Bionics, Dead River Company and the NH State Veterans Council. These core members along with key stakeholders from an advisory panel including Hypertherm Inc, Employer Support of the Guard and Reserve, National Guard Employment Support Program, NH Hospital Association, Northeast Passage, UNH, Southern New Hampshire University, Partnership for Public Health, Service Credit Union, VFR HealthCare LLC, and the Veterans Employment and Training Service of the Department of Labor were critical to developing the foundation and establishing a way ahead.

The benefits included free (no cost) application process; access to job seeking Veteran talent pool; access to resources designed to help recruit and retain Veterans; recognition of the Veteran-Friendly Business on DMAVS websites with links to the business; access to exclusive LinkedIn group to exchange ideas, ask questions, and collaborating with other NH Veteran-Friendly Businesses on a range of topics from best practices for recruiting and retaining veterans in the workplace; participation in our annual network symposium; certificate of designation signed by the NH Adjutant General and the Commissioner of NH Employment security and logos for suitable for posting.

These benefits as well as a range of training and education resources are available for all types of professionals to learn how to translate military skills to civilian jobs, effectively hire and retain Veteran employees and create a workplace environment where Veterans can succeed. Another benefit is the opportunity of networking with like-minded state

and federal partners interested developing policies, procedures, legislation and statewide practices to benefit Veterans and business that employs them along with the ultimate desire to give back to our Veterans who have given so much.

A few examples of programs and initiatives on behalf of the NH Veteran-Friendly Business that we are looking at for 2024:

- Updating our business network distribution lists and improving our lines of communication
- Reviewing the application and renewal process to ensure it is optimized for user friendliness
- Continuing to highlight outstanding members through “business spotlights” across social media, print and other outlets
- We have reinitiated “Lunch and Learns”, highlighted by a PsychArmor training overview, benefits of hiring disabled Veterans and for January will feature Sarah Morrissey, NH Employment Security, discussing the training reimbursement program available to NH Businesses.

In addition to the NH Veteran Friendly Business Program, the Division holds a quarterly webinar that is open to the public with the Pathfinder Series highlighting programs available to assist NH Veterans and their families in finding their new *path* after their separation from the military experience. The *path* that a person takes through their life is as individual and unique as the person is. Our goal is to help provide resources to NH Veterans and their families so that they can determine their best *path* forward. This could mean help with starting a business, navigating mental illness or PTSD trauma, earning a degree, or beginning a completely new career. The *Pathfinder Webinar Series* offers topics of varying interest that speak to a broad audience of veterans and their families. In February, the *Pathfinder Webinar Series* will feature Miguel Moralez, Economic Development Specialist for the U.S. Small Business Administration. Mr. Moralez will be giving an overview of the ways Veterans who want to start their own business can utilize the SBA to plan or expand their businesses. In April, the Pathfinder Webinar Series will be welcoming Monshi Ramdass, Military Veterans Agricultural Liaison at the US Department of Agriculture. Mr. Ramdass will be discussing the USDA programs offered to Veterans and their families who are interested in agriculture, farming, and ranching or already have an agricultural business and are wanting to expand and grow.

# SCAM of the Month Alert

## Phantom Hacker Scam

A consumer alert for New Hampshire residents has been issued. It concerns a recent increase in scammers perpetrating the “Phantom Hacker” scam.

In a “Phantom Hacker” scam, a scammer calls, texts, or e-mails a victim posing as a computer technician and falsely tells the victim that the victim’s computer or other electronic device has a virus or has been hacked. The scammer tells the victim that the victim’s financial accounts are at risk. A scammer’s accomplice will then pose as an official from either a financial or government institution and convince the victim to move money from the financial accounts that are allegedly at risk in order to “protect the funds.”

Often, the scammer has the victim transfer the victim’s funds into an account the scammer promises is safe, but in reality, is controlled by the scammer. In another variation, the scammer has the victim purchase valuable items, such as gold, and sends a courier to pick up these items from the victim’s home for “safekeeping.”

Over the last month, the NH Attorney General’s Elder Abuse and Financial Exploitation Unit has received several reports of people falling victim to the “Phantom Hacker” scam. In each of these cases, the scammers indicated that the victims’ devices either had a virus or had been hacked. The scammers then posed as government officials and convinced the victims to purchase gold in order to protect their assets. The scammers then sent couriers to the victims’ homes to pick up the gold. These incidents caused the victims substantial monetary loss.

**The Attorney General reminds New Hampshire residents that financial institutions and legitimate law enforcement officials will never:**

- Tell you to purchase valuable items, such as gold, and urge you to entrust those items to them for safe keeping.
- Send unsolicited communications claiming that your computer or device has been compromised.

- Call unsolicited and pressure you to purchase valuable items, pay money, or provide personal identifying information.

**The Attorney General urges New Hampshire residents to be vigilant. Anyone receiving one of these calls or messages should take the following steps:**

- Do not click on electronic links in messages claiming that your computer or other device has been compromised.
- Do not contact the telephone number provided in a text or e-mail communication claiming that your computer or other device has been compromised.
- If you receive an unsolicited call from someone claiming that your computer or other electronic device has been compromised, hang up immediately.
- If you are concerned about whether your computer or other device has been compromised, contact a reputable company you can verify to inspect your device.
- If you are concerned that your financial accounts have been compromised, contact your financial institution directly using a telephone number or e-mail that you have independently verified.
- Do not provide money, valuable items, or personal information to individuals whose identity you have not verified.
- Call someone you trust for an opinion about the call, e-mail, or text, you just received.
- Contact your local police department immediately, especially if you have lost money or other valuables, or made arrangements for the pick-up of money or valuables from your own home; and
- Report the scam to the Office of the Attorney General – Consumer Protection Hotline: at 1-888-468-4454 or email [Doj-CPB@doj.nh.gov](mailto:Doj-CPB@doj.nh.gov)

Go to [www.doj.nh.gov/consumer/complaints](http://www.doj.nh.gov/consumer/complaints) for more information on filing a complaint.

# Updates to General Court Website Make It Easier to Find Bills of Interest

Information Provided By **MARTHA McLEOD**  
NH AHA Community Engagement Coordinator

The General Court website has added some features that may make it easier for you to find bills of interest.

**Bill Text Search** - Go to the website at <https://gencourt.state.nh.us/> and look on the left side of the page to find CURRENT BILLS. Look below to find the Bill Text Search. For example, you can type in 'elder' and you will find a bill about voting by residents of elder care facilities. You can click on the bill number, in this case, **HB1098**, and find the bill language and the sponsors. As the session begins in January, more information about the House Committee and hearing date and time will be available.

**Subscribe to a Bill** - Another feature that has been added is the ability to subscribe to a bill. This can be handy if you want to follow the progress of a particular piece of legislation. In the box under the CURRENT BILLS, you can **Subscribe to a Bill**. In our example, we are subscribing to HB1098 so we will know when the hearing is scheduled.

You can also subscribe to the House and Senate calendars that come out weekly during the session at the site. We will let you know about other useful features of the General Court website as we find them.

## Granite Justice Podcast Shares Information on Legal Rights

Far too often, people don't know that when they are facing a problem – like a landlord who won't give back a security deposit, or a denial of a program like food stamps – that they have legal rights, and there are ways to advocate for those rights in the civil legal system.

**Granite Justice: conversations about the civil legal system** with Shane Cooper, an Associate Dean at UNH Franklin Pierce, aims to provide a road map of sorts. By the end of an episode, we hope more people will recognize and understand that if they are facing a civil legal problem, you can ask yourself "Do I have any rights here?" and "What do I do now?" This podcast will help you navigate some of those questions.

Find the podcasts at <https://granitejustice.podbean.com/>

## Who is My NH Legislator?

Use this link to find and contact your

- **State Representative:** <https://www.gencourt.state.nh.us/house/members/>
- **State Senator:** <https://www.gencourt.state.nh.us/senate/members/wml.aspx>

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

## Contact Information for NH Members of the U.S. Congress

U.S. Senator Maggie Hassan,  
(202) 224-3324

<https://www.hassan.senate.gov/content/contact-senator>

U.S. Senator Jeanne Shaheen,  
(202) 224-2841

[www.shaheen.senate.gov/contact/contact-jeanne](http://www.shaheen.senate.gov/contact/contact-jeanne)

U.S. Rep. Chris Pappas,  
1st Congressional District  
(202) 225-5456

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

U.S. Rep Ann Kuster,  
2nd Congressional District  
(202) 225-5206

<https://kuster.house.gov/contact/>



*"I stand for a world without ageism, where all people of all ages are valued and respected. I acknowledge that ageism is harmful to me and others around me, and to our workforce, communities, and economy. I know that the struggle to eliminate ageism will not end with a pledge, and that I must act to transform my own bias, and the bias in our institutions and systems. I will speak out against the age injustices I see, call attention to ageist language and stereotypes, and educate myself, my family, friends, co-workers and peers about the importance of being actively anti-ageist and promoting age equity in all aspects of life."*

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

# 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.

## Long Term Care Email Course Offered

Whether you're looking for yourself or a loved one, settling on a long-term care situation that's both affordable and trustworthy doesn't have to be daunting. The key is to plan ahead.

This email course takes you through each of the necessary questions to consider as you carry out your search for long-term care — What kind of facility is required? What can you afford? Who should you involve? — and brings you closer to your ideal solution. We will send you one email per day for four days to help you start planning.

Find information about the course at <https://www.nextavenue.org/find-long-term-care-email-course/>

## Resources and Support for Older Adults Living Alone: A 2023 Comprehensive Guide

As we age, living alone can present various challenges, including **social isolation**, limited access to essential services, and potential health risks.

As the population of older adults continues to grow, so does the **number of people who choose to live independently** as they age. The **Reviews Team** at the National Council on Aging has provided a comprehensive guide to the various programs, services, and organizations catering to the needs of older adults living alone. By highlighting the importance of community engagement, social connections, and access to essential services, this guide demonstrates how specific organizations and tools can help older adults successfully age in place.

Find the guide at <https://www.ncoa.org/adviser/medical-alert-systems/support-for-older-adults-living-alone/>

## Boost Your Civics IQ

Whether you never had civics in school or simply want to brush up, Civics 101 is here for you!

While we are all encouraged by the increased call for K-12 civics education across the nation, we also do not want to neglect those adults, now out of school, who themselves want to learn more about civics. That's why the O'Connor Institute has developed Civics 101.

A free, online comprehensive compilation of easy, accessible micro-lessons, each is 10 minutes or less. Civics 101 is designed to provide every American with the civic knowledge necessary and fundamental for every citizen.

Learn more at <https://civicsforlife.org/civics-101/>

## Fact Sheet Highlights Accomplishments to Improve Safety and Quality of Life in Long-Term Care Settings

The Center for Medicare & Medicaid Services has posted the Nursing Homes and Choice in Long-Term Care Cross Cutting Initiative fact sheet. It provides an overview of recent accomplishments and ongoing actions to improve the safety and quality of care for nursing home residents, strengthen accountability for facilities, and increase public transparency around quality and ownership information. CMS is committed to expanding access to care for home- and community-based services and will continue efforts to ensure people receive high-quality long-term services and support in the appropriate setting of their choice.

Find the fact sheet at <https://www.cms.gov/files/document/nursing-homes-and-choice-long-term-care.pdf>

## 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 2024?

- Thursday, January 18 • 3:00 - 3:30 PM (EST)

The new year is here! And with a new year comes changes to your Medicare costs and coverage. In 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-login1>

## 2023 State of Grandfamilies Report

The 2023 State of Grandfamilies report, **Building Resilience: Supporting Grandfamilies' Mental Health and Wellness**, brings attention to the mental health and emotional wellness of grandfamilies, sheds light on their resilience and the challenges they face, and provides innovative solutions and resources to better support them. The report also includes policy and program recommendations for strengthening these incredible families.

Thanks to The Brookdale Foundation Group for making this report and event possible, and to Centene Corporation for their valuable support.

Download the report at <https://www.gu.org/resources/building-resilience-grandfamilies-mental-health-and-wellness/>

# Medicare: WHAT'S NEW IN 2024?

## PART A: HOSPITAL INSURANCE

### PART A PREMIUM

Free if you've worked 10 years or more

\$278 per month if you've worked 7.5 to 10 years

\$505 per month if you've worked fewer than 7.5 years

### PART A HOSPITAL DEDUCTIBLE

\$1,632 each benefit period

### PART A HOSPITAL COINSURANCE

\$0 for the first 60 days of inpatient care each benefit period

\$408 per day for days 61-90 each benefit period

\$816 per lifetime reserve day after day 90 in a benefit period

(You have 60 lifetime reserve days that can only be used once. They're not renewable.)

### SKILLED NURSING FACILITY COINSURANCE

\$0 for the first 20 days of inpatient care each benefit period

\$204 per day for days 21-100 each benefit period



## PART B: MEDICAL INSURANCE

### PART B PREMIUM

\$174.70 is the standard premium

### PART B DEDUCTIBLE

\$240 per year

### PART B COINSURANCE

20% for most services Part B covers



# SHIP

State Health Insurance  
Assistance Program

## PART D: PRESCRIPTION DRUG COVERAGE

### PART D PREMIUM

Around \$30 per month

### PART D MAXIMUM DEDUCTIBLE

\$545 per year

### COVERAGE GAP BEGINS

\$5,030

### CATASTROPHIC COVERAGE BEGINS

\$8,000

