



# Ageing Matters

New Hampshire State Commission on Aging

## New Hampshire Commission on Aging

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## So When Does the Wisdom Kick In?

**I'm old and gray and feeling none the wiser.**

By **DON AKCHIN**, The End Game

I have been assured in many articles and books that as we grow older, we grow wiser. Wisdom is held out as the great consolation prize that compensates for all the pains and losses to our physical and emotional selves.

Well, I've definitely achieved the aging part. The beard is turning gray, the eyes and ears are weakening, the digestive machinery is slowing down, etc. etc. So wisdom, wherefore art thou?

More to the point, will I recognize it if it arrives?

In asking myself these questions, I realized that I would probably not recognize wisdom in myself if it bit me. My concept of wisdom was quite vague – riddles dispensed by white-bearded sages or black-cloaked crones. A mysterious smile accompanied by laughing eyes. Or on a lower plane, homespun sayings from grandma and pawpaw's rocker.

None of those notions fit me. Nor did they bring me any closer to understanding whether I had earned the promotion from wise guy to wise elder. I decided to do some research to help me assess where I stood.

Every spiritual tradition has something to say about wisdom. So the obvious way to assess my place on the wisdom ladder would be a deep dive into the wisdom literature of Judaism, Christianity, Islam, Buddhism, Hinduism, the ancient Greeks, and the Chinese Taoists. Having dipped my toe into most of those waters once or twice, I knew that true understanding involved years of study and contemplation.

But I was in a hurry, so (unwisely) I went to the Internet. I even read several scientific papers, so you wouldn't have to. And here is what I gleaned:

### Pragmatic Wisdom

Those who try to define wisdom fall into two broad camps. The first camp sees wisdom in pragmatic terms – it's the accumulated understanding and experience that helps a person handle life's stresses, adversity, and inevitable losses with resilience, mastery, and compassion. One scientist defined wisdom as "expert-level knowledge and judgment in the fundamental pragmatics of life."

The second camp views wisdom as the result of reaching the highest stage of human development – a concern for life's deeper meanings, an acceptance of its uncertainties, an ability to perceive events from multiple perspectives, and compassion for others.

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## Next Commission Meeting Scheduled for March 16

The next Commission meeting will be on Monday, March 16, 2026 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>

## RAISE YOUR VOICE!

Aging Matters welcomes all points of view and invites your submissions. To send articles or to add your name to our mailing list...

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

### WISDOM, con't

The pragmatic view is the one that has been subjected to scientific rigor. In the 1970s, a geriatric neuroscientist named **Virginia Clayton** built a definition of wisdom by asking law students, law professors, and retired judges to name what they thought characterized a wise person. From that, she decided the three key components were

1. Cognition – the more you know, the more you can recognize patterns that repeat.
2. Reflection – it's not enough to know a lot, you also must take time to reflect on what it all means.
3. Compassion – you use the insights you gain to understand and help others.

Building on Clayton's work, University of Florida sociology professor **Monika Ardelt** published a study showing that older adults who scored high in wisdom also tended to have more resilience and had a stronger sense of mastery over their lives. The wise, in other words, had the tools to minimize stress and maintain their sense of well-being even in the face of crises and losses.

### Higher Love Wisdom

The second camp identifies wisdom with self-actualization, the highest level in psychologist Abraham Maslow's hierarchy of needs. A self-actualized person is free from basic physical and ego needs, as they have already been fulfilled. Another sign of wisdom, according to this camp, is "generativity," a term used by psychologist **Erik Erikson** that means to give back without needing anything in return. One example is the grandmother who plants an apple tree that will not bloom in her lifetime, knowing her children and grandchildren will enjoy its fruits.

Generativity can take many forms. One of the most compelling is sharing stories with younger generations. "I believe our stories are our final gift to our loved ones," says **Michael Williams**, an author, storyteller, and story coach.

There's one other important notion that came through my limited research: Wisdom is not a gift you automatically receive when you reach a certain age, like Social Security. It's possible to have wisdom in old age because our brains develop more **crystalized intelligence** – in brief, we're better at taking our experiences and connecting them to other problems and situations. But without reflection, we don't attain wisdom. And all those who have tried to define wisdom see compassion and empathy as essential components.

After letting all the information sift, I still don't know if I am wise yet. But in the absence of knowing, I am adopting certain behaviors that will improve my chances - and perhaps enhance perceptions of me as wise:

- Listen intently and empathetically and offer no advice unless it is requested.
- If (and only if) I am asked to share my opinion, remember the words of Alex Trebek: "Put it in the form of a question."
- When rendering my opinion, always wise to keep in mind the truly wise words of Lao Tzu: "He who says does not know. He who knows does not say."

*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/so-when-does-the-wisdom-kick-in-f2f>*

# NHCOA's State House Team Hard at Work

As the legislative session gets underway, the NH Commission on Aging's State House team is fully engaged. During the session, the team meets every Friday afternoon to review the prior week's legislative activity and plan for the week ahead.

Part of the Commission's primary charge is to advise the Governor and General Court on policy and planning related to aging in New Hampshire. One of the ways the Commission does that is to track and follow legislation that impacts older adults.

At the start of each session, the team reviews as many filed bills as possible; there have been more than 1,100 this year. The group identifies legislation that affects older adults. This work is strictly nonpartisan. The Commission focuses solely on the impact bills may have on older residents of New Hampshire.

To manage the workload, bills are assigned priority levels from one to four.

**Priority 1** bills are those that would have a significant impact on older adults and where there is limited community-based advocacy already engaged. In other words, if no other organization such as New Futures, AARP, the Alzheimer's Association, or others is actively leading on the issue, the Commission may elevate it to top priority. These are also bills where the Commission's absence would be notable given their substantial impact.

**Priority 2** bills also have a significant impact on older adults, but other organizations are already sufficiently engaged. The Commission continues to monitor and weigh in on these bills but may not take as intensive a leadership role.

**Priority 3 and 4** bills are those the Commission monitors because they relate to older adults, but they either have less direct impact or fall outside the Commission's primary expertise or capacity.

Although more than 1,100 bills were introduced during this session, the Commission is actively tracking 47 bills fewer than in some prior years. Of those, 21 are designated as Priority 1 or 2, meaning they require meaningful engagement and action.

To organize the work, the Commission has expanded its tracking system to include nine policy categories:

**System of Care** – A major focus in recent sessions, addressing long-term services and supports.

**Civic and Social Engagement** – Including voting rights and public access issues.

**Health Insurance** – A growing category, reflecting increased legislation affecting coverage for older adults.

**Housing** – A significant area of focus, with 14–16 housing-related bills currently being tracked.

**Licensure** – Including issues such as licensure for licensed practical nurses and internationally trained physicians.

**Prescription Drugs** – A continuing area of interest, though fewer high-priority bills this session.

**SNAP and Food Security** – With several bills that could make eligibility more restrictive.

**Workforce** – Focused on both developing the caregiving workforce and recognizing the contributions older adults can make as workers.

**Risk, Protection, and Other** – A newer category that includes consumer protection issues such as cryptocurrency-related fraud.

While not every tracked bill requires the same level of action, this structured approach allows the Commission to stay focused, strategic, and responsive throughout the legislative session ensuring that the needs and interests of older adults remain visible and represented at the State House.

## NHCOA Follows Bills of Interest on Its Website

The NH Commission on Aging website at [www.nhcoa.nh.gov](http://www.nhcoa.nh.gov) has a feature that enables users to view the progress of bills that the NHCOA State House team is monitoring.

At <http://www.nhcoa.nh.gov> click on the heading "What We Do" in the green banner at the top of the home page. On the left side of the page titled "Legislative Updates" a series of green buttons each denotes a topic area. Topic areas list bills with bill number, title, description and, in italics, current status including scheduled hearings or committee or chamber action. (Some topic areas, established in prior sessions, may have no bills listed).

The Commission does not take an advocacy position on every bill that it monitors. The website listing is solely informational; it does not indicate whether or what advocacy position the Commission may be taking.

The Commission, through the NHCOA's State House Team, uses the annual report and ongoing input from the Commission's Task Forces and full Commission meetings to respond to proposed policies and bills as they align with the needs and interests of older adults in New Hampshire.

# Commission Members Hear of Partners' Advocacy Efforts at February Meeting

On February 9, 2026, the New Hampshire Commission on Aging heard from advocacy partners on bills of interest to older adults being considered in the NH legislature.

Appearing before the Commission were **Judith Jones, ESQ**, director of healthy aging policy at New Futures; **Mike Padmore**, AARP NH associate state director for advocacy and outreach; and **Jack Ruderman**, manager of public affairs for New Hampshire Housing Finance Authority

**Jones** spoke about Senate Bill 545 and related policy efforts to support older adults and caregivers.

Over the summer and fall, New Futures conducted listening sessions with older adults across the state. A strong and consistent theme emerged: older adults are deeply concerned about their finances and their ability to meet basic needs.

SB 545 responds directly to those concerns. The bill focuses on the Medicare Savings Programs (MSP), a Medicaid program that helps cover gaps in Medicare coverage. Often, older adults transition from Medicaid to Medicare when they turn 65. With this they face new expenses like Part B premiums that can range from \$200 to \$300 per month, 20% copays, and deductibles. They must also decide whether to purchase supplemental coverage or navigate Medicare Advantage plans. These added costs can create significant financial strain.

This year's bill eliminates the asset (resource) limit for eligibility in the Medicare Savings Program. Currently, a single-person household must have no more than \$9,600 in savings to qualify. By removing this limit, more older adults can access the program while maintaining their savings. These funds may be needed for property taxes, private-pay care, or other essential expenses.

An additional benefit of MSP eligibility is automatic enrollment in the federal Low-Income Subsidy (LIS) program, which helps reduce prescription drug costs. If someone qualifies for MSP, they automatically qualify for LIS, providing further financial relief.

New Futures is also working with partners on a local welfare bill, HB 348. The bill proposes limiting local welfare assistance for those most in need to \$650. This cap may not be effective. When individuals are struggling to pay rent, cover heating or hot water costs, or afford prescriptions, limiting assistance can be counterproductive—especially when the alternatives, such as homelessness or emergency care, would be far more expensive.

Jones also discussed caregiving and the Kinship Scholarship initiative with SB 608. Many older adults are caregivers, including those raising grandchildren. One component of the legislation would make caregiver support services an optional waiver under Choices for Independence (CFI) and the Elderly and Disabled (EBD) programs. These supports could include counseling, mentoring, and risk assessments.

Another key issue is early childhood education access for kinship caregivers. Current rules require caregivers to be employed to qualify. Caregivers are often described as the invisible backbone of communities. The goal of this work is to make them visible and ensure they receive the support they need.

**Mike Padmore** acknowledged the shared advocacy priorities highlighted by other presenters, particularly SB 545 and 608. Both bills are top priorities for AARP this year, especially in the areas of financial security and caregiving.

Padmore focused his remarks on another major priority for AARP: combating fraud. Protecting older adults from scams is a consistent focus for the organization, as older individuals are disproportionately targeted by criminals. This year, AARP is turning their attention to a rapidly growing threat involving cryptocurrency ATM machines.

The legislation at the center of this effort is SB 482. AARP has identified a significant rise in fraud occurring through crypto ATMs, also known as crypto kiosks. These machines are commonly found in convenience stores, gas stations, grocery stores, and retail chains. There are hundreds of these machines in New Hampshire.

The scam typically works as follows: a fraudster contacts a victim, often by phone, and convinces them that they urgently need to withdraw a large sum of money, sometimes tens of thousands of dollars. The victim is then instructed to deposit the cash into a crypto ATM and transfer it to a digital wallet controlled by the scammer. Once the funds are converted to cryptocurrency and sent, they are extremely difficult to recover.

Law enforcement officials at the local, state, and national levels have expressed serious concerns. Padmore shared testimony from a Manchester detective who explained that while it is sometimes possible to recover stolen U.S. currency, he has recovered zero dollars in cases involving cryptocurrency.

*Advocacy Efforts, con't next page*

## **Advocacy Efforts, con't**

In response, Senate Bill 482 seeks to regulate crypto ATM transactions to better protect consumers.

At a recent hearing, strong testimony from law enforcement and advocacy organizations, including the Commission on Aging, urged lawmakers to adopt stronger safeguards.

AARP's primary focus is on two critical areas: transaction limits and refund protections.

Currently, the bill proposes daily transaction limits of \$5,000 and \$15,000. Advocates argue these limits are far too high. By comparison, Maine has set limits at \$1,000, while Vermont caps transactions at \$2,000 and \$5,000. AARP is working with the committee to lower New Hampshire's limits, so they align more closely with neighboring states. Lower limits not only reduce financial losses but also make the state a less attractive target for scammers.

The second key reform involves refunds. AARP is advocating for a 90-day refund window. Victims often do not immediately realize they have been scammed, and feelings of embarrassment or stigma can delay reporting. Providing a clear window of time for refunds would offer victims a meaningful opportunity to recover potentially tens of thousands of dollars.

Jack Ruderman continued the presentation with additional information regarding housing issues being addressed this session.

The New Hampshire Housing Finance Authority (NHHFA) is a self-supporting, quasi-governmental corporation created by the Legislature in 1981. Although it works closely with the state, it does not receive operating funds from the state budget. Instead, it manages and deploys housing resources through three primary divisions: the state's Housing Choice Voucher Program (Section 8); home ownership; and multifamily housing development.

Turning to legislation, last year's session was historic for housing policy in New Hampshire. Numerous zoning reforms and pro-housing bills were passed.

One of the most significant changes involved accessory dwelling units (ADUs), sometimes called in-law apartments or granny flats.

The new law requires every city and town to allow ADUs as a matter of right, whether attached to a home or detached. However, despite strong policy changes, no new housing funding was allocated in the state budget.

This session began with some backlash. Nearly a dozen bills were introduced to repeal the housing reforms passed the previous year.

The House Housing Committee heard those bills and unanimously recommended them "inexpedient to legislate."

Several have already been defeated on the House floor, and the expectation is that the remaining repeal efforts will meet a similar fate.

One priority bill is House Bill 1357, which focuses on manufactured housing. Manufactured homes are an important source of affordable housing in New Hampshire and are often the most accessible entry point into homeownership.

While a traditional site-built home may cost \$450,000 or more, a manufactured home may cost closer to \$250,000, making it a more attainable option for young families and first-time buyers.

Manufactured housing is also important for seniors. In many communities, older residents wish to downsize from larger homes into single-level living spaces, but such options are often unavailable. Manufactured housing can meet that need.

HB 1357 would require municipalities that allow residential housing to permit manufactured homes as a matter of right wherever single-family homes are allowed. A similar bill passed through much of the legislative process last year but ultimately failed after misinformation circulated suggesting that manufactured homes are outdated or unsightly.

This year's bill addresses those concerns by clarifying that it applies only to newly manufactured homes that meet modern standards. NHHFA is closely monitoring the legislation and hopes it will successfully pass this session.

**Polly Campion**, chair of the Commission on Aging's State House team provided information on work that the sub-committee is doing regarding current legislation that affects New Hampshire's older population.

More information on the committee's work can be found in a related story on page 3 in this month's *Aging Matters*.

Commission member, Representative **Janice Lucas** provided an update on work being done by the newly formed Systems of Care Advisory Council. The group held their first meeting recently and discussed data gathering activities they will pursue as they move forward.

The AgingWellNH Community Engagement report is in its final stages of development. Commission members were asked to review the document and suggest any edits by February 23.

The next Commission meeting will be on Monday, March 16, 2026 at 10:00 AM at the NH Hospital Association, 125 Airport Road in Concord.

# Solving the Home Care Quandary

By **PAULA SPAN**, The New Old Age

You're ready to leave the hospital, but you don't feel able to care for yourself at home yet.

Or, you've completed a couple of weeks in rehab. Can you handle your complicated medication regimen, along with shopping and cooking?

Perhaps you fell in the shower, and now your family wants you to arrange help with bathing and getting dressed.

There are facilities that provide such help, of course, but most older people don't want to go there. They want to stay at home; that's the problem.

When older people struggle with daily activities because they have grown frail, because their chronic illnesses have mounted, or because they have lost a spouse or companion, most don't want to move. For decades, surveys have shown that **they prefer to remain in their homes** for as long as possible.

That means they need home care, either from family and friends, paid caregivers, or both. But paid home care represents an especially strained sector of the long-term care system, which is experiencing an intensifying labor shortage even as an aging population creates surging demand.

"It's a crisis," said Madeline Sterling, a primary care doctor at Weill Cornell Medicine and the director of Cornell University's **Initiative on Home Care Work**. "It's not really working for the people involved," whether they are patients (who can also be younger people with disabilities), family members, or home care workers.

"This is not about what's going to happen a decade from now," said Steven Landers, chief executive of the National Alliance for Care at Home, an industry organization. "Do an Indeed.com search in Anytown, USA, for home care aides, and you'll see so many listings for aides that your eyes will pop out."

Against this grim backdrop, however, some alternatives show promise in upgrading home care jobs and in improving patient care. And they're growing.

Some background: Researchers and elder care administrators have warned about this approaching calamity for years. Home care is already among the nation's fastest-growing occupations, with 3.2 million home health aides and personal care aides on the job in 2024, up from 1.4 million a decade earlier, **according to PHI**, a research and advocacy group.

But the nation will need about 740,000 additional home care workers over the next decade, **according to the Bureau of Labor Statistics**, and recruiting

them won't be easy. Costs to consumers are high — the median hourly rate for a home health aide in 2024 was \$34, **the annual Genworth/CareScout survey** shows, with big geographic variations. But an aide's median hourly wage **was less than \$17**.

These remain unstable, low-paying jobs. Of the largely female workforce, about a third of whom are immigrants, 40% live in low-income households and most receive some sort of public assistance.

Even if the agencies that employ them offer health insurance and they work enough hours to qualify, many cannot afford their premium payments.

Unsurprisingly, the turnover rate approaches 80% annually, according to **a survey by the ICA Group**, a nonprofit organization that promotes co-ops.

But not everywhere. One innovation, still small but expanding: home care cooperatives owned by the workers themselves. The first and largest, Cooperative Home Care Associates in the Bronx borough of New York City, began in 1985 and now employs about 1,600 home care aides. The ICA Group now counts 26 such worker-owned home care businesses nationwide.

"These co-ops are getting exceptional results," said Geoffrey Gusoff, a family medicine doctor and health services researcher at UCLA. "They have half the turnover of traditional agencies, they hold onto clients twice as long, and they're paying \$2 more an hour" to their owner-employees.

When Gusoff and his co-authors interviewed co-op members for **a qualitative study** in JAMA Network Open, "we were expecting to hear more about compensation," he said. "But the biggest single response was, 'I have more say'" over working conditions, patient care, and the administration of the co-op itself.

"Workers say they feel more respected," Gusoff said.

Through an initiative to provide financing, business coaching, and technical assistance, the ICA Group intends to boost the national total to 50 co-ops within five years and to 100 by 2040.

Another approach gaining ground: registries that allow home care workers and clients who need care to connect directly, often without involving agencies that provide supervision and background checks but also absorb roughly half the fee consumers pay.

One of the largest registries, **Carina, serves workers and clients in Oregon and Washington**. Established through agreements with the Service Employees International Union, the nation's largest

## Home Care, con't

health care union, it serves 40,000 providers and 25,000 clients. (About 10% of home care workers are unionized, according to PHI's analysis.)

Carina functions as a free, "digital hiring hall," said Nidhi Mirani, its chief executive. Except in the Seattle area, it serves only clients who receive care through Medicaid, the largest funder of care at home. State agencies handle the paperwork and oversee background checks.

Hourly rates paid to independent providers found on Carina, which are set by union contracts, are usually lower than what agencies charge, while workers' wages start at \$20, and they receive health insurance, paid time off, and, in some cases, retirement benefits.

**Other registries** may be operated by states, as in Massachusetts and Wisconsin, or by platforms like **Direct Care Careers**, available in four states. "People are seeking a fit in who's coming into their homes," Mirani said. "And individual providers can choose their clients. It's a two-way street."

Finally, recent studies indicate ways that additional training for home care workers can pay off.

"These patients have complex conditions," Sterling said of the aides. Home care workers, who take blood pressure readings, prepare meals, and help clients stay mobile, can spot troubling symptoms as they emerge.

Her team's recent clinical trial of home health **aides caring for patients with heart failure** — "the No. 1 cause of hospitalization among Medicare beneficiaries," Sterling pointed out — measured the effects of a 90-minute virtual training module about its symptoms and management.

"Leg swelling. Shortness of breath. They're the first signs that the disease is not being controlled," Sterling said.

In the study, involving 102 aides working for VNS Health, a large nonprofit agency in New York, the training was shown to enhance their knowledge and confidence in caring for clients with heart failure.

Moreover, when aides were given a mobile health app that allowed them to message their supervisors, they made fewer 911 calls and their patients made fewer emergency room visits.

Small-scale efforts like registries, co-ops, and training programs do not directly address home care's most central problem: cost.

Medicaid underwrites home care for low-income older adults who have few assets, though the Trump administration's new budget **will slash Medicaid** by more than \$900 billion over the next decade. The well-off theoretically can pay out-of-pocket.

But "middle-class retired families either spend all their resources and essentially bankrupt themselves to become eligible for Medicaid, or they go without," Landers said. Options like assisted living and nursing homes are even more expensive.

The United States has never committed to paying for long-term care for the middle class, and it seems unlikely to do so under this administration. Still, savings from innovations like these can reduce costs and might help expand home care through federal or state programs. Several tests and pilots are underway.

Home care workers "have a lot of insight into patients' conditions," Sterling said. "Training them and giving them technological tools shows that if we're trying to keep patients at home, here's a way to do that with the workforce that's already there."

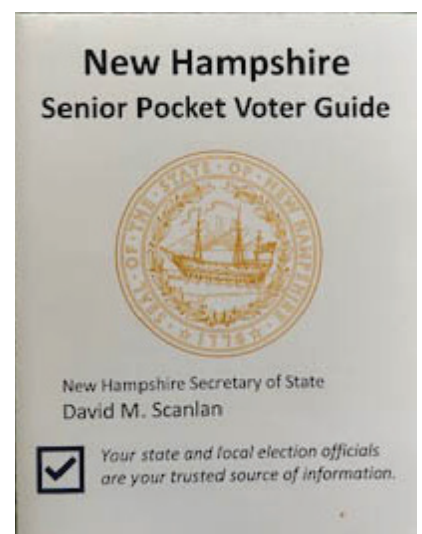
*The New Old Age is produced through a partnership with The New York Times.*

Source: <https://kffhealthnews.org/news/article/new-old-age-home-care-alternatives-cooperatives-registries-training>

## NH Town Meeting / Senior Voting Guides Available

For many NH towns, town elections and town meeting day are just around the corner! If you are new to town or just want to brush up on how town meetings and town elections are conducted, visit <https://mm.nh.gov/files/uploads/sos/docs/town-meeting-guide-2026.pdf> to check out the NH Town Meeting: A Voter's Guide offered through the NH Secretary of State's office.

The Secretary of State's office has also developed a special voting guide just for seniors. You can find the guide at <https://www.sos.nh.gov/sites/g/files/ehbemt561/files/inline-documents/sonh/aug-25-senior-pocket-voter-guide-pdf.pdf>



# NH Department of Safety Announces 'Contact Person Notification Program'

Offered by the NH Department of Safety, the Contact Person Notification Program provides a resource for persons with certain disabilities that may contribute to an inability to effectively communicate in an encounter with law enforcement.

The program provides a means by which the participating person, or legal guardian, may voluntarily provide information to the Department of Safety for entry into the Contact Person Notification Program database, and be accessible to law enforcement, when a query is made on the participating person.

Examples are persons who have medical conditions that may put them at risk, persons suffering from a neurocognitive disorder, such as dementia, a mental illness, an intellectual disability, or Autism Spectrum Disorder.

An application by the participating/contact person (or their legal guardian) is required. It must provide demographic information about the individual, and information about the person(s) to be contacted who will assist with communications. The application

may also provide an opportunity for the applicant to provide specific behavioral information concerning the participating person, such as a negative reaction to loud noises, and to assist law enforcement when interacting with the person.

The record may be modified when new or updated information becomes available from the participating person or their legal guardian to include changes in status for the participating person or changes to the contact person's information.

The record may be cancelled upon notification by the participating person or their legal guardian.

To join the program, complete and submit one of the applicable forms available at <https://www.nhsp.dos.nh.gov/resources/documents-and-forms/contact-person-notification-program>



## Medicare Advantage Open Enrollment Ends 3/31

Did you know that if you're unhappy with your **Medicare Advantage Plan** (Medicare Part C), you have options? Each year, there's a **Medicare Advantage Open Enrollment Period** from January 1 – March 31. During this time, if you're in a Medicare Advantage Plan and want to change your health plan, you can do one of these:

- Switch to a different Medicare Advantage Plan with or without drug coverage
- Go back to **Original Medicare** and, if needed, also join a **Medicare Prescription Drug Plan**

If you switch Medicare Advantage Plans or go back to Original Medicare with or without a Medicare drug plan, your new coverage will start the first day of the month after your new plan gets your request for coverage. Keep in mind, if you go back to Original Medicare now, **you may not be able to buy a Medicare Supplement Insurance (Medigap) policy.**

The **Medicare Plan Finder** can help you find, compare, and enroll in a new Medicare Advantage Plan or a Medicare drug plan in your area. You can also call 1-800-MEDICARE (1-800-633-4227) for help. TTY users can call 1-877-486-2048.

The Medicare Advantage Open Enrollment Period isn't for people who already have Original Medicare.

It's important to understand and be confident in your

Medicare coverage choices. If you have a Medicare Advantage Plan and want to change your plan, check out your options today.

Have questions and want to talk to a trained professional who can help? Call NH's Aging and Disability Resource Centers at 866-634-9412 for help in making an informed decision about your Medicare coverage.

Source: <https://consumer.ftc.gov/consumer-alerts/2025/01/some-things-know-medicare-advantage-open-enrollment-period>

MEDICARE ADVANTAGE OPEN ENROLLMENT | ENDS MARCH 31

**Have Medicare Advantage but want to make a change? Know your options.**

# New Hampshire News Notes

The following is a sample of New Hampshire information 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.

## Registration Now Open: NHAHA March Quarterly Meeting

Early registration is now open for the NH Alliance for Healthy Aging's Quarterly Meeting on Tuesday, March 24 at Northeast Delta Dental in Concord, NH. This in-person gathering will take place from 9:00-11:30 AM, with optional networking starting at 8:45 as well as from 11:30-noon. Highlights include an engaging presentation on Northeast Deaf and Hard of Hearing Services (NDHHS); an update on the NHAHA planning process, where you can join in the opportunity to help shape NHAHA's direction moving forward; and more. Register at [https://unh.az1.qualtrics.com/jfe/form/SV\\_0PAwEdW2ugStxFl](https://unh.az1.qualtrics.com/jfe/form/SV_0PAwEdW2ugStxFl)

## New Online Resource for Medicaid Providers

The NH Department of Health and Human Services recently launched an online resource through NH EASY that gives Medicaid providers access to essential tools, guidance, and forms to support their work and to help better serve NH residents. This online resource page is designed to save Medicaid providers time, while keeping them informed, and streamline services to individuals. The information can be found at <https://system.nheasy.dhhs.nh.gov/#/medicaid-providers/home>

## Report Examines New Hampshire's Long-Term Care Needs and Funding

A presentation from the New Hampshire Fiscal Policy Institute (NHFPI) outlines how the state's aging population is increasing demand for long-term care, while costs remain unaffordable for many residents and funding relies heavily on Medicaid, federal dollars, and local property taxes. The analysis highlights fiscal constraints, demographic trends, and potential challenges ahead as key revenue sources face limits. Explore the NHFPI presentation at <https://nhfpi.org/resource/new-hampshires-potential-needs-and-current-finances-for-long-term-care/>

## The NHCarePath Website has been Redesigned!

NHCarePath connects New Hampshire residents, caregivers, and professionals to a wide range of information, assistance, and long-term services and supports. Through a collaborative partnership between NH DHHS and key community and business partners, NHCarePath helps make it easier to find the right support at the right time.

Explore the updated NHCarePath website at <https://www.dhhs.nh.gov/programs-services/adult-aging-care/nhcarepath>

## It's Your Last Chance to Recognize an Outstanding Older Adult Volunteer!

The Governor of New Hampshire and the New Hampshire State Commission on Aging celebrate Older Americans Month each May by honoring older adults who through their volunteerism, serve to build strong communities.

Anyone can make a nomination; nominees must be over the age of 60 who have made a significant contribution to their community as a volunteer.

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

The 2026 volunteer honorees will be recognized at a special Statehouse ceremony in May, in celebration of Older Americans Month.

**If you know someone who deserves recognition, act now. The deadline to receive nominations is March 18, 2026.**

**Complete the nomination form online at <https://www.nhcoa.nh.gov/>**

### Meet a Few of Last Year's Honorees!

Go to the NH State Commission on Aging's Facebook page at <https://www.facebook.com/> for special profiles of older adult volunteers who are making a difference in our lives and our communities.

AND..while you're there, sign up to follow the Facebook page to stay up-to-date on information of interest.

# 2026 Tax Filing Season Updates and Resources for Seniors

There are some changes for the 2026 tax filing season that people who are 65 years of age and older should be aware of. The most recent being the enhanced deduction for seniors.

The IRS is sharing what's new, as well as some reminders specifically for seniors.

## Enhanced Deduction for Seniors

There is a new deduction that is an addition to the current additional standard deduction for seniors.

For tax years 2025-2028, taxpayers who are age 65 or older may be eligible to claim an additional \$6,000 deduction per person (\$12,000 if married filing jointly and both spouses are eligible)

To be eligible, the person must be 65 on or before the last day of the tax year

It is available to eligible taxpayers who claim the standard deduction or itemize

The deduction phases out for taxpayers with modified adjusted gross income over \$75,000 (\$150,000 for joint filers)

## Earned Income Tax Credit

EITC helps low to moderate-income workers and families get a tax break

The maximum income amount for claiming the

credit for the 2025 tax year is \$68,675. The amount of the credit may vary based on income, family size and filing status

## Tax Return Preparation Assistance

There are several resources available that offer help with filing federal tax returns.

Volunteer Income Tax Assistance and Tax Counseling for the Elderly are free programs that offer help to low- to moderate-income taxpayers and taxpayers 60 or older to prepare and file their returns. For the closest VITA/TCE site, use the [VITA Locator Tool](#) or call **800-906-9887**

AARP Foundation Tax-Aide offers free tax preparation and has thousands of locations in neighborhood libraries, malls, banks, community centers, and senior centers annually during the filing season. For more information, go to [AARP.org/TaxAide](#) or call 888-AARP-NOW (888-227-7669)

## Check Withholdings

Any earned wages are subject to withholding for income tax, social security tax, and Medicare tax even if the taxpayer is receiving social security benefits.

Social security benefits information  
Social security beneficiaries may quickly and easily obtain various information from the Social Security Administration's website with a "My Social Security" account, including getting a replacement Form SSA-1099 or SSA-1042S. For more information, go to [SSA.gov/myaccount](#).

## More information

- [Publication 554 \(2025\), Tax Guide for Seniors](#)
- [Tax information for seniors & retirees](#)

Source: <https://content.govdelivery.com/accounts/USIRS/bulletins/40a961a>

## Travel to the World's Greatest Museums from Your Armchair

If the winter weather keeps you inside, Google Arts & Culture might have a perfect way to travel the world while you're staying close to home. According to the FastCompany website, "[Google Arts & Culture](#)" has partnered with over 2500 museums and galleries around the world, including Amsterdam's Van Gogh Museum, London's National Gallery, and the Whitney Museum of American Art.

"The featured collections vary depending on the museum, but most include online exhibits, a "street view" that lets you explore inside the institution itself, as well as galleries of the artwork, where you can deep dive into paintings."

If you're not sure where to start, writes FastCompany, "Google curated a handy shortlist of their [top 10 virtual museums](#)."

## 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, [https://www.dhhs.nh.gov/programs-](https://www.dhhs.nh.gov/programs-services/adult-aging-care/aging-and-disability-resource-centers)

[services/adult-aging-care/aging-and-disability-resource-centers](https://www.dhhs.nh.gov/programs-services/adult-aging-care/aging-and-disability-resource-centers)



2-1-1 NH is the connection for NH

residents to the most up-to-date resources

they need from specially trained Information and Referral Specialists. <https://www.211nh.org>

# Keep Cyber Safe This Month

## Can You Hear Me? Scam Calls

“Can you hear me?” “Are you there?” “Is this you?” Most people have been asked these questions in a phone call. News outlets and organizations across the country report that people are receiving calls from individuals who ask questions designed to get a “yes” answer. But responding “yes” may leave people on the hook for more nuisance calls and maybe even unauthorized charges. This new scheme is called the “Can You Hear Me?” Scam.

### The Calls Go Like This:

“Chris” received a call while he was eating dinner. He answered the call, and a person asked, “Can you hear me?” Chris replied “yes.” He then heard a recording that claimed he had won a free cruise. Chris realized the call may be part of a scam and hung up.

### How the Scam Works

The details of this scam vary, but it always begins with a call, usually from a telephone number that *appears* to be local. When the person answers the call, the scam artist tries to get the person to say “yes”—most often by asking, “Can you hear me?,” “Is this the lady of the house?,” or a similar question. By responding “yes,” people notify robocallers that their number is an active telephone number that can be sold to other telemarketers for a higher price. This then leads to more unwanted calls.

In some cases, the caller may record the person saying “yes.” Scam artists may be able to use a recorded “yes” to claim that the person authorized charges to his or her credit card or account. How can scammers access your account? Some companies share their customers’ information with thirdparty companies or allow third parties to charge customers’ accounts (called “cramming”) in exchange for payment. Scam artists may also obtain financial information from data breaches or leaks or through identity theft.

### How to Protect Yourself

Whether the “Can you hear me?” calls are simply nuisance calls or something more sinister, there are steps you can take to avoid falling victim to phone scams.

**Check phone numbers closely.** Scam artists spoof calls to make them appear to be from a local telephone number. Even if a number *appears* to be local, it is best to avoid calls from numbers with which you are not familiar.

**Hang up.** If you answer a call that seems suspicious, hang up. Remember, being nice does not apply to scammers. It is not rude to hang up abruptly on a suspicious caller. In fact, the more time you spend on the phone with a scam artist, the more likely you are to be roped into a scam...and to get even more nuisance calls down the road.

**Carefully review your financial statements and telephone bills.** Whether or not you have been targeted by a scam, it is a good idea to review your bills line-by-line for unauthorized or fraudulent activity. The law provides some protection for people to dispute unauthorized charges to their credit cards and bank accounts, but these laws generally impose time limits. It is important to check right away for charges you did not make or approve so you have time to file a dispute.

### Reporting Unwanted Calls

If you receive a call that may be part of a “Can You Hear Me?” scam, you should report it to the Federal Trade Commission (FTC). The FTC has the authority to enforce federal laws regulating nuisance calls and interstate fraud over the telephone. The FTC may be reached as follows:

#### Federal Trade Commission

(877) 382-4357

TTY: (866) 653-4261

[www.reportfraud.ftc.gov](http://www.reportfraud.ftc.gov)

Source: <https://www.ag.state.mn.us/consumer/Publications/CanYouHearMe.asp>



*“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.”*

Go to <https://agefriendly.community/anti-ageism-pledge/> to add your name.

# How to Use Your Voice to Make a Difference at the NH State House

## The Power of Your Personal Experience

By **MICHAELA SAFFORD**, New Futures Communications Director

Have you ever sat watching the evening news, frustrated by a policy issue and thinking, “someone should say something about that”? Maybe it’s the high cost of prescriptions, the lack of support for family caregivers, or the need for better transportation options for older adults. You already have more power than you realize: you are the “someone” who can say something.

New Hampshire legislators make decisions that affect older adults every day, but they can’t fully understand the real-world impact of those decisions without hearing from people who experience it. Your personal experience and perspective offer something that no report can: the human story behind the policy. Your experience is important and it is the power of the personal story that moves lawmakers.

### What Is Public Testimony?

Testifying at a public hearing is one of the most direct ways to make your voice heard in the policymaking process. Public hearings are held when a bill is being considered by a legislative committee. Anyone can sign up to speak or submit written comments that help lawmakers understand how a proposed law would affect Granite Staters. You don’t need a law degree or a policy background. You just need your experience.

### Crafting Your Message

The most effective testimony follows a simple structure. Start by introducing yourself and where you’re from. Then describe the challenge or issue you care about, whether it’s something you’ve experienced personally, witnessed in your community, or encountered through your work or family life. From there, point to a solution and explain why it matters. Legislators are volunteers, many of whom may be unfamiliar with your issue, so keep your language clear and speak from the heart.

### Testifying in Person

Showing up in person is a powerful statement on its own. Plan to arrive early and bring printed copies of your testimony to hand out to committee members. When you’re called, you’ll introduce yourself, state your position on the bill, and share your message. Aim to keep your remarks to three to five minutes. Most

people who’ve testified say it felt far less intimidating than they expected.

### Submitting Written Testimony

Can’t make it to Concord? Written testimony is just as valuable and can be submitted by email directly to the committee through the General Court website ([gc.nh.gov](http://gc.nh.gov)). Address your letter to “Honorable Chair and Members of the Committee,” and sign it with your full name, town, and contact information. A few well-chosen paragraphs can make a big difference.

### You Don’t Have to Do It Alone

Organizations like New Futures offer personalized support to anyone interested in testifying—helping you prepare your remarks, navigate the State House, and feel confident walking through the door.

Your story has power. Whether you speak for two minutes or submit a single page, showing up for an issue you believe in can genuinely shape the outcome. The next time a bill comes before the legislature that touches your life or your community, consider raising your voice. Lawmakers are listening.

*For more information and resources on advocating in New Hampshire, visit [new-futures.org/ways-to-advocate](http://new-futures.org/ways-to-advocate). To request assistance testifying at a public hearing, go to [new-futures.org/attend-hearing](http://new-futures.org/attend-hearing).*

*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.*

## Who are My Elected Officials?

- Senator Jeanne Shaheen (202) 224-2841 [www.shaheen.senate.gov/contact/contact-jeanne](http://www.shaheen.senate.gov/contact/contact-jeanne)
- Senator Maggie Hassan (202) 224-3324 <https://www.hassan.senate.gov/content/contact-senator>
- Rep. Chris Pappas, 1st Congressional Dist (202) 225-5456 <https://pappas.house.gov/>
- Rep. Maggie Goodlander, 2nd Congressional Dist (202) 225-5206 <https://goodlander.house.gov>

Use this link to find and contact your New Hampshire State Senator or Representative: <https://www.gencourt.state.nh.us>

Visit your town or city’s website to find information on your local elected officials.

# Caregiver Support Available for Veterans and their Families

National Caregiver Day is observed annually at the end of February to recognize and honor the role of caregivers and the physical and emotional support they provide to people with chronic illness, disabilities, or age-related needs. **As of 2024, a RAND report commissioned by the Elizabeth Dole Foundation, estimates that 14.3 million Americans provide care to wounded, ill, or injured service members or veterans, representing 5.5 percent of all U.S. adults.**

The U.S. Department of Veterans Affairs offers supports and resources for caregivers of Veterans enrolled in VA healthcare through the Caregiver Support Program available at every VA medical center.

The Caregiver Support Team assists caregivers with one-on-one support with finding services, connecting Veteran caregivers to peer support and education as to skills to care for the Veteran, and coaching goals related to the caregiver's own health.

If you are a caregiver of a Veteran and wish to know more about the **Caregiver Support Program**, call the **Caregiver Support Line (CSL) toll-free at 1-855-260-3274 Monday-Friday 8:00am-8:00pm** or visit [www.caregiver.va.gov](http://www.caregiver.va.gov). The dedicated CSL team provides information on caregiver support services, counseling, educational services and

referrals to local Caregiver Support Program staff at your local VA medical center.

In addition, there are resources available through the NH Family Caregiver Support Program for family caregivers of adults with Alzheimer's or other related dementia, adults over 60, parents of adult children with disabilities, as well as grandparents and other relatives over age 55 who are raising their minor relatives. This program is facilitated by the NH Department of Health & Human Services Bureau of Adult & Aging Services and coordinated through NH Aging and Disability Resource Centers (ADRC) across NH. **The ADRC toll-free number is accessible to anyone in NH at 1-866-634-9412 during normal business hours Monday-Friday or visit [www.dhhs.nh.gov](http://www.dhhs.nh.gov) click Programs & Services, then click Adult & Aging Care.**

The NH Department of Military Affairs & Veterans Services (DMAVS) celebrates and honors the caregivers of NH Service Members and Veterans and expresses gratitude for those providing everyday support. NH DMAVS mission is to oversee and support the Service Members of the NH National Guard and provide quality services to NH Veterans and their families through advocacy, facilitating access and navigation to resources and assistance.

## Public Comment Opportunity: CFI Waiver Amendment

The New Hampshire Department of Health and Human Services (DHHS) invites stakeholders and members of the public to review and comment on proposed amendments to the Section 1915(c) Choices for Independence (CFI) Waiver.



The public comment period is open through March 31, 2026. DHHS encourages interested individuals, providers, advocates, and community partners to share feedback during this opportunity for input.

Please see the full notice at this link <https://www.dhhs.nh.gov/programs-services/adult-aging-care/nh-choices-independence-waiver-renewal-and-amendments-2022-2027> for details on how to review the draft amendment and submit comments.

## New Hampshire Guide to Investing

An important part of the Bureau of Securities Regulation's mission is to educate the public about investing and how to avoid being a victim of fraud.

An educated investing public makes it much more difficult for scam artists and fraudsters to take advantage of investors. That is why it has developed the New Hampshire Guide to Investing.

This guide covers a wide range of topics including the principles of investing, investing for retirement, and how to avoid investor fraud.

Find the guide at <https://www.investsmart.nh.gov/investor-resources/printable-resources>

# 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.

## **Solo Aging Guide Offered**

Aging alone, without support from family and friends, presents many challenges. But it has some benefits too. The Solo Aging Center's website offers a range of resources to help solo agers which were gathered from an exploratory project on solo aging by the [University of Maine Center on Aging](#) and the Consortium for Aging Policy Research and Analysis (CAPRA). For more information and to read the report on Solo Aging in Rural Communities, visit <https://www.soloagingresourcecenter.org/>

## **25 Common Nursing Home Problems—& How to Resolve Them Guide**

Recently revised by Justice in Aging, the revised guide includes focused information on how to fight evictions, updated eligibility standards for Medicare coverage, and more.

The 25 problems identified in the guide are common across the country and in all types of nursing homes. The guide gives residents, family members, friends, and other advocates the tools they need to identify and solve the problems residents most frequently face.

Get the Guide at [https://justiceinaging.org/wp-content/uploads/2019/01/25-Common-Nursing-Home-Problems-and-How-to-Resolve-Them\\_Final.pdf](https://justiceinaging.org/wp-content/uploads/2019/01/25-Common-Nursing-Home-Problems-and-How-to-Resolve-Them_Final.pdf)

## **When Caregivers Need Care, Hospitals are Responding**

AARP has published an article, "When Caregivers Need Care, Hospitals are Responding," highlighting how hospitals are expanding support for family caregivers through programs like Rush University Medical Center's Caring for Caregivers (C4C) initiative.

The article explores how health systems are increasingly recognizing the critical role caregivers play and are putting new supports in place to help them succeed.

The piece also reflects a growing understanding that supporting caregivers benefits both older adults and their families while strengthening care delivery overall. Many of the approaches featured align with age-friendly care principles and efforts to improve coordination across health systems.

Read the <https://www.aarp.org/caregiving/medical/hospitals-helping-caregivers.html>

## **What to Look for When Choosing Residential Care for Your Loved One**

NEW YORK (AP) — Sometimes it's a fall that brings a broken hip and a loss of mobility. Or memory problems that bubble into danger. Or the death of the partner who was relied upon for care. The need to move to a nursing home, assisted living facility or another type of care setting often comes suddenly, setting off an abrupt, daunting search. It's likely something no one ever wanted, but knowing what to look for and what to ask can make a big difference.

An article written by Matt Sedensky of the Associated Press, offers guidance on what to do when looking for a long-term care facility. Find the article at <https://apnews.com/article/choosing-nursing-home-care-assisted-living-380bcd4781bfc69d29b551afc81a8f8c>

## **Video Series: Understanding Your Medicare Coverage**

The Medicare Rights Center has released a series of videos made in collaboration with National Council on Aging that can help you better understand your Medicare coverage and cost-saving options. The first video explains Medicare Part D drug coverage and how to choose and enroll in a plan. Watch the video at <https://www.medicarerights.org/medicare-answers/2026/01/14/understanding-medicare-part-d-and-prescription-drug-coverage>

## **Confronting Ageism in Healthcare**

New research published in BMC Geriatrics reveals how structural ageism, policy gaps, and systemic barriers continue to marginalize older adults in healthcare, leading to poorer outcomes and higher costs. The study calls for urgent reforms in policy, provider training, and care models to ensure older adults are seen, heard, and equitably served. Read the analysis at <https://bioengineer.org/addressing-older-adults-marginalization-in-healthcare/>

## **USAgging Issues Annual Report**

USAgging recently released their 2025 Annual Report, which highlights the efforts they have made in supporting older adults, caregivers and people with disabilities; strengthening communities; and advancing the Aging Network. Read the report at <https://usaging.org/annualreports>