



# Aging Matters

New Hampshire State Commission on Aging

## New Hampshire Commission on Aging

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## 2024 Older Adult Volunteer Award Winners



**HONORING OLDER ADULT VOLUNTEERS** Back row (standing, left to right) Joan Winterly / Belknap; Bill Chase / Cheshire; Judy Cook / Hillsborough; Sue Ruka, Chair, NHCOA; Jay Tolman / Coos; Marion Owen (with Lilla Du) / Carroll; Jerry Vermette / Strafford; Denise O'Connor / Rockingham County; Rebecca Sky, NHCOA Executive Director. Front Row (seated, left to right) Kathy Sterrieb / Grafton; Barb Chase / Cheshire; Ann Jasper for Bruce Jasper / Sullivan; Mary McGahan / Merrimack

## NHCOA Honors 2024 Older Adult Volunteer Award Winners

Citing their numerous contributions to their local communities, the NH State Commission on Aging (NHCOA) recognized outstanding older adult volunteers across the Granite State at a special ceremony on Monday, May 20th at the NH Statehouse.

“Older adult volunteers play a critical role in local towns across New Hampshire,” said Rebecca Sky, Executive Director, NHCOA. “We’re pleased to honor people from each NH County who, through their volunteer service, have made an enduring impact on those around them.”

Sky explained that 2024 is the 62nd anniversary of the Older Adult Volunteer Awards (OAVA) in NH. The program recognizes adult volunteers 60 years of age and older.

“In 1962, NH introduced the Joseph D. Vaughan Award to recognize the contributions of older adults through volunteerism,” said Sky. “The criteria included a provision of ‘seniors volunteering’ on behalf of seniors and it served us well for many years. But today’s older adults are contributing in a variety of meaningful and valuable ways that may not exclusively benefit older adults.” The NH Commission on Aging has administered the awards since 2024.

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

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## Next NH State Commission on Aging Meeting Scheduled for June 17, 2024

The next Commission meeting will be on Monday, June 17, 2024 at 10:00 AM at the NH Hospital Association, 125 Airport Road in Concord.

The public is welcome to attend. To attend via ZOOM, please access the link under the calendar tab for that date at <https://www.nhcoa.nh.gov/>

**We welcomes all points of view and invites your submissions. To send articles or to add your name to our mailing list, contact: [NHCOAnews@gmail.com](mailto:NHCOAnews@gmail.com)**

### Older Adult Honorees, con't

May is National Older Americans Month. "The theme for 2024 is Powered by Connection," Sky noted. "Our volunteers are shining examples of service above self. The people honored for their service through this award have demonstrated that any one of us can make a difference at any point in our lives. They have shown outstanding leadership or demonstrated meritorious achievement as volunteers in New Hampshire. Through their engagement, they have woven connections that make our communities better and stronger."

"We were thrilled to have received numerous nominations from throughout the state," said Beth Quarm Todgham, Commission Member and Chair of the 2024 OAVA Selection Committee. "To choose one honoree per county was a difficult process which only underscores the critical role that older adult volunteers play in NH on a daily basis."

**Learn more about this year's honorees!** Pages 12 & 13 are reprints of the event program that include information on each older adult volunteer as provided by the person who nominated them.



**UPPER PHOTO:** NHCOA Chair Susan Ruka welcomes Older Adult Volunteer honorees and guests to the special awards presentation held on May 20 at the NH State House.

**LOWER PHOTO:** NH Governor Chris Sununu offers congratulations to the 2024 Older Adult Volunteer Program winners at the event.

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# NHCOA May 2024 Meeting Recap

Members of the NH State Commission on Aging and the attending public learned about current research and innovation in aging occurring in the Granite State at the Commission's May meeting. The meeting focused on current research being conducted at the Geriatric Center of Excellence at Dartmouth Health and that being conducted at the University of New Hampshire, College of Health and Human Services.

Invited speakers included:

- **Ellen Flaherty**, Ph.D., APRN, AGSF, Vice President of the Geriatric Center of Excellence, Dartmouth Health and Associated Professor, Geisel School of Medicine, Dartmouth.
- **Kirsten Corazinni**, PhD, FGSA, Dean and Professor, College of Health and Human Services, University of New Hampshire; and
- **Dain LaRoche**, PhD, FACSM, Associate Dean of Research, College of Health and Human Services, University of New Hampshire.

The idea for this meeting's topic germinated at COA Age-Friendly State Task Force meetings where the question was repeatedly asked, "How can the COA spur more aging related research and innovation in NH?" Task Force members thought it would be good to hear from leading research institutions in NH as a starting point. In the future the Task Force plans to explore innovation within the business community and how to support cross fertilization between the sectors.

Not surprisingly, "what matters most to us as we age", came out as a focus of much of the research and, while there are similarities depending on where we age, there are unique considerations in each setting.

Both research institutions are engaged in research that investigates "what matters most as we age" in a variety of settings (our homes, acute care settings, nursing homes) and seek to develop responses for these various settings. Both institutions seek to move beyond basic research and into applied research in many of their studies, seeking to operationalize best practices and delve deeper into the implementation of the science side of things.

Click on the links to see snapshots of the research being conducted at each institution:

- [Geriatric Center of Excellence at Dartmouth Health](#)
- [University of New Hampshire, College of Health & Human Services](#)

The meeting closed with a review of bills the Commission's State House Team continues to track in the State Legislature. As of May 17, 2024, 21 bills are still working their way through chambers and onto the Governor's desk of the initial 60+ that were tracked by the State House Team.

## Help Us Spread the Word!

If you like Aging Matters, please share it with your family, neighbors, friends, and colleagues and encourage them to sign up for their own copy at

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

## You're Invited To Share Your Thoughts & Ideas

New Hampshire's older adults have a story to tell.

We welcome the opportunity Aging Matters gives you to share your story with others in hopes that your experiences will help, inspire and encourage someone else as we all look for answers and ideas on how to navigate the years ahead.

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

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

There are two ways to send articles —or to add your name to our newsletter mailing list.

1. Email it to:

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

2. Mail it to: NHCOA

Newsletter, NH Commission on Aging, 117 Pleasant St., Dolloff Building, 4th Floor, Concord, NH 03301

We look forward to hearing from you soon!

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

## Check Out Past Editions of AgingMatters

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

## CONNECTSHARECARE:

# Online Support Network for Families and Care Partners in Northern New England Launched

By **SANDRA KNOWLTON-SORO, MS RN**, Program Manager

Relatives, partners, friends, and neighbors in a caregiving role face new challenges that can uproot daily life. Often care partners report feeling overwhelmed and unsure of how to cope with changing circumstances as the disease progresses and into the bereavement stage. While acquaintances may offer well-meaning encouragement, care partners often don't have anyone who knows what this stressful time is truly like. Support groups have always been available, but care partners may not have time or ability to attend scheduled meetings or feel comfortable speaking face-to-face.

In response to this need, a team of care partners, people with serious illnesses, health care providers and researchers from The Dartmouth Institute developed ConnectShareCare, an online peer support network for active and bereaved care partners of those with serious illness.

ConnectShareCare is a moderated, online network supported by Dartmouth Health. The purpose of this network is to offer a way to connect and have conversations with people who may share similar experiences and a place to access trusted resources

to support the journey.

ConnectShareCare members have shared their experience as part of this community:

- “I value the ability to interact—read, post, connect—at any time. I have trouble sleeping some evenings but would not call someone during those hours.”
- “I value the ability to ask questions of people who know the unique circumstances of caregiving or loss. Or answer others’ questions with no pressure. Whether I go on the site daily or much less frequently, the space remains accessible.”
- “Search engines like Google give you facts in a matter of seconds. ConnectShareCare gives you responses from other people who can say, ‘I’ve been where you are.’ This is what helped me.”

If you are caring for someone with serious illness or in bereavement, please consider joining the ConnectShareCare community. Anyone who needs help from a supportive community, as well as those who would like to share their lived experience with others, are welcome.

To learn more and to join the community, please visit [ConnectShareCare.org](https://connectsharecare.org).

## NH DHHS Schedules NH EASY Listening Sessions

The NH Department of Health & Human Services wants to ensure that all constituents have equitable access to its service and are asking for feedback on NH's universal eligibility application system, NH EASY, the online platform used to apply for benefits and services such as food stamps, medical care coverage and cash assistance (e.g., SNAP, Medicaid, TANF).

On behalf of the Bureau of Family Assistance, the Office of Health Equity is conducting listening sessions and interviews to try and understand the consumer experience with NH EASY. Information provided will be attributed anonymously and used to inform future decisions.

Partners of the department and agencies that assist individuals with accessing services through NH EASY are asked to provide input. Partners work hard to ensure community members are connected to the benefits and services they need and their perspective is important.

The sessions will work best if the participants involved have first-hand experience accessing NH EASY and have important input to help create a more equitable and user-friendly system. All information will remain confidential and will be used for only this purpose. The sessions will be held virtually on MS Teams on Friday, June 7 from 10:00am to 11:30am and Friday, June 14 from 1:00pm to 2:30pm.

Those interested in participating should email Shirley Tomlinson, Community Engagement and Outreach Specialist, Office of Health Equity at [shirley.e.tomlinson@dhhs.nh.gov](mailto:shirley.e.tomlinson@dhhs.nh.gov) to receive a calendar invite and additional details.

If you are unable to attend on these dates and times and would like to share your input, please let DHHS know to have an alternate date and time arranged. If you have a request for accommodations to support your participation, please include your needs in your reply.

# Why Do Men Avoid Going to the Doctor? Experts Weigh In

Plus, doctors and psychologists offer tips for breaking this bad habit.

By **EMILY LAURENCE**, [Innerbody.com](https://www.innerbody.com)

Undoubtedly, you've heard this one before: men are notorious for dodging the doctor until they're literally doubled over in pain. Sweeping generalizations like this tend to wither under scrutiny, but this particular one is substantiated by a multitude of surveys. For example, a [2022 Cleveland Clinic survey](#) found that 55 percent of men don't see their doctor for regular health screenings. [Another 2022 poll](#) by Orlando Health reports that a third of men don't think they need to get annual health checkups at all. In their 2022 report, [the Kaiser Family Foundation](#) found that women are more likely to have interactions with the healthcare system than men.

Are men just lazy? According to psychologists, the reasons are deeper and more complicated. And medical professionals urge us not to ignore the trend because avoiding the doctor until an absolute emergency can have major consequences for a person's long-term health.

## How Avoiding The Doctor Can Impact Health

When people adopt an "if it's not broken, why fix it" approach to healthcare, it means that preventive care is completely neglected. [Ron Hunninghake, MD](#), the Chief Medical Officer at Riordan Clinic, says that skipping out on a yearly check-in with a primary care doctor can be detrimental to health and to your pocketbook in the end. "Regular checkups help in detecting potential health issues at an early stage when they are more manageable and less costly to treat," he says.

In other words, skipping routine doctor visits — however uneventful they may seem — tends to lead to costlier problems or emergencies and health outcomes that can be far worse. Ignoring an underlying, developing health problem is one way to turn certain treatable or manageable conditions into terminal illnesses.

[Renaldo Barrios, NP](#), a nurse practitioner with One Medical in Miami, Florida, puts it this way: "An ounce of prevention is worth a pound of cure. Staying up to date with healthcare maintenance decreases the risk of future illness."

What's a reasonable goal for scheduling checkups?

Dr. Hunninghake emphasizes that yearly checkups allow the opportunity for primary care doctors to provide important preventive guidance. This can include addressing any lifestyle concerns or offering vaccinations or screenings appropriate to an individual's age and risk factors. Without annual visits, those valuable opportunities are lost.

In addition to seeing a primary care doctor once a year, Dr. Hunninghake says that other important health appointments for men might include a cardiologist, gastroenterologist, dermatologist, and urologist. This, he says, depends on the man's age, family history, and lifestyle. For example, if cardiovascular disease runs in your family, it's worth it to see a preventive cardiologist who can assess your risk for heart disease.

Even if they *know* that being proactive about their health is generally important, plenty of men still don't do it. But why? There are several different psychological reasons for this. We'll explore each of them below, in no particular order.

## Reason Number 1: My Health Gripe is Super Common

If a health issue is common or seems like just a natural product of aging, many guys decide to just cope with it or try to manage it on their own. Why make a big deal out of something that just happens to people? But there are several things wrong with this logic.

Suppose you're having trouble sleeping. It's a [very common problem](#), affecting about one-third of adults to some degree and ten percent significantly enough to be considered a disorder. But the commonness of insomnia doesn't mean it's a personal problem to deal with on your own; this is something to share with your doctor. [Inadequate sleep](#) can lead to weight gain, cardiovascular problems, diabetes, and depression if not successfully addressed.

Or perhaps you recently switched to a plant-based lifestyle. That's not only common but supposedly a *healthy* thing to do, as well right? So why schedule any doctor's visits? Telling your doctor may prompt them to do a blood test to make sure you're getting enough [vitamin B](#) and [iron](#). Being low in these nutrients could lead to anemia and extreme fatigue, and nutritional deficits are not uncommon in people who are changing their diets, even with healthy goals in mind.

*Men Avoid Doctors, con't next page*

## ***Men Avoid Doctors, con't***

Or maybe all that's happening is that you're getting older. That happens to everyone, right? So why see a doctor? Well, if you're over 50 and have never been screened for colon cancer, **it's time**. Doctors are familiar with common age-related concerns and diagnostic necessities.

### **The Fix: Commonness is Actually a Good Reason to Share a Health Concern**

The commonness of health issues is no reason to ignore them. In fact, if you are dealing with a common health problem, the chances are greater that something very useful can come from bringing it up to a doctor. Doctors and patients should love to discuss common problems because those are often the health concerns for which there has been the most heavily funded research to identify courses of action that lead to improvement. The scary problems in health are the rare problems. So don't avoid the doctor because you are experiencing common health issues. If you do, you're missing out on common, effective treatments that will make you happier and improve your life.

### **Reason Number 2: Men Didn't Grow Up Scheduling Doctor Appointments**

Barrios points out a logical reason why men are less likely to schedule doctor appointments than women: Many women have had to see a doctor regularly to obtain birth control or get pap smears. Unlike men, plenty of women *had* to see either a primary care doctor or gynecologist for these reasons.

"Boys often have their medical appointments scheduled for them by their parents, whereas a lot of females start going to additional appointments [to the gynecologist] in the teenage years or young adult years, so they often grow up interacting with doctors more than males," says **Darren D. Moore, PhD**, a licensed marriage and family therapist.

Mental health counselor **Matthew Schubert** agrees, saying, "Males grow up going to the doctor once a year, if our mom is on top of it. But many females have more interaction with doctors and pharmacists from a younger age." Then what happens? Schubert says that adult men often don't even think about going to the doctor. Or if they do, the process of finding one and scheduling an appointment sounds so cumbersome to them that they don't do it.

### **The Fix: Plan Checkups To Coincide With Something You'll Actually Remember**

For all the men who don't see a doctor because it's simply not on their radar, Schubert offers up this advice: Sync it up with something else truly memorable. It could be the week of the Super Bowl or the week leading up to your birthday. Pick a calendar

event you care about, and decide that that's when you're going to get some time with your doctor. (Plus, you can include any other appointments you may neglect, like the eye doctor or dentist.) Over time, the connection will become ingrained in your mind, and it will become second nature.

### **Reason Number 3: Not Wanting To Hear Bad News**

Both Schubert and Dr. Moore say that one major reason why men avoid seeing the doctor is because they fear hearing bad news. "It's the fear of the unknown. Many men would rather not know about bad news than have to deal with it," Dr. Moore says.

This way of thinking backfires for a couple of reasons. One reason is exactly what Dr. Hunninghake pointed out earlier: If there is a health problem, the longer you wait to treat it, the bigger of a problem it becomes.

But physical health aside, Dr. Moore and Schubert both say that avoidance just makes anxiety worse, as well; the amount of anxiety will grow over time because you never properly dealt with it.

### **The Fix: Bite The Bullet**

Both mental health experts say that the only way to break the cycle of avoidance (in this case, avoiding the doctor) is to stop avoiding it. That means actually scheduling your doctor's appointment. If there's something specific you've been worried about but reluctant to face (like finding out if the spot on your back is a mole or something more sinister), it also means scheduling an appointment with a specialist who is knowledgeable about that particular issue (in this case, a dermatologist).

Dr. Moore and Schubert say that breaking the cycle of avoidance will lead to a huge sigh of relief if nothing is wrong—which feels way better than living with anxiety. And if something does end up being wrong? In that case, you can at least face it head-on and improve the chances of a better outcome. Taking control of your health can lead to positive feelings of empowerment.

### **Reason Number 4: Worrying About Being Judged**

Schubert says that another reason why men avoid going to the doctor is because they're self-conscious or worried about being judged. Simply put, going to the doctor can be uncomfortable. It might require getting naked, which can cause dread or anxiety for someone with body insecurities. It could require talking about something personal, like erectile dysfunction or excessive gassiness.

Gay or bisexual men may worry about being

## Men Avoid Doctors, con't

judged by their doctor, an unfortunately legitimate fear. **According to a survey** by the non-profit The 19th, 24% of LGBTQ Americans report being blamed for their health problems while visiting a healthcare provider compared to 9% of non-LGBTQ Americans. Fear of judgment in its various forms is a very real reason why men avoid seeing the doctor.

### **The fix: Build a doctor-patient relationship at your own speed**

If you're worried about being judged by your doctor (whether it's for your sexuality, body, or medical issue you want to address), Schubert suggests building the relationship in incremental steps. Use the initial appointment to feel the doctor out: Do they seem like someone you can trust? Do they make you feel comfortable? Use this appointment as a general checkup. If you do feel comfortable, Schubert says the next step is making a follow-up appointment for what you actually want to talk about. If something felt off during the initial appointment, repeat the process with someone new.

Even if it takes a few tries to find a medical provider you can trust, the extra work will be well worth it in the end because you'll have established a relationship with a doctor you can trust for years to come.

### **Reason Number 5: Lack Of Access**

Not all men avoid going to the doctor because they don't want to go, but rather because it is inaccessible to them. "Many people don't have a primary care provider because of lack of access," Barrios says. "When people call a medical center, they're often put on hold; they have to press multiple numbers

to get the information or attention they need; and appointments are usually weeks or months away." These barriers get in the way of actually being seen.

According to a **2023 report** by the National Association of Community Health Centers, 100 million people in the United States don't have a primary care provider, with lack of access being a major reason.

### **The fix: Take full advantage of the access you do have**

If you lack health insurance or don't have access to a primary care doctor, you may have to think outside the box to receive the care you need. Research to find the nearest community health center that provides affordable or free healthcare to those who would otherwise not be able to afford it. (Visit the **Health Resources & Services Administration** website to find one near you.) If your barrier to seeing a doctor is transportation or having someone watch your kids, take advantage of telehealth appointments by searching for a telehealth doctor through your insurance provider's website; you may be surprised about the level of access you can have using your phone or computer. If you're uninsured, some telemedical portals offer a free initial doctor's visit for certain common health concerns related to sexual wellness, hair loss, and other issues.

The truth is, you may never actually *like* going to the doctor. But similar to doing your taxes, it's just something you have to do. Focus on which reason in particular is causing you to put it off, and then take action to fix it. Doing so just might save your life someday.

Source: <https://www.innerbody.com/why-men-avoid-going-to-the-doctor>

## Tips for Starting a New Medication

Medications can help us live longer and healthier lives, but mixing certain drugs and supplements or taking medications incorrectly can be dangerous. That's why it's important to talk to a health care provider before starting any new prescription, over-the-counter (OTC) medication, or supplement to ensure that your provider knows everything else you are taking.

Before starting a new medicine, be sure to:

- Ask your doctor or pharmacist any questions you may have about taking a new medication.
- Discuss any allergies or problems you have experienced with other medicines with your health care provider.
- Find out if you'll need to change or stop taking any of your other prescriptions, OTC medicines, or supplements.
- Write down the name of the drug, the dose, and why it's being prescribed for you.
- Note any special instructions for how to take the medicine.

Find more tips at <https://www.nia.nih.gov/health/medicines-and-medication-management/taking-medicines-safely-you-age>

## Your Local Resources



**ServiceLink.** Not sure what resources exist in your community to help with an age- or disability-related issue? Contact your local ServiceLink Office. (866) 634-9412, [servicelink.nh.gov](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. <https://www.211nh.org>

# Health Costs Top Worries Among Older Adults

Health care costs, including medical and dental care, medications, insurance, and nursing homes, weigh heavily on the minds of older Americans of all backgrounds, a new poll suggests.

By **KARA GAVIN**, University of Michigan

Asked to rate their level of concern about 26 different health-related topics for people over 50 in their community, five of the six issues that the most people cited as very concerning involved health costs. The sixth—financial scams and fraud—also had to do with money.

Those same six topics rose to the top no matter what age group, gender, race, ethnic group, region of the country, size of community, political ideology, or income group older adults came from, according to new **findings** from the University of Michigan National Poll on Healthy Aging.

Overall, 56% of people over 50 said they're very concerned about the cost of medical care for older adults in their community.

An equal percentage said they're very concerned about the cost of home care, assisted living, or long-term care, which the poll grouped together as one topic.

Nearly as many said they're very concerned about the cost of **prescription medications** (54%), about scams and fraud (53%), and about the cost of health insurance or Medicare (52%). Nearly half (45%) called the cost of dental care very concerning.

"In this election year, these findings offer a striking reminder of how much health care costs matter to older adults," says John Z. Ayanian, a health care researcher, University of Michigan physician and director of Institute for Healthcare Policy and Innovation, where the poll is based. "We also saw that health care costs are top concerns for older adults living in Michigan," he adds.

Other topics rounding out the top 10 health issues that were rated very concerning by the highest proportion of older adults nationally included access to quality home care, assisted living or nursing home care (38%); overall health care quality (35%); inaccurate or misleading health information (34%); and access to affordable healthy foods (33%).

When it came to these issues, and others, differences emerged between people from different demographic groups.

For instance, women were more likely than men to say they're very concerned about access to quality home care and assisted living or nursing home care (44% vs. 32%), and more likely to say they're very

concerned about social isolation and **loneliness** (34% vs. 22%), as well as aging in place (33% vs. 22%).

Meanwhile, 50% of Black older adults said they were very concerned about racial or ethnic discrimination faced by older adults in their community, compared with 26% of Hispanic and 15% of white older adults.

**Black older adults** were also more likely than the other two groups to say they are very concerned about age-based discrimination affecting adults in their community, as well as unequal access to care in general and unequal access to mental health care specifically.

The poll team also analyzed the results by income, comparing those with annual household incomes below \$60,000 with those who had incomes above this level. The cost of dental care was the only issue on which people in the lower-income group were more likely than their higher-income peers to say they are very concerned (49% vs. 40%).

"As our society strives to improve the health and well-being of people as they age, it's important to understand to what extent different health-related topics are of concern for older adults and how perspectives vary," says poll director Jeffrey Kullgren, "The high level of concern about cost-related issues across demographic groups points to a particularly important opportunity for action."

Ayanian and Kullgren are both on the faculty in the division of general medicine of the Medical School's internal medicine department.

"This survey validates AARP research that shows affording health care is a kitchen table issue among older adults, their families, and their caregivers," says Indira Venkateswaran, AARP senior vice president of research. "It is critical that we continue improving health care access and affordability for the millions of Americans struggling to pay for insurance premiums and copays, prescription drugs, and long-term care while putting food on the table and paying bills."

For each of the 26 issues that older adults were asked to reflect on in the new poll report, they were given the choice of saying that an issue was very concerning, somewhat concerning, or not concerning to them.

Source: <https://www.futurity.org/older-adults-health-care-costs-3215132/>



# Shared Access Toolkits Released for Patients & Care Partners and Clinicians & Health Systems

The Coalition for Care Partners has released two new shared access toolkits that offer information about shared access (also called proxy access) to online patient portals.

The **Patients and their Care Partners Toolkit** helps adult patients learn how to share access to their medical records with someone they trust and teaches how patient/family advisors can advocate for increasing shared access at their health system.

The **Clinicians & Health Systems Toolkit** helps clinicians, staff and health care systems learn why shared access matters to patients and their care partners and how to make shared access more available.

Coalition for Care Partners, a collaboration between OpenNotes and the Roger C. Lipitz Center for Integrated Health Care (Lipitz Center) at the Johns Hopkins Bloomberg School of Public Health, is an effort to build knowledge and tools directed at strengthening health system capacity to

systematically identify, engage, and support care partners in care delivery.

Care partners profoundly impact the quality of care but are often not well-supported and struggle to get the information they need.

The Patients & Care Partners toolkit can be found at <https://coalitionforcarepartners.org/shared-access-toolkit-patients-care-partners/>

The Clinician & Health Systems toolkit can be found at <https://coalitionforcarepartners.org/shared-access-toolkit-clinicians-health-systems/>

- Learn more about OpenNotes EHR Proxy (Shared) Access for Family Care Partners at <https://www.opennotes.org/proxy-access/>
- Learn more about Coalition for Care Partners at <https://coalitionforcarepartners.org/>
- Learn more about JAHF's co-funding of the OpenNotes project at <https://www.johnahartford.org/grants-strategy/engaging-family-caregivers-through-shared-access-to-the-electronic-health-record>

## Summer Sun Safety

By **SANDRA OSORIO**, Interpreter Services Coordinator at Southern NH AHEC

As we welcome the warmer months of the year, it's essential to discuss a topic that affects us all: sun exposure. While sunlight provides vital Vitamin D and boosts mood, it's crucial to enjoy the sun safely, especially as we age. Let's explore some tips for healthy sun exposure this season:

**1. Time it Right:** Aim to spend time outdoors in the early morning or late afternoon when the sun's rays are less intense. Avoid direct sunlight during peak hours, typically between 10 a.m. and 4 p.m.

**2. Protect Your Skin:** Wear sunscreen with broad-spectrum protection and a minimum SPF of 30. Reapply sunscreen every two hours, especially after swimming or sweating. Don't forget to protect often overlooked areas like your ears, lips, and the tops of your feet.

**3. Cover Up:** Wear lightweight, protective clothing such as long-sleeved shirts, pants, and wide-brimmed hats. Consider clothing with built-in UV protection for added defense against harmful rays.

**4. Seek Shade:** Take breaks in shaded areas, especially during peak sun hours. Use umbrellas or seek out natural shade from trees when spending extended periods outdoors.

**5. Stay Hydrated:** Drink plenty of water throughout

the day to stay hydrated, especially when spending time in the sun.

**6. Monitor Medications:** Some medications can increase sensitivity to sunlight. Consult your healthcare provider to understand how your medications may affect sun exposure.

**7. Regular Skin Checks:** Conduct regular self-examinations of your skin and note any changes or abnormalities. Schedule annual skin checks with a dermatologist for a professional assessment.

**8. Stay Informed:** Stay updated on weather forecasts, UV index levels, and air quality to plan outdoor activities accordingly. Use smartphone apps or online resources to track UV index levels in your area.

Remember, enjoying the sun responsibly is key to maintaining healthy skin and overall well-being as we age. By following these tips, you can soak up the sun safely and make the most of the warmer months ahead.

*The information in this article was provided by the Southern New Hampshire Health Education Center. They invite you to join their evidence-based programs to take control of your journey towards success! Programs are crafted using the latest research to ensure participants receive effective strategies for growth and development. Learn about upcoming programs at <https://www.snhahcec.org/upcoming-workshops1.html>.*

# Trustees Project 5-Year Increase in Medicare Trust Fund Solvency

By JULIE CARTER, Medicare Watch

The Medicare Trustees recently released their mandatory annual report on the financial status of Medicare's trust funds. Last year, the Trustees extended the Hospital Insurance (HI) Part A trust fund by three years. This year's projection goes even further, extending it by five additional years. The fund is now projected to be partially depleted in 2036. At that point, program income would be sufficient to pay for 89% of Part A benefits.

The HI trust fund finances Medicare Part A, which covers inpatient hospital care, hospice, skilled nursing facilities, and home health services following a qualifying hospital stay. The fund gets its money primarily through the Medicare payroll tax, which means improved employment and wages benefit the HI trust fund. The report shows an increase of 4.1% in payroll tax income compared to the previous 12-month period. Growth in Part A spending has averaged 5.5% annually over the last 5 years.

While most headlines focus on the HI fund, the report also addresses the Supplemental Medical Insurance (SMI) trust fund, which covers Part B and some of Part D. The SMI trust fund is financed through a combination of premiums and general revenue amounts that change each year to account for projected spending. This financing means the SMI fund does not rely on payroll taxes and is not as constrained in its funding.

Growth in Part B spending, which covers physicians, outpatient hospitals, and some home health, has averaged 8.3% per year for the last 5 years. For Part D, optional plans that cover prescription drugs, spending growth has averaged 6.6% per year for the last 5 years.

Like last year, the Trustees project that the Inflation Reduction Act's prescription drug changes will have various effects on Part D costs and the SMI fund. At first, spending will go up for the program but down for beneficiaries as the Part D redesign—including the \$2,000 out-of-pocket cap that will go into effect in 2025—goes into effect. Starting in 2026, drug price negotiation will lower program and beneficiary costs gradually, and the Trustees estimate this will completely offset the redesign costs starting in 2031.

Medicare Advantage (MA) gets funding from both the HI and SMI funds. As we noted last year, MA overpayment continues to play a role in driving up Medicare spending and depleting the HI trust fund.

The eight-year extension in trust fund projections over the last two years shows how volatile and unpredictable Medicare revenues and spending can be. Medicare Rights, urges policymakers to consider adding revenue to the HI trust fund now to avoid any overreactions in the future. They also support continuing efforts to lower prescription drug prices and costs, fill gaps in coverage, and ease access to low-income assistance programs. These commonsense reforms would improve individual and systemic outcomes.

Read the 2024 Medicare trust fund report and fact sheet.

Source: <https://www.medicarerights.org/medicare-watch/2024/05/09/trustees-project-five-year-increase-in-trust-fund-solvency>

## CMS Updates Mental Health and Substance Use Disorders Content on Medicare.gov

In recognition of May as Mental Health Awareness Month, the Centers for Medicare & Medicaid Services (CMS) updated its Mental Health and Substance Use Disorders (SUD) content on [www.medicare.gov](http://www.medicare.gov).

The content updates will make it easier for users to access mental health and substance use disorder information.

Visit <https://www.medicare.gov/coverage/mental-health-substance-use-disorder> to see the new updates.

## Use 'Where's My Refund' to Check Tax Refund Status

You can use [Where's My Refund?](#) to start checking on the status of your tax refund within

- 24 hours after e-filing a tax year 2023 return
- 3 or 4 days after e-filing a tax year 2021 or 2022 return
- 4 weeks after mailing a return

Where's My Refund? will give you a personalized refund date after your return is processed and approved for a refund.

The tracker displays progress through three stages:

- Return Received
- Refund Approved
- Refund Sent

To use Where's My Refund? you need to provide your Social Security number or individual taxpayer ID number (ITIN), filing status, and exact whole dollar amount of your expected refund.

Learn more at <https://www.irs.gov/wheres-my-refund>

# The Connection, Health, & Equity through Food (CHEF) Grants Available

Under the banner of Hannaford's "Eat Well. Be Well. – A Path to Better Health" initiative, The CHEF Grant Program will fund organizations and projects supporting the needs of diverse older adults, including improving equitable access to food, and increasing opportunities for socialization.

The CHEF Program is a collaborative network of organizations and volunteer initiatives across Maine, New Hampshire, Vermont, Eastern Massachusetts, and Upstate New York that are focused on increasing older adults' equitable access to healthy food and social connection.

## Grant Funding Opportunities

The Connection, Health, & Equity through Food (CHEF) grant program will provide funding to increase older adults' equitable access to food and social connections in their communities. Grants will allow awardees to make investments in programmatic infrastructure, sustainably expand current programming and/or launch innovative, new programming that supports the food and social connection needs of older people.

Priority will be given to projects and programs that serve diverse older people, veterans, and older people living with disabilities. Funds can also be used to help find solutions to the root causes of food insecurity and social isolation, including but not limited to poverty, transportation, rurality, and language barriers.

The application period runs through Sunday, June 30, 2024.

An information session about the grant program was held in May. Organizations can learn more about the program and access the Info Session Recording at <https://www.agefriendly.community/chef/>

## It's Time to Enjoy NH Farmers Markets

Looking for the freshest ingredients cultivated and created in New Hampshire? There's no better place to browse than local farmers markets. With live music, baked goods, gourmet delights, and home-grown fruits and vegetables, a day at a farmers market will entertain your entire family. Whether you're taking a leisurely stroll or looking to shop artisanal products, you'll find all of your favorite locally made granite state goods. When the temperatures drop, you'll find winter farmers markets pop up throughout New Hampshire, keeping fresh food on plates and the celebration of abundance and local flavor alive in every season.

Find a list of farmers markets at <https://www.agriculture.nh.gov/publications-forms/documents/farmers-market-directory.pdf>

## ACL Releases 2023 Profile of Older Americans

The Administration for Community Living (ACL) Profile of Older Americans is a summary of the available statistics related to the older population in the United States. Principal sources of data are the U.S. Census Bureau, the National Center for Health Statistics, and the Bureau of Labor Statistics. The Profile illustrates the shifting demographics of Americans 65 and older. It includes key topic areas such as future population growth, marital status, living arrangements, income, employment, and health.

Highlights from the Profile

- In 2022, 31.9 million women and 25.9 million men were 65 or older.
- People 65 and older represented 17.3% of the population in the year 2022. That percentage is expected to grow to 22% by 2040.

- Of older adults 65 and older living in the community, 59% lived with their spouse/partner in 2023. About 28% lived alone.
- States with the highest percentage of populations 65 and older in 2022 were Maine, Florida, Vermont, and West Virginia.
- The 2022 median income of older people was \$29,740 (\$37,430 for men and \$24,630 for women).
- In 2023, 11.2 million Americans age 65 and older were in the labor force (working or actively seeking work).

The Profile incorporates the latest data available. Not all data are updated annually. View the data at <https://acl.gov/aging-and-disability-in-america/data-and-research/profile-older-americans>

## RAISE YOUR VOICE!

Let us know what's important to you. Email us today at [NHCOAnews@gmail.com](mailto:NHCOAnews@gmail.com)

## Celebrating the 2024 State of New Hampshire

### Older Adult Volunteer Award Winners



This year marks the 5th Annual Older Adult Volunteer Awards from the New Hampshire State Commission on Aging. This award is built upon 59 years of Governors of the State of New Hampshire celebrating the contributions of older adults through an award for their volunteerism in the Granite State during the nationally recognized Older Americans Month.

Older Adults are a resource for our communities. The people being honored for their service through this award have demonstrated that any one of us can make a difference at any point in our lives. They have shown outstanding leadership or demonstrated meritorious achievement as volunteers in New Hampshire. Through their engagement, they have woven connections that contribute to and strengthen our communities.

#### 2024 Honorees

##### Joan Winterle

##### Belknap

Joan Winterle from the Alton Senior Center has demonstrated her dedication, passion, skills, and compassion for helping others through her volunteering at the center. When a new participant comes to the Alton Center, Joan always makes them feel welcome with her smile and conversation about what their interests are for meals and activities. With limited budgets that support the center, Joan's skills in organizing and keeping the kitchen operations running are a great support to Community Action Program Belknap and Merrimack Counties, Inc. older adult nutrition program.

##### Marion Owen and therapy dog Lilla Du

##### Carroll

Marion Owen and her therapy dog Lilla Du have logged over 230 hours of service at the Memorial Hospital Pet Therapy Program. Their service extends to other sectors visiting the NH Veterans home in Tilton and the Manchester Veterans Home. Marion and Lilla Du have offered their support to both in Lewiston Maine and at the NH State Hospital after the recent tragic events that occurred in those communities. The Staff and patients of both sites were happy to see them and were extremely grateful for the visits.

##### Bill and Barb Chase

##### Cheshire

Bill and Barb Chase are both active volunteers in the Westmoreland community and beyond. Several years ago, Bill started the Emergency Management Program in Westmoreland and was the Director of the program for many years. Bill now is the assistant director of the program. Both Bill and Barb have participated in the Keene Pops Choir for years. They are also quite involved in Project Home, a grassroots organization that helps asylum seekers move from detention centers into our communities and homes as they await their asylum hearings. Besides volunteering locally, they are also global volunteers participating in volunteer opportunities in Guatemala, Ecuador, Costa Rica, Haiti, Nepal, Honduras, Tanzania, Rural West Virginia, and an American Indian reservation in Montana.

##### John Tolman

##### Coos

John 'Jay' Tolman has been a dedicated and passionate member of the volunteer team at since North Country Home Health & Hospice Agency 2012, contributing over 100 hours of service in 2023 alone and on track to hit another 100 hours this year. Jay's commitment to making a difference is evident in every interaction. Patients, as well as the families and caregivers he supports, consistently report that he is a bright light in their days. His kindness and attentive listening ensure that each patient receives individualized support during their end-of-life journey. Jay is not only a volunteer; he is a compassionate and dedicated advocate for those in need. His efforts go beyond fulfilling a role – they contribute significantly to the personal growth of those he serves and the growth of the community.

##### Kathy Sherrieb

##### Grafton

Kathy Sherrieb has been an active member of the CommunityCare of Lyme Board, helping guide our organization toward fulfilling its mission. She has also acted as one of the leads for the Pearl Dimick Fund, which helps families in the community heat their homes and send offers grants to send their children to camps over the summer. Furthermore, this volunteer was the driving force behind starting a Food Pantry in our community at the start of the pandemic. Through her volunteerism families and individuals in Lyme and surrounding communities have regular, predictable access to food items regardless of their ability to pay. All are welcome at the food pantry each Tuesday afternoon, and there are no questions asked. Kathy has created this safe space for people to come together to support one another while sharing the bounty of the region.#

**Check Out Past Editions of AgingMatters**

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

## Judy Cook

Hillsborough

Judy Cook has been an outstanding volunteer in the community of Brookline, NH for many decades. She has selflessly given her time, energy, and expertise to a wide variety of causes and her service has not gone unnoticed. Judy has held many positions in her community including EMT with Brookline Volunteer Ambulance; Brookline NH Selectboard member; Brookline NH Planning Board; Cemetery Trustee; Supervisor of the Checklist and many more. Judy has also been a Catholic Charities, "Caregivers" driver for 7 years. Judy continues to enrich her community by her selfless service and commitment to volunteerism.

## Mary McGahan

Merrimack

Mary McGahan has been volunteering with Crisis Center of Central NH longer than there is a record of, becoming a fixture in our organization, both for volunteering and fundraising. Mary is the creator of Mr. Concord, a fundraiser that brings in new volunteers and new donors and has been an amazing opportunity to educate the community on the issues of domestic and sexual violence. Mary also attends all our annual awareness building events like Walk-a-Mile in Their Shoes and the Resilience Breakfast and actively represents CCCNH in the community during tabling events like Market Days, National Night Out, and Midnight Merriment to spread CCCNH's mission. Not only is she a volunteer for CCCNH and a member of GFWC, but she has also been a Hospice volunteer for 17 years, a Shot at Life volunteer for 6 years, and was previously a Board Member & Executive Director of Dress for Success NH.

## Denise O'Connor

Rockingham

Denise 'Denny' O'Connor joined Community Caregivers of Greater Derry in 2015 after retiring from a management position at Friendly's. She started with weekly volunteer medical drives which she still does to this day. Denise works one on one with clients of the center, her spirit and willingness to work with all who need help is commendable. Denise is integral for the success of the Loaner Closet, a durable medical equipment community lending program. When the program was told they had 120 days to move, Denise started helping weekly in the office with packing, purging, and organizing. After she helped with the move in, she started helping at the Loaners Closet each Friday. Denise is a perfect office who comes in, knows what to do, how to help and just does it.

## Jerry Vermette

Strafford

Jerry Vermette has run Rochester's Veterans' group for several years. Many Veterans are unaware of what benefits they should be receiving. Jerry makes sure they are aware of those benefits and how to receive them. Jerry's Veterans' Group is important for encouragement, fellowship and reminiscing about things only veterans can understand and appreciate. Jerry is always welcoming and willing to assist as needed with the variety of needs he is presented with. He constantly tries to reach out to all the veterans in the Rochester Area through advertising and promotion. Jerry's efforts have helped his fellow veterans to follow his lead and reach out to others in the community. This is evident in the growth of the group. Jerry is committed to his fellow veterans and is constantly trying to make sure their needs are met.

## Bruce Jasper (posthumously) accepted by his wife Anne Jasper

Sullivan

Bruce Jasper was not only a partner in a local law firm, but also a partner in the community. Bruce had a profound impact as a member of the board of directors, for the Newport Senior Center, the past four years. Bruce donated the gift of his time each month sharing his expertise and supporting fundraisers that would help the center continue to provide services of older adults in Sullivan County. For Bruce, giving back was his way of life. Bruce's efforts of giving back have touched the lives of people of all ages. Whether Bruce was volunteering his time at the Newport Senior Center, town government, that included Croydon and Newport, Wags & Wiggles Rescue, or Econ, Bruce's acts of kindness always empowered others to live a healthy life filled with joy, happiness, and independence.

## 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.



## Let's Get Social

The NH State Commission on Aging has a 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.

# Local Coalitions Help Veterans at Risk of Suicide

The New Hampshire Department of Military Affairs and Veterans Services is collaborating with key stakeholders from across the Granite State to develop community-based programs improving Service Member, Veterans and Family quality of life.

These programs and initiatives include a range of activities including military skills transfer, licensing and certification and Service Member transitions from uniform to civilian life; shaping rewarding and gainful employment through the New Hampshire Veteran Friendly Business network, well-being – both physical and mental; housing stability and educational benefits. Each of these lines of effort require collaboration and Teams of teams approaches to enable operationalizing sustainable solutions.

Key among these efforts is our collaboration with Partnership for Public Health New Hampshire, the John Snow Institute, and the U.S. Department of Veterans Affairs, through funding to establish Veterans Suicide Prevention Coalitions across the State of New Hampshire.

These coalitions are modeled after the Veterans Health Administration Office of Rural Health “*Together With Veterans*” (TWV) community-based suicide prevention program and receive technical support from the U.S. Department of Veterans Affairs Community Based Interventions for Suicide Prevention program.

The guiding principles of TWV’s community-based approach to preventing Veteran suicide are **Veteran-Driven** community leadership, **Collaborative** with community partners informing and educating about suicide prevention and Veteran/military culture, **Evidence-Informed** with utilization of best practices consistent with the goals of the National Strategy for Preventing Veteran Suicide, and **Community-Centered** action plans based on community strengths and addressing community needs. This approach allows Veterans to collaborate in their local communities to identify the regional needs as to social connectedness, mental and behavioral health supports, suicide prevention education/training and address social determinants of health (i.e. affordable housing, food security, employment).

The Granite State has approximately 91,000 Veterans, and over 70% of NH Veterans are age 55 and over. As the Veteran population needs change, the coalitions may self-govern their priorities, adjusting to their own Veteran community needs for improved well-being outcomes.

Through these collaborations, an additional seven Veterans Coalitions have been stood up in

New Hampshire for a total of eight Veteran Suicide Prevention Coalitions. The efforts to help reduce suicide for Service Members, Veterans, and their family members may take on many forms according to Manchester VA Medical Center and include:

- Hosting and facilitating suicide prevention trainings like VA SAVE, CONNECT, QPR, CALM, Psychological First Aid, and similar evidence-based or evidence informed trainings.
- Providing and hosting military culture trainings, and other related trainings designed to address the strategic focus areas and or social determinants of health for Veterans.
- Promoting the “**Ask The Question**” (ATQ) Campaign to identify SMVF in our community.
- Expanding opportunities for social connectedness through recreation and community service.
- Building relationships with local providers to emphasize the importance of identifying Veterans, screening for suicide, doing warm hand-offs, and safety planning/lethal means safety.
- Teaming up with local first responders to talk about suicide prevention, self-care, and military culture.
- Teaming up with local gun shops, shooting clubs, firearms instructors, and police departments to expand options for secure firearms storage when needed and to promote lethal means safety. Promoting and teaching lethal means safety for firearms and medications – the leading means of suicide by Veterans.

Information as to the current NH Community Coalitions for Veteran Suicide Prevention is included below. Hosting or participating in community coalitions for Veteran suicide prevention is free and open to Veterans and anyone in the community interested in supporting Veterans. Inclusion in this list does not imply and preferential relationship with the Manchester VA Medical Center or the US Department of Veterans Affairs. For more information, please contact Justin Moeling, LICSW [john.moeling@va.gov](mailto:john.moeling@va.gov).

**Lakes Region Veterans Coalition:** LRVC is a coalition hosted by Camp Resilience in Gilford, NH. Contact: Kurt Webber [kurt-webber@camp-resilience.org](mailto:kurt-webber@camp-resilience.org) / [www.lrvcnh.org](http://www.lrvcnh.org)

**Stronger Together – Greater Nashua Veteran Suicide Prevention Coalition:** is a coalition for Veteran suicide prevention for the greater Nashua area. It is based out of Milford, NH at the Addiction

*Veterans, con’t next page*

## Veterans, con't

Recovery Coalition of NH. Contact: Gray Somers [gsomers@arcnh.org](mailto:gsomers@arcnh.org) / <https://arcnh.org/stronger-together-veterans-coalition-of-new-hampshire/>

**Greater Manchester Veteran Suicide Prevention Coalition:** Hosted by ForgeVFR and Easter Seals. Contact: Sean Kilbreth [skilbreth@forgehealth.org](mailto:skilbreth@forgehealth.org) or Stephanie Higgs [shiggs@eastersealsnh.org](mailto:shiggs@eastersealsnh.org)

**Granite Hope - Sullivan County Veteran Suicide Prevention Coalition:** Hosted by West Central Behavioral Health in Claremont. Meetings are usually virtual. Contact: Bill Metcalfe [wmetcalfe@wcbh.org](mailto:wmetcalfe@wcbh.org) / <https://www.wcbh.org/granite-hope-veteran-coalition/>

**Seacoast Veteran Suicide Prevention Coalition:** Hosted by the Seacoast Public Health Network in Raymond, NH. Contact Samantha Areson [sareson@seacoastphn.org](mailto:sareson@seacoastphn.org) / <https://www.seacoastphn.org/seacoast-veterans-coalition.html>

**Carroll County Veterans Coalition:** Hosted by Carroll County Coalition for Public Health in Ossipee, NH. Contact: Jen Thomas [jennifer.thomas@graniteuw.org](mailto:jennifer.thomas@graniteuw.org) <https://www.carrollcountyveteranscoalition.org/>

## Capitol Area Veteran Suicide Prevention

**Coalition:** Hosted by the Capitol Area Public Health Network in Concord. Contact: Ashley Sullivan [ashley.sullivan@graniteuw.org](mailto:ashley.sullivan@graniteuw.org); Vanessa Healy [Vanessa.Healy@graniteuw.org](mailto:Vanessa.Healy@graniteuw.org); Cailynn Aumock [Cailynn.Aumock@graniteuw.org](mailto:Cailynn.Aumock@graniteuw.org)

**Central New Hampshire Coalition:** Hosted by Central New Hampshire CADY Inc. in Plymouth, NH. Contact: Elizabeth Brochu [ebrochu@cadyinc.org](mailto:ebrochu@cadyinc.org)

More information about suicide prevention for Veterans in New Hampshire:

**[Suicide Prevention in New Hampshire | NH Suicide Prevention Council \(preventsuicidenh.org\)](https://www.preventsuicidenh.org/)**

If you or someone you know is in crisis, please contact:

- **Veterans Crisis Line:** call 988 then press 1
- **New Hampshire Rapid Response:** call/text: (833) 710-6477 or visit [NH988.com](https://www.nh988.com)
- **If the safety of self or others is at risk, please call 911.**

# How to Prevent Medicare Fraud

Medicare fraud is a serious problem. Medicare loses an estimated \$60 billion each year to fraud, errors, and abuse. Every day, these issues affect people across the country and can lead to identity theft and cost you money. The good news? Some simple tips can help you protect yourself.

## Watch For Warning Signs Of A Scam

- Unsolicited calls, emails, or visits – someone contacting you out of the blue, claiming to be from Medicare and offering free services.
- Requests for personal information – a demand for your Medicare number, Social Security number, or other personal information.
- Pressure to act quickly – any threat that you'll lose benefits or face other consequences if you don't comply with a deadline, often by paying or providing personal information.
- Billings with errors – charges for services or supplies that weren't ordered, were never received, or that Medicare already covered.
- Suspicious websites or mailings – fake websites created to look like official ones but that have inconsistencies, errors, or other odd elements.

## Reduce Your Risk

- Only share your Medicare and Social Security numbers with people you trust.
- Carry your Medicare card only when you need it.

- Keep a record of all your medical visits and procedures.
- Carefully review Medicare statements for mistakes and charges you don't recognize.
- Trust your instincts and report any suspected fraud.

## Ask For Help

If you have questions about how to protect yourself, need to report fraud, or want help determining whether you've been a victim, Senior Medicare Patrol (SMP) can help.

SMP provides free, unbiased, one-on-one assistance to Medicare beneficiaries, their families, and caregivers. Local team members teach people how to prevent fraud, assist beneficiaries with billing errors and disputes, and help to report suspected fraud to the correct state and federal agencies.

SMP is a national program of the Administration for Community Living, an operating division of the U.S. Department of Health and Human Services.

The most effective way to combat fraud is to prevent it from happening. Discover more prevention resources SMP at [smpresource.org](https://www.smpresource.org).

Information about the work being done in New Hampshire to address Medicare Fraud can be found at <https://www.dhhs.nh.gov/programs-services/adult-aging-care/servicelink>

# SCAM of the Month

## Free money on social media? Nah. It's a Scam

By **JIM KREIDLER**, Consumer Education Specialist

Say you're scrolling through your social media feed and you see a post saying, "I'm the winner of \$600 million from the Powerball lottery. I'm giving away \$50,000 to the first one thousand people to message me." Would you answer? If you do, you could become the target of a scam.

Scammers are impersonating lottery winners on social media, often using the names of real winners to make their posts sound legit. If you reply to their posts, the fake lottery winner might ask for your phone number and send a text saying you won the money but need to act fast. That's the first red flag. Why the time pressure?

Then they'll tell you to put hundreds of dollars on gift cards, take pictures of the cards, and text the numbers from the back of the card to cover "processing and delivery fees." That's definitely a scam. Only scammers ask for gift cards as payment.

Just commenting on a post like this might seem fun and harmless. But it can lead you to engage with a scammer...and your feed will be bombarded with similar posts and even more scammers to deal with. Avoid them with these steps.

- **Don't pay to get a prize.** Real prizes are free. Anyone who asks you to pay a fee for "taxes," "shipping and handling charges," or "processing fees" to get your prize is a scammer. Stop and walk away.
- **Ignore "free money" posts.** Anyone in your social media feed saying they have money to give you is a scammer.
- **Never send money** to someone you met online. Especially one who insists you only pay with **gift cards, wire transfers, cryptocurrency, or payment apps** like Apple Pay, CashApp, PayPal, or Zelle. That's a sign of a scam.

People who know about scams are more likely to be able to spot them. So, please share what you know with your friends and family, and report scams at [ReportFraud.ftc.gov](https://www.ftc.gov/ReportFraud).

Source: <https://consumer.ftc.gov/consumer-alerts/2024/05/free-money-social-media-nah-its-scam>

## Protect Your Online Identity with Strong Passwords

With so many reasons to celebrate in May, it's hard to believe that we missed World Password Day -- an annual event dedicated to promoting awareness about the importance of strong password security practices.

In an effort to catch up, here are some tips to help make sure your passwords are strong:

- Create passwords with at least 12 characters and include letters, numbers, and symbols.
- Instead of passwords made up of random, mixed characters, use phrases that are longer and easier to remember.
- Use a unique password for each account to prevent hackers from accessing multiple accounts if one password is stolen.
- Change your passwords regularly and avoid using easy to guess information such as birthdays or a pet's name.

- Add an extra layer of security to your accounts by using multi-factor authentication, a sign-in process that requires a password plus additional information. That second factor could be a one-time only code sent by text or email.

The protection of your online identity is not only about creating passwords that are hard to guess. It's also about being careful how you store and share your passwords.

Stay informed about the latest online threats and trends. By being vigilant, you can protect yourself and your online activity from people who want to do harm.

*Remember, your passwords are the keys to your online identity. So, make sure they are strong, secure, and unique.*

Source: <https://blog.ssa.gov/protect-your-online-identity-with-strong-passwords/>



# System of Care for Healthy Aging –

## An Update on Landmark Legislation to Strengthen and Enhance Long-Term Care Options for Older Adults and Adults with Disabilities

By **MARTHA MCLEOD**, New Futures

Last year, thanks to the efforts of a broad coalition of stakeholders, New Hampshire enacted landmark legislation to establish a comprehensive and coordinated delivery system to provide long-term services and supports to older adults and adults with disabilities. The legislation, known as “System of Care for Healthy Aging,” went into effect on July 1, 2023.

The legislation is designed to help rebalance our state’s long-term care delivery system and provide meaningful choices to people as to where they can live and receive their care. Now codified as RSA 151-E:22-27, the System of Care for Healthy Aging provides the framework for strengthening and enhancing our state’s long-term care delivery system.

As defined in RSA 151:24, IV, the System of Care must incorporate the following characteristics:

- A comprehensive array of long-term services and supports including, but not limited to, personal care, homemaker services, transportation, meal delivery or preparation, emergency response systems, adult day care, and family caregiver support to enable older adults and adults with disabilities to remain independent and in the setting of their choice.
- An absence of significant gaps in services and barriers to services.
- Sufficient administrative capacity to ensure quality service delivery.
- Services that are consumer-driven, community-based, and culturally and linguistically competent.
- Transparent, with information made available and known to consumers, providers, and payers.
- A funding system that supports a full range of service options.
- A performance measurement system for accountability, monitoring and reporting of system quality, access and cost.

The law also includes several specific action steps to promote development of the System of Care. Key components include:

- Requiring the NH Department of Health and Human Services to develop a plan to fully establish and maintain the System of Care and submit annual reports to the Governor, State

Commission on Aging and Joint Legislative Committee on Health and Human Services detailing the status of implementing the System of Care.

- Implementing a presumptive eligibility process to expedite eligibility for Medicaid-funded home and community-based services.
- Broadening the pool of people who can be reimbursed as caregivers to include guardians and legal representatives.
- Securing adequate rates for providers to build and maintain workforce by conducting a rate study and adjusting rates consistent with the study.
- Increasing ServiceLink’s capacity to assist consumers in long-term care options and to help them transition from institutional care to the community.

Less than a year since its enactment, considerable progress has been made in implementing the System of Care. The NH Department of Health and Human Services has hired staff to oversee implementation of the System of Care. They have also expanded reimbursement for care providers, amended the contracts for ServiceLinks to allow for increased staffing and submitted their first legislative report. Other activities in progress include completion of the rate study, drafting the waiver request to implement a new presumptive eligibility process and beginning IT enhancements required in the statute.

These activities, along with the Medicaid rate increases enacted by the legislature last session, are important first steps in establishing the System of Care for Healthy Aging. We are pleased with the progress made so far and look forward to future implementation of the statute to ensure that Granite Staters have a full range of care options as they age.

You can stay up to date on the progress of the System of Care at this link: <https://www.dhhs.nh.gov/programs-services/adult-aging-care/system-care-healthy-aging>

*Martha McLeod is the Vice President of Community Engagement at **New Futures**. In this role, she leads New Futures’ efforts to recruit, train, engage, empower and mobilize grassroots individuals and organizations in support of policy issues. You can reach Martha at [mmcleod@new-futures.org](mailto:mmcleod@new-futures.org)*

# Combating Injustice: World Elder Abuse Awareness Day

By **MARK MAJESTIC**, Associate Commissioner, Office of Program Integrity, Social Security Administration

The COVID-19 pandemic may have led us to focus more on ourselves – and forget about checking in with others. World Elder Abuse Awareness Day reminds us about the importance of staying in touch with older persons.

Elder abuse is the intentional mistreatment or harming of an older person. An older person is defined by the Social Security Act as someone over age 60. This abuse takes many forms – including physical, emotional, neglect, sexual harm, and financial exploitation. More than 1 in 10 older adults experience some form of abuse each year. That number is likely much higher because elder abuse is often underreported— especially in underserved communities.

Abuse victims typically show emotional and behavioral red flags, such as depression, unusual fear or anxiety, or intentional isolation. Many victims are abused by someone they know or trust. It's important to look for unusual changes in behavior around:

- Family members.
- Staff at inpatient facilities.
- Hired or volunteer caregivers.
- People in positions of trust like doctors or financial advisors.

You can also help make a difference by checking in with older loved ones. Looking for warning signs of mistreatment is the first step to preventing abuse. Signs of physical abuse include bruises, burns, or other unexplained injuries.

There may also be signs of neglect like:

- Poor nutrition or hygiene.
- Lack of necessary medical aids like glasses or medications that a caretaker should be providing.

There may also be indications of financial abuse. These may include:

- Unpaid rent.
- Sudden changes to a will.
- Unusual changes in money management.
- Large, unexplained financial transactions.
- Mortgages despite sufficient financial resources.



- Allowing someone new to access bank accounts.

If you suspect that someone is a victim of elder abuse, don't ignore it! If you or someone you care about is in a life-threatening situation, call 911. If you suspect that something isn't right – but nobody seems to be in immediate danger – contact:

Your local Adult Protective Services.

The National Center on Elder Abuse at 1-855-500-3537 (ELDR).

You can also find additional local resources by searching the Eldercare Locator for your community.

This World Elder Abuse Awareness Day, take some time to call or visit with an older adult. Ask if they are okay and listen to what they tell you. Pay attention to signs of abuse or unusual behavior. Most of all, don't be afraid to report instances of suspected abuse. Everyone deserves to be safe, regardless of age, and help is available.

Source: <https://blog.ssa.gov/world-elder-abuse-awareness-day-combating-injustice>



*"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.

## **Filing Period for Running for New Hampshire Public Office is June 5-14**

Do you have an interest in contributing to the civic process? How about running for elected office? Elected office can provide you with an opportunity to advance public policy that supports the wellbeing of all of us as we age.

The 2024 State Election Filing Period starts on June 5 and runs through June 14. Candidates running for US and state offices, as well as third-party presidential candidates, can learn more about the filing requirements here: <https://www.sos.nh.gov/elections/running-office>

## **New Hampshire Senior Games**

Registration for the 2023 NH Senior Games is now open! Now celebrating its 36<sup>th</sup> year, the games offer a broad range of sports for older adults, 50 years of age and over. The games are also seeking volunteers to help out at various venues this summer.

To learn more, or sign up, please visit: <https://nhseniorgames.org/>

## **NH Magazine's List of 'Things to Do' this Summer**

So you think there's nothing left for you to do in this state that you haven't already seen or done before? Think again! Make this summer one for the record books — a vacation that lives on in legend. This summer, go forth and have a blast with 85+ of New Hampshire Magazine's favorite attractions, museums, events and outdoor adventures.

Find your adventure at <https://www.nhmagazine.com/85-things-to-do-in-nh-this-summer>

## **Updated Guidance on Voting Rights of People With Disabilities Issued by DOJ**

The U.S. Department of Justice (DOJ) has released updated guidance to states, local jurisdictions, election officials, poll workers, and voters on how the Americans with Disabilities Act (ADA) and other federal laws help ensure fairness in the voting process for people with disabilities.

The guidance covers a number of topics, including:

- Federal laws protecting the right to vote for people with disabilities.
- Accessibility of voter registration.
- Accessibility of polling places.
- Obligation of state and local governments and election officials to ensure that their policies,

procedures, or practices do not interfere with or prohibit people from registering to vote or voting based on their disability.

- Rights to assistance in the voting process.
- Accessible voting systems and effective communication around voting.
- Training for election staff and volunteers.

The guidance also provides additional resources on how the ADA applies to voting, where to learn more about federal voting rights laws, and how to report complaints of possible violations of federal voting rights laws.

Learn more at <https://www.ada.gov/resources/protecting-voter-rights/>

## **24 Federal Programs that Help Seniors and Those with Disabilities Make Financial Decisions**

Older adults and people with disabilities must often make tough decisions that can have lasting consequences on their financial well-being. They may also need assistance in making these choices. At the same time, they could be vulnerable to financial scams and more in need of assistance to navigate government benefit systems—such as Social Security and Medicare.

Here are 24 Federal Programs that help seniors and those with disabilities meet their financial needs as they age: <https://www.gao.gov/blog/financial-decision-making-can-get-harder-age-we-found-24-federal-programs-help-seniors-and-those-disabilities>

## **June 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.

## **June Topic: New to Medicare**

• Thursday, June 20, 2024 • 3:00 - 3:30 PM (EST)  
If you or a loved one will soon be eligible for Medicare, join us for this Medicare Minute! We'll go over all the basics you should know—from enrollment periods to coverage choices and beyond. Medicare can feel so confusing, but we'll make sure you start off on the right foot.

Visit [www.medicareinteractive.org/medicare-minute](http://www.medicareinteractive.org/medicare-minute) to register.