



A Citizen Voice for the
Aging Experience

February 2020
Volume 14, #2

**BOARD OF
DIRECTORS**

*Richard Crocker
Meredith, NH*

*Carol Currier
Concord, NH*

*Peg Leighton
Hillsborough, NH*

*Jean Lewandowski
Nashua, NH*

*Don Rabun
Hillsborough, NH*

*Cindy Robertson
Hooksett, NH*

*Barbara Salvatore
Bedford, NH*

*Maida Sengupta
Nashua, NH*

*Roger Vachon
Concord, NH*

EngAGING NH
9 Gleneagle Drive
Bedford, NH
engagingnh@gmail.com
www.engagingnh.org

ENGAGING NH NEWS

Guest Opinion

Drumbeat Builds for a Peace Corps Of Caregivers

By Judith Graham

Imagine a government program that would mobilize volunteers to help older adults across the nation age in place. One is on the way. The Administration for Community Living, part of the Department of Health and Human Services, is taking steps to establish a National Volunteer Care Corps.

If it's successful, healthy retirees and young adults would take seniors to doctor appointments, shop for groceries, shovel snowy sidewalks, make a bed or mop the floor, or simply visit a few times a week. Older adults would not only get a hand with household tasks, but also companionship and relief from social isolation. And family caregivers could get a break.

Younger volunteers might get class credit at a community college or small stipends. Older volunteers could enjoy a satisfying sense of purpose.

This notion of a domestic Peace Corps for caregiving, if you will, has been circulating since 2013, when it surfaced in a Twitter chat on elder care. In 2017 and

Volunteer caregiving can make the difference between someone having quality of life and not having any at all

2018, bills introduced in Congress proposed a demonstration project, unsuccessfully. Now, four organizations will spearhead the Care Corps project: the Oasis Institute, which runs the nation's largest volunteer intergenerational tutoring program; the Caregiver Action Network; the National Association of Area Agencies on Aging; and the Altarum Institute, which works to improve care for vulnerable older adults.

In this Issue

NH Updates	page 3
Your Voice	7
Comm on Aging	8
Focus on Community	8
News You Can Use	9
Health & Wellness	13
Tech Tips	16
Dollars & Sense	17
Laugh & Live Longer	18
Purposeful Living	18
Board Notes	19
NH Legislative Contacts	19

WHO ARE WE?

EngAGING NH is an all-volunteer not-for-profit organization registered with the State of NH. We work to support and promote activities, policies, planning and values that respect and include ALL older adults.

This fall, project leaders will invite organizations across the country to submit proposals to serve “non-medical” needs of older adults and younger adults with disabilities. Next spring, up to 30 organizations will get 18-month grants of \$30,000 to \$250,000, according to Juliet Simone, director of national health at the Oasis Institute.

The goal is to discover innovative, effective programs that offer services to diverse communities (geographic, racial and ethnic) and that can be replicated in multiple locations.

“We want the organizations that apply to be very flexible and creative,” said Anne Montgomery, deputy director of Altarum’s Program to Improve Eldercare. “And we’re aiming to create a volunteer infrastructure that can last and be sustainable.”

All volunteers will undergo background checks and training, and there will be an emphasis on evaluating program results.

“We want to be able to say, ‘Here are the services that people really need, and these are the types of things that work well for specific populations,’” said John Schall, CEO of the Caregiver Action Network. Services could include preparing meals, taking seniors to church or home-based tech

support for computer users, among many other possibilities.

One of the largest is Seniors Corps, run by the Corporation for National and Community Service. Through its Senior Companion program, volunteers age 55 and older visit needy older adults and help them with tasks such as shopping or paying bills.

About 10,500 volunteers spend 15 to 20 hours a week, on average, serving 33,000 seniors through this program.

Recent research from Senior Corps demonstrates that volunteers receive benefits while giving to others — a finding confirmed by a large body of research. After two years of service, 88% of Senior Corps volunteers reported feeling less isolated, while 78% said they felt less depressed.

To learn if Service Corps’ companion program is available near you, use this new tool on its website. The group also offers less intensive services to 300,000 older adults and people with disabilities through its Retired Senior Volunteer Program.

“Volunteer caregiving can make the difference between someone having quality of life and not having any at all,” said Inez Russell, board chair of the organization. She’s also the founder of Friends for Life, a Texas program that offers volunteer aid to seniors trying to live independently and that reaches out to seniors who don’t have family members on birthdays and holidays, among other services. Altogether, the two programs reach about 4,000 people a year.

In Montpelier, Vt., Joan Black, who’s 88 and lives alone in a one-bedroom apart-

ment, has been a member of Onion River Exchange — a time bank — for 10 years. Onion River members contribute goods and services (a ride to the airport, a homemade casserole, a newly knit baby sweater) to the time bank and receive goods and services in exchange. For years, Black gave out information about the exchange at farmers markets and other community events — her way of banking credits.

It's a form of volunteerism that "creates a sense of community for many people," said Edisa Muller, chairwoman of the Onion River board. For Black, who lives on a small fixed income and can't vacuum, scrub her tub, dust her wooden furniture or shovel the driveway that leads to her apartment, participating in the time bank has become a way to meet new people and remain integrated with the community.

"I like a tidy house: When things are out of order, I'm out of order," she said. "I don't believe I'd be able to do everything I do or live the way I do without their help."

Read the entire article :

<https://ctmirror.org/2019/10/13/drumbeat-builds-for-a-peace-corps-of-caregivers/>

NH Updates

LETTER SCAM

The NH Attorney General warns of a fake letter on what appears to

be Dept. of Justice letterhead addressing legal actions to be taken against the recipient and requesting payment for legal fees.

VOTING REGISTRATION INFORMATION

This guidance was revised on November 7, 2018, to comply with a court order enjoining enforcement of Senate Bill 3 (2017). Do not rely on published versions of the

Do you know an Elder leader making NH better for all of us as we age?
Nominated him or her for a Volunteer Award!
Nomination forms are online at www.engagingnh.org

election laws or sections of the Election Procedure Manual that relate to statutes amended by Senate Bill 3. To be eligible to register and vote in New Hampshire a person must be:

- 18 years of age or older on election day;
- A United States citizen; and
- Domiciled¹[1] in the town or ward where the person seeks to vote.

To register, you will need to provide proof of your identity, age, citizenship, and domicile. Proof can be either by documents or if you do not have documents with you, by affidavit. Documents may be presented in paper or electronic form.

- A driver's license or non-driver ID from any state satisfies proof of identity and age.
- A birth certificate, U.S. Passport/Passcard, or naturalization document satisfies proof of citizenship.

Note: A New Hampshire Real ID compliant driver's license is NOT proof of U.S. Citizenship.

If you do not have these, you can prove your identity, age, and/or citizenship, by signing a Qualified Voter Affidavit, under oath, in front of an election official.

You will also need to prove that you are domiciled in the town or ward where you

intend to vote. Proof can be either by documents or if you do not have documents with you, by affidavit. The law requires a document that "manifests an intent to maintain a single continuous presence for domestic, social, and civil purposes relevant to participating in democratic self-government.

" If you have any questions about what will be sufficient proof of domicile, you may call or visit your town or city clerk's office. Look up your clerk's address and contact information <http://sos.nh.gov/VoteInfoorLook.aspx> choose "Clerk Information Search."

REAL ID LICENSES

If you will be renewing your NH Driver's License in 2020 plan ahead for Real ID requirements. Effective October 1, 2020, a REAL ID Driver License or Non-Driver Identification Card, or a Passport will be required to board an airplane for domestic flights or enter a secure federal facility. Your current Driver License or Non-Driver Identification Card will be accepted until October 1, 2020. Your REAL ID Driver License or

HELP!

Do you need help with your Social Security or VA benefits? Do you have questions about the IRS or Medicare? If so, your NH Congressional Delegation can help!

Your two U.S. Senators and two Congresswomen all have staff equipped to help New Hampshire residents with issues, concerns or questions related to the federal government. The contact information for the NH Congressional Delegation is below. Please don't hesitate to reach out!

Senator Jeanne Shaheen
2 Wall Street, Suite 220
Manchester, NH 03101
603-647-7500
www.shaheen.senate.gov

Senator Maggie Hassan
1589 Elm Street, 3rd Floor
Manchester, NH 03101
603-622-2204
www.hassan.senate.gov

Rep. Chris Pappas
1st Congressional District
660 Central Ave., Unit 101
Dover, NH 03820
603-285-4300
www.shea-porter.house.gov

Rep. Annie Kuster
2nd Congressional District
18 North Main Street, 4th Floor
Concord, NH 03301
603-226-1002
www.kuster.house.gov

Non-Driver Identification Card will be marked with a star in the top right corner to indicate it may be used for federal identification.

REAL ID is voluntary in New Hampshire, but you should consider it if you want to travel by air domestically, or enter a secure federal facility (such as a military base or courthouse) and you do not have a Passport, or other federal identification, or if you do not wish to use your Passport for those purposes. If you elect to not get Real ID, your Driver License or Non-Driver Identification Card will indicate "NOT FOR FEDERAL IDENTIFICATION" and you will need another type of federally compliant identification, such as a Passport, to board a domestic flight or enter a secure federal facility.

NAME CHANGE DUE TO MARRIAGE, DIVORCE, ADOPTION OR OTHER?

An important part to proving your identity is ensuring that your birth certificate or Passport reflect your current name. Your proof of identity must show your current name, or you will need to show proof of your name

change(s).

For example, if you have been married, you will need to show a document for each time your name changed, so if you have been married multiple times, you will need to show the proper documents for each marriage.

It is important to note that we need to have proof that the person named on the birth certificate is the person applying for the Driver License or Non-Driver Identification Card.

APPLY NOW FOR THE 2020 SENIOR LEADERSHIP SERIES!

Start the new decade off by applying for the 2020 Senior Leadership Series! This goal of the series is to develop leadership skills of older adults, caregivers, family members, and friends to advocate for issues impacting older adults. This five-part series runs from April-November.

More than 130 individuals have already graduated and are making New Hampshire an age friendly state- from their neighborhoods all the way to the state capital. Please visit this website for more information and to download the application: chhs.unh.edu/center-aging-community-living/senior-leadership-series.

The series is a collaboration of AARP NH, UNH Center on Aging and Community Living, and Dartmouth Centers on Health and Aging. If you have questions, you are welcome to contact Laura Davie at laura.davie@unh.edu or 603-862-3682.

THE MATURE WORKER PROGRAM (MWP)

The MWP provides tailored and individualized re-employment services, along with training opportunities as needed, to eligible individuals 55 years of age or older.



Career Navigators will work with program participants to connect them with available job opportunities. The Mature Worker Program is offered through 12 NH Works Sites located across the State. Of the 600 slots available, only 400 have been filled to date and the deadline is only 6 months away.

For more information go to www.nhworks.org/mature-worker-program

FREE WEBINAR

Local Welfare Assistance offered by Nh Legal Assistance for advocates and providers. To register go to: https://unh.az1.qualtrics.com/jfe/form/SV_aeKmJx2Syf0mACN. February 12, 10:00 to 11:30 AM. Covers local city and town assistance programs.

WEBINAR: FAMILY CAREGIVING POLICIES AND INNOVATIONS

Family caregivers provide an estimated \$470 billion per year in unpaid care, and are a critical component for states seeking to support older adults and individuals with complex needs stay in their homes and communities. Funded by The John A. Hartford Foundation, NASHP's RAISE Family Caregiver Resource and Dissemina-

FYI...

This newsletter is intended as a forum for you to share personal experiences, information and points of view.

In our media driven world of skillful marketing and political spin, we believe that diversity is critical to discernment and therefore the EngAGING NH Board of Directors welcomes all points of view, expressed with civility!

While the opinions expressed do not necessarily reflect those of the Board members, our intent is to include material that assists you in forming your own opinions.

To send articles or to add your name to our newsletter mailing list, contact:

engagingnh@gmail.com

tion Center will host a webinar to discuss state and federal policies and initiatives to support family caregivers.

The webinar will provide an overview of the Recognize, Assist, Include, Support and Engage (RAISE) Family Caregivers Act, and will feature state leaders from Tennessee

and Washington state who will share their policies and innovations to support family caregivers.

Please register in advance for this webinar:

https://zoom.us/webinar/register/WN_4xZ6sg1fRZ-umjFE_d7pUw

After registering, you will receive a confirmation email containing information about joining the webinar.

**LEGISLATIVE SPOTLIGHT:
PRESCRIPTION PRICE REFORM**

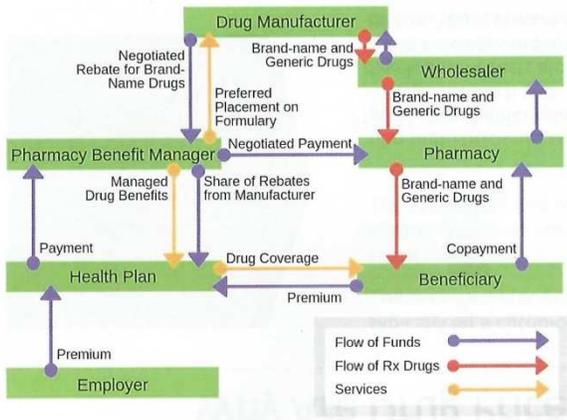
Over a fifth of New Hampshire seniors have reported rationing or discontinuing

prescribed medications because they can't afford them, according to representatives from New Futures and the NH Alliance for Healthy Aging (AHA). They are meeting with groups around the state to explain reasons for increases in prescription costs, what is being done in Concord to help rein them in, and what all of us can do to help move reform forward.

In January, presenters at Nashua's Senior Activity Center showed attendees the Money and Prescription Drug flow chart pictured above and cautioned that we not even try to make sense of it. The complexity of the system, the number of hands out for their share of profits, and the relatively small influence of consumers ourselves are the reasons so many of us are forced to choose between effective treatments and other necessities.

Representatives Skip Cleaver and Greg Indruk and Senator Cindy Rosenwald from Nashua outlined four bills that are being introduced this session aimed at reining in prescription drug costs. These are not systemic changes, but are designed to help in the short term. One proposes allowing importation of medications from Canada. A second prohibits "non-medical switching," which forces consumers to change medications for non-medical reasons. A third would create a state Drug Affordability Board to monitor insurance and pharmacy pricing practices and eliminate price-gouging. The fourth provides for more regulation and transparency about pharmacy benefits managers, who negotiate deals between pharmacies and manufacturers. We will be tracking these and relevant legislation throughout the session.

AHA, New Futures, and our legislators all urge us to start to thinking of ourselves as activists and reformers. In fact, there are



three things we can do right now to influence decision makers. First, this election year is a perfect time to do some “bird-dogging.” When we meet a candidate, we briefly state a problem that affects us and ask what he or she plans to do about it. “The price of my thyroid medication has doubled in the last five years. I’m afraid I won’t be able to afford my property taxes if this goes on. What’s your plan to control drug prices?” The answers (or evasions) will help inform our political choices.

Second, we can follow bills currently being debated in our state legislature and contact our local Representatives and Senators in support or opposition to them. As Senator Rosenwald said, “We want to hear from you! If you don’t contact us, the only voices we hear are those of lobbyists.” Go to www.nh.gov and use the Legislature tab to find your representatives. Each one has a phone number and an email address, and almost all of them will respond to your questions and comments.

Finally, those who are able can testify at public committee hearings. Personal testimony is powerful. Most of our elected officials want to learn how their decisions affect real people, and those who don’t want to know can be replaced at the vot-

ing booth. The New Futures website, www.new-futures.org, has a worksheet titled “The Power of the Personal Story” and guidance for writing brief but effective testimony about how the current health care system has affected their life. The testimony can be presented at public meetings in person or sent via email to our local representatives and/or committee members to take to the legislature.

NH DMV NO LONGER CHARGING FEES FOR DISABILITY PARKING PLACARDS

Know your rights! Individuals with walking disabilities cannot be charged a fee for removable disability parking placards. Charging a fee for parking placards violates the Americans with Disabilities Act (ADA). The NH Department of Motor Vehicles has now stopped charging fees for disability placards. The updated application for removable disability parking placards is available at www.nh.gov/.../divisi.../dmv/forms/documents/rdmv130.pdf

GSIL Advocacy Alert, 1/30/20

Your Voice

POTHOLES

The wonderful spring like days over the January 11/12 weekend brought a taste of what it to come including the road challenges. I read that there is a new pothole product made from recycled plastic bottles being tested in England. Of course they drive on the right and we drive on what’s left! LOL

Julia

MM/DD/YY CAUTION

When writing out a check or signing a legal document that requires a date, be sure to use the full 2020, and not just

How to Contact Your NH Commission on Aging

Chair, Rep. Polly Campion
polly.campion@leg.state.nh.us

Vice Chair, Ken Berlin
kaberlin@comcast.net

Clerk, Roberta Berner
bernerabel@aol.com

mm/dd/20 because digits could be added to 20 to falsify the effective date.

Sarah

JANUARY NEWSLETTER

Thank you for sending [January newsletter]. I haven't read it all yet but the articles I've read so far are very interesting. I really enjoyed reading the quilting article since I am an avid quilter. I'm in the process now of reading the Happiness Life Span article, also very interesting.

Sandy

(Editor's note: *Please let us know what you think of the newsletter content so we can provide material that is of value to you.*)

Commission on Aging Update

EXECUTIVE DIRECTOR HIRED

Rebecca Skye has been hired as the first Executive Director of the new

NH Commission on Aging and starts her role at the end of January.

Rebecca has 20+ years experience in project management at various non-profit organizations. Rebecca's previous work at the Foundation for Healthy Communities included establishing evidence-based community falls prevention programs in NH and co-leading the formation of the NH

Health & Equity Partnership, a multi-sectorial, multi-disciplinary, multi-cultural collective impact initiative to advance health and equity in the State of New Hampshire.

The Commission on Aging continues to explore current activities to look at opportunities to partner. At the January meeting, Julianne Carbin, Director, DHHS Bureau of Mental Health presented an overview on the progress to develop a ten year mental plan for the State.

The Commission expects to move to permanent headquarters in the Dolloff Building on the Pleasant St. campus the end of January.

Focus on Community

THE FIVE CORE VALUES OF TIMEBANKING

Timebanking is a kind of money. Give one hour of service to another, and receive one time credit. Edgar Cahn is the founder of modern timebanking. He noticed that successful timebanks almost always work with some specific core values in place. In his book *No More Throw-Away People*, he listed four values. Later, he added a fifth. These have come to be widely shared as the five core values of timebanking – and most timebanks strive to follow them. They are a strong starting point for successful timebanking.

Asset Every one of us has something of value to share with someone else.

Redefining Work There are some forms of work that money will not easily pay for, like building strong families, revitalizing neighborhoods, making democracy work, advancing social justice. Time credits were designed to reward, recognize and honor that work.

Reciprocity Helping that works as a two-way street empowers everyone involved – the receiver as well as the giver. The question: “How can I help you?” needs to change so we ask: “Will you help someone too?” Paying it forward ensures that, together, we help each other build the world we all will live in.

Social Networks Helping each other, we reweave communities of support, strength & trust. Community is built by sinking roots, building trust, creating networks. By using timebanking, we can strengthen and support these activities.

Respect Respect underlies freedom of speech, freedom of religion, and everything we value. Respect supplies the heart and soul of democracy. We strive to respect where people are in the moment, not where we hope they will be at some future point.

TIMEBANKING IN NH

The Upper Valley Community Exchange (UVCE) “Paying it forward for a sustainable future.”_The UVCE is a primarily volunteer led organization located in the northern Connecticut River Valley region of Vermont and New Hampshire. Our mission is to provide a framework for strengthening community and local economy through efficient, effective, and reliable service exchanges.

*Learn more about Timebanks:
<https://timebanks.org/>*

News You Can Use

2019 BEST YEAR FOR HUMANITY

If you’re feeling low about the state of the world, consider this: In the long arc of human history, 2019 has been the best year ever.

As Nicholas Kristof from The New York Times highlights, since modern humans emerged

about 200,000 years ago, 2019 was probably the year in which children were least likely to die, adults were least likely to be illiterate and people were least likely to suffer excruciating maladies.

Diseases like polio, leprosy, river blindness and elephantiasis are on the decline, and global efforts have turned the tide on AIDS. A half-century ago, a majority of the world’s people had always been illiterate; now we are approaching 90 percent adult literacy.

Every single day in recent years, another 325,000 people got their first access to electricity. Each day, more than 200,000 got piped water for the first time. And some 650,000 went online for the first time, every single day.

There have also been particularly large gains in girls’ education — and few forces change the world so much as education and the empowerment of women.

So next time you’re feeling down about how things are unraveling on the international arena, remind yourself about these good trends, typically overshadowed by negative headlines.

<https://www.optimistdaily.com>

OLD SCHOOL - AN ANTI-AGEISM CLEARINGHOUSE

Old School is a clearinghouse of free and carefully vetted resources to educate people about ageism and help dismantle it. You’ll find blogs, books, articles, videos,

RAISE YOUR VOICE!

Please let us know what’s on your mind and what’s important to you.
engagingnh@gmail.com

speakers, and other tools (workshops, handouts, curricula etc.) that are accessible to the general public.

<https://oldschool.info> and on Facebook
<https://www.facebook.com/oldschool.info>

5 IMPORTANT ESTATE PLANNING DOCUMENTS

Durable Power of Attorney

This appoints one or more people to act for you on financial and legal matters in the event of your incapacity. Without it, if you become disabled or even unable to manage your affairs for a period of time, your finances could become disordered and your bills not paid, and this would create a greater burden on your family. They might have to go to court to seek the appointment of a conservator, which takes time and money, all of which can be avoided through a simple document.

Health Care Proxy and Medical Directive

Similar to a durable power of attorney, a health care proxy appoints an agent to make health care decisions for you when you can't do so for yourself, whether permanently or temporarily. Again, without this document in place, your family members might be forced to go to court to be appointed guardian. Include a medical directive to guide your

We Want You to Know . . .

EngAGING NH promotes citizen leadership and the active involvement of New Hampshire's older adults in the development of communities and public policies that support all individuals as we age. We are a COMPLETELY VOLUNTEER organization with no paid staff, and a limited budget.

We actively partner & work with other NH advocates.

Formal Partnerships

- NH State Independent Living Council
- State Committee on Aging-Vaughan Awards
- Disabilities Rights Center—NH
- NH Cares
- UNH Center for Aging and Community Living
- Oral Health Care Expansion, Children's Alliance of NH
- Self Advocacy Leadership Team (SALT)
- Mid-State Regional Coordinating Council
- Southern New Hampshire Planning Commission

Active Collaborations & Groups:

- Elder Rights Coalition

Other Groups we work with:

- AARP
- NH Hospice and Palliative Care Organization
- NH State Committee on Aging
- NAMI
- NH Alliance for Retired Americans
- DD Council
- UNH Institute on Disabilities
- NASW-NH
- Area Committees on Aging
- NH Association of Senior Centers
- Endowment for Health, Alliance on Healthy Aging
- NH Legal Assistance
- Department of Health & Human Services
- ServiceLink

© 2017 EngAGING NH, All Rights Reserved

www.engagingnh.org

EngAGING NH Newsletter articles may be copied for personal use, but proper notice of copyright and credit to EngAGING NH must appear on all copies made. This permission does not apply to reproduction for advertising, promotion, sale or other commercial purposes.

Your Local Resources

ServiceLink Aging & Disability Resource Center 866-634-9412 (servicelink.nh.gov);

211 NH is the connection for NH residents to the most up to date resources they need from specially trained Information and Referral Specialists.

211 NH is available 24 hours, 365 days a year. Multilingual assistance and TDD access is also available.

agent in making decisions that best match your wishes.

HIPAA Release

While the health care proxy authorizes your agent to act for you on health care matters, you may only appoint one person at a time. It may be important for all of your family members to be able to communicate with health care providers. A broad HIPAA release -- named for the Health Insurance Portability and Accountability Act (HIPAA) of 1996 -- will permit medical personnel to share information with anyone and everyone you name, not limiting this function to your health care agent.

Will

Your will says who will get your property after your death. However, it's increasingly irrelevant for this purpose as most property passes outside of probate through joint ownership, beneficiary designations, and trusts. Yet your will is still important for two other reasons. First, if you have minor children, it permits you to name their guardians in the event you are not there to continue your parental role.

Second, it allows you to pick your personal representative (also called an executor or executrix) to take care of everything having to do with your estate, including distributing your possessions, paying your final bills, filing your final tax return, and closing out your accounts. It's best that you choose who serves in this role.

Revocable Trust

A revocable trust is icing on the cake and becomes more important the older you get. It permits the person or people you name to manage your financial affairs for you as well as to avoid probate. You can name one or more people to serve as co-trustee with you so that you can work together on your finances. This allows them to seamlessly take over in the event of your incapacity. Revocable trusts are not as simple as the prior four documents because there are many options for how they can be structured and what happens with your property after your death. Drafting a trust is more complicated, but also more nuanced, giving you more say about what happens to your assets.

Unless your situation is complicated, these documents are straightforward and the process to create them is not difficult. By drafting an estate plan, you can save your family a great deal of strife, difficulty, and cost at an already tough time.

www.elderlawanswers.com/the-most-important-estate-planning-documents-17453?

NEW ISSUE BRIEF COUNTERS HARMFUL FALSE BELIEFS ABOUT MEDICARE COVERAGE FOR SKILLED CARE

The Center for Medicare Advocacy, a national nonprofit, released a new issue brief on an often-misunderstood aspect of cov-

erage for people with chronic illness who need longer term care.

Titled "The Jimmo v. Sebelius Settlement Agreement: An Issue Brief for Medicare Providers," the brief explains Jimmo v. Sebelius, a nationwide class action lawsuit that was brought on behalf of individuals with chronic conditions who had been incorrectly denied Medicare coverage. In 2013, a U.S. District Court approved the settlement agreement, which required the Centers for Medicare & Medicaid Services (CMS) to confirm that Medicare coverage is determined by a beneficiary's need for skilled care, not their potential for improvement.

Prior to the settlement, many beneficiaries who needed care in settings like home health or nursing facilities found that their claims were denied on the basis that they were not improving. In addition, many providers thought that was the standard, and would refuse to provide care. The Center for Medicare Advocacy, along with Vermont Legal Aid, represented the plaintiffs and successfully argued that this interpretation of Medicare rules was incorrect and harmful.

The court case, Jimmo v. Sebelius (Jimmo), ended in a settlement where the federal government confirmed that Medicare coverage is determined by a beneficiary's need for skilled care and does not rely on any potential for improvement. This applies to all Medicare beneficiaries throughout the country who are receiving care in home health, skilled nursing facilities, outpatient therapy, and inpatient rehabilitation hospitals and facilities. Today,

the policy is clear: skilled care may be necessary to improve, maintain, or slow further deterioration of a patient's condition.

The Jimmo Settlement clarifies that beneficiaries are eligible for skilled care when they need it and not just when the care might result in improvement. However, providers, beneficiaries, and advocates still encounter problems on occasion where claims are errantly denied. Because of this, the issue brief is a valuable resource that can help stakeholders better understand the rules in order to ensure people with Medicare get the care they need.

Medicare Watch, 1/16/20

AVOIDING FRAUD AND SCAMS

The U.S. Census Bureau is committed to making the 2020 Census quick, easy, and safe for all participants. Here are some tips to help you stay safe.

Avoiding Scams Online

Phishing is a criminal act in which someone tries to get your information by pretending to be an entity that you trust. Phishing emails often direct you to a website that looks real but is fake—and may be infected with malware.

It is important to know that the Census Bureau will not send unsolicited emails to request your participation in the 2020 Census. Further, during the 2020 Census, the Census Bureau will never ask for:

- Your Social Security number.
- Your bank account or credit card numbers.

LIKE & FOLLOW US . . .



www.facebook.com/EngAGINGNH

- Money or donations.

In addition, the Census Bureau will not contact you on behalf of a political party.

Staying Safe at Home

If someone visits your home to collect a response for the 2020 Census, you can do the following to verify their identity:

First, check to make sure that they have a valid ID badge, with their photograph, a U.S. Department of Commerce watermark, and an expiration date.

If you still have questions about their identity, you can call 800-923-8282 to speak with a local Census Bureau representative.

Reporting Suspected Fraud

If you suspect fraud, call 800-923-8282 to speak with a local Census Bureau representative. If it is determined that the visitor who came to your door does not work for the Census Bureau, contact your local police department.

2020census.gov



**HEALTHY
MICROBIOME FOODS**

The microbiome includes the microbes that live within the human gut and it is vital to both digestive and overall health. These bacteria affect digestion, mood, and energy levels. A healthy microbiome can even help prevent serious diseases including obesity, cancer, and inflammatory bowel disease. A diverse range of bacteria is key to a healthy gut and these 5 steps can help you cultivate a stronger microbiome this year:

Eat your fruits and veggies

Our microbiome thrives off carbohydrates we cannot break down ourselves. A wide

variety of fruits and vegetables provides a diverse source of food for our bacteria.

Add resistant starch

Starches like white bread and pasta are quickly digested, but resistant starches like legumes and potatoes pack a microbiome-promoting punch

Experiment with different fibers

Everyone responds to different fibers and fiber combinations differently. Try out a wide variety like whole grains, legumes or cruciferous vegetables to see how they affect your body.

Exercise for you and your microbes

Physical activity is good for your whole body, including your gut!

Add probiotic foods to your diet

Foods that contain microorganisms such as yogurt, sauerkraut, and kimchi are great for supporting overall gut health.

6 WAYS TO PROTECT YOUR BRAIN AS YOU AGE

A healthy gut can radically improve your overall health. Food and the environment which digests it fuels our bodies for everyday activity, so try some of these tips to make sure your microbiome is thriving!
<https://www.optimistdaily.com>

YOGA IMPROVES YOUR MEMORY, DECISION MAKING AND EMOTIONAL INTELLIGENCE, NEW STUDY SHOWS

Even practicing once a week has measurable benefits for your brain

You probably know yoga is good for you, but you may not know how good. In a recently published study, researchers reviewed 11 different studies that compared

WHO IS MY LEGISLATOR?

Use this quick link to find and contact your local State Rep and Senator:

<http://www.gencourt.state.nh.us/house/members/wml.aspx>

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

Tell them your ideas, thoughts & concerns!

subjects who practiced yoga with those who didn't, to see what effect doing yoga might have on people's brains. The results suggest that several brain areas benefit from yoga, including the areas that control decision-making and planning, those that control emotions, and those that control memory.

A team of researchers led by professor Neha Gothe of the University of Illinois and professor Jessica Damoiseaux from Wayne State university studied the studies. All the studies used brain scanning techniques such as MRIs or fMRIs to examine participants' brains. Six of the studies compared people who regularly practiced Hatha yoga (the most commonly practiced form in the United States) with people who didn't. But in the other five studies, all the participants started out as non-yogis, and then some began practicing once or twice a week for 10 to 24 weeks. Even that amount of yoga was enough to make some measurable differences to participants' brain function.

What were those differences? To begin with, a measurably larger hippocampus. That's very important because the hippocampus helps in memory processing and it gets smaller as you get older. "It is also

the structure that is first affected in dementia and Alzheimer's disease," Gothe notes.

Researchers also found that the prefrontal cortex and brain networks appeared larger in those who practiced yoga. The prefrontal cortex "is essential to planning, decision-making, multitasking, thinking about your options and picking the right option," according to Damoiseaux -- in other words, yoga makes you a better decision-maker. If, like me, you often find yourself thinking through your most pressing problems while practicing yoga, this may not come as any surprise.

The amygdala and cingulate cortex are also larger in yoga practitioners, and both these brain areas contribute to emotional regulation and learning, as well as memory. In a previous study, Gothe found that practicing yoga reduced the release of cortisol, commonly called the "stress hormone," even after only eight weeks of regular practice. It all adds up to this: Yoga helps you manage your emotions much better.

Why is that? For one thing, yoga forces you to focus on deep and steady breathing, and often on making your exhalations longer than your inhalations. That simple technique communicates calm to your body, by automatically slowing your heart rate.

Quieting the fluctuations of the mind.

More to the point, calming your emotions is exactly what yoga was originally designed to do. We know this because we still have one of the ancient texts that explained yoga more than 2,000 years ago. That text, called the Yoga Sutras of Patanjali (Patanjali was the person who wrote them down) is basically a bible of yoga. Each of the sutras is a short aphorism

Can You Help?

You may make a donation to ENH through our fiscal agent, Disabilities Rights Center-NH, Inc. which is a non-profit 501 (c) (3) corporation.

Make your check out to Disabilities Rights Center-NH, Inc. and note "EngAGING NH" on the memo line. DRC's mailing address is 64 North Main Street, Suite 2, 3rd Floor, Concord, NH 03301-4913.

Donations are tax deductible to the extent allowed by law.

about the practice of yoga, and the second one, in Sanskrit, says "Yogas citta vrtti ni-rodha," which translates as, "Yoga is the stilling of the fluctuations of the mind." It makes sense that it helps us calm our negative feelings and become more emo-

tionally resilient and intelligent because that's what it's supposed to do.

The fact that yoga helps you manage stress may help explain some of its other brain benefits -- for instance, stress is known to shrink the hippocampus, so anything that reduces stress likely reduces that shrinkage as well.

Yoga is not the only health practice with brain benefits. Aerobic exercise, such as running has also been shown to benefit many of these same areas, which researchers found intriguing since yoga is not an aerobic form of exercise.

More study is needed to figure out exactly how these effects work, Gothe notes. In the meantime, I'm going to make sure to get to a yoga class this weekend. How about you?

Minda Zetlin Co-author, *The Geek Gap*, 1/8/2020

6 WAYS TO PROTECT YOUR BRAIN AS YOU AGE

In its [full report](#), the IOM devotes 120 pages to reviewing the factors that affect cognitive aging, along with interventions that might improve brain health. It summarizes the most important suggestions for the public in its handy [action guide](#), and I've paraphrased them below (the first three are the most important):

1. Be physically active.
2. Reduce your cardiovascular risk factors (including hypertension, diabetes and smoking).
3. Manage your medications by reviewing them with a clinician and learning about their effects on cognitive health.
4. Be socially and intellectually active.
5. Get adequate sleep.
6. Learn to prevent delirium, a decrease in cognitive function that can be triggered by hospitalization, medications or certain illnesses. <https://www.nextavenue.org/4-myths-about-brain-health-and-how-stay-sharp/>

TWO MORE HEARTBURN MEDS RECALLED

The U.S. Food and Drug Administration is adding to a list of recalled lots of popular heartburn medications -- including generic forms of Zantac -- because the pills might contain small amounts of a suspected carcinogen. The substance, called N-Nitrosodimethylamine (NDMA), is an environmental contaminant that can be found in water and foods and has been classified as a "probable human carcinogen" by the World Health Organization. The presence of NDMA in minute quantities has already led to the recall of multiple types of blood

pressure medications, such as valsartan and losartan. NDMA's potential presence in Zantac and generic versions of the drug were first announced in September.

The new recalls were announced 1/9/2020 by the FDA and include "all quantities and lots" of ranitidine hydrochloride capsules manufactured by Appco

Pharma in the 150 milligram (mg) and 300 mg size with expiration dates of April/May 2021; and "all unexpired lots," in the same dosages, of ranitidine tablets manufactured by Northwind Pharmaceuticals.

<https://consumer.healthday.com/>

ENH welcomes all points of view and invites your submissions.

To send articles or to add your name to our newsletter mailing list, contact:

engagingnh@gmail.com

Forward it on!

be treated with extreme suspicion. Googling the subject line may indicate if it's legitimate or not.

▪ **Ransom Ware:** 2017 and 2018, malware that locks up your files and demands payment to get them unlocked, was seen as the easiest, most reliable way to make money! However, and the end of 2018 and into

early 2019, the ransomware trend slowed slightly in favor of cryptomining — mining for an rerouting all the money to the hackers. Suggestions to avoid falling victim to either include: Keep all your software up-to-date; Improve your IoT security so those devices don't inadvertently give hackers access to your network ; and backing up your files to ensure that if something ever does go wrong, you'll be able to access them again.

Tech Tips

2020 HACKING UPDATE

Devices and Gadgets (known as Internet of Things or IoT):

Every year more IoT devices come on the market. As the number of IoT gadgets in the average person's home grows, so too do the opportunities for hackers to collect data, find vulnerabilities, and generally cause mischief. We can expect that with increased opportunities there will be increased activities. Consider these simple preventions: updating your router's default username and password will go a long way to keeping

- **Phishing attacks:** the act of tricking people into downloading malicious software, has become the #1 delivery method for malware in 2019. Any email that includes a strange attachment, urges you to click a link, asks for personal information, or generally demands quick and careless action should

CELL PHONE DISCOUNTS

Many of the large phone companies offers special discounts to senior citizens. These discounts add up quick!

AT&T: AT&T offers a special Senior Nation Plan for account holders 65 or older for \$29.99/mo. It has 200 Anytime Minutes, Mobile to Mobile Minutes, and Nights and Weekends, without roaming and long distance charges.

Verizon Wireless: Verizon Wireless offers a special 55 plus nationwide unlimited talk and text service plan to customers who are 55 or older. Check to see if your location offer this with Verizon.

Consumer Cellular: Consumer Cellular offers AARP members who are 50 or older exclusive savings on monthly service

charges in addition to discounts on accessories.

Dollars & Sense

**2020 CHANGES
Retirement plans**

You'll be able to stash \$19,500 in your 401(k) plan, 403 (b), Thrift Savings Plan and most 457 plans. That's up \$500 from this year. If you're age 50 or older, so-called "catch-up" contributions allow you to save an additional \$6,500 in each of these accounts—also up \$500 from this year.

If you have a SIMPLE retirement account (typically offered by small businesses with 100 or fewer employees), you can save \$13,500, which is also up \$500 from 2019. If you have an individual retirement account (IRA), you can save \$6,000 in 2020, with a catch-up contribution of an additional \$1,000. These levels are unchanged from 2019.

Social Security

According to the Social Security Administration, the average Social Security benefit in 2019 was \$1,356.05 per month. This will rise an extra 1.6% in 2020. The increase, tied to inflation, works out to an extra \$21.69 a month.

The program's full retirement age (also known as the "normal retirement age") will increase by two months to 66 years and eight months for persons born in 1958. This means if you were born that year, you'll have to be that age in order

HELP SPREAD THE WORD!

If you like this newsletter, please share it with your family, neighbors, friends and colleagues.
Forward it on!

to collect your full 100% benefit. In both 2021 and 2022, the full retirement age will increase another two months a year—bringing the full retirement age to 67 for anyone born in 1960 or later.

Medicare

The standard monthly Part B premiums are up 6.7%. (\$144.60, up from \$135.50 in 2019). That's the minimum premium.

The Centers for Medicare and Medicaid Services, says that depending on your income, premiums could be as much as

\$491.60 per month. Part B premiums cover doctor visits and outpatient care. Why the increase in premiums? Medicare officials blame higher drug prices. Read More:

<https://www.marketwatch.com/story/numbers-that-older-workers-and-retirees-need-to-know-in-2020-2019-12-26?mod=retirement>

FREE MEDICARE GUIDE

Each year, there are changes to Medicare costs and coverage options. Starting in 2020, there are also several important changes to Medicare that will affect enrollment, Medicare Advantage Plans, and prescription drug coverage. [Download the free guide](#) on Medicare Interactive and find out what you can expect for Medicare Parts A, B, D, and Medicare Advantage in 2020.

www.medicareinteractive.org/guide-to-medicare-in-2020

The post 7 Ways to Keep Your Old House Warm this Winter appeared first on Elder Guru

Laugh & Live Longer

HEARING LOSS ...

On the morning that Daylight Savings Time ended, I stopped in to visit an old friend. He was busy covering his penis with black shoe polish.

I said to him, "You better get your hearing checked - You're supposed to turn your clock back.

OBSERVATIONS

Did you hear about the two guys who stole a calendar? They each got 6 months.

When my good friend turned 65, he set a goal to run a mile a day to stay fit. He's 70 now and I have no idea where he is.

I don't know why there's all this talk about "be here now" and it will change your life. I walk into a room and ask, "Now why did I come here?" I haven't noticed any change.

COMPUTER JOKES

Error Messages: Error: Keyboard not attached. Press F1 to continue

Tech Support: "I need you to right-click on the Desktop." Customer: "Ok." Tech Support: "Did you get a pop-up menu?" Customer: "No." Tech Support: "Ok. Right click again. Do you see a pop-up menu?" Customer: "No." Tech Support: "Ok, sir. Can you tell me what you have done up to this point?" Customer: "Sure, you told me to write 'click' twice and I wrote click' twice."

HIGHLY ADDICTIVE SUBSTANCE SOON ARRIVING...

We have received reports that a highly addictive substance will soon be arriving in our area. These substances go by several different street names. Thin Mints, Peanut

Butter Patties, Thanks-A-Lot, Peanut Butter Sandwich, Shortbread and S'mores are a few of them.

This operation is run primarily by young girls who get you in with a good cause story and soon you're hooked. If you come into contact with any of these cookies, you can drop them off at the Police Department. Officers will be happy to assist with proper disposal.

Kenosha Police Department, 1-15-20

Purposeful Living

Gianna Gregorutti has been a Volunteer Driver since May 2011. Originally hired as a bus driver in 2003, Gianna opted after her retirement to continue as a Volunteer. Her compassion and sincere concern for others is indeed an inspiration to all.

The Volunteer Driver program provides a vital service throughout Sullivan County for those Residents that require transportation for medical, counseling, or physical therapy appointments. Since May of 2011, she has taken a total of 914 trips, and averages about 200 hours a year. Many of our riders have a deep fondness for Gianna, and request her personally. Without her heartfelt service, the needs of many of our residents could not have been met.

Gianna is both well respected and liked by all. She is always willing to help when at all possible. During our SCS Transportation Holiday Light Tour, she wanted to enable the participating community members to enjoy themselves as much as



Gianna Gregorutti

Contact Information For NH Members of the U.S. Congress

Name	Mailing Address	Phone	E-Mail Contact Form
U.S. Rep. Chris Pappas	323 Cannon HOB, Wash- ington, DC 20515	202-225- 5456	https://shea- porter.house.gov/contact/email
U.S. Rep Ann Kuster	137 Cannon House Office Building, Washington, DC 20515	202-225- 5206	https://kuster.house.gov/contact/em ail-me
U.S. Senator Maggie Hassan	B85 Russell Senate Office Building, Washington, DC 20510	202-224- 3324	https://www.hassan.senate.gov/c ontent/contact-senator
U.S. Senator Jeanne Shaheen	506 Hart Senate Office Building, Washington, DC 20510	202-224- 2841	www.shaheen.senate.gov/contact /contact-jeanne

possible. In the spirit of the festivities, she dressed up like “Mrs. Clause” and played the part to perfection. Everyone had a great time.

We are indeed very fortunate to have Gianna Gregorutti as a Volunteer Driver.

Board Notes

RECOGNIZING OUR OLDER VOLUNTEERS

New Hampshire does not have an agency on aging with the responsibility of addressing the broad needs of older adults in a comprehensive manner. But in September of 2019, the NH Legislature created a Commission on Aging which has begun to take this broader perspective. In the world of today, with so many rapid changing situations, this new body will look at our aging population from the framework of diversity, and what being older means from both giving and receiving supports.

Back in 1962, NH introduced the Joseph D. Vaughan Award to recognize the contributions of older adults through volunteerism. 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 va-

riety of meaningful and valuable ways that may not exclusively benefit older adults. For example, someone might be volunteering for a food bank, at a library, in an elementary school, community board or mentoring.

Just as the Commission on Aging will adopt a broad perspective and outlook, it may also want to recognize the many contributions made by NH’s older residents. This year there are some modest changes; the process, the ceremony and the criteria will remain the same to allow us to prepare for the May event.

The nomination form will have a name change to the State NH Commission on Aging Older Adult Volunteer Award. In 2020, as the

award transitions from EngAging NH’s administration, the State Commission on Aging will draw on its experience and vision to create a process to recognize our older adult contribution that reflects the dynamic of today.