



Ageing Matters

New Hampshire State Commission on Aging

New Hampshire Commission on Aging

Susan Ruka, Chair
Laurie Duff, Vice Chair
Roxie Severance, Clerk

Designated Members

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

Governor Appointments

Beverly Bjorklund
Honorable Polly Campion
Suzanne Demers
Carissa Elphick
Margaret Franckhauser
Daniel Marcek
Doug McNutt
David Ross
Beth Quarm Todgham
Joanne Ward
Representative Lucy Weber

Staff

Rebecca Sky, Executive Director
Karen Knowles, Special Projects Director
Dan Wise, Communications & Public Engagement Director

NHCOA Annual Report Highlights Opportunities and Challenges of Our Aging State

A major theme of the 2024 Annual Report of the New Hampshire Commission on Aging (NHCOA) is that the aging of the state’s population – a trend that is happening quickly and will become a long-term feature – is an opportunity that can be realized with policies, systems and community environments that are responsive to this change.

By 2030, the number of adults over age 65 in the state is expected to be larger than the number of children, according to the [New Hampshire Department of Business and Economic Affairs](#).

Yet 2030 is not the end to this trend. Demographics are driven by births, deaths, in-migration and out-migration. People are having fewer children, and living longer lives. In-migration likely won’t be enough to offset the aging of New Hampshire. These longer, healthier lives provide the potential for more productive years and greater fulfillment.

The 2024 report presented November 1 to the Governor, members of the legislature, and other stakeholders, lays out recommendations – some sweeping and some very detailed – to reform our systems of care, expand the direct care workforce, create age-friendly workforce norms and supports, and improve housing and transportation options. Other measures are recommended to harness the economic engine and talents of our increasingly capable older residents.

The commission, in a unanimous vote approving the report, reiterated its commitment to four priority areas with detailed recommendations and noted the progress made in the past year. The four areas are:

ANNUAL REPORT, con’t next page

IN THIS ISSUE

October 2024 NHCOA Meeting Recap.....	4
Is There An Older Adult in Your Community Who Deserves Recognition?...	5
Report on The State of Multisector Plans for Aging Released	5
NHID Alerts Consumers to Significant Advantage Plan Changes	6
Drug Coverage Changes Coming in 2024 Could Influence Plan Choice	7
New Medicare Pilot Project Rethinks Paying for Dementia Care.....	8
Social Security Announces 2.5 Percent 2025 Benefit Increase	10
Navigating the Holidays: Tips for Dementia Family Caregivers.....	11
Keep Cyber Safe This Month	12
Volunteers Needed to Provide Free Tax Preparation Services	13
NH Alliance for Healthy Aging Update.....	14
November is Diabetes Awareness Month.....	15
Veterans Day Events Scheduled Throughout New Hampshire	16



**The New Hampshire
Commission on
Aging's 2024 Annual
Report is available
on the Commission's
website at [https://
www.nhcoa.nh.gov](https://www.nhcoa.nh.gov)**

How to Contact the New Hampshire State Commission on Aging

**Rebecca Sky,
Executive Director**

Rebecca.L.Sky@nhcoa.nh.gov

Susan Ruka, Chair

Susan.Ruka@mainehealth.org

Laurie Duff, Vice Chair

lduff@eastersealsnh.org

Roxie Severance, Clerk

roxie@rsconsulting.services

Aging Matters Newsletter

Beth Todgham, Editor

NHCOAnews@gmail.com

Aging Matters 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

ANNUAL REPORT, con't

Strengthen Systems of Care for Healthy Aging

Progress has been made to shift reliance on LTSS (Long-term services and supports) facility-based care to more home- and community-based care, but more must be done. Investing in programs and services that aim to keep people in their homes longer can improve quality of life while avoiding unnecessary spending. For example, greater investments into programs that offer housing modifications, or nutrition services, and/or social connection can make a difference. Improving information, referral, and other navigation and care coordination supports is needed too.

Grow the Direct Care Workforce

Direct care workers, who assist older adults and people with disabilities with daily tasks, are a vital link to maintain health, monitor changes, prevent injury and provide social interaction. NH will need approximately 24,400 more direct care workers than we currently have by 2028.

The healthcare workforce challenge is not a passing phenomenon. It requires structural changes to reverse a trend that, left unaddressed, will result in unmet needs and adverse health outcomes.

The report recommends a variety of measures: reduce training and licensing barriers; more support for workforce pipeline; and strengthening oversight of placement agencies. The development of the direct care workforce – a low-wage workforce – also depends on improving access to affordable housing, childcare services, and transportation options.

Advance Age Friendly Policies, Systems and Environments

Policies, systems, and environments supported by state government and other entities should reflect the community they serve. The Commission is well placed to help state policies and practices to evolve to ensure all residents can thrive while growing older.

This priority area presents recommendations for developing age-friendly workplaces, housing, and improving access to the Internet and age tech, fostering civic engagement and decreasing social isolation.

Develop A Multisector Plan for Aging – AgeWellNH

AgeWellNH NH is envisioned as a much needed 10-year blueprint for restructuring state policies and practices to address the needs and exploit the opportunities of an older aged population. A Multisector Plan for Aging process requires support from the top levels of state government with extensive community input to develop a unified vision. The resulting blueprint will guide policy choices and investments across sectors, prioritizing needs, recommending restructuring, and coordinating systems to optimize resources and enhance quality of life as people age.

The annual report looks back at the steps already taken and identify what is needed next to develop a sound, long-range multisector plan.

Developing the AgeWellNH Plan is New Hampshire's chance to shape its future innovatively, supporting meaningful living at any age while preserving individual freedoms.

Additional Resources in the Report

The Annual Report also contains details on progress made on priority areas through legislation, executive actions and by other entities; the topics covered during monthly Commission meetings, and a report on the August Long term Care Summit that presents the case for diversifying funding sources for long-term care.

Annual Report Approved; Secretary of State Reps Share Voting Updates

The October 2024 meeting of the NH Commission on Aging included approval of the 2024 Annual Report and a presentation about recent developments in voting laws and processes by representatives of the NH Secretary of State. Following that, there was an interchange of ideas and resources by commissioners that exemplified the value the Commission plays in convening state officials and stakeholders to discuss issues relating to aging in the Granite State.

Acting on its first order of business, the Commission voted to submit the final draft of the 2024 Annual Report to the Governor, legislators and other interested parties on November 1. The report, briefly described as the lead article for this edition of Aging Matters, presents recommendations for 2025 in four priority areas, details progress made on issues monitored by the Commission over the past year, and includes an appendix with demographic data and an analysis of funding and workforce trends in long-term care.

Also on the agenda, Erin Hennessey, NH's Deputy Secretary of State and Lily Woo, the department's newly hired coordinator of civics and voter education, reviewed public information initiatives, procedure improvements and new legislation in voting processes. Among the highlights:

- a pocket voter guide summarizing statewide rules on registration, required ID and other answers to common questions, published in English and four other languages;
- a program allowing someone to dedicate their vote to a veteran, including a recognition pin;
- two types of ballot-scanning machines were vetted and have been approved by the NH Ballot Law Commission for use in New Hampshire, enabling municipalities to replace devices in use now, which are aging and are no longer maintained by the manufacturer;
- a new process for scanning voter IDs that officials believe will speed the check-in process at polls this year.

There was a brief discussion on the implementation of legislation passed last session that expands the use of accessible voting devices for all elections including local races; previously the machines were only authorized for state and national offices. Hennessey noted that polls in various localities are using different means to enable voting for those who require accommodations.

Woo, a former Bow teacher, who has been in her new position for only a few weeks, outlined some of her first steps in voter education and outreach, including a meeting with the Granite State Ambassadors, a volunteer group that provides information and orientation to tourists. "Tourists coming to the state have a lot of questions about our elections," Woo said.

Hennessey also addressed commissioners' questions about two other key pieces of election-related legislation that passed this year. HB 1098 provided more clarity about who can be designated to travel to congregate living facilities to distribute and collect absentee ballots. Hennessey contends that, despite the amount of discussion about the bill, it did not drastically change common practice of town clerks providing services to facilities. She also reiterated that under existing law, a person who moves to a nursing home can retain their previous domicile for voting purposes.

Sue Buxton, a commissioner and head of the Office of the Long-Term Care Ombudsman, said discussions on HB 1098 at times dwelt on whether people with dementia were vulnerable to coercion or whether they can be barred from voting. Buxton underscored that a person's right to vote is not terminated or controllable by the existence of a power of attorney.

Rep. Lucy Weber asked whether HB 1569, which requires proof of citizenship for voter registration and deletes the voter affidavit process for voters without sufficient identification, will require proof of citizenship for someone switching registration within the state. Hennessey said that clarification of HB 1569 will take place after the November 5 general election since the new ID requirements will not be in effect yet.

NHCOA Executive Director Rebecca Sky, who has announced her departure from the Commission at the end of November, reported that the position has been posted internally and will subsequently be publicly advertised. (Next month's Aging Matters will include a review of Sky's five-year tenure as the inaugural director of the Commission.)

Other Items Covered at the Meeting:

- The State's voluntary paid Family Leave Program has an open enrollment period for individuals that starts in December and continues through the end of January. Not just for new parents, this program offers benefits of

MEETING RECAP, con't next page

MEETING RECAP, con't

- value for those who assist older family members as well.
- Nominations for the Older Adult Volunteer Awards administered by the Commission will be formally accepted beginning in January, with a deadline in March.
- It was noted that two insurance carriers of Medicare Advantage plans, Harvard Pilgrim and Wellcare (Centene), have withdrawn from the state, and others have altered or reduced their offerings. The Aging & Disabilities Resource Centers (ADRC) formerly known as ServiceLink offer impartial assistance for enrollees to find alternative coverage. Call their offices early to schedule an appointment with an Options Counselor as they book out. (More information is provided in an article on page 6 of this edition of Aging Matters.)

- Commissioners also discussed that it may not be generally known that restrictions on telemedicine coverage by Medicare lifted during the pandemic have been reinstated.
- Incidents of fraud victimizing older adults continues to be a major problem. Various resources were shared by members.

Next NH State Commission on Aging Meeting Scheduled for November 18, 2024

The next Commission meeting will be on Monday, November 18, 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/>

Clarifying the FDA's Role and Authority Over Direct-to-Consumer Drug Ads

An update to an article that ran in the October 2024 Edition of Aging Matters

While several inaccuracies in the recent opinion piece about direct-to-consumer prescription drug advertisements by KFF Health News' Elisabeth Rosenthal have been corrected in response to FDA's direct requests, in this letter the FDA seeks to provide additional information about the agency's oversight to readers and correct any misimpressions that may remain ("**Perspective: With TV Drug Ads, What You See Is Not Necessarily What You Get**"). The FDA is strongly committed to protecting public health by ensuring prescription drug promotion by or on behalf of a drug manufacturer, distributor, or packer is truthful, balanced, and accurately communicated.

Federal law has long required prescription drug advertisements to present a true statement regarding the side effects, contraindications, and effectiveness associated with the advertised prescription drug (with information relating to major side effects and contraindications referred to as the "**major statement**" in TV or radio ads). This requirement has been in place for many decades and helps to ensure a truthful and non-misleading presentation of information about the prescription drug, as well as a balanced presentation of safety and efficacy information.

In 2023, the FDA issued a **final rule** establishing five standards to help ensure that the major

statement in ads for human prescription drugs in TV/radio format is presented to consumers in a clear, conspicuous, and neutral manner. The aforementioned article suggests it is unclear how to determine whether an advertisement complies with this rule. However, the rule and the **FDA's plain language guidance** pointedly outline specific criteria for each standard in order for the ad to be considered compliant. The FDA believes these standards will help consumers better understand the advertised drug's side effects, so they are better informed when they participate in health care decision-making. Companies have until Nov. 20, 2024, to bring ads into compliance.

Additionally, the article does not discuss one of the agency's crucial post-marketing surveillance tools for prescription drug ads. Federal law generally does not require companies to submit promotional communications prior to use, but companies are required to **submit ads** at the time of initial dissemination. These submissions, in addition to other tools like the **Bad Ad program**, greatly aid the FDA's surveillance of promotional activities.

The FDA takes seriously its responsibility to monitor prescription drug ads and to ensure they are compliant with FDA's applicable laws and regulations. We will continue to monitor and take appropriate action if prescription drug advertisements are found to contain false or misleading information.

— Catherine Gray, director of the FDA's Office of Prescription Drug Promotion, Washington, D.C.

Is There an Older Adult Volunteer in Your Community Who Deserves Recognition?

We want to remind everyone that it's not too early to start thinking about older adults who are making a difference in your community.

The Governor of New Hampshire and the New Hampshire State Commission on Aging celebrate Older Americans Month in May of each year by honoring older adults who through their volunteerism, serve to build strong communities. Their actions demonstrate that any one of us can make a difference at any point in our lives in the lives of others.

Anyone can make a nomination; nominees must

New Hampshire State Commission on Aging

Older Adult Volunteer Recognition Program

Help us celebrate those making a difference in your community!



be over the age of 60 who have made a significant contribution to their community as a volunteer.

Any type of volunteer work qualifies, from direct service to advocacy to leadership roles and more. The nominee must be someone whose volunteer work is in New Hampshire.

If you know someone who deserves recognition in the program, don't wait to let us know about it! Send an email to Karen.t.knowles@nhcoa.nh.gov to have your name added to the outreach list when information about the 2025 Older Adult Recognition Program is available early next year.

Center for Health Care Strategies Report:

The State of Multisector Plans for Aging in 2024

Center for Health Care Strategies in partnership with West Health, The SCAN Foundation, and the May & Stanley Smith Charitable Trust, has released a new report, *The State of Multisector Plans for Aging in 2024*.

A multisector plan for aging (MPA) is a state-led, cross-agency, multi-year planning process that convenes a broad range of public and private stakeholders to collaboratively address the current and future needs of all people aging, including those with disabilities.

This report highlights key findings from a nationwide survey on state efforts to promote MPAs, including common themes across states' MPA development and implementation strategies. The report can inform MPA policy and planning initiatives across the country at the local, state and federal levels.

The report mentions New Hampshire and the work that the NH Commission on Aging and other planning partners are doing to bring this valuable resource to the Granite State.

- Read the full report at https://www.chcs.org/media/The-State-of-Multisector-Plans-for-Aging-in-2024_updated.pdf
- Learn more about the report at <https://www.chcs.org/resource/the-state-of-multisector-plans-for-aging-in-2024/>
- Go to West Health's Multisector Plan for Aging website at <https://multisectorplanforaging.org/>



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/>

NHID Alerts Consumers to Significant Changes in Medicare Advantage Plan Options for 2025

The New Hampshire Insurance Department (NHID) is notifying Medicare Advantage plan enrollees about significant changes affecting Medicare Advantage options in the state. Several insurance carriers have announced they are exiting or reducing their participation in the Medicare Advantage market due to financial pressures and increased healthcare costs.

Based on data from the Centers for Medicare & Medicaid Services (CMS) for 2022-2023, around 44,000 seniors in New Hampshire – more than half of the state’s Medicare Advantage population – may need to choose a new plan or carrier.

This development is driven by rising healthcare costs and a federal decision that effectively reduced Medicare funding by 1.28% over the course of 2024-2025. While Medicare Advantage plans are federally regulated, the NHID has been closely monitoring the situation and is working to assist those affected.

“The NHID urges seniors across the Granite State to review their Medicare coverage options carefully during this critical transition period,” said New Hampshire Insurance Commissioner DJ Bettencourt. “Understanding the differences between Medicare Advantage and Medicare Supplement plans, particularly in terms of provider networks and cost structures, will be crucial in selecting the right coverage for 2025.”

What This Means for NH Consumers:

- **Anthem, Martin’s Point, United Health Care, and WellSense** will offer Medicare Advantage plans without reducing product offerings or availability.
- **Aetna** will reduce both its Medicare Advantage product offerings and availability.
- **Harvard Pilgrim Health Care and Wellcare (Centene)** will no longer offer any Medicare Advantage plans in 2025.
- **Humana** will maintain its Medicare Advantage offerings but reduce availability in certain areas.

Seniors currently enrolled in Medicare Advantage plans that are being discontinued will need to select a new Medicare Advantage plan if they wish to remain enrolled in an MA plan. If they do not actively choose a new MA plan by the date that their current plan terminates, they may be automatically reverted to Original Medicare.

For those reverting to original Medicare, it may be appropriate to consider a Medicare Supplement plan to help cover costs that original Medicare does

not. It is important to note that Medicare Supplement plans do not have network restrictions, which distinguishes them from many Medicare Advantage plans. Consequently, consumers should verify whether their current healthcare providers will remain in-network under any new Medicare Advantage plan they consider. Regardless of the type of plan chosen or the status of the provider network, emergency services will continue to be available to all enrollees. It is important to review both Medicare Advantage and Medicare Supplement options to determine the best fit for individual healthcare needs.

Consumers will receive a notification letter from their current plan provider detailing the changes and outlining the specific deadlines by which they must act. Failure to choose new coverage by these deadlines could result in a loss of coverage and potential late enrollment penalties, particularly for prescription drug coverage.

“The New Hampshire Insurance Department is working diligently to enhance resources for Medicare enrollees and will provide necessary guidance to help them navigate these changes smoothly,” said Deputy Insurance Commissioner Keith Nyhan. “Our priority is to ensure that New Hampshire’s seniors maintain access to the healthcare they need without unnecessary disruptions.”

For additional resources and guidance, please contact the NHID’s Consumer Services unit at 603-271-2261 or visit <https://insurance.nh.gov>.

The NH Insurance Department Can Help

The New Hampshire Insurance Department’s mission is to promote and protect the public good by ensuring the existence of a safe and competitive insurance marketplace through the development and enforcement of the insurance laws of the State of New Hampshire. Contact the NHID with any questions or concerns you may have regarding your insurance coverage at 1-800-852- 3416 or (603) 271-2261, or by email at consumerservices@ins.nh.gov. For more information, visit <https://insurance.nh.gov/>.

Source: <https://www.insurance.nh.gov/news-and-media/new-hampshire-insurance-department-alerts-consumers-significant-changes-medicare>

Changes in Drug Coverage Coming in 2025 Could Influence Your Choice of Plan

By JULIE CARTER, Medicare Rights

Medicare open enrollment is in full swing. People with Medicare can opt to join a standalone Part D or Medicare Advantage plan or, if they are already enrolled in a plan, switch plans to one that better suits their needs.

Beneficiaries should be aware of major changes coming in 2025, as some of the changes may affect what plans are best for them.

Part D covered drug costs will be capped at \$2000 out-of-pocket. Once enrollees hit that number, they will have no copays or coinsurance for covered drugs for the rest of the year. The out-of-pocket maximum does not include premiums, so those shopping for a plan must be alert to the combination of drug costs and premiums.

In 2025, people will also be able to elect a **payment plan** managed by their Part D plan to spread the cost of their copays or coinsurance over the year. This will help people with high drug costs in the early months of the year manage their budgets.

These payment plans will not reduce the total amount an individual spends on drugs. Instead, they will help spread out costs across the year. Importantly, payments can still vary from month to month, and **some people may not benefit from joining a payment plan**.

If you struggle to afford your bills, consider programs like the **Low-Income Subsidy (LIS or “Extra Help”)** or a **Medicare Savings Program** first. These programs can help people afford their care.

November Medicare Minute

“Medicare Minutes” are short, engaging presentations on current Medicare topics hosted by the Medicare Rights Center. The presentation is streamed live using a Medicare Interactive profile established on the site.

November Topic: Medicare Preventive Services

- Thursday, November 21, 2024 • 3:00 - 3:30

Preventive care helps prevent illness, detect medical conditions, and keep you healthy. During this Medicare Minute, we’ll look at Medicare’s coverage of preventive services and review the screenings, vaccines, and counseling that can help you stay on top of your health.

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

NOVEMBER 2024

These big changes build on other changes in the Inflation Reduction Act of 2022 (IRA), including **insulin costs capped at \$35 per fill**, **more access to vaccines**, **expansion of Extra Help**, which assists with Part D premiums and costs, and the **drug price negotiation program**.

Read more about the IRA’s changes at <https://www.medicarerights.org/medicare-watch/2022/10/13/inflation-reduction-act-fact-sheet-outlines-important-changes-for-2023-and-beyond>

Learn about the Medicare Prescription Payment Plan, which can help spread the cost of drugs yearly at <https://www.medicare.gov/prescription-payment-plan/will-this-help-me>

Source: <https://www.medicarerights.org/medicare-watch/2024/10/10/changes-in-drug-coverage-coming-in-2025-could-influence-your-choice-of-plan>

New on Medicare Interactive 2024 Guide to Medicare Open Enrollment

WHAT YOU NEED TO KNOW ABOUT

Medicare Open Enrollment

Fall 2024

Medicare Open Enrollment is the time of year when people with Medicare can make unrestricted changes to their coverage options. Download this free guide, which includes a list of upcoming changes, expert advice, and consumer-friendly resources.

The guide is available at <https://mailchi.mp/arerights.org/5p7wvlvrtt>

New Medicare Pilot Project Rethinks Paying for Dementia Care

By **ANNMARIE TIMMINS**, New Hampshire Bulletin

The five-year journey Ed Mezzanotte and his wife, Lorraine, traveled before she lost her life to Alzheimer's disease in August was marked by heartache, fear, loss, and tragedy.

Lorraine wandered from home in the wee hours and vacillated between trusting him and telling the police he'd stolen her things. Her hallucinations and paranoia made her behavior unrecognizable.

"This was a woman who, without exaggeration ... you couldn't get her to say hell or damn, let alone some of the words she was using," said Mezzanotte, who splits his time between Moultonborough and Westford, Massachusetts.

Still, Mezzanotte considers himself fortunate because during and between his wife's three stays at McLean Hospital in Massachusetts, staff gave him regular support, guidance, and help navigating insurance and in-home care options. He joined the hospital's caregiver support group led by a social worker and still never misses a meeting.

All of it was a critical lifeline, Mezzanotte said.

Those same supports, however, are not available to most patients and their caregivers because they are not covered by Medicare, and most facilities can't absorb the cost like McLean Hospital, an affiliate of Harvard Medical School, can.

That's at odds, providers say, with the reality: The population is aging, the dementia health system depends on support from caregivers, and studies have shown that providing dementia care can take a significant toll on caregivers' lives.

Of New Hampshire's 48,000 people caring for someone with Alzheimer's disease, one type of dementia, in 2020, 66.2 percent reported a chronic health condition and 28.4 percent said they experienced depression, according to the Alzheimer's Association.

Change is on the horizon, though, nationally – and in a few parts of the state.

Three New Hampshire dementia care providers are among nearly 390 nationally participating in a pilot project through the Centers for Medicare and Medicaid Services that will begin covering some of those critical services and supports Mezzanotte relied on.

The Guiding an Improved Dementia Experience (GUIDE) Model, which will run eight years, will

change the way providers are paid with two goals: mitigating caregiver burnout and delaying long-term care for patients by covering the comprehensive supports. It will be open to people insured by Medicare Parts A and B and have Medicare as their primary payer.

Rather than cover primarily in-clinic appointments, Medicare will give providers in the program a lump sum per patient that can be used for care planning; ongoing check-ins; around-the-clock help; respite pay for caregivers; and coordination and referrals for supports and services.

The three New Hampshire providers – Alice Peck Day Memorial Hospital and Dr. Adam Groff, both in Lebanon, and the Mount Washington Valley Adult Day Center in Conway – are getting their systems in place to launch the pilot in July.

Dr. Lisa Furmanski, a geriatrician at Alice Day Peck Memorial Hospital, said her team has been able to provide some of the in-home care and services referrals and coordination through fundraising. She said the new Medicare funding will allow the hospital to expand that care by hiring more navigators for one-on-one assistance, adding support groups, and providing more education to patients and caregivers.

That work is more important than ever, Furmanski said, as the state's population ages; by 2030, nearly 26 percent of New Hampshire's population is predicted to be 60 and older, a 40 percent increase since 2012, according to U.S. Administration on Aging.

"The workforce shortage is incredible," Furmanski said. "We cannot take care of people (with dementia) outside of the home. We have to leverage our caregivers. We have to take good care of them. (Patients) have to stay in their communities. It's going to be tough if we don't."

The ability to offer patients and caregivers education around dementia alone is significant, she said.

"People understanding what dementia is, that it is a disease, is (something) we don't do a very good job at in the same way we do with cancer, for instance," said Furmanski. "I think people have a better sense of their trajectory with things like cancer. I think people are also surprised at how little, until now, Medicare and even Medicaid pay for dementia care."

The Mount Washington Valley Adult Day Center intends to use its new Medicare funding to hire a care

DEMENTIA PILOT PROGRAM, con't next page

DEMENTIA PILOT PROGRAM, con't

navigator that will do home visits, assess patient and caregiver needs, and help both navigate the myriad of services and care options.

Currently, the center provides a safe place for people with dementia to spend a few hours to socialize and give their often exhausted caretakers time to work, attend their own medical appointments, and recharge.

“Right now, people are experiencing fragmented care because they go to one person for one thing and a different person for something else,” said Executive Director Lynn Coyle. “As much as we want to help and support our community and families, the bottom line is I still have to be able to pay the staff, and if I don’t get some funding for that, there is a limit to what we can do.”

Dr. Adam Groff, a hospitalist affiliated with Dartmouth Hitchcock Medical Center and founder of Scandia Medical Group, which focuses on geriatric medicine, said the state’s aging demographics played a role in his decision to participate.

The federal government’s recognition that valuable and critical care can be provided outside a doctor’s office was a draw, too.

“How health care is provided in the community is as important as the diagnosis and treatment,” Groff said.

The timing of the new federal pilot program is ideal, said Susan Antkowiak, the vice president of programs and services for the **Alzheimer’s Association MA/NH** chapter. Treatments and diagnostic tools are improving, and there is increased awareness of patient and caregiver needs. But those diagnostic tools and treatments, which can slow the disease’s progression, can be hard for providers, patients, and caregivers to find and use.

The pilot program will include training and support for participating providers, who all must have experience with dementia care.

“At its core, (Alzheimer’s disease) is a combination of cognitive symptoms that makes it very challenging to the person living with the disease as well as the people around them, whether it be family, friends, and health care providers as well,” Antkowiak said. “We hear from families all the time that there is tragic time lost in not understanding what the diagnosis is.”

Her organization has stepped in to provide some of the supports Medicare has not covered with a 24/7 hotline, (800) 272-3900, online webinars, caregiver skills training, emotional support, and referrals to local community programs and services. For the most part, however, that requires a patient, loved one, or caregiver to seek out help from the organization.

In New Hampshire, that support is more formalized through the New Hampshire and Massachusetts chapter’s “dementia care coordination” partnership with three providers, Elliot Hospital, Dartmouth Hitchcock, and Littleton Regional Hospital.

When providers at those locations see a patient with ongoing impairment, they proactively provide that person’s name and contact information to the association if the patient or caregiver consents. The Alzheimer’s Association reaches out to the individual to explain the services and supports available to them.

“The (pilot program) will build that out even further,” Antkowiak

One thing the new Medicare program will not do is lower the cost of long-term care for people whose dementia can no longer be managed at home.

Joe Wudyka of Bedford said his wife, Paula, had great care during her two years at The Arbors of Bedford. He described the caregiver support group he joined and the staff as “incredible.” The social worker provided Wudyka, who lost his wife just before Christmas, some of the services Medicare will start covering through the pilot program.

“She solved problems. She made you feel like there was somebody on your side,” Wudyka said. “You knew that if you needed anything resolved, if you went to her it would be done in the blink of an eye.”

But the \$12,000 a month he paid the facility for Paula’s care was financially crushing, he said. Medicare doesn’t cover it, and they didn’t qualify for Medicaid.

“I think the (new pilot) needs to do something where people who can’t afford medical expenses so we have help,” Wudyka said. “I think that’s exactly what needs to be done.”

Source: <https://newhampshirebulletin.com/2024/10/03/taking-care-of-the-caregivers-new-medicare-pilot-rethinks-paying-for-dementia-care>

Let’s Get Social

Follow the NHCOA Facebook page 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.



Social Security Announces 2.5% Benefit Increase for 2025

Social Security benefits and Supplemental Security Income (SSI) payments for more than 72.5 million Americans will increase 2.5 percent in 2025, the Social Security Administration announced today. On average, Social Security retirement benefits will increase by about \$50 per month starting in January.

Over the last decade the COLA increase has averaged about 2.6 percent. The COLA was 3.2 percent in 2024.

Nearly 68 million Social Security beneficiaries will see a 2.5 percent cost-of-living adjustment (COLA) beginning in January 2025. Increased payments to nearly 7.5 million people receiving SSI will begin on December 31, 2024. (Note: Some people receive both Social Security benefits and SSI).

“Social Security benefits and SSI payments will increase in 2025, helping tens of millions of people keep up with expenses even as inflation has started to cool,” said Martin O’Malley, Commissioner of Social Security.

Some other adjustments that take effect in January of each year are based on the increase in average wages. Based on that increase, the maximum amount of earnings subject to the Social Security tax (taxable maximum) is slated to increase to \$176,100 from \$168,600.

Social Security begins notifying people about their new benefit amount by mail starting in early December.

This year, for the first time, Social Security beneficiaries will receive a newly designed and improved COLA notice that makes it easier for customers to find the information they need most. The simplified COLA notice is now only one page, uses plain and personalized language, and provides exact dates and dollar amounts of a person’s new benefit amount and any deductions.

Individuals who have a personal [mySocial Security](#) account can view their COLA notice online, which is secure, easy, and faster than receiving a letter in the mail. People can set up text or email alerts when there is a new message--such as their COLA notice--waiting for them in [mySocial Security](#).

People will need to have a personal [mySocial Security](#) account by Nov. 20 to see their COLA notice online. To get started, visit www.ssa.gov/myaccount.

Information about Medicare changes for 2025 will be available at www.medicare.gov. For Social Security beneficiaries enrolled in Medicare, the 2025 benefit amount will be available via [mySocial Security’s](#) Message Center starting in late November. Those who have not opted to receive messages online will receive their COLA notice by mail in December.

The Social Security Act provides for how the COLA is calculated. The Social Security Act ties the annual COLA to the increase in the Consumer Price Index for Urban Wage Earners and Clerical Workers (CPI-W) as determined by the Department of Labor’s Bureau of Labor Statistics.

To read more, please visit www.ssa.gov/cola.



Coalition of Caring Announces 18th Annual Caregiver Conference

The Coalition of Caring Planning Committee will be hosting the 2024 New Hampshire Caregivers Conference on Wednesday, November 13, 2024 at the Courtyard Marriott Grappone Conference Center located in Concord, New Hampshire.

Keynote Speaker Susan McKeown, APRN, will present on “Introducing the Balance Wheel and Determining What Areas of Life Might Need Some Attention”. Caregiver workshops will be offered throughout the day.

The conference includes a hot breakfast buffet, plated Thanksgiving luncheon, exhibitors, complimentary reiki & massage, raffles and more!

The 2024 Caregivers Conference Registration Brochure is available for your review and to pass along to caregivers in your community, to organizations that support caregivers and on your social media. Limited registration scholarships and respite funds available for those in need.

Conference details and registration information is available at <https://coalitionofcaring.org/>



2024 National Family Caregivers Month

Recognizing and Supporting Caregivers

Information provided by the Caregiver Action Network

In the U.S., more than half of those providing care don't recognize themselves as caregivers. As a result, many do not access the tools that can alleviate caregiving stress. To address the caregiving crisis nationwide, we must help individuals identify themselves as caregivers and connect them with resources that can make a difference.

This year, during **2024 National Family Caregivers Month**, we highlight the importance of self-recognition and self-identity—key factors in caregivers' access to essential support. Identifying as a caregiver opens the door to the family caregiver support needed throughout their journey.

Why Self-Identification as a Caregiver Matters

Self-identifying as a caregiver is critical in various settings to ensure the care recipient and the caregiver receive appropriate support. Below are several key areas where self-identification plays a vital role:

At Your Loved One's Doctor's Office

You can participate more fully in their care by identifying yourself as a caregiver at your loved one's doctor's office. This is particularly important if your loved one has conditions like schizophrenia, depression, or dementia. Your insights into their daily behaviors and medication adherence are valuable for the medical team in making informed decisions.

At the Pharmacy:

If you manage medications for a loved one with anxiety or depression, it's important to identify yourself as their caregiver at the pharmacy. This allows you to ask questions about potential side effects and ensure medications are being managed safely.

At Your Own Healthcare Provider:

Caregiving can take a toll on your physical and mental health, often leading to burnout, anxiety, or

depression. Letting your healthcare provider know you are a caregiver allows them to monitor your well-being and recommend strategies to manage stress. This is particularly crucial if you're caring for someone with bipolar disorder or PTSD.

At Your Mental Healthcare Provider or Therapist:

If you're seeing a therapist, self-identifying as a caregiver is essential. It ensures you receive targeted support for managing the emotional toll of caregiving, particularly for loved ones with conditions like major depression or borderline personality disorder.

When Talking with Your Loved One's Insurance Company:

Identifying yourself as a caregiver when interacting with your loved one's insurance company allows you to advocate effectively for coverage, especially for treatments related to OCD or anxiety disorders. This step can be vital in securing the therapies and medications your loved one needs.

In the Emergency Room:

During mental health crises such as panic attacks or psychotic episodes, a visit to the emergency room may be necessary. Identifying yourself as a caregiver provides crucial context to the medical team, ensuring they consider your loved one's history when determining treatment and follow-up care. The CARE Act also requires hospitals to inquire if a patient has a family caregiver and to include them in the discharge process.

At Work:

Balancing caregiving with a job can be challenging, especially when caring for someone with a mental health condition. By informing your employer about your role as a caregiver, you may be eligible for flexible work hours or time off under the Family and Medical Leave Act (FMLA), helping you manage both responsibilities effectively.

CAREGIVERS MONTH, con't

At Long-Term Care Facilities:

If your loved one resides in a long-term care facility, identifying yourself as their caregiver ensures that you are involved in care decisions, particularly when dealing with conditions like dementia or Alzheimer's.

With Friends:

Sharing your caregiver role with close friends can help you build a support system. This is especially important when caring for someone with bipolar disorder or PTSD. Friends can offer both emotional and practical support, making your caregiving responsibilities more manageable.

With Faith Leaders:

Caregiving can be emotionally and spiritually draining. By informing your faith leader about your role as a caregiver, you can receive spiritual guidance and connect with additional support. Many faith communities provide resources that offer a sense of belonging and emotional relief.

Resources to Help You During 2024 National Family Caregivers Month

Throughout 2024 National Family Caregivers Month, there are many free resources available to help you navigate your caregiving journey:

- **Caregiver Help Desk** – Access free, personalized support for your caregiving challenges.
- **10 Tips for Family Caregivers** – Learn practical strategies for managing caregiving stress.
- **Take Care of Your Mental Health** – Use our free depression screener to monitor your emotional well-being.
- **Connect with Other Family Caregivers** – Join our Caregiver Action Network Community to share experiences and receive support.
- **Share Your Caregiver Story** – Inspire others by sharing your caregiving journey.
- Take Advantage of Resources from the *Care... Nonprofit Partners*

During 2024 National Family Caregivers Month, we focus on empowering caregivers to self-identify and access the resources they need to succeed. Remember, you are not alone in this journey. With the proper support and tools, you can continue to provide care while taking care of yourself.

Source: <https://www.caregiveraction.org/icare/>

The State of New Hampshire
By His Excellency
Christopher T. Sununu, Governor

A Proclamation

In the year of our Lord Two Thousand and Twenty-Four

FAMILY CAREGIVER MONTH NOVEMBER 2024

WHEREAS, the State of New Hampshire recognizes the vital role of informal caregiving provided by family members and friends, so that individuals of all ages for people who have disabilities, complex medical or mental health conditions, or Alzheimer's disease can continue residing within their community; and

WHEREAS, family caregivers provide an indispensable role in providing essential support to our Nation's veterans, enabling them to remain in their homes and the communities they valiantly defended and nationally, nearly one out of every four US households is involved in caregiving. In New Hampshire alone, over 170,000 citizens provide informal care to another person; and

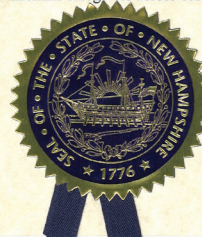
WHEREAS, nationally, 53 million caregivers make up our informal social services system nationwide and 85% of long-term care is provided by unpaid family caregivers, and these informal family caregivers have made a commitment to their loved ones to care for them and steadfastly support their desire to continue residing in their homes for as long as possible; and

WHEREAS, in their unwavering dedication, many informal caregivers miss workdays or even give up their job to fulfill their caregiving responsibilities, placing considerable strain on their households and frequently resulting in the sacrifice on their own well-being and financial stability; and

WHEREAS, while taking on the role of a caregiver for a loved one can be a significant and fulfilling role, it can also be one of the most challenging responsibilities they face; and

WHEREAS, within the ranks of informal family caregivers, approximately 2.7 million grandparents have assumed the duty of raising their grandchildren.

NOW, THEREFORE, I, CHRISTOPHER T. SUNUNU, GOVERNOR of the State of New Hampshire, do hereby proclaim **NOVEMBER 2024** as **FAMILY CAREGIVER MONTH** in the State of New Hampshire, and urge our citizens of New Hampshire to join me in acknowledging and honoring the love, dedication and sacrifice of family members and informal caregivers across our State.



IN TESTIMONY WHEREOF, I have hereunto set my hand and caused the Seal of the State of New Hampshire to be affixed this 30th day of October, 2024.

Clith T. Sununu
Christopher T. Sununu
Governor

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 or send it to NHCOA Newsletter, NH Commission on Aging, 117 Pleasant St., Dolloff Building, 4th Floor, Concord 03301

Navigating the Holidays:

Tips for Dementia Family Caregivers

By **MELISSA GRENIER**, Regional Manager, NH, Alzheimer's Association

The holidays are often filled with opportunities for togetherness, sharing, laughter and memories. But they can also bring stress, disappointment and sadness. A person living with Alzheimer's or another dementia may feel a special sense of loss during the holidays because of the changes they have experienced. At the same time, caregivers may feel overwhelmed maintaining traditions while providing care.

The following tips may help you make the holidays easier and happier occasions:

Adjust Expectations

- Call a face-to-face meeting or arrange for a group discussion via telephone, video chat or email for family and friends to discuss holiday celebrations.
- Give yourself permission to do only what you can reasonably manage.
- Familiarize others with your situation by writing a letter or e-mail.

Involve The Person Living With Alzheimer's

- Involve the person in safe, manageable holiday preparation activities that they enjoy. Ask them to help you prepare food, wrap packages, help decorate or set the table. (Avoid using candies, artificial fruits and vegetables as decorations because a person living with dementia might confuse them with real food. Blinking lights may also confuse the person.)
- Maintain the person's normal routine as much as possible.
- Build on traditions and memories. Your family member may find comfort in continuing traditions, but you may also want to experiment with new traditions that might be less stressful or a better fit with your caregiving responsibilities.

Adapt Gift Giving

- Advise people not to give gifts such as dangerous tools or instruments, utensils, challenging board games, complicated electronics or pets.
- Depending on the person's abilities and preferences, involve them in gift-giving. For example, someone who once enjoyed baking may enjoy helping to make cookies and pack them in tins, or they may enjoy wrapping a gift.
- If friends or family members ask you what you'd like for a gift, you might suggest a gift certificate

or something that will help make things easier, like housecleaning, lawn, handyman or laundry services; or a scheduled visit with the person for an afternoon so you can have some time off.

- Provide people with suggestions for useful and enjoyable gifts for your loved one, such as an identification bracelet or membership in a wandering response service. Or suggest comfortable, easy-to-remove clothing; favorite music; photo albums of family and friends; or favorite. If your loved one is no longer able to read, you should consider avoiding books as a gift as well.

Try To Be Flexible

- Celebrate over lunch or brunch, rather an evening meal, so you can work around the evening confusion (sundowning) if it affects the person living with dementia.
- Consider serving nonalcoholic beverages and keeping the room bright.
- Prepare for post-holiday letdown. Arrange for in-home care so you can rest, enjoy a movie or have lunch with a friend, and reduce post-holiday stress and fatigue.

The Alzheimer's Association is available at no cost, 24/7, to assist you year-round, but especially around the holidays. You can reach the Alzheimer's Association's Bedford, NH, office by calling (800) 272-3900. And you can visit www.alz.org/MANH to find out when the live "Navigating the Holidays" presentation will be presented.

Your Local Resources

Not sure what resources exist in your community to help with an age- or disability-related issue? Contact your local Aging & Disability Resource Center (ServiceLink) Office at (866) 634-9412, 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>



Keep Cyber Safe This Month

Beware Of Health Care Cons During Open Enrollment

If you are adding or changing your **Medicare** or **Healthcare.gov** coverage during open enrollment, watch out for unsolicited calls claiming to “help” you find the best deal. Unfortunately, scammers see this open enrollment period as a chance to trick people out of money and personal information.

- **Open enrollment for Medicare** runs from October 15 through December 7.
- **Medicare Advantage open enrollment** is from January 1 to March 31 or within three months of getting Medicare.
- **Healthcare.gov open enrollment** begins November 1; December 15 is the last day to enroll or change plans for coverage starting January 1, and January 15 is the last day to enroll for coverage starting February 1.

How This Scam Works

BBB Scam Tracker frequently receives reports of scam calls and texts pretending to be from Medicare. In one report, the target reported that a caller pretended to be an agent “asking if I got a new updated Medicare card in the mail. He then verified my name and mailing address. Then he wanted me to get my old card and read off info to him, such as the date on the lower right side of the card. When he asked me to read my card number, I told him I cannot.”

Another consumer reported being targeted through a text message and shared the following: “I received a text saying that my health benefits were about to expire and I needed to call the number to renew. Then, the representative told me I had to pay and my bank had to verify with them...That’s when I knew it was a scam.”

If you stay on the line, these callers allege they can enroll you in a better plan than what you currently have, according to Scam Tracker reports. This new plan is cheaper, and you can keep all the same services. To get started, all you need to do is provide some personal information, such as your Medicare ID number and your Social Security number.

No matter how good the deal sounds and how convincing the caller seems, don’t do it! The call is a scam, and sharing personal information will expose you to identity theft.

How To Avoid Similar Scams

Be wary of anyone who contacts you out of the blue. **Healthcare.gov** and Medicare provide **legitimate help for determining which plan** is right for you. These people — sometimes called Navigators or Assisters — cannot charge for their support. If someone asks you for payment, it’s a scam. You will also need to contact them on your own. They will not call you first.

Be wary of free gifts and “health screenings.” Keep a healthy level of skepticism any time a broker offers you free gifts or other special deals. Never sign up with a broker who offers you an expensive sign-up gift in exchange for providing your Medicare ID number or additional personally identifiable information. Other times, **brokers offer free “health screenings” to weed out people who are less healthy.** This technique is called “cherry picking” and is against Medicare rules.

Guard your government-issued numbers. Never offer your Medicare ID number, Social Security number, health plan info, or banking information to anyone you don’t know.

Go directly to official websites. If you want to make changes to your healthcare plan, go directly to **Medicare.gov**, **Healthcare.gov**, or your employer’s health insurance provider. Don’t click on links in suspicious messages.

Contact your employer directly. If you receive an unexpected email about benefits policies, ask your employer about it before you click on anything to make sure it’s legitimate.

For More Information

If you are unsure whether a call or offer is from Medicare or you gave your personal information to someone claiming to be with Medicare, call 1-800-MEDICARE to report it. If you suspect fraud when signing up for ACA coverage, go to **HealthCare.gov** or call the Health Insurance Marketplace call center at 800-318-2596.

Get more tips from BBB on **avoiding healthcare scams** and learn the signs of **impostor scams**. If you’ve been the victim of a scam, please report it to **BBB ScamTracker**. Sharing your experience can help others avoid falling victim to similar scams.

Source: <https://www.bbb.org/article/scams/14295-bbb-warning-beware-medicare-and-aca-scams-during-open-enrollment>

Volunteers Needed to Provide Free Tax Preparation Services

The Volunteer Income Tax Assistance (VITA) and Tax Counseling for the Elderly (TCE) programs are currently recruiting volunteers for the upcoming filing season.

Each year, thousands of volunteers help their community and gain invaluable professional experience. Volunteers often include students, tax professionals, retirees and those looking to help their community.

VITA/TCE sites can be found nationwide and prepare millions of tax returns each year for low-to moderate-income taxpayers at no cost. The free tax program is generally available for individuals and families with low to moderate incomes and help underserved populations such as persons with disabilities, limited English speakers, senior citizens and more.

No experience is necessary to become a VITA or TCE volunteer. Free specialized training is provided by the IRS. Available positions are not limited to tax preparation and can include interpreters, greeters and computer specialists.

Volunteers have the option to participate at both in-person and virtual sites. Hours are often flexible. Finding a nearby free tax help location is easy. They can often be found in local libraries, community centers, schools and churches.

The IRS' peak period for recruiting volunteers has begun and runs through January. Individuals can sign up during other months, but their information will be



held until IRS partners are accepting volunteers for the next filing season.

To learn more about becoming a VITA/TCE volunteer, visit [IRS Tax Volunteers](#). Those interested can sign up using the [VITA/TCE Volunteer and Partner Sign Up](#). Approximately 14 days after signing up, the IRS will provide a list of available local VITA/TCE sites and an invite to a virtual orientation.

In New Hampshire, individuals interested in volunteering through AARP's Tax Aide program can indicate their interest at www.nhtaxhelp.org. Individual communities and organizations also offer volunteer opportunities, such as United Way of Greater Nashua which operates tax preparation sites in Nashua and Hudson. Volunteers interested in the UWGN program can contact VITA-Hudson@comcast.net.

Source: <https://www.irs.gov/newsroom/volunteers-needed-across-the-country-to-provide-free-tax-services-sign-up-from-oct-to-jan-for-the-upcoming-filing-season>

National Center to Reframe Aging Resource:

Reframing Aging Advocacy Quick Start Guide

The National Center to Reframe Aging has [released](#) a new Quick Start Guide to Reframing Aging Advocacy.

The [Reframing Aging](#) movement is a long-term initiative aimed at transforming public perceptions of aging and highlighting the numerous contributions that older adults make to our society.

This [guide](#) offers an overview of key principles to reframe aging, specifically tailored for advocacy efforts. It includes practical examples of themes to avoid and alternative approaches to strengthen your advocacy communications.

Access the Reframe Aging Advocacy Quick Start Guide at <https://www.reframingaging.org/Resources/Useful-Tools>

Quick Start
Guide to
Reframing Aging
Advocacy

NEW Guide
Now Available



When Every Penny Counts, Medicare Savings Plans May Be the Answer

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

The New Hampshire Alliance for Healthy Aging Advocacy held listening sessions in August, and we heard some common themes. One consistent message we heard was deep concern about how to pay for basic monthly expenses and that “every penny counts.” If every penny counts in your monthly budget, and you are on Medicare, the Medicare Savings Programs or MSPs may be a way to save on the health care expenses that are not covered by Medicare.

The financial impact of becoming eligible for Medicare is being referred to as the “Medicare Cliff” by some research groups. Medicare costs are significant. In 2024, the monthly Medicare Part B premium is \$174 per month, the Part A and Part B deductibles are \$1,632, and \$240 respectively. Without a Medicare supplemental policy or enrollment in certain types of Medicare Advantage plans, there is a 20% co-payment on many Medicare outpatient services and durable medical equipment as outlined in this brief from the National Council on Aging: assets-us-01.kc-usercontent.com/ffacfe7d-10b6-0083-2632-604077fd4eca/467f43a0-d595-483b-8fdb-be068ab9cbbf/2024_Medicare_Cliff_Report.pdf.

MSPs are Medicaid programs that help to pay for uncovered Medicare costs. New Hampshire’s MSPs include a Qualified Medicare Beneficiary program (QMB) that pays for Part B premiums, deductibles, and co-payments, and two Specified Low-Income Medicare Beneficiary programs (SLMB) and SLMB 135 (also known as QI) that pays for Part B premiums. MSP income eligibility is set at a percentage of the federal poverty limit (FPL), but states have the authority to modify both the income

and resource eligibility standards and expand MSP financial eligibility.

2024 DHHS MSP Financial Eligibility Standards

Program	Pays Medicare	Income Limit 2024	Resource Limit
QMB	Part B, Deductibles, and Co-Payments	100% of FPL \$1,255 Single \$1,704 Married	\$9,430 Single \$14,130 Married
SLMB	Part B	120% FPL \$1,506 Single \$2,044 Married	\$9,430 Single \$14,130 Married
SLMB 135 a/k/a QI	Part B	135% of FPL \$1,695 Single \$2,300 Married	\$9,430 Single \$14,130 Married

More information about MSP eligibility in New Hampshire is available from the Aging and Disability Resource Centers (ADRC - formerly ServiceLink) at dhhs.nh.gov/programs-services/adult-aging-care/servicelink or you can apply directly at NH EASY at nheasy.nh.gov/.

Unfortunately, the MSPs are underutilized. Research shows that the states with the highest MSP enrollment have increased the financial eligibility limits. Connecticut, the District of Columbia, Hawaii, Indiana, Maine, Massachusetts and New York have adopted higher income limits. Alaska, Arizona, California, Connecticut, Delaware, the District of Columbia (DC), Hawaii, Louisiana, Maine, Mississippi, New Mexico, New York, Oregon, and Vermont do not apply asset limits. The number of states expanding MSP eligibility grows every year. If you believe you would benefit from expanded financial eligibility for the MSPs in New Hampshire, please reach out to Judith Jones or Martha McLeod at jjones@new-futures.org and mmcleod@new-futures.org.

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

Contact Information for National, State and Local NH Elected Officials

U.S. Senator Maggie Hassan,
(202) 224-3324
<https://www.hassan.senate.gov/content/contact-senator>

U.S. Rep Ann Kuster,
(202) 225-5206
<https://kuster.house.gov/contact/>

U.S. Senator Jeanne Shaheen,
(202) 224-2841
www.shaheen.senate.gov/contact/contact-jeanne

U.S. Rep. Chris Pappas,
(202) 225-5456
<https://pappas.house.gov/>

Who is My Legislator?

Use these links 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.

November is Diabetes Awareness Month

By RACHEL S. EICHENBAUM, RN, MSN

Did you know that United States is 4th highest for people living with diabetes in the world?

In 2023, 1.2 million people were diagnosed with diabetes and 97.6 million people were living with glucose intolerance or pre-diabetes. Every year the number of people living with diabetes increases.

November is Diabetes awareness month. The purpose of this observation is to help people better understand diabetes, how to prevent it, and how to live better with it.

November also signals the beginning of the holiday season. This means family and friends, gifts, gatherings, and lots of food. Thanksgiving is the start. People living with diabetes begin to wonder; How will I manage to keep my sugar under control?

One suggestion for managing your diabetes is to set goals by using one of the diabetes self-management tool, Action Planning.

This self-management tool was developed by Stanford University and is part of the Diabetes Self-Management Workshop, a 6-week program designed to help you live better with diabetes.

Action Planning Has Five Steps

- **Your plan should include something you want to do.** One goal could be to use a smaller plate but fill it with what you want to eat or take a 15-minute walk between dinner and dessert.
- **Your action plan should be achievable.** Set a goal that is doable – a 15-minute walk 3 days a week instead of 7 days a week. If you do more, great! You have still achieved your goal.
- **It's important to be specific.** Saying I will exercise is too vague. State that you will walk or do 5 push-ups.
- **When and where you will do this.** I will walk Tuesday, Thursday, and Saturday at 7:00am for 15 minutes in the park.
- **Are you confident you can achieve this plan?** Do a self-check and if you answer no, think about how you can modify your plan to be successful.

Are you interested in learning about more tools for living well with Diabetes? The Well-Being Action Network (WBAN) have workshops that will help you feel less overwhelmed and more confident about managing your diabetes or any chronic conditions.

The chronic disease self-management program was developed as part of a rigorous research project at Stanford University. The research showed that the program increases understanding of chronic conditions and your confidence in managing day to day. Stanford University also developed programs for people living with diabetes and chronic pain. These programs were also developed using research and were found to be successful.

WBAN offers all three programs either in-person or online. It also offers a program developed by the Arthritis Foundation called Walk with Ease. This program helps those with arthritis start walking and gradually increase how much you walk over the course of 6 weeks. You can learn more about the workshops and sign up to participate at <https://www.snhahec.org/upcoming-workshops1.html>.

COVID-19 Vaccine, At-Home Test Kits Now Available

The updated 2024–2025 COVID-19 vaccine is now available. It is especially important for people 65 or older to get the updated vaccine. It can help protect against the most common variants of the virus circulating now.

Medicare covers the COVID-19 vaccine at no cost to you.

Protection from previous vaccination or infection weakens over time, so it's important to get the updated COVID-19 vaccine now to stay protected. If you've recently had COVID-19, you can wait 3 months to get a COVID-19 vaccine.

Find COVID-19 Vaccines at <https://www.vaccines.gov/>

Also, every U.S. household can order **4 COVID-19 at-home tests** — shipped directly to your home at no cost. Visit <https://www.covidtests.gov/> to place your order.

Check Out Past Editions of Aging Matters

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

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

Veterans Day Events Scheduled Throughout NH

The New Hampshire Department of Military Affairs and Veterans Services honors all who have served our nation and wishes to express gratitude to all Veterans, especially on Veterans Day.

Held annually on November 11, Veterans Day is a federal holiday to honor all Veterans who have served the United States, or are still serving, during times of peace or war. Veterans Day originated as Armistice Day, when at the 11th hour of the 11th day of the 11th month of 1918, World War I ceased with an armistice, ending what was considered “the war to end all wars”. Congress amended the name of Armistice Day to Veterans Day on June 1, 1954, to honor all American Veterans who served their country honorably during peacetime or war.

Many communities across the state show their gratitude for those who have served by holding services, parades or other special events. The New Hampshire Department of Military Affairs & Veterans Services shares some of the Veterans Day activities to be held across the state.

Below is a list of some of the Veterans Day Activities to be held in 2024 in New Hampshire.

Annual Veterans Day Concert Performed by NH's Own 39th Army Band

Saturday, November 9, 2024: Capitol Center for the Arts, 44 South Main Street, Concord

Join the 39th Army Band for a 90-minute audio visual experience featuring some of the best civilian musicians in the State. The performance will include a wide variety of music genres including rock, country, pop, jazz, and patriotic classics. Veterans of all ages, their families and the general public are invited to this event. Tickets are available online, reserved your free ticket here: [Capitol Center for the Arts \(ccanh.com\)](https://ccanh.com)

New Hampshire State Veterans Cemetery

110 Daniel Webster Highway, Boscaawen, NH 03303

- **Fall Clean-Up: Memorial Walkway and Headstone Cleaning Event**, Sunday, November 3, 2024 at 10:00am. All are welcome!
- **Place Flags for Veterans Day**, Thursday, November 7, 2024 at 1:00pm
- **Remove Flags from Graves**, Tuesday, November 12, 2024 at 1:00pm



Dunbarton

American Legion Post #116 Veterans Day Ceremony, Monday, November 11, 2024: 11:00am-12:00pm, Town Hall, 2nd Floor

Hampstead

Hampstead Veterans Day Observance, Monday, November 11, 2024: 11:00am, Hampstead Middle School

Manchester

Annual Veterans Day Parade, Monday, November 11, 2024 starting at 10:30am on Elm Street.

Merrimack

Veterans Day Service, Monday, November 11, 2024 at 11:00am at Last Rest Cemetery

Newbury

Veterans Day Observation, Monday, November 11, 2024 at 11:00am at the Memorial (followed by a chili lunch)

North Conway

Settlers Green Veterans Remembrance Walk, Saturday, November 9-Monday, November 11, 2024; 11:00am-1:00pm each day

Join Settlers Green North Conway on a one-mile walk to honor Veterans. Along the walk will be sign displays honoring Veterans. The walk will be open 11:00am to 1:00pm November 9-11, 2024. It will begin and end at The Gazebo and follow the existing one-mile walking route around Settlers Green. The official Veterans Remembrance Walk will take place on Monday, November 11 at 11:00am after the singing of the National Anthem. The walk will depart from The Gazebo. For further details see the Settlers Green North Conway calendar of events at: www.settlersgreen.com.

Rindge

Veterans Day Service at The Cathedral of the Pines, Cathedral of the Pines, 10 Hale Hill Road, Rindge, Monday, 11/11/23, 10:45am

Towns and cities throughout New Hampshire have planned their own celebrations and parades to honor veterans on Veterans Day. Please check your community's website and/or Facebook for more information.