



# Aging Matters

New Hampshire State Commission on Aging

## NH State Commission on Aging Releases 2025 Annual Report

### A Vision for a Longevity-Ready Future

The New Hampshire State Commission on Aging unanimously approved its **2025 Annual Report at the October meeting. The report reinforces** its commitment to advancing a future where all residents can age with dignity, support, and opportunity. Presented on **November 1, 2025**, to the Governor, members of the Legislature, and key stakeholders, the report outlines three top policy priorities — each with actionable recommendations aimed at preparing the state for its rapidly aging population.

#### Advancing AgeWellNH & Embracing Longevity-Ready Living

At the heart of the Commission’s vision is a call for state leadership to champion the creation of a **Multisector Plan for Aging**, dubbed **AgeWellNH**. This 10-year strategy would chart a course for building a resilient and age-friendly New Hampshire, developed in partnership with policy leaders, older adults, caregivers, and service providers across the state.

Over the past year, the Commission prioritized **community engagement**, ensuring that the plan reflects real needs and lived experiences. Events were held across all counties, and a statewide **Transportation Needs Assessment** is underway to identify and close gaps in access to reliable transportation — a key factor in aging well.

#### Strengthening Systems of Care for Healthy Aging

Acknowledging that aging is a universal — yet highly individual — experience, the report emphasizes the need to invest in programs that

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#### New Hampshire Commission on Aging

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 Margaret Franckhauser, Vice Chair  
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#### Designated Members

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 Wendi Aultman, Dept. of Health and Human Services  
 Susan Buxton, Long Term Care Ombudsman  
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 Sunny Mulligan Shea, Office of the Attorney General  
 Jack Ruderman, NH Housing Finance Authority  
 Shelley Winters, Dept. of Transportation

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 Doug McNutt  
 David Ross  
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## Next Commission Meeting Scheduled for November 17

The next Commission meeting will be on Monday, November 17, 2025 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/>

## 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/>

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promote independence and well-being at home. Strategies highlighted include:

- Expanding **home modification programs**
- Increasing access to **nutrition services**
- Enhancing **social connections** and community support
- Improving care **navigation and coordination services**

A key example is the **CAPABLE Program** (Community Aging in Place Advancing Better Living for Elders). Through 10 in-home visits, older adults work with an occupational therapist, nurse, and handyman to achieve personal health goals, improve safety, and reduce fall risk — enabling them to stay in their homes longer and with greater confidence.

### Growing the Direct Care Workforce

New Hampshire faces a critical shortage of **direct care workers**, with just **28 per 1,000 adults age 65+**, far below the national benchmark of 61. The demand will only grow in the coming decades, making this one of the state's most pressing challenges.

- To build a strong, sustainable workforce, the report recommends:
- Reducing training and licensing barriers while maintaining care quality
- Supporting education and career pathways for new care professionals
- Strengthening regulation and oversight of staffing agencies

One innovative approach outlined is the **Mobile Integrated Healthcare (MIH)** model. Using community paramedics under medical supervision, MIH brings healthcare directly to patients' homes — improving outcomes, reducing ER visits, and easing strain on a healthcare system facing physician shortages.

### A Call to Action

The Commission's 2025 Annual Report is more than a set of policy recommendations — it's a blueprint for a **longevity-ready New Hampshire**, where people of all ages can thrive. As the state prepares for dramatic demographic changes, the Commission urges leadership to take bold, coordinated action to support aging in place, strengthen care systems, and build the workforce we need for the future.

To read the full 2025 Annual Report or learn more about the Commission's work, visit [www.nhcoa.nh.gov](http://www.nhcoa.nh.gov)

## Let's Get Social

Please follow the NHCOA on Facebook 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.



# Rural Health Transformation / Transportation Gaps in New Hampshire

The following is an overview of topics and information provided at the October 2025 NH State Commission on Aging meeting:

## Spotlight: Rural Health Transformation Fund – A Game-Changing Opportunity for NH

Nick Toumpas, former Commissioner for NH Department of Health and Human Services and member of the Commission on Aging, presented an overview of the **Rural Health Transformation Fund (RHTF)**—a historic federal funding opportunity aimed at transforming healthcare delivery in rural America. For New Hampshire, this could be transformational, but success will depend on strategic collaboration, bold innovation, and unified execution.

### Key Themes of the Presentation:

- **Opportunity Requires Collaboration**  
The Rural Health Transformation Fund isn't a catch-all solution, but it opens the door to meaningful system-wide change—if partners across the state work together like never before.
- **Innovation and Technology**  
The fund encourages adopting new care models, technologies, and business practices to better serve rural populations.
- **Culture Shift is Essential**  
Integrated care models will be challenging to implement but are necessary for long-term sustainability.
- **Execution Will Be Critical**  
Effective use of funds will depend on strong leadership, planning, and timely implementation.

### Funding Overview:

\$25 billion in **baseline funds** will be equally divided among participating states—**up to \$500 million per state** over five years.

A **second \$25 billion** will be distributed based on:

- Level of rurality
- Quality of the application
- Policy impact and data-driven strategies

### Application Process:

The Department of Health and Human Services has been designated by the Governor to submit NH's application. The deadline is November 5, with early submission planned.

The department has engaged in public listening sessions and welcomed input from stakeholders—

including over 300 requests for information submitted.

### Goals for NH's Application:

- Improve access to hospitals, behavioral health, and primary care
- Strengthen rural health outcomes
- Promote tech-driven chronic disease prevention
- Grow the healthcare workforce
- Develop sustainable payment and care delivery models
- Address root causes of rural hospital closures

### Potential Partnerships:

Entities like University of New Hampshire could receive direct funding for workforce development, pending Center for Medicare/Medicaid Services (CMS) approval and inclusion in the application.

### Use It or Lose It:

Funds must be expended in the year they are disbursed, with a 22-month window for first-year spending.

### Commission Action:

The Commission on Aging unanimously approved a motion to allow the Executive Director to submit a letter of support for the Rural Health Transformation application, if needed.

## CTNA Presentation: Transportation Gaps in NH and the 'Mobility Cliff'

Jen Buteau from Impact Consulting shared early findings from the **Community Transportation Needs Assessment (CTNA)**, highlighting the stark reality of transportation challenges across NH—especially for older adults and those in rural areas.

### What We Learned:

- **NH is highly car-dependent**, especially in northern regions with no public transit options.
- **Transportation is a top concern for older adults** and essential for aging in place.
- **89%** of survey respondents say transportation is crucial to remain independent.
- **96%** said healthcare transportation is a problem in their community.

### Systemic Challenges:

Dozens of providers (Medicaid, senior centers, nonprofits, Regional Coordinated Councils) operate in **silos**.

- **Only 10–15%** of ride requests can be met statewide.

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- **One-third** of older adults reported missing or delaying medical care due to lack of transportation.
- **58%** don't know where to find information about available options.

### Real-Life Impact:

A moving case was shared of Mary from West Stewartstown, who was unable to access scheduled medical care due to a missed Medicaid transport. This led to worsened health outcomes and nursing home admission—underscoring the cost of a fragmented system.

### Vision for a Coordinated System:

- Braided federal funding (Federal Transit Authority, Centers for Medicare/aid Services, Veterans Affairs etc.)
- Single master contract for oversight
- Collaboration between NH Dept. of Transportation, Bureau of Adult and Aging Services, Medicaid, and Veterans Services
- Streamlined, centralized access across all 8 Regional Coordinated Councils

### The Time to Act is Now:

The Rural Health Transformation program may provide funding and framework to finally break down silos, coordinate services, and create a more equitable and effective transportation system across the state.

### Stay Informed | Stay Involved

For more updates, visit [www.nhcoa.nh.gov](http://www.nhcoa.nh.gov) or check out [www.KeepNHmoving.com](http://www.KeepNHmoving.com)



## National Core Indicators Survey Conducted in NH

Across New Hampshire, older adults and people with physical disabilities receive publicly funded long-term services and supports (LTSS) at home. This allows individuals to access services in the community and reduces strain on care facilities, but there is limited data on how participants feel about the services they receive, and if those services meet their needs. The National Core Indicators – Aging and Disability (NCI-AD TM) survey, an effort by the Bureau of Adult and Aging Services, fills this gap. The standardized survey collects valuable feedback directly from the individuals receiving care.

This year, we will have the chance to hear from 400 Choices for Independence (CFI) participants about their experiences through the NCI-AD Survey. The University of New Hampshire (UNH) Center on Aging and Community Living (CACL) has been contracted to conduct the surveys, offering participants flexible options via in-person meetings, telephone calls, or teleconference. Participation is completely voluntary and anonymous, and declining has no impact on current services. Participants can also choose to have a trusted, non-paid support person present during portions of the interview, ensuring everyone can participate.

The data collected through these surveys will have far-reaching benefits for our state. New Hampshire will use this information to strengthen LTSS policy, inform quality improvement activities, and allow New Hampshire to compare its performance with national standards. Additionally, the Centers for Medicare and Medicaid Services (CMS) recently issued guidance to Money Follows the Person states (including New Hampshire) on requirements regarding the CMS Home and Community Based Services Quality Measure Set. CMS has confirmed that NCI-AD TM will meet the experience-of-care measures being included in the set, placing New Hampshire ahead of the curve on lifting participant's voices to the forefront of the quality landscape.

For more information, please visit <https://nci-nh.org> or <https://nci-ad.org>



*"I stand for a world without ageism, where all people of all ages are valued and respected. I acknowledge that ageism is harmful to me and others around me, and to our workforce, communities, and economy. I know that*

*the struggle to eliminate ageism will not end with a pledge, and that I must act to transform my own bias, and the bias in our institutions and systems. I will speak out against the age injustices I see, call attention to ageist language and stereotypes, and educate myself, my family, friends, co-workers and peers about the importance of being actively anti-ageist and promoting age equity in all aspects of life."*

Click on the graphic above or go to <https://agefriendly.community/anti-ageism-pledge/> to add your name.

# Manchester Releases its City-Wide Age-Friendly Action Plan

Manchester, NH - Mayor Jay Ruais has announced the release of Manchester's Age Friendly Action Plan ( the next step in the City's Age Friendly Planning Initiative to create a more accessible and livable community for residents of all ages, especially older adults.

According to the World Health Organization and AARP, an Age-Friendly City is one that promotes creating environments that support healthy aging by focusing on the physical, social and economic factors that influence how people age. These efforts are structured around Eight Domains of Livability: Outdoor Spaces & Buildings, Transportation, Housing, Social Participation, Respect and Social Inclusion, Civic Participation & Employment, Communication & Information, and Community and Health Services.

"This age-friendly initiative is an important opportunity to build a Manchester where everyone, no matter what their age, can thrive and enjoy an enhanced quality of life," said Mayor Jay Ruais. "The Age-Friendly Action Plan identifies how short and long-term efforts, both big and small, can make a measurable impact in improving public health and strengthening our community by ensuring all resident's needs are taken into account."

Manchester's AFAP is the result of efforts by the City's Health Department, in collaboration with the Mayor's office and twenty community partners

who formed an Age-Friendly Advisory Committee. Working together over several months, the Committee reviewed Manchester-specific data on aging and evaluated feedback from stakeholders and residents gathered through surveys and focus groups. The AFAP provides a summary of those findings and identifies areas of opportunity to enhance Manchester's livability under each of the Eight Domains.

"With approximately 16,500 Manchester residents 65 years or older – and that number projected to steadily increase, this AFAP represents a commitment to ensuring the City's older adults can remain independent, connected, and engaged," said Deputy Public Health Director Elaine Michaud. "We look forward to continuing this effort with our dedicated community leaders, partners, and residents to create a community that supports the changing needs of those we serve."

Over the coming months, the Age Friendly Advisory Committee will reconvene to evaluate and prioritize their recommendations, identify funding needs and sources, and invite additional stakeholders and community engagement to begin the implementation process.

The Age Friendly Action Plan can be found at <https://www.manchesternh.gov/Departments/Health/Services/Healthy-Aging>

## 'Time to Talk' Theme of New Hampshire PBS Seniority Authority TV Episode

*Senior Authority* on New Hampshire PBS released a new [episode](#), entitled "Time to Talk," featuring John A. Hartford Foundation's Rani E. Snyder.

During the October 6 TV segment, host Cathleen Toomey and Snyder explore how families can navigate important conversations about aging and future care, with a focus on the goals and values of the older adult.

They discuss helpful strategies for approaching these conversations with compassion, building mutual understanding, and documenting personal priorities — before a sudden health event leaves families unprepared.

With real-life stories and practical guidance, this 26-minute episode offers families the tools to navigate these important talks with clarity, empathy and confidence.

*Seniority Authority* is an engaging series that tackles the real questions we all face as we grow older. Through candid conversations with leading experts, bestselling authors and inspiring everyday people, the series explores the emotional, practical and often surprising sides of aging.

Find the link to this episode at <https://www.johnahartford.org/resources/view/new-hampshire-pbs-seniority-authority-tv-episode-with-rani-snyder?>





# New Hampshire Long-Term Care Summit

## Planning Continues for NH Long Term Care Summit

The 2026 NH Long-Term Care Summit will bring together the providers, advocacy organizations, regulatory and payer representatives who lead NH's long-term care system for the annual public policy conference scheduled for Monday, January 12, 2026 at the AC Hotel by Marriot in Portsmouth, NH. The hotel is located at 229 Vaughn St.

The Summit will feature speakers and panel discussions to address today's destabilizing policy landscape and how stakeholders can come together to advocate for a future that works for the aging population and those that serve them. Conference planners have released the tentative agenda for the event. Speakers continue to be confirmed and the following schedule is subject to change.

Registration begins at 9:00am and includes refreshments. Participants will be welcomed by Jim Monahan, President of the Dupont Group at 9:30am. The Dupont Group is the Summit's Platinum sponsor.

### Scheduled Presentations Include:

**State of the Industry:** This session will explore the current status and future direction of New Hampshire's system of care as it adapts to impending federal changes in Medicaid and local managed care options. Speakers will address how these shifts are impacting long-term care across the state and engage in a forward-looking discussion on navigating these policy changes.

**Long-Term Financing for Long-Term Care:** This session will examine how demographic changes in New Hampshire and the growing divergence between future costs and projected revenues could impact the current funding models for long-term care. In addition, the presentation will examine how other states' funding systems are tackling similar demographic challenges. The session will conclude with interactive table discussions on what strategies from other states may work well in New Hampshire.

**State and Federal Medicaid "Reforms":** This session will address recent changes to the Medicaid system included in state and federal legislative acts, including "The One, Big, Beautiful Bill," and examine their implications for New Hampshire. Speakers will discuss the complex challenges these changes are expected to create for the state's Medicaid program and funding for long-term care. How can long-term care in New Hampshire adapt and respond to these changes while ensuring a vibrant system of care?

Lunch and networking will be offered at 12noon. The conference will end following closing remarks scheduled to begin at 3:00pm.

Updated information, including registration details and a complete list of conference sponsors, can be found at <https://www.rumfordmanagementnh.com/lcsummit>.

## The 2025 State of Grandfamilies and Kinship Care Update Released



A new Generations United report reveals that grandparents and other relatives raising children save

taxpayers more than **\$10.5 billion every year** by keeping the children out of foster care, but they do it at great personal cost.

Many live on fixed incomes and step in with little warning to care for children who have faced trauma, substance use, or loss. They stretch every dollar to provide stability and love, yet most receive little to no support. These families need help now.

The 2025 State of Grandfamilies and Kinship Care update, **The Costs of Caregiving: Why Supporting Grandfamilies & Kinship Care is Good for Children and Our Nation's Economy**, highlights:

- National data on the economic and social impact of kin caregivers
- The challenges families face in providing stability and care
- Policy solutions that are cost-effective, targeted, and bipartisan-friendly
- State-by-state data on the number of children being raised in kinship families

Read the full report at <https://www.gu.org/app/uploads/2025/10/SOGFK-2025-Update-FINAL-for-web.pdf>

# Ageism—The Tragic Spoiler of Old Age

By KATHARINE ESTY

## Celebrate the New Old Age Instead

Ageism is stereotyping, prejudice, and discrimination of older people because they are old. “Ageism,” according to The World Health Organization, “is the most widespread and socially accepted prejudice today.” It is disheartening that Americans give so little attention to this issue, especially since our population is aging dramatically.

In June, while I was in France visiting my son, Dan, and his wife, I went to see Loma, a dazzling building in Arles designed by the architect Frank Gehry, age 95, to capture the spirit of the local mountains and Van Gogh’s *Starry Night*. Gehry’s ongoing creativity was inspiring to me as my 88th birthday is coming right up in a few days.

This week, in contrast, I had a most discouraging experience. I met with a group of highly educated, successful women in their 50s and early 60s who were looking for new jobs. They told me they were finding it unexpectedly difficult for them to be hired in another top-level position. They were upset and unsettled and I was, too. Gendered ageism is also pervasive. It denies older women new employment opportunities and undermines their financial stability. According to a study by author and executive coach [Bonnie Marcus](#) and Catherine Lindner, 80% of the women surveyed experienced some form of gendered ageism.

These experiences made me want to write about [ageism](#) again.

For the last eight years, I have been on a mission to help people learn what being older is actually like. One part of the picture is that most Americans dread aging. We cling to beliefs about older people that have been disproved. We assume that older people are slow, unable to learn new things, incompetent, frail, rigid, irritable, and forgetful.

### Internalized Ageism is Deadly

Both younger and older adults internalize these false myths. It is inevitable, of course, that younger people eventually grow old. If they harbor negative thoughts about aging, they end up turning against themselves. Becca Levy, Ph.D., a professor at Yale University, discovered in her [research](#) that our negative thinking about aging is costing us years of life. Her research has determined that people who have positive thoughts about aging will live 7.5 years longer than those with more negative thinking.

And there are other important consequences. Older people with negative thoughts about aging limit their

activities and shrink our worlds. We meet prejudice and discrimination when we attempt to stay in the workplace and positions of power. We confront ageism when we venture out even if we don’t see it. So many of us elders say “no” to the opportunities we could pursue. Our self-esteem diminishes. Our physical and mental health suffer and our quality of life deteriorates. We are lonelier and more socially isolated than is good for us. Yet most of us can expect to live for decades, maybe even 40 years, past 60.

“Our leaders are old, too. Recent sessions of Congress have been the oldest ever. But our older leaders are not given much respect either. Far from it. The media highlight any signs of aging such as faltering coming downstairs or verbal gaffes. Any small blunder made by a leader is played over and over online and in the news.”

It would be more productive to focus on the quality of our leaders’ policies rather than look for signs of aging.

### False Traps of Ageism

There are reasons why we fall into the trap of these false generalizations about aging. Many of our negative attitudes were handed to us by our parents and grandparents who grew up when old age was far less pleasant than now. All our life we get barraged by negative portrayals of older people on TV and in the media. But even more often, older people are absent from most of the action, invisible altogether.

You are probably wanting to say, “Hey, wait a minute, Katharine, I am not seeing any discrimination or prejudice towards old people in my daily life.” I get it. The fact that the old people you know are not playing important roles seems natural, just the way life is. Also, that elders in your community are usually segregated from other generations seems normal too. And the fact that it is hard for most people over 50 to get good jobs may also seem like just the way capitalism works. But does it have to be that way?

I have learned that once you are aware of ageism, like learning a new word, you suddenly see it all around you. You might, for example, observe that there are few geriatric specialists near your or older family members. Also, you learn that clinical research trials usually exclude older people. You observe the few old people play key roles in community organizations. You notice that old people do not serve on juries. Is that kindness or is it discrimination?

### The New Old Age

There is another story that I call *The New Old Age*, that must be told to everyone in our country. It starts

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with what old age is like today for most people in their 70s and 80s. The majority of us are self-sufficient with time and talents to contribute to society.

Because of modern medicine, most of us older people today can live active pain-free lives. And we can be creative and productive. Frank Gehry isn't one-of-a-kind. Look at some of the other people who continued to be creative as elders: Dickens, Albert Einstein, Ben Franklin, Picasso, Mother Theresa, Leonard Cohen, Georgia O'Keefe, and Dr. Jane Goodall, to name a few.

There's much to celebrate about growing old:

- Older brains can continue to heal.
- Older people have fewer mental health issues than others.
- Older people are less depressed, less stressed, and less angry than younger generations.
- Older people are happier than younger generations.
- Older people give more philanthropic gifts than others.
- They vote more than others.

- They recycle more than others.  
Amazing, huh? Conclusion? Older people are a vastly untapped national treasure.

Chronological age is not a good measure of the capabilities of any individual. We age differently. Older people are not all the same and should not be seen as a homogeneous group. Join me in getting out the word on the realities of old age today. And finally, consider how this story could change your life.

*For age is an opportunity not less than youth itself. As the evening twilight fades away the sky is filled with stars invisible by day.*

~ Henry Wadsworth Longfellow \

*Katharine Esty, PhD, 89, is a best-selling author, psychologist, a widow, a mother, a grandmother, and an activist for aging well. She's on a mission to dispel myths about old age and to end ageism, which limits and undermines the most experienced among us. You can subscribe to her monthly newsletter [here](#) or visit her at [www.katharineesty.com](http://www.katharineesty.com).*

Source: <https://www.katharineesty.com/post/ageism-the-tragic-spoiler-of-old-age>

# AGING IS LIVING

THERE'S NO SUCH THING AS "TOO EXPERIENCED"

EVERY AGE IS THE RIGHT AGE

RETIREMENT IS NOT A REQUIREMENT

LONGEVITY IS THE BEST THING TO HAPPEN IN AGES

AGE IS NOT THE PROBLEM;

AGEISM IS THE PROBLEM

OldSchool.info

GrowingAndOlder.com

# Keep Cyber Safe This Month

## Beware of Medicare Scams During Open Enrollment

Information provided by the Better Business Bureau

As the Medicare open enrollment period begins, the Better Business Bureau (BBB) is reminding consumers to stay vigilant against scams that commonly appear during this time of year.

“This is the opportunity for anybody who is on Medicare to change their plan,” said Julie Wheeler, president of the BBB.

The open enrollment window runs from Oct. 15 through Dec. 7, and unfortunately, it’s also a prime time for scammers.

Scammers often take advantage of this annual enrollment window by posing as Medicare representatives. They may promise new cards, better coverage options, or offer to help change your plan.

Their real goal is to steal your personal information.

“Anybody who is signed up to help with Medicare is not allowed to charge any fee,” said Wheeler. “So if someone asks you for money, that is a huge red flag.”

Scammers may try to “verify” your identity by asking for sensitive details like your Medicare number, Social Security number, or banking information.

If you accidentally provide financial or personal details to a scammer, act quickly. Contact your bank or credit card company immediately, and place a fraud alert on your credit reports.

To protect yourself, experts recommend the following:

- Visit [Medicare.gov](https://www.medicare.gov) for accurate and up-to-date information about your Medicare plan options.
- Ignore unsolicited calls, texts, or emails about Medicare. Unless you already have an established relationship with the provider.
- Medicare will never call, text, or email you first. You have to initiate contact.

If you come across a scam or want to see reported scams in your area, visit [bbb.org/scamtracker](https://bbb.org/scamtracker) to report it and help others stay informed.

### New on Medicare Interactive

## 2025 Guide to Medicare Open Enrollment

Fall is the time when many people choose what health care coverage they will have in the coming year, and Medicare is no exception. From October 15 to December 7, people with Medicare can choose to retain their current coverage or make a switch. Options include switching

from Original Medicare to Medicare Advantage (MA) and vice versa, picking a new standalone Part D prescription drug plan, or choosing a different MA plan with or without Part D coverage.

### A Guide for Fall Open Enrollment

Choosing coverage can be intimidating and complex. Medicare Rights offers **Your Guide to Medicare Open Enrollment** to help inform successful decision-making through details about what options you have during open enrollment, timelines, and questions to ask before enrolling. This resource is available for free through its online educational platform Medicare Interactive. Access to the information requires registration. If interested, register at <https://www.medicareinteractive.org/register>



## 10 Tips for Family Caregivers:

# Balancing Caregiving and Self-Care

You pour your heart into caring for someone you love—but *who's caring for you?* Being a family caregiver often feels like putting everyone else's needs first while your own take a backseat. Taking care of yourself isn't selfish; it's essential.

These ten practical tips will help you weave self-care into your daily routine, making caregiving more manageable while ensuring you stay healthy, energized, and resilient for the long haul.

### 1. Seek Support from Other Caregivers

One of the most valuable resources for family caregivers is connecting with others in similar situations. **Seek support from other caregivers** through online communities and support groups. Sharing experiences and advice with fellow caregivers can provide emotional relief and practical tips for managing caregiving challenges.

### 2. Take Care of Your Own Health

Maintaining your health is crucial for being able to care effectively for your loved one. **Take care of your own health** by focusing on nutrition, exercise, and sufficient rest. Regular self-care routines can help you stay strong and resilient in the face of caregiving demands.

### 3. Accept Offers of Help

It is essential to accept help when offered. **Accept offers of help** and suggest specific tasks or errands that others can assist with. Delegating responsibilities can ease your workload and reduce stress.

### 4. Communicate Effectively with Healthcare Professionals

Effective communication with healthcare professionals is vital for managing your loved one's care. Learn how to **communicate effectively** with doctors to ensure that all medical concerns are addressed. Clear and concise communication helps in understanding treatment plans and making informed decisions.

### 5. Take Respite Breaks

Caregiving can be overwhelming, so **taking respite breaks** regularly is important. These breaks can help prevent burnout and give you time to recharge. Schedule time for yourself to engage in activities that



you enjoy and that help you relax.

### 6. Watch Out for Signs of Depression

Be vigilant about **signs of depression**, which can affect caregivers. If you notice symptoms such as persistent sadness or fatigue, seek professional help promptly. Addressing depression early can prevent it from impacting your caregiving effectiveness.

### 7. Be Open to New Technologies

New technologies can significantly ease the caregiving process. Explore **new technologies** that offer practical solutions for monitoring health, managing medication, or enhancing communication with healthcare providers.

### 8. Organize Medical Information

Keep your loved one's medical information well-organized and accessible. Use resources like the **patient file checklist** to ensure that all necessary documents are up-to-date and easy to find.

### 9. Ensure Legal Documents Are in Order

Make sure that all legal documents are current and correctly handled. Use a **legal documents checklist** to review and update important paperwork, ensuring that you are prepared for any caregiving-related legal requirements.

### 10. Give Yourself Credit

Caregiving is demanding, so remember to **give yourself credit for doing the best you can**. Recognize the hard work and dedication you put into caregiving, and appreciate your positive impact on your loved one's life.

By following these tips and prioritizing self-care, you can better balance your caregiving responsibilities with your own well-being. The above strategies provide a solid foundation for managing stress, maintaining health, and ensuring effective caregiving.

Remember, seeking support and taking time for yourself are crucial components of successful caregiving.

Source: <https://www.caregiveraction.org/10-tips-family-caregivers>

Update from New Futures-NH Alliance for Healthy Aging Advocacy  
November is National Caregiver Month –

## How Can We Advocate?

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

The New Futures and New Hampshire Alliance for Healthy Aging (NHAHA) Advocacy team are highlighting caregiving in the November issue of Aging Matters because November is National Caregivers Month. Caregivers have been called the invisible backbone of our communities and health care system. Underscoring the work caregivers perform day in and day out and understanding some of the inherent challenges caregivers face is one way to make sure this group is not only visible but supported. Did you know?

**America's 'Sandwich Generation':** Nearly 1 in 3 caregivers are also raising children under 18 while caring for an adult loved one.

**Training is lacking:** Only 11% of caregivers have received medical training to assist with activities of daily living. Just over 20% of caregivers received formal training on medical and nursing tasks despite over half managing complex medical and nursing tasks.

**Caregivers feel more alone:** Nearly 1 in 4 caregivers report feeling socially isolated.

**Workplace support is vital:** Half of employed caregivers report experiencing work disruptions. More family caregivers report having access to family caregiving related benefits like flex time and caregiving assistance. Salaried workers have dramatically better access to benefits.

**Caregivers need more support:** Almost 40% say respite services would be helpful.

*Source: Caregiving in the US 2025, AARP & National Alliance for Caregiving.*

Over the years New Hampshire has made progress in supporting caregivers. For example, in 2016 state lawmakers passed the Caregiver Advise, Record, Enable (CARE) Act, which is designed to facilitate communication among patients, caregivers, and clinical care teams during hospitalization. Last year, advocates successfully rallied to increase state caregiver respite funds by \$100,000 for both 2026 and 2027. These successes are meaningful, but ongoing advocacy is essential to implement the CARE Act and advance caregiver respite and support services.

Positive policy changes have also been made on the federal level. In 2018 federal legislation established the [RAISE Family Caregiving Advisory Council](#) to develop a national strategy to support family caregivers. More recently, in 2024, Medicare established policies that allow certain practitioners (physicians, nonphysician practitioners (NPPs), or physical, occupational, or speech therapists) to bill for engagement and training with patient caregivers if training relates to a patient's treatment plan.

Together we can make the invaluable work of caregivers visible and supported! If you want more information about caregiver advocacy and other issues impacting older adults, visit the New Futures NHAHA website: <https://new-futures.org/issues/healthy-aging>.

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

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

U.S. Rep. Chris Pappas,  
(202) 225-5456

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

U.S. Rep. Maggie Goodlander  
(202) 225-5206

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

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

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

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

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

## Who is My Legislator?

Use this link to find and contact your:

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

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

## 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/>

# Veterans Day Events Scheduled Throughout NH

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 11<sup>th</sup> hour of the 11<sup>th</sup> day of the 11<sup>th</sup> 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. Below is a partial list of some of the Veterans Day Activities to be held in New Hampshire in 2025

## **Annual Veterans Day Concert Performed by NH’s own 39<sup>th</sup> Army Band**

Sunday, November 9, 2025, 4:00pm (Doors open at 3:00pm), Chubb Theater at Capitol Center for the Arts, 44 South Main St., Concord

Join the 39<sup>th</sup> Army Band for an unforgettable and inspiring performance. The 90-minute audio visual experience will also feature some of the best civilian musicians in the state, as they thank veterans from all of the service branches. 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 general public are invited to this event. Tickets are free! [com/show](#)

**New Hampshire State Veterans Cemetery**, 110 Daniel Webster Highway, Boscawen

- **Place Flags for Veterans Day**, Thursday, November 6, 2025, 1:00pm
- **Remove Flags from Grave**, Wednesday, November 12, 2025, 1:00pm
- **Wreaths for Boscawen (Blue Star Mothers)**, Place holiday wreaths to honor our heroes. Saturday, December 6, 2025, 10:30am

## **Atkinson: 25<sup>th</sup> Veterans Day Program**

Tuesday, November 11, 2025, 9:00am-11:00am at Atkinson Fire Department, 1 Academy Ave. Festivities kick off with a complimentary light breakfast for veterans and their families at 9am. The main program, will take place at 10:00am. All veterans are welcome, and no advance registration is required.

## **Dunbarton: American Legion Post #116 Veterans Day Ceremony**

Tuesday, November 11, 2024, 10:30am-12:30pm / Town Hall Second Floor

**Hampstead: Hampstead Veterans Day Observance**  
Tuesday, November 11, 2025, 11:00am / Hampstead Middle School

## **Keene: Veterans Day Ceremony**

Tuesday, November 11, 2025, (time not available at release) / Keene Recreation Center

## **Keene: Veterans Day Luncheon**

Tuesday, November 11, 2025, 12:00pm-2:00pm, American Legion Gordon-Bissell Post 4

## **Lebanon: Veterans Day Parade and Ceremony**

Tuesday, November 11, 2025, 11:00am-1:00pm / Colburn Park

## **Manchester: Annual Veterans Day Parade**

Tuesday, November 11, 2025, starting at 10:00am / Elm Street.

## **Manchester: 1st Michael W. Ouellette Veterans Day Breakfast**

Saturday, November 8, 2025, 10:00am / Granite State Lunchbox, 1750 Elm St. RSVP by November 3 to Stephanie Ouellette at [souellet78@yahoo.com](mailto:souellet78@yahoo.com). Hosted by the Michael W. Ouellette Memorial Post VFW 8214 / Sponsored by Nolan Perroni Lawyers

## **Milford: Vietnam Memorial Opening Ceremony**

November 11, 2025, / Downtown behind the WWII Memorial

## **Nashua: Nashua VFW Post 483 Veterans Day Breakfast and Ceremony**

Coffee and donuts at the Post at 7:00am. Monument Ceremonies begin at 8:00am.

## **Nashua: Veterans Day Parade 2025**

Tuesday, November 11, 2025. Parade participants muster at Hollman Stadium at 10:00am. Parade steps off at 11:11am.

## **North Conway: Settlers Green Veterans Remembrance Walk**

Friday, November 7-Tuesday, November 11, 2025, 10:00am-3:00pm. Visit the Veterans Remembrance Walk at Settlers Green North Conway to honor Veterans. Signs honoring Veterans are located along the walk

## **Portsmouth: Veterans Day Ceremony**

Tuesday, November 11, 2025, 11:00am- 2:00pm / Goodwin Park. Visit: [www.PortsmouthNH.gov](http://www.PortsmouthNH.gov)

Other cities and towns throughout New Hampshire have events planned to honor Veterans around and on November 11. Check for listing for your community on the internet for more details.

*The New Hampshire Department of Military Affairs & Veterans Services ([www.nhveterans.nh.gov](http://www.nhveterans.nh.gov)) provides advocacy, facilitates access and navigation to resources and assistance, and promotes the welfare of NH Veterans and their families.*

# Links to Learn More

The following is a sample of information regarding older adults that came across our desk this month. We thought our readers might find this information interesting. Please follow the links or type the URL address into your browser for the complete story.

## Social Security Announces 2.8 Percent Benefit Increase for 2026

The Social Security Administration (SSA) announced that Social Security benefits, including Old-Age, Survivors, and Disability Insurance (OASDI), and Supplemental Security Income (SSI) payments for 75 million Americans will increase 2.8 percent in 2026. On average, Social Security retirement benefits will increase by about \$56 per month starting in January.

Over the last decade the cost-of-living adjustment (COLA) increase has averaged about 3.1 percent. The COLA was 2.5 percent in 2025.

Nearly 71 million Social Security beneficiaries will see a 2.8 percent COLA beginning in January 2026. Increased payments to nearly 7.5 million people receiving SSI will begin on December 31, 2025. (Note: Some people receive both Social Security benefits and SSI).

More information is located at [www.ssa.gov/cola](http://www.ssa.gov/cola).

## Latest U.S. Census Bureau Data Show Granite Staters' Economic Well-Being Remained Steady and Did Not Improve in 2024

The U.S. Census Bureau releases data every September that provide insights into the economic well-being of both Granite Staters and all U.S. residents in the prior year. The most recent data, released on September 11 by the NH Fiscal Policy

Institute, suggest that many of the metrics used to estimate the economic well-being of New Hampshire residents did not show marked improvements, but remained relatively stable between 2023 and 2024.

Read the full article at <https://nhfpi.org/blog/acs2025/>

## New Resource for Those Experiencing Hearing Loss

Northeast Deaf and Hard of Hearing Services has launched [NHHears.org](http://NHHears.org), a new website offering practical information, connection strategies, and resources for those navigating age-related hearing loss. They're also hosting a free, bi-weekly support group for individuals experiencing hearing loss/

Learn more at <https://ndhhs.org/events-calendar/>

## What It Really Costs to Grow Older in America

What does it really cost to grow older in America? The Elder Index, developed by the Gerontology Institute at UMass Boston, reveals how much income older adults need to cover basic expenses and age in place with dignity, based on location, housing, and health status. Explore county, state, and national data, and download charts and tables tailored to our area at <https://elderindex.org/>

## Financial Insecurity Shortens Lives of Older Americans

A new analysis from the National Council on Aging finds that older adults earning \$20,000 or less per year die, on average, nine years earlier than those earning \$120,000 or more. Between 2018–2022, low-wealth older adults had nearly double the mortality rate of their wealthier counterparts, underscoring how financial insecurity is cutting American lives short.

If you're 65+ and need support, explore NH's Old Age Assistance (OAA) program, a State supplemental Program that may be able to help.

Information can be found at <https://www.dhhs.nh.gov/programs-services/adult-aging-care/old-age-assistance>

## 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](http://servicelink.nh.gov)



[nh.gov](http://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>



## 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/>

**Register Now!**

**2025 New Hampshire Caregiver's Conference**

**Friday, November 7, 2025**

**8am – 4pm**

**The Grappone Conference Center, Concord, NH**

**“The Last Dance: Facing Alzheimer's  
with Love and Laughter”**

**Keynote Presenter: Annie Kuster**



The Last Dance is our family's story about learning to “swim in the deep end of the lake” when the woman we all loved best, our matriarch former N.H. Senator Susan McLane was slipping away one day at a time, to Alzheimer's disease.

For more information contact: Ellen Edgerly, 603-834-9570 or [Ellen@bianh.org](mailto:Ellen@bianh.org) or visit the Coalition of Caring's website at [www.coalitionofcaring.org](http://www.coalitionofcaring.org)

**Register online for the conference here:**

**[Conference Registration](#)**