



Ageing Matters

New Hampshire State Commission on Aging

New Hampshire Commission on Aging

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Exercise Your Resiliency Muscles
 You'll need them to power through the changes coming your way.

By **DON AKCHIN**, The End Game

I envy those people who seem to cruise through life, eternally happy, surfing waves of success from one crest to the next. Maybe it's just for show and their ride is not as smooth as it looks. I only know my own life journey is more like a ride on a kiddy roller coaster – mostly small ups, small downs – nothing too thrilling or too gut-wrenching.

These days my downs seldom last more than a couple days – driven sometimes by excess humidity but more often by my brain chemistry, modified enough by medication to keep a ceiling on the highs and a floor beneath the lows. A lifetime of experience has taught me that the lows don't last forever. Some call this wisdom. I call it resilience.

I've had years of practice to develop sturdy, well-toned resilience muscles.

Strong resilience muscles are good to have in times of change, and the autumn of life is rife with them. One worn-out stereotype of older adults has us as stubborn, unyielding souls who reject the newfangled and resist change in any form. I meet more characters like that in books than in real life. As Star Trek fans will attest, resistance is futile.

A better approach is to transition into change by moving gradually from what is now to what will be. We can look forward to multiple transitions in that period that comes after our careers wrap up. We transition from working to not-working, of course, but also we may also transition to a new home, or a new locale, or to accepting the loss of companions or family members.

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Aging Matters Newsletter

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Next Commission Meeting Scheduled for September 15

The next Commission meeting will be on Monday, September 15, 2025 at 10:00 AM at the NH Hospital Association, 125 Airport Road in Concord.

The meeting will focus on reviewing our new Advisory Council: Systems of Care for Healthy Aging and voting on an approved members list for that advisory council.

Members will also break into small groups to review the annual report. 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/>

Resiliency, con't

Beyond the Known World

In a stable world, where each generation can expect to experience much the same thing as the generation before, that would be change a-plenty. But clearly, the world today is not stable. To note just one significant factor, we are entering a unique period in human history when it comes to demography. In the words of life coach Aviva Wittenberg-Cox, "we are moving from the **traditional age pyramids** that humans have known for all of our existence – lots of young at the bottom and a few hardy elders at the top – to something never seen before. Squares: similar numbers of young to old."

To be an elder in these times, therefore, means experiencing the ordinary changes of late life while also navigating terra incognita. Nobody said it was going to be easy on the frontier. So it behooves us to keep those resiliency muscles fit to power us through the tough transitions ahead.

Wittenberg-Cox suggests four rules to follow for moving resiliently through transitions:

1. Normalize the transition by naming it. (Her suggestion: Maturity. My suggestion: The AfterWork.)
2. Integrate head and heart – come to terms with your past and all you have become.
3. Enlist a team to support you. It's difficult to make smooth transitions alone.
4. Rebrand this phase of life positively – reject ageist assumptions and their limited options.

Here are some other ideas for **enhancing resilience**:

- Establish what you can and cannot control and take responsibility for what you can.
- Practice mindfulness. Pay attention to what your senses are telling you.
- Identify the emotions you are feeling and learn to differentiate them.
- Write about your feelings. Journaling makes your feelings more concrete and limits their power to harm you.
- Practice gratitude. Focus on what's good in your life – a reliable worry-buster.
- Distract yourself, to keep worries from dominating your mind.
- Help others. Get out of yourself.

A Timely Tome

Just as I was putting the finishing touches on this post, I received a well-timed message from Susan McCorkindale, a writer I follow, about her e-book, **31 Ways to Build Resilience**. She offers tips, one for each day of the month, including such gems as "Let it unfold," and "Validation is for parking." As the mother of a grown son with autism who, through no fault of his own, found himself ensnared in the judicial system for more than a year, her knowledge of resilience is hard-won. If your resilience could use a tune-up, her e-book is a bargain at \$2.99.

Keep your resilience muscles toned and strong so you're ready to bounce back from the next surprise life throws at you. With a strong core of resilience, you can come through anything, little the worse for wear and tear.

Don Akchin produces a weekly newsletter and a biweekly podcast about positive aspects of aging. You can read more (and get a free subscription) at <https://theendgame.substack.com/p/exercise-your-resiliency-muscles>

New Hampshire State Commission on Aging September Update

This summer, New Hampshire quietly became one of the 11 states where older adults now outnumber children according to the US Census Bureau. This data solidifies what we already know- we are a state brimming with experience and potential. The Commission on Aging is ready to coordinate and lead efforts to align resources, policies and goals so that New Hampshire is longevity ready.

Commission on Aging: Over the summer months the Commission's Operational taskforce worked to determine our priorities and plan for our new responsibility in convening an Advisory Council on Systems of Care for Healthy Aging. The Emerging Issues taskforce met regularly to discuss the upcoming changes in federal funding for Medicaid and SNAP and how they would impact our healthcare systems in the state and NH's older population.

As the months change and we enter a new season the Commission on Aging remains committed to connecting you to resources and information for aging well because we know aging matters to you and to the state of New Hampshire.

Systems of Care for Healthy Aging Advisory Council: A new advisory council is being convened by the Commission on Aging and will begin meeting this fall. The purpose of the advisory council shall be to:

- Improve the well-being of older adults and caregivers;
- Identify cost-savings and opportunities to increase collaboration, efficiency, and the effectiveness of the service array and service delivery system; and
- Assist and advise the commissioner of the department of health and human services on the system of care principles and values and implementation of RSA 151-E:22 through 151-E:27.

NH Fiscal Policy Podcast: Commission on Aging Executive Director, Lily Wellington, joined **AARP NH State Director Christina Fitzpatrick** and **New Hampshire Fiscal Policy Institute** (<https://www.facebook.com/NewHampshireFiscalPolicyInstitute>) to talk aging in New Hampshire. If you missed it you can listen to it here: **Aging in NH- NH Uncharted** (<https://www.facebook.com/photo/?fbid=1190397019793815&set=a.494557272711130>)

Medicaid Updates: NH Medicaid Matters (<https://www.nhneedsmedicaid.com/>) is a website devoted to answering all your questions about the changes related to Medicaid. Updated regularly this website offers clear, concise, non-partisan information about Medicaid. While there are changes coming to Medicaid it is important to note that changes will be implemented in the coming months and years and have not yet taken place.

Direct Care Worker Network: Do you know of a direct care worker (personal care attendant, home health aide, licensed nursing assistant) who would like to receive information about the Direct Care Worker Network, please share on this link so they may sign up: AHA DCW Council Invite. (https://unh.azurequaltrics.com/jfe/form/SV_0BRW42bUGv4UV1k)

Long-Term Care Summit Rescheduled: The Long-Term Care Summit was rescheduled for January 12, 2025. 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 a public policy conference. The new date is Monday, January 12, 2026 at the AC Hotel in Portsmouth. You can get a sneak peak of the schedule and register online at rumfordmanagementnh.com/lcsummit.



Lily Wellington

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NH Voter Registration Requirements for Upcoming Elections Announced

Attorney General John M. Formella and New Hampshire Secretary of State David M. Scanlan remind Granite Staters of the requirements to register to vote.

To register to vote in New Hampshire, an individual must be a United States citizen, at least 18 years old by the date of the election, and have their primary residence (domicile) in the state.

Residents can register at their local clerk's office, at a local supervisors of the checklist meeting, at the polls on election day, or, if they qualify to use the absentee process, by absentee. Residents should check with their clerk's office for local registration deadlines.

When registering, individuals will need to prove they are qualified. The proof documents listed below are the most commonly used forms of proof. but the lists are not exhaustive:

Proof of identity and age – driver's license, or government-issued photo identification, or passport/passcard.

Proof of citizenship – birth certificate, or United States passport, or naturalization documents, or other proof of citizenship issued by the United States Department of State, or other reasonable documentation which indicates the applicant is a United States citizen.

Proof of domicile – A NH driver's license, NH

non-driver ID, NH resident vehicle registration, federal picture identification, or government-issued check, benefit statement, or tax document with the current domicile address listed. If an applicant attests that they do not possess any of these, they can use a rental/lease agreement, or utility or other bill with the current domicile, or the Confirmation of Domicile Form (blank form provided by local election officials which must also be signed by a person owning, leasing, or renting the domicile property).

A list of acceptable documents individuals can use when registering to vote can be found in the Secretary of State's "**Registering to Vote in NH**" document, which is posted on www.sos.nh.gov.

If an applicant does not provide acceptable documentary proof of identity, age, United States citizenship, and/or domicile, they are not eligible to register to vote.

Registered voters must prove their identity at the polls on election day to receive a ballot. Most do so by showing a qualified photo ID such as a driver's license or non-driver ID.

For questions about who is running in local elections, registration deadlines and election dates, and other related questions, voters should reach out to their local clerks. Voters can use the Secretary of State's Voter Information Lookup at app.sos.nh.gov to find their clerk's contact information.

Are you registering to vote in a local election?



If your name has legally changed, for example through marriage, divorce, adoption, or a court-approved name change, remember to bring additional documentation that shows how your name has changed from what is listed on your proof documentation.



New Hampshire Secretary of State
David M. Scanlan

Are you voting in an upcoming election?



Don't forget to bring an acceptable photo ID with you to the polls.

If you are registering to vote, make sure you bring proof of identity, age, U.S. citizenship, and domicile:



New Hampshire Secretary of State
David M. Scanlan

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

September Advocacy Update

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

In the June edition of Aging Matters we provided updates on bills that were signed into law by the Governor. At that time, only a portion of key legislation that had been adopted by the House and Senate had reached the Governor's desk. The items that impacted older adults included limited funding for the Commission on Aging, passage of an Anti-DEI measure, Caregiver Respite funding increase, Medicaid policy changes that impose work requirements and cost-sharing, and the elimination of the Prescription Drug Affordability Board. For this issue of Aging Matters we are focusing on the remaining pieces of legislation impacting older adults that have been endorsed by the Governor and are now New Hampshire law.

Personal Needs Allowance – Residents of nursing facilities receiving Medicaid benefits must use their monthly income to pay very specific costs, which include the nursing facility cost share, income to a spouse if any, and medical debt. The small amount that the resident is allowed to keep is referred to as the personal needs allowance or PNA. The new law ensures that the PNA, now set at \$90 per month, will increase annually in line with Social Security cost of living increases. **Link to Personal Needs Allowance Legislation** at https://gc.nh.gov/bill_Status/pdf.aspx?id=17029&q=billVersion

Continuing Care Retirement Communities – Continuing Care Retirement Communities (CCRCs) typically provide a range of living options such as independent living, assisted living, and skilled nursing care on one campus. CCRCs are regulated by the New Hampshire Insurance Department. The new law enhances existing CCRC consumer protections including rights related to financial reporting, contract disclosures, sale notification and other rights of community members. **Link to Continuing Care Retirement Communities** at https://gc.nh.gov/bill_Status/pdf.aspx?id=17030&q=billVersion

Termination of Tenancy at the End of the Lease Term – Prior to the passage of this new landlord tenant law, when a lease ended, the tenancy became a tenancy at will which was subject to eviction protections including the requirement to have a legal reason or “cause” to terminate the tenancy. The new law changes 40 years of New Hampshire tenant protections by allowing a landlord to terminate a tenancy at the end of the lease term without cause.

Hundreds of advocates opposed the bill and as a result the bill was amended during the legislative process to include a number of protections including a deadline for the landlord to use the law after the end of the lease and clarification that this type of tenancy termination would not be considered an eviction, thereby protecting the tenant's rental record. **Link to Tenancy at the End of the Lease Term** at https://gc.nh.gov/bill_Status/pdf.aspx?id=16997&q=billVersion

Restrictions on Real Estate Non-Title Agreements for Personal Service (NTRAPS)

Thanks to the advocacy of AARP, New Hampshire joins 32 other states which prohibit predatory NTRAPS, which involve a brokerage company paying a homeowner a fee for the exclusive right to sell the homeowners real estate in the future, in some cases binding the homeowner to onerous contract terms for over 40 years. The new protections limit the length of the NTRAPS agreement to one year.

Notice in Advance of Medicare Advantage Plan Discontinuance - In 2024 several of New Hampshire's Medicare Advantage programs terminated or reduced services to over half of the state's Advantage Plan beneficiaries. The new law requires insurance plans to give the New Hampshire Insurance Department notice of policy discontinuation. **Link to Notice of Insurance Discontinuation Link** at https://gc.nh.gov/bill_Status/pdf.aspx?id=16997&q=billVersion

Advisory Committee for the System of Care for Healthy Aging - In 2023 New Hampshire passed landmark legislation, the System of Care for Healthy Aging, that established a statutory framework to rebalance the long-term support and services system and promote viable options for individuals to age in place. This new law establishes an advisory council on the System of Care for Healthy Aging established by the Commission on Aging. **Link to Advisory Council for the System of Care for Healthy Aging** at https://gc.nh.gov/bill_Status/pdf.aspx?id=12175&q=billVersion

We would love to hear from you. If you are interested in sharing your thoughts or are interested in policy advocacy that supports older adults, please contact Judith Jones jjones@new-futures.org or Martha McLeod at mmcleod@new-futures.org

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.

NH PBS Announces New Season of “Seniority Authority”

What can we do to not just age, but age *well*? Host Cathleen Toomey tackles this question through candid conversations with experts on the new five-part series **SENIORITY AUTHORITY**, premiering Monday, September 8th at 7:30 p.m. on New Hampshire PBS. One theme Toomey recognized early on: a lot of attitudes about aging are as outdated as the eight-track tape.

“Ageism is baked into our culture,” said Toomey, noting that negative attitudes can hold us back from making important decisions. “You are lucky to get older. Aging is a gift not everyone gets to unwrap.”

SENIORITY AUTHORITY explores aging as a time of discovery, growth and possibility while providing actionable ideas on challenges from rightsizing your home, to brain health and how to find new purpose after retirement.

The series is based on Toomey’s award-winning podcast, **SENIORITY AUTHORITY**, which has aired more than 80 episodes featuring national experts. Toomey, an Exeter NH resident, has more than 18 years as a leader at RiverWoods. She started her podcast to answer questions on aging and is now diving deeper with the NHPBS series.

Toomey engages leading experts and authors to provide the latest research and options that are available today. The series includes inspiring everyday people who uncover the emotional, practical and often unexpected sides of aging.

The brand-new season of **SENIORITY AUTHORITY** will explore a number of topics including Rightsizing; Rethinking Aging; The Power of Purpose; Think Strong, Age Strong; and Time to Talk.

SENIORITY AUTHORITY premieres **Monday, September 8 at 7:30 PM** on NHPBS. Episodes will also be available to stream free on the **PBS App**. To learn more about **SENIORITY AUTHORITY**, visit nhpbs.org/seniorityauthority or to watch a **preview**.

Major funding for the production of **SENIORITY AUTHORITY** is provided by **Road Scholar** and by viewers like you.

Source: https://nhpbs.org/pressroom/release_detail.asp?hp_id=8282



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

“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.”



NH Medicaid Matters Coalition Brings Stakeholders Together

Upcoming changes to Medicaid may impact access to care for Granite Staters in the coming months and years. It is important for Medicaid patients to know that these changes are not in effect yet, and your coverage remains the same for now.

Not sure if you have Medicaid? It can be confusing because you may have a Medicaid plan that doesn’t include “Medicaid” in the plan name.

In New Hampshire, three organizations provide health care coverage to individuals enrolled in the Medicaid program: AmeriHealth Caritas New Hampshire, NH Healthy Families, and WellSense Health Plan. Medicaid also provides services through several other programs

Our NH Medicaid Matters website has a list of programs that are part of Medicaid. If you have health insurance through one of these programs, you are covered by Medicaid: nhneedsmedicaid.com/qualify.

Need help? If you are already covered by Medicaid and have questions about your coverage, you can contact the number on the back of your Medicaid/ insurance card.

You can also contact the DHHS Customer Service Center toll-free at 1-844-ASK-DHHS (1-844-275-3447) Monday through Friday, 8am-4pm.

Learn more at <https://www.nhneedsmedicaid.com/>

USAging Launches Caregiver Innovations Hub

USAging has announced the launch of the Caregiver Services and Supports Innovations Hub—a new resource designed to promote the exchange of innovative caregiver programs across the Aging Network. The Hub features replicable, real-world examples that support caregivers in areas such as:

- Peer support and education
- Kinship care
- Respite services
- ...and much more!

Explore the Hub and consider submitting your own program at <https://usaging.org/caregiving-innovations-hub>. This initiative is part of USAging's cooperative agreement with the **Administration for Community Living**.

Revised “Pathways to Well-Being with Dementia” Manual Released

Dementia Action Alliance (DAA) released a revised edition of its acclaimed Pathways to Well-Being with Dementia manual—a powerful, person-centered resource designed with and for people living with dementia. Whether you're a person living with dementia, care partner, health care professional or community advocate, this updated guide offers fresh insights, practical tools and empowering strategies to promote dignity, purpose and quality of life.

Download your free copy at <https://daanow.org/pathways/>

Family Caregiver Tools Available

Are you a family caregiver overwhelmed by the responsibility? You're not alone. The Services by State tool from the Family Caregiver Alliance can help you locate public, nonprofit, and private programs and services near your loved one.

At FCA, we provide resources for government health and disability programs, legal resources, disease-specific organizations and more. Don't go through this journey alone.

Check out the Services by State tool at <https://www.caregiver.org/connecting-caregivers/services-by-state/> and find the support you need.

Caregivers: Help Us Understand Your Needs

If you're caring for someone with Alzheimer's or dementia, your role and needs evolve as the disease progresses. A research team at the University of New Hampshire is working to better understand those changes, and how future tools and technologies might support caregivers.

They're inviting caregivers to participate in a long-term study designed with your time in mind: just one hour of data collection every two months, for a total of nine sessions. You'll share your experiences, challenges, and needs, and receive \$100 per session in appreciation of your time.

Your insights won't just inform the research, they'll help shape the next generation of caregiving support. Not a caregiver? Please consider sharing [this flyer](#) with your network.

Learn more at <https://nhaha.info/caregivers-were-listening-and-building-for-the-future/>

Your Local Resources



Not sure what resources exist in your community to help with an age- or disability-related issue? Contact your local

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

2-1-1 NH is the connection for NH residents to the most up-to-date resources they need from specially trained Information and Referral Specialists. <https://www.211nh.org>



RAISE YOUR VOICE!

Let us know what's on your mind and what's important to you. Email us today!

NHCOAnews@gmail.com

Breaking Down Why Medicare Part D Premiums Are Likely To Go Up

By JULIE APPLEBY, KFF Health News

Medicare enrollees who buy the optional Part D drug benefit may see substantial premium price hikes — potentially up to \$50 a month — when they shop for next year's coverage.

Such drug plans are used by millions of people who enroll in what is called original Medicare, the classic federal government program that began in 1965 and **added a drug benefit only in 2006**. The drug plans are offered through private insurers, and enrollees must pay monthly premiums.

It's not known whether insurers will pursue the maximum increase allowed, as premium prices for next year won't be revealed until closer to open enrollment, which starts Oct. 15.

Increases are expected to mainly affect stand-alone Part D plans, not the drug coverage offered as part of Medicare Advantage, the private sector alternative to original Medicare. More on that later.

Policy experts say premiums are likely to go up for several reasons, including increased use of some higher-cost prescription drugs; a law that capped out-of-pocket spending for enrollees; and changes in a program aimed at stabilizing price increases that the Trump administration has continued but made less generous.

One thing is surer than ever, say many policy experts: Beneficiaries should not simply roll over their existing stand-alone Medicare drug plans.

"Everyone should shop plans in open enrollment," said Stacie Dusetzina, a professor of health policy at Vanderbilt University Medical Center.

1. It's the Spending!

Every year, insurers keep an eye on what they're spending on drugs so they can build that into their premium estimates. Spending covers both the prices charged by drugmakers and volume, meaning how many people take the medications and how often.

And it's up. Spending by insurers and government programs for prescription drugs in 2024 across the market grew more than 10%, which is slightly greater than in recent years, according to a **research report** published in last month's issue of the American Journal of Health-System Pharmacy. Estimates are not yet available for this year's trends.

Still, in 2024, researchers found that drug prices overall decreased slightly. Spending rose because of drugs coming on the market and increased utilization, especially for pricey weight loss drugs and

another category of medications that treat various autoimmune conditions, such as rheumatoid arthritis.

Such **increased use is evident** in Medicare. Many beneficiaries, for example, are treated for autoimmune conditions. And even though Medicare doesn't cover treatment for weight loss, many members have diabetes or other conditions that a new type of weight loss drugs can treat.

The Trump administration, according to The Washington Post, is **considering a five-year pilot program** in which Medicare Part D plans could voluntarily expand access to the drugs, **which can cost more than \$1,000 a month** without insurance. Details have not yet been provided, but the pilot program would not begin in Medicare until 2027.

Another wild card for insurers is the Trump administration's tariffs on businesses that purchase products made overseas, which could boost drug prices because the U.S. imports a lot of its pharmaceuticals. Much, however, remains unknown about whether drugmakers will **pass along any additional tariff costs** to consumers.

So, while rising spending is one factor, it isn't the only reason next year's premium prices are expected to go up.

2. New Out-of-Pocket Caps for Consumers

Changes made to Medicare aimed at helping people with high out-of-pocket costs for expensive medications may be a bigger factor.

Here's why: Starting this year, Medicare enrollees have a limit on how much they must pay out-of-pocket for prescription drugs. It's capped at \$2,000, a threshold that will rise each year to cover inflation.

Lawmakers in Congress set those changes in the Inflation Reduction Act under President Joe Biden. The law also shifted a larger share of the cost of drugs used by Medicare beneficiaries from the federal program to insurers.

That \$2,000 cap is a big change from previous years, when people taking expensive drugs had a higher threshold to meet annually and were on the hook to pay 5% of the drug's cost even after meeting that amount. Those additional 5% payments ended last year under the provisions of the IRA.

Before that law passed, "people would spend \$10,000 or \$15,000 out-of-pocket each year just for a single drug," Dusetzina said. "The Inflation Reduction Act was necessary to make Part D proper health insurance, but there's a cost to do so."

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PART D PREMIUMS, con't

While the cap is a big help for affected consumers, the reduced amounts paid by some beneficiaries — coupled with the cost shift to insurers — could lead plans to spread their increased expenses across all policyholders through higher premiums. A growing number of health plans have also begun to require enrollees to pay a percentage of a drug's cost, rather than a flat-dollar copay, which can lead to larger-than-expected costs at the pharmacy counter, Dusetzina said.

While consumers not currently taking high-cost specialty drugs may not see a benefit in the \$2,000 cap initially, they might one day, say policy experts, who note that drugmaker prices continue to rise and that enrollees could fall ill with a condition like cancer or multiple sclerosis for which they need a very high-priced drug.

"It's important to think not just in context of those groups who hit the cap every year, but also people are paying more in premiums to protect their future selves as well," said Casey Schwarz, the senior counsel for education and federal policy at the Medicare Rights Center, an advocacy group.

The new prescription drug cap and other changes apply to both the stand-alone Part D drug plans and Medicare Advantage plans. But those Medicare Advantage plans are not expected to increase the drug portion of their premiums, partly because the private sector plans are paid more per member than what it costs taxpayers for the traditional program.

That means Advantage plans have far more money to add benefits, such as vision and dental coverage, which traditional Medicare does not include, or to use them to cushion the impact of rising spending on drug costs, thus limiting premium increases.

Those additional benefits are advertised to attract customers to Medicare Advantage, which also sometimes offers plans with minimal or no monthly premium costs. There are other differences between traditional Medicare and private sector plans. For example, Advantage members must stick to doctors and hospitals in the plan's networks, and they may face more prior authorization or other hurdles than in the traditional program.

The growing difference between premiums — fueled by the extra rebates flowing to the private sector plans — "is increasingly tilting coverage toward Medicare Advantage and making traditional Medicare plus a stand-alone PDP [prescription drug plan] unaffordable for many enrollees," said Juliette Cubanski, deputy director of the program on Medicare policy at KFF, a health information nonprofit that includes KFF Health News.

3. Trump Administration Reduced Funding Meant To Slow Premium Growth

The final factor in the premium increase equation is a program set up to slow the rise of premiums in stand-alone Part D plans.

It began under the Biden administration to offset premium increases tied to changes in the Inflation Reduction Act by temporarily injecting additional federal dollars to help insurers adjust to the new rules.

That plan sent just over \$6 billion this year to Part D insurers.

And it had an effect.

The average monthly premium for a stand-alone Part D drug plan dropped 9%, **from \$43 last year to \$39 this year, according to KFF**, even when factoring in that some plans raised prices by up to \$35 a month, the maximum increase allowed under the stabilization plan for this year.

In a memo released in late July, the Trump administration said it would continue the program for next year, while shaving about 40% of the funding. A government official **told The Wall Street Journal** that the administration felt that keeping the full funding would have mainly benefited the insurers and cost taxpayers an "enormous, excess amount."

The stabilization effort next year will send \$10 a month per enrollee to Part D insurers to help keep premiums in check, down from \$15 this year. Among other changes, it allows insurers to raise premiums by as much as \$50 a month, up from the \$35 allowed this year.

That would be a substantial increase, Cubanski noted, although it is not clear just how many insurers would pursue the full amount.

"We did see **some plans this year** were taking premium increases of that \$35 amount in 2025, and I fully expect we will see some plans with increases up to \$50 a month" next year, she said.

Another reason to take a close look at all the options once open enrollment begins.

Source: <https://kffhealthnews.org/news/article/medicare-part-d-premiums-rising-reasons/>

The 2024 NHCOA Annual Report is available on the Commission's website at <https://www.nhcoa.nh.gov>

Watch for the 2025 Annual Report when it is released November 1

New Hampshire
Commission on
Aging

2024
ANNUAL
REPORT



Prepare for Medicare's Open Enrollment Period

By **SHEA COTRI**, State Health Insurance Assistance Program

Medicare's Open Enrollment is the time of year when you can make changes to your Medicare coverage. It's from October 15 through December 7. Any changes you make will take effect on January 1.

First, what changes can you make during Medicare's Open Enrollment?

During Open Enrollment, you can make certain changes to your health coverage. This includes adding, dropping, or changing your Medicare Advantage and Part D coverage.

You can make as many changes as you want during this period. Only your last choice will take effect in January, though.

During this time, you might switch to a new Medicare Advantage plan. Or you may switch from Medicare Advantage back to Original Medicare. You might also shop around for a different Part D plan, to make sure that yours is really the best for you.

Note: If you switch to Original Medicare, you may have limited options for buying a Medigap policy. Medigap purchasing rules vary by state.

Before choosing your 2026 coverage, consider the Medicare health and drug plan options in your area. You may be able to get the same or better coverage at a more affordable price. For example, even if you're happy with your current Medicare Advantage or Part D plan, you should check to see if there's another plan in your area that offers the same health or drug coverage at a better price.

Review your current Medicare health and drug coverage.

You probably get a lot of mail during Open Enrollment. It's important to know which mailings include information about your current coverage. No matter how you get your Medicare, you should consider:

- Your access to health care providers and pharmacies you want to use
- Your access to benefits and services you need
- The total costs for premiums, deductibles, and cost-sharing amounts

If you have Original Medicare, visit www.Medicare.gov or read the 2026 Medicare & You handbook to learn about Original Medicare benefits.

If you have a Medicare Advantage plan or a stand-alone Part D plan, read your plan's Annual Notice of Change, or ANOC, and Evidence of Coverage, or EOC. These notices list any changes for your plan in 2026. Pay attention to any changes in the plan's

costs, the plan's benefits and coverage rules, and the plan's formulary. The formulary is the list of drugs your plan covers. Make sure that your drugs will still be covered next year. Also ensure that your providers and pharmacies are still in the plan's network. If you are unhappy with any of your plan's changes, you can change plans.

Contact your State Health Insurance Assistance Program (SHIP) for help reviewing your coverage options. SHIP counselors are government funded to provide trusted, unbiased Medicare counseling at no cost to you. (Depending on your state, your SHIP may go by another name.) Use our online [SHIP Locator](#) or call 877-839-2675 (and say "Medicare" when prompted) to find your local SHIP.

Once you're ready, how do you make changes to your Medicare coverage?

Call 1-800-MEDICARE to make changes by phone.

You can also visit Medicare.gov to compare options and enroll in some plans online.

You can alternatively contact plans directly to enroll.

Confirm what a plan tells you before making a final decision and get everything in writing. Before joining, call your doctors to make sure that they are in the provider network for the plan.

Finally, protect yourself from marketing violations.

Medicare has rules about how Medicare Advantage and Part D plans can contact you and market their services. Knowing some of these rules can help you protect yourself from aggressive or misleading plan agents and brokers. Here are a few important rules to keep in mind during Open Enrollment:

Plans can send you postal mail. However, if you aren't currently enrolled in the company's plan, they cannot call, email, visit your home, or approach you in public to market their plan without your permission.

Plans are never allowed to suggest they represent or are endorsed by Medicare or any other government agency. They cannot use the Medicare name or logo on their marketing materials.

If you're interested in enrolling in a plan, an agent must give you a scope of appointment (SOA) form. This is how you agree on what kinds of products will be discussed during your appointment, so you're not sold things you don't want. The appointment must be at least 48 hours after agreeing on the SOA.

Before enrolling you in a plan, the representative must explain the plan's effect on your current coverage. They must also go through a checklist, in which they make sure the plan is a good fit for you

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based on your current providers being in network, medications covered, and costs in your preferred range.

Contact your local Senior Medicare Patrol (SMP) or State Health Insurance Assistance Program (SHIP) to report potential marketing violations. SMPs also provide educational resources on **Medicare marketing violations**.

Still have questions?

Your SHIP is here for you! You can contact your SHIP for any Medicare-related questions or concerns you have. SHIP counselors are government funded to

provide trusted, unbiased Medicare counseling at no cost to you.

Depending on your state, your SHIP may go by another name. In New Hampshire, the Aging & Disability Resource Center (formerly ServiceLink) can be reached by calling (866) 634-9412 or online at www.ServiceLink.nh.gov.

If you think you have experienced potential Medicare fraud, errors, or abuse contact your local Senior Medicare Patrol using the online **SMP Locator** or by calling 877-808-2468.

Source: <https://www.shiphelp.org/OEP>

Standing Tall and Staying Safe: Granite VNA Stepping Up Fall Prevention

A member organization of the NH Falls Risk Reduction Task Force, Granite VNA is committed to empowering all older adults to reduce their risk of falls—one of the greatest causes of serious injuries and death among people over age 65.

During September, organizations nationwide partner with the National Council on Aging (NCOA) to recognize National Falls Prevention Awareness. As part of this national campaign, Granite VNA is holding an awareness-raising event for older adults at Maxfield Public Library in Loudon. The STEP-tember event on Wednesday, September 10 from 10 am to 1 pm features a Community Balance Screening clinic. Home Instead will provide resources regarding home safety for fall risk reduction and an “Ask the Expert” with fall prevention exercise information. There will be other educational tools including how to access a free online falls risk assessment. Visitors to www.ncoa.org/FallsFreeCheckUp can complete a short survey that screens them for the most common falls risk factors.

Granite VNA will highlight evidence-based fall prevention programs, such as *A Matter of Balance* and *Healthy Steps for Older Adults* and partner organizations that offer fall reduction strategies like *Tai Ji Quan: Moving for Better Balance*. Falls are the leading cause of injury for older adults, but they are not an inevitable part of aging. By learning more about your personal fall risk and taking proactive steps, you can stay safer, more confident, and independent in your home and community.

Learn more about other programs offered by visiting GraniteVNA.org/calendar or call 603-224-4093. To learn more about National Falls Prevention Awareness activities, visit <https://www.ncoa.org/>.

Greater Good Launches “Guide to Aging Well”

Greater Good Magazine has gathered the best and most enduring of its articles, podcasts, and videos about getting older.

For this resource page, they’ve gathered the best and most enduring of its articles, podcasts, and videos about getting older. They’ve also included **content about caregiving**, which is so essential to spouses aging together or those who must care for elders through all their ups and downs. These are journeys most of us must make, sooner or later, if we live long enough. The good news is that we don’t need to take them alone.

Sections featured in the guide include:

- How Getting Older Makes You Feel
- How Aging Shapes Relationships
- Navigating Middle Age & Menopause
- Tips & Insights for Retirement & Better Aging
- Caring for Elders & Each Other
- How to Die Well

Find the guide at https://greatergood.berkeley.edu/article/item/the_greater_good_guide_to_aging_well

Let's Get Social

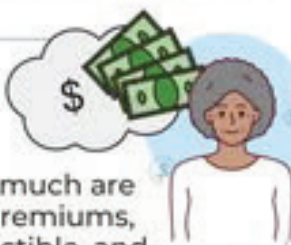
Please follow the NHCOA on Facebook at <https://www.facebook.com/NHCommissiononAging/> to stay up-to-date on the latest Commission news, as well as insights, resources and information from across the field of aging.




Medicare's Open Enrollment Period

CONSIDERATIONS WHEN CHOOSING A NEW PLAN


Questions to ask before choosing a Medicare Advantage Plan:



- How much are the premiums, deductible, and coinsurance/copay amounts?
- What is the annual maximum out-of-pocket cost for the plan?



- What service area does the plan cover?
- Are my doctors and hospitals in the plan's network?
- Does the plan cover additional benefits not covered by Original Medicare?



- What is the star rating?
- What are the rules I must follow to access health care services and my drugs?
- Will this plan affect any additional coverage I may have?


Questions before choosing a Part D drug plan:

- Does the plan cover all the medications I take?
- Does the plan have restrictions on my drugs? (i.e. step therapy, prior authorization, or quantity limits)


Prior authorization requires approval from your Part D plan before it will cover the drug.

Step therapy requires you to try a cheaper drug before your plan covers the more expensive one.

Quantity limits cap how much of a drug you can get per prescription fill.



- How much will I pay for monthly premiums and the annual deductible?
- How much will I pay at the pharmacy (copay/coinsurance) for each drug I take?



- Is my pharmacy in the plans' preferred network?
- Can I fill my prescription by mail order?
- What is the plan's star rating?

Remember, the Medicare Prescription Payment Plan can spread your Part D out-of-pocket costs throughout the year. With this plan, you'll receive a monthly bill from your Part D plan and pay \$0 at the pharmacy. While it doesn't reduce your overall costs, it can help manage expenses, especially for those with high drug costs early in the year. To enroll, contact your Part D plan.



SHIP
State Health Insurance Assistance Program

Call your SHIP for help comparing your Medicare coverage options.
shiphelp.org | 877.839.2675



Medicare

You can use Medicare's Plan Finder tool for a list of Medicare Advantage and Part D plans, including covered drugs and estimated costs at Medicare.gov/plan-compare or 1-800-Medicare

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September Events Honor and Support Veterans

The New Hampshire Department of Military Affairs and Veterans Services is sharing upcoming Veteran and community events happening this September.

National POW/MIA Recognition Day

National POW/MIA Recognition Day is recognized on the third Friday of every September; this year it is on Friday, September 19th. The department honors and recognizes the sacrifices of those Americans who have been prisoners of war and remembers those who are still missing in action from past conflicts around the globe. We remember them and their families every day and especially on National POW/MIA Recognition Day. The Rolling Thunder NH Chapter are hosting a POW/MIA Remembrance Ceremony on Saturday, September 20, 2025 beginning at 10:30am at the NH State Veterans Cemetery Chapel, 110 Daniel Webster Highway, Boscaawen.

Veteran Appreciation Month at Cheshire County Farmers Markets

Each September, the Cheshire County Conservation District (www.cheshireconservation.org/veterans) partners with local farmers' markets to celebrate Cheshire County Veterans.

Each September weekend, Cheshire County Veterans can receive a \$20 voucher to purchase food items from participating farmers' markets. This program is not based on need but rather serves as a way for our community to say "Thank you" to local service members for protecting our freedoms. This program also serves to boost the local farm economy by bringing more business to the local markets – a win/win for the Veteran and the farmer!

Vouchers are distributed each week at the Veterans Booth at each market; they may be used to purchase food items only. They have no cash value, are non-transferable, and must be used by the end of September. To get your voucher, bring proof of your Cheshire County residency and a valid form of Veteran ID, including a copy of the DD214, Veteran Healthcare Card, "Choose VA" Veterans ID card, NH driver's license with a Veterans designation or a retired military ID card.

Veterans are invited to visit their favorite market every weekend in September or try a new one each time. There is a limit of one market per week. Vouchers are available while supplies last.

A list of participating markets is available at www.cheshireconservation.org/veterans

Vouchers for Veterans

Each September, New Hampshire & Maine

Veterans or Active Duty Service Members may go to a number of different farmers' markets and receive \$20 in fresh food vouchers each week to spend with local farmers.

Veterans need go to a participating market, look for the "Vouchers for Veterans" red tent and show proof of military service and residency to get four \$5.00 vouchers for market purchases. Vouchers may be received once a week. For directions, a list of participating farmer's markets and other information go to: www.vouchersforveterans.org.

Cheshire County Veterans Expo

Saturday, September 13th / 10:00am-1:00pm

Keene Family YMCA, 200 Summit Road, Keene

The Keene Family YMCA is proud to present the fourth annual Cheshire County Veterans Expo on September 13th. Representatives from several agencies and organizations will be on hand to share information and resources. All veterans in attendance can enjoy a free lunch (served from 11am-1pm), and a free haircut, courtesy of Jed's Barber Shop. There will also be a free raffle thanks to the generosity of several local businesses.

The event is free and takes place rain or shine.

NH Veteran Stand Down

September 19, 2025 / 10:00am-2:00pm

Eversource Energy Park, 780 No. Commercial St., Manchester

Have you served in the Armed Forces? Join Harbor Care, in partnership with Eversource, the U.S. Department of Labor, U.S. Department of Veterans Affairs, state, and local partners as they present the 21st Annual NH Veteran Stand Down. The event provides support, services, and resources to those who have served in the U.S. Armed Forces.

The Veteran Stand Down is the largest resource fair dedicated to providing former armed service members with important services, including employment services, medical care, food & clothing, legal advice, pension claims, counseling, housing assistance, mobility assistance and more.

You do not need to prove veteran status to access basic services. However, bringing any of the following can help connect you with the right supports: DD-214 or discharge paperwork; VA or military ID; any documents related to housing, medical care, or employment. Optional: a list of medications or health concerns.

No pre-registration is required. For further information, email: standdown@harborcare.org

Keep Cyber Safe This Month

Business and government impersonators go after older adults' life savings

Information provided by the **FEDERAL TRADE COMMISSION**

Scammers posing as government agencies or well-known businesses are increasingly going after retirees' life savings. They weave a web of lies about some bogus crisis. Then they trick older adults into giving them tens or even hundreds of thousands of dollars. The scams start with lies designed to create a sense of urgency and fear.

Lie #1: Someone is using your accounts. Scammers pretend to be a bank employee with a warning about suspicious account activity. Or claim to be an Amazon rep following up on potentially fraudulent purchases.

Lie #2: Your information is being used to commit crimes. Scammers might say they're with the government and tell their target that their Social Security number is linked to serious crimes.

Lie #3: There's a security problem with your computer. This lie might start with a computer security alert that warns of a hacked computer with a phone number to call for help.

Once they've convinced their mark that this crisis is real, they make empty promises and offer fake "help." They say the only way to get out of the situation is to follow their very specific instructions — which always involve moving money. They tell their target that doing so will protect the money in their accounts or clear their name. Some say they're helping catch the "real" criminals.

A new FTC data spotlight report, **False alarm, real scam: how scammers are stealing older adults' life savings**, shows that reports of losses to business and government imposters filed by older adults (60+) are soaring. Many reported losing tens and hundreds of thousands of dollars. In fact, reported losses of over \$100,000 increased nearly sevenfold from 2020 to 2024.

How can you protect yourself from a business or government imposter scam?

- Never transfer or send money to anyone in response to an unexpected call or message. Even if they claim you're moving your money to "protect it."
- Talk about it with someone you trust. Especially if the stranger on the phone says it's serious, involves a crime, or claims to be from the government.
- If you think the message could be real, verify the story. Contact the organization in question using a phone number, website, or email address you know is real. Don't use the contact information in the unexpected message.

Government agencies will never threaten you, and they'll never tell you to transfer your money to "protect it," deposit cash into Bitcoin ATMs, or hand off stacks of cash or gold to a courier. That's a scam. Report it to the FTC at [ReportFraud.ftc.gov](https://www.ftc.gov).

Source: <https://consumer.ftc.gov/consumer-alerts/2025/08/business-government-impersonators-go-after-older-adults-life-savings>

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

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/>