

# SENIOR *Living*

- ♥ THE GOLDEN YEARS AMID COVID-19
- ♥ PLANNING FOR THE FUTURE
- ♥ NUTRITION, HEALTH CARE ADVICE
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Thursday, August 27, 2020

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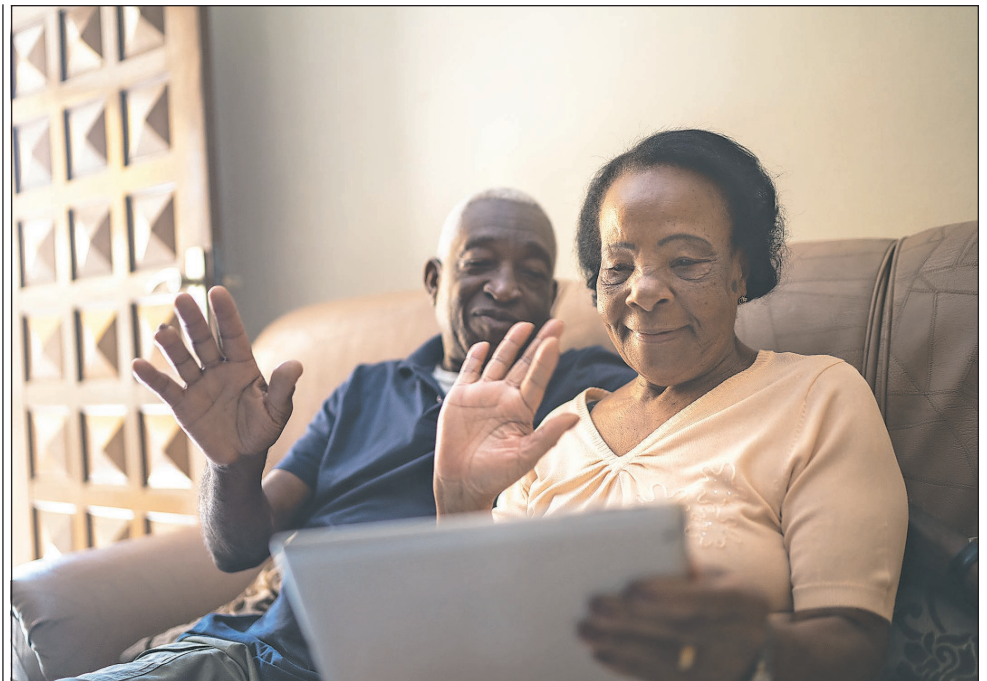
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# Virtually engaged

## Tips for staying connected amid COVID-19

### FAMILY FEATURES

Connection and a sense of community can be critical to well-being as people continue to distance and isolate. It can be challenging, especially for older adults, but there are ways to engage, explore and unwind.

There is no one-size-fits-all solution, so choose a few things that suit you and commit to them.

Remember to pay attention to your social and mental health while taking care of your physical health, and consider these ideas from the Administration for Community Living.

### Connect

- Use social media to stay in touch with friends and loved ones or reconnect with people you haven't seen in a while.
- Take advantage of video call platforms to see faces of family and friends while you talk to them.
- Write letters to friends and reminisce about some

of your favorite memories. Ask them to write back and share their own favorite memories.

- Keep up to date with current events, and stay connected to neighbors by reading local newspapers and community bulletins.

### Explore

- Take free courses online. With subjects ranging from computers and cooking to studio arts and foreign languages, there is something for nearly everyone.

- Explore zoos and aquariums across the country through virtual tours and lessons. Many have live webcams that allow you to watch the animals in real time.

- Enjoy artwork from around the world. Thousands of museums and galleries are currently displaying their collections online through virtual tours.

- Tour one of the many national parks offering digital tours and experiences that you can access

anytime from the comfort of home.

### Unwind

- Check your library's free e-books and audiobooks you can borrow without leaving home. Consider joining a virtual book club to connect with others enjoying the same book.

- Host dinner or a game night with friends over a video chat. Word, trivia and acting games tend to work well virtually.

- Catch free performances online. Some opera houses and theaters are streaming plays and performances for digital audiences.

- Watch a TV show or movie while talking to a friend on the phone or over video chat. Many streaming services offer free trials, and some even have ways to watch together online.

For information on services for older adults in your community, contact the Eldercare Locator at 800-677-1116 or [eldercare.acl.gov](http://eldercare.acl.gov).

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# Seniors' new normal

## What to expect in a post-vaccine world

BY BRUCE HOROVITZ  
KAISER HEALTH NEWS

Imagine this scenario, perhaps a year or two in the future: An effective COVID-19 vaccine is routinely available and the world is moving forward. Life, however, will likely never be the same — particularly for people over 60.

That is the conclusion of geriatric medical doctors, aging experts, futurists and industry specialists. Experts say that in the aftermath of the pandemic, everything will change, from the way older folks receive health care to how they travel and shop. Also overturned: their work lives and relationships with one another.

"In the past few months, the entire world has had a near-death experience," said Ken Dychtwald, CEO of Age Wave, a think tank on aging around the world. "We've been forced to stop and think: I could die or someone I love could die. When those events happen, people think about what matters and what they will do differently."

Older adults are uniquely vulnerable because their immune systems tend to deteriorate with age,

making it so much harder for them to battle not just COVID-19, but all infectious diseases. They are also more likely to suffer other health conditions, like heart and respiratory diseases, that make it tougher to fight or recover from illness. So it's no surprise that even in the future, when a COVID-19 vaccine is widely available — and widely used — most seniors will be taking additional precautions.

"Before COVID-19, baby boomers" — those born after 1945, but before 1965 — "felt reassured that with all the benefits of modern medicine, they could live for years and years," said Dr. Mehrdad Ayati, who teaches geriatric medicine at Stanford University School of Medicine in California and advises the U.S. Senate Special Committee on Aging. "What we never calculated was that a pandemic could totally change the dialogue."

It has. Here's a preview of post-vaccine life for older Americans.

### Medical care

**Time to learn telemed.** Only 62% of people over 75 use the internet — and fewer than 28% are comfortable with social media, according to

data from the Pew Research Center. "That's lethal in the modern age of health care," Dychtwald said, so there will be a drumbeat to make them fluent users of online health care.

**One in 3 visits will be virtual.** Dr. Ronan Factora, a geriatrician at Cleveland Clinic, said he saw no patients age 60 and up via telemedicine before the pandemic. He predicted that by the time a COVID-19 vaccine is available, at least a third of those visits will be virtual. "It will become a significant part of my practice," he said. Older patients likely will see their doctors more often than once a year for a checkup and benefit from improved overall health care, he said.

**Many doctors instead of just one.** More regular remote care will be bolstered by a team of doctors, said Greg Poland, professor of medicine and infectious diseases at the Mayo Clinic. The team model "allows me to see more patients more efficiently," he said. "If everyone has to come to the office and wait for the nurse to bring them in from the waiting room, well, that's an inherent drag on my productivity."

**Drugstores will do more vaccinations.** To avoid the germs



Courtesy photo

**Telemedicine and online health care will grow even more common in the months ahead.**

in doctors' offices, older patients will prefer to go to drugstores for regular vaccinations such as flu shots, Factora said.

**Your plumbing will be your doctor.** In the not-too-distant future — perhaps just a few years from now — older Americans will have special devices at home to regularly analyze urine and fecal samples, Dychtwald said, letting them avoid the doctor's office.

### Travel

**Punch up the Google Maps.** Many trips of 800 miles or less will likely become road trips instead of flights, said Ed Perkins, a syndicated travel columnist for the

Chicago Tribune. Perkins, who is 90, said that's certainly what he plans to do — even after there's a vaccine.

**Regional and local travel will replace foreign travel.** Dychtwald, who is 70, said he will be much less inclined to travel abroad. For example, he said, onetime plans with his wife to visit India are now unlikely, even if a good vaccine is available, because they want to avoid large concentrations of people. That said, each year, only 25% of people 65 and up travel outside the U.S. annually, compared to 45% of the general population, according to a survey by Visa. The most popular trip for seniors: visiting

their grandchildren.

**Demand for business class will grow.** When older travelers (who are financially able) choose to fly, they will more frequently book roomy business-class seats because they won't want to sit too close to other passengers, Factora said.

**Buying three seats for two.** Older couples who fly together — and have the money — will pay for all three seats so no one is between them, Perkins said.

**Hotels will market medical care.** Medical capability will be built into more travel options, Dychtwald said. For example, some hotels will advertise a doctor on-site

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## Protecting yourself from coronavirus fraud

As communities begin returning to some semblance of normalcy amid the COVID-19 pandemic, the Centers for Disease Control and Prevention has warned people against letting their guard down. While many of those warnings pertain to the importance of continuing to practice social distancing as economies reopen, advisories also include notices about fraud schemes related to COVID-19.

The U.S. Department of Health and Human Services Office of the Inspector General has advised the general public about scams involving Medicare fraud. Such schemes are targeting Medicare beneficiaries in an assortment of ways, including through text messages, social media, telemarketing calls and even door-to-door visits. When perpetrating such frauds, scammers seek beneficiaries' personal information, which they then

use to fraudulently bill federal health care programs, potentially leaving their victims on the hook for costly unapproved tests related to COVID-19.

The CDC notes the importance of being aware of such schemes. Here are some additional measures people can take to protect themselves from COVID-19-related fraud:

■ **Do not share personal account information.** Scammers need their victims' personal

information to perpetrate their fraudulent schemes. The CDC cautions beneficiaries to be suspicious of unsolicited requests for their Medicare or Medicaid numbers.

■ **Do not take callers or visitors at face value.** Unsolicited callers or visitors requesting Medicare or Medicaid information should be met with extreme caution. Be suspicious of any unexpected calls or visitors offering COVID-19 tests

or supplies. Compromised personal information may be used in other fraud schemes.

■ **Never click on links in emails or text messages.** Do not respond to, or open hyperlinks in, text messages or emails about COVID-19 from unknown individuals.

■ **Ignore offers or advertisements for COVID-19 testing or treatments on social media sites.** Offers or ads for testing are one of the ways scammers are accessing personal information. Only

a physician or other trusted health care provider should assess your condition and approve any requests for COVID-19 testing.

The COVID-19 outbreak has made it easy for criminals to exploit consumers concerned about their health. Consumers who suspect COVID-19 fraud can contact the National Center for Disaster Fraud Hotline at 866-720-5721 or visit [justice.gov/coronavirus](https://www.justice.gov/coronavirus) to file a complaint.

# COVID

■ Continued from Page S4

— or one close by. “The era is over of being removed from health care and feeling comfortable,” he said.

**Disinfecting will be a sales pitch.** Expect a rich combination of health and safety “theater” — particularly on cruises that host many older travelers, Perkins said. “Employees will be wandering around with disinfecting fogs and wiping everything 10 times,” he said.

**Cruises will require proof of vaccination.** Passengers — as well as cruise employees — will likely have to prove they’ve been vaccinated before traveling, Factora said.

## Dining and shopping

**Local eateries will gain trust.** Neighborhood and small-market restaurants will draw loyal customers — mainly because they know and trust the owners, said Christopher Muller, a

hospitality professor at Boston University.

**Safety will be a bragging point.** To appeal to older diners in particular, restaurants will prominently display safety-inspection signs and visibly signal their cleanliness standards, Muller said. They will even hire employees exclusively to wipe down tables, chairs and all high-touch points — and these employees will be easy to identify and very visible.

## Home life

**The homecoming.** Because of so many COVID-19 deaths in nursing homes, more seniors will leave assisted living facilities and nursing homes to move in with their families, Factora said. “Families will generally move closer together,” he said.

**The fortress.** Home delivery of almost everything will become the norm for older Americans, and in-person shopping will become much less common, Factora said.

**Older workers will stay home.** The 60-and-up workforce increasingly will be

reluctant to work anywhere but from home and will be very slow to reembrace grocery shopping. “Instacart delivery will become the new normal for them,” Dychtwald said.

## Gatherings

**Forced social distancing.** Whenever or wherever large families gather, people exhibiting COVID-like symptoms may not be welcomed under any circumstances, Ayati said.

**Older folks will disengage, at a cost.** Depression will skyrocket among older people who isolate from family get-togethers and large gatherings, Ayati said. “As the older population pulls back from engaging in society, this is a very bad thing,” he said.

**Public restrooms will be revamped.** For germ avoidance, they’ll increasingly get no-touch toilets, urinals, sinks and entrances/exits. “One of the most disastrous places you can go into is a public restroom,” Poland said.

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# Smart food choices promote long, healthy lives

“Let food be thy medicine” is a quote often linked to Hippocrates, the ancient scholar considered to be the father of modern medicine. The saying relates to the notion that what people put in their bodies can heal and/or prevent certain conditions.

For seniors with medicine cabinets full of over-the-counter and prescription medications, the idea of relying predominantly on food to promote optimal health may be tempting, and various foods can be particularly useful to the 50-and-over demographic.

According to the World Health Organization, poor diet is a major contributor to many of the diseases that affect older people. Poor diet has been connected to the development of diabetes, and degenerative diseases such as osteoporosis also may be linked to the foods one eats.

According to the National Council for Aging Care,

micronutrient deficiency is often a problem among the aging due to factors like lack of variety in diet and reduced food intake. Eating a variety of foods can provide all of the nutrients people need to stay healthy as they get older. Certain foods may be particularly helpful.

■ **Brain-friendly foods:** Foods such as avocado, leafy vegetables, sunflower seeds, blueberries and salmon are good sources of vitamin E, antioxidants, omega-3 fatty acids and other nutrients that may help ward off dementias like Alzheimer’s disease, advises Sonas Home Health Care.

■ **Anti-inflammatory foods:** Foods rich in omega-3 fatty acids may help prevent inflammation that can cause cancer and rheumatoid arthritis. Aging.com says that foods that are high in omega-3 fatty acids, like salmon, should be consumed at least twice per week.

■ **Fruits and vegetables:**



Courtesy photo

Fresh, canned or frozen produce tend to be high in micronutrients, including a variety of important vitamins that are essential for all components of health. The Academy of Nutrition and Dietetics advises eating

dark green vegetables, such as leafy greens or broccoli, and orange vegetables, such as carrots and sweet potatoes.

■ **Energy boosters:** Choose whole grains that can provide sustained energy

by way of healthy carbohydrates over processed grains.

■ **Bone-friendly foods:** Calcium-rich foods, such as milk, yogurt and cheese, can prevent calcium from being leached from the bones,

which contributes to conditions like osteoporosis.

■ **Digestive system-friendly foods:** The digestive system slows down as the body ages, as the walls of the gastrointestinal tract thicken and digestive contractions that push waste along may slow down and become fewer. Foods rich in fiber can promote proper digestion by moving food through the digestive tract more easily. High-fiber foods also may help naturally reduce blood cholesterol levels.

■ **High-iron foods:** Without enough iron in the body, a person may feel tired and lethargic from a reduced production of hemoglobin, which carries oxygen in the blood from the lungs to the rest of the body. A lack of oxygen in body tissues from anemia can be serious, says the National Council for Aging Care. Tofu, spinach, lentils, pumpkin seeds, and fortified breads and cereals are high in iron.

## Safety first before mixing drugs

Billions of people across the globe take medications each day. Certain medications can help people with potentially debilitating or even deadly conditions live normal lives, while others can help people overcome relatively minor issues like muscle aches or seasonal allergies.

The American Heart Association notes that mixing drugs can produce unexpected side effects. This can make it dangerous for people already on prescription medications to use over-the-counter drugs for issues like headache or seasonal allergies.

Understanding the potential interactions between their prescriptions and common prescription and over-the-counter medications can help people stay safe.

■ **Antihistamines:** Antihistamines are widely used to alleviate symptoms of the common cold or seasonal allergies, such as runny nose, itchy eyes and sneezing. The AHA notes that, when taken along with blood pressure medication, antihistamines can contribute to an accelerated heart rate and cause blood pressure to spike. The AHA also cautions people taking sedatives, tranquilizers or prescriptions to treat high blood pressure or depression to consult their physicians before taking antihistamines.

■ **Bronchodilators:** Bronchodilators relax and open the airways in the lungs and are used to treat various lung conditions, such as asthma and chronic obstructive pulmonary disease, or COPD.

These drugs make it easier to breathe and are available via prescriptions. But patients with heart disease, high blood pressure, thyroid disease and/or diabetes should discuss the potential interactions between bronchodilators and other medications they may be taking with their physicians.

■ **Cordarone:** According to Drugs.com, Cordarone is used to treat potentially deadly abnormal heartbeats. Cordarone can cause severe problems that affect the lungs, thyroid or liver, and they can be dangerous when combined with other drugs. For example, the AHA notes that patients who take more than 20 milligrams of Zocor, a drug used to lower “bad” cholesterol and potentially to lower the risk of stroke, heart attack and other

conditions, while also taking Cordarone are at risk of developing rhabdomyolysis. Rhabdomyolysis is a condition marked by the breakdown of muscle tissue that can lead to kidney failure or death. The AHA also says that Cordarone can inhibit or reduce the effects of the blood thinner Coumadin.

■ **Nicotine replacement products:** People taking prescriptions for depression or asthma should consult their physicians before taking any nicotine replacement products. The Federal Drug Administration notes that doctors may want to change dosages of patients’ current medications before recommending they take any nicotine replacement products. The FDA also advises people to speak with their physicians before trying these



Courtesy photo

products if they have diabetes, heart disease, asthma or stomach ulcers; have had a recent heart attack; have high blood pressure, but do not take any medication for it; or have a history of irregular heartbeat.

Drug interactions can complicate treatment of various conditions. People currently on medication are urged to speak with their physicians before taking any new medicines, including over-the-counter drugs.

# Keep it routine: A checkup on overall health

Routine checkups are the smartest way for people in all age groups to stay on top of their health, but they can be especially valuable for those age 50 and older. Regular checkups enable physicians to check current health against past visits, ensuring that any anomalies can be investigated and treated efficiently and promptly. This can make the difference in slowing down the progression of a disease that has already developed or prevent something from becoming a full-fledged issue.

The Mayo Clinic says that there are no hard and fast rules about how often seniors should visit health care providers. Those who are in generally good health may only require one medical checkup a year. At this point, vital signs will be checked, medications reviewed and lifestyle

topics discussed. Doctors may even recommend or discuss tests. Patients also can bring up any issues they may be experiencing, however insignificant they may seem. Anything from sleep disturbances to memory loss to unexplained fatigue or pain can be addressed. Sometimes, getting everything out in the open and being reassured that there's nothing to worry about can be helpful.

General care and geriatric doctors also are adept at asking questions to get a sense of how patients are faring in the world. This may include topics that seemingly have no relevance to health, but can be quite important. A provider may ask about topics such as bathing or dressing. Questions about social interaction or typical routines can paint a better picture of both physical and mental health.



Courtesy photo

The recommended frequency of doctor visits may change as health issues arise or if follow-up is needed after a treatment plan or injury, according

to the caregiver company Home Care Assistance. Some seniors may have to visit a provider once a week or once a month. Doctors, nurses and therapists will

design a regimen based on a patient's current health needs.

The following are some compelling reasons to be diligent with provider visits:

■ Frequently, health issues can be silent and not noticed early on by a patient, according to Mercy Medical Center in Baltimore.

■ Patients will be less likely to forget about important screenings, like mammography, prostate tests, cholesterol tests and more.

■ Vaccines can be administered, as even adults need certain immunizations to stay healthy.

■ Patients can discuss potential lifestyle changes, like going on a diet or taking up a new fitness regimen.

It is essential to follow through with health care provider visits, even if they seem redundant. Physicians may detect issues that warrant close observation. Patients are urged to have an open dialogue with their doctors so they understand the reason behind health care visits and expectations in the future.



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# Show me the discount: The perks of the golden years

Growing older may come with some added laugh lines or a few extra aches and pains, but many will attest to the benefits and wisdom earned from a life well lived. And if that's not enough, the discounts and other perks afforded seniors can make reaching one's golden years a bit easier to embrace.

Every day, the list of companies offering special

deals for people of a certain age continues to grow. Individuals willing to do the research or simply ask retailers and other businesses about their senior discount policies can be well on their way to saving serious money. Keep in mind that the starting points for age-based discounts vary, with some offering deals to those age 50 and up and

others kicking in at 55 or 60-plus.

The following is a list of some of the discounts that may be available. Confirm eligibility, as companies change their policies from time to time. Also, the editors of Consumer World say that the senior discount might not always be the lowest price, so comparison shopping is a must to find out which discount or coupon is the best deal.

■ **Dining:** Establishments like Wendy's, Arby's, Burger King, Denny's, Applebee's and Carrabba's Italian Grill, among others, offer various senior discounts. Most are 10 to 15% off the meal. Others offer free beverages or an extra perk with purchase.

■ **Department stores:** Kohl's provides a 15% discount every Wednesday to shoppers ages 60-plus. Other stores like Michaels, Dressbarn, Clarks, Modell's and Rite Aid offer similar discounts.

■ **Grocery stores:** Food shopping gets a little easier with discounts. Be sure to check with local supermarkets about senior discounts, as they vary, particularly as to what day of the week and



Courtesy photo

for what age they kick in.

■ **National parks:** The U.S. National Park Service offers steep discounts on the annual pass, which provides entry to more than 2,000 federal recreation sites.

■ **Travel:** When seniors are ready to travel again, those age 65 and older can enjoy a 10% discount on rail fares on most Amtrak trains. For those who prefer ground travel but want

to leave the car at home, this can be a great way to get around. Once at your destination, travelers age 62 and older are privy to a 15% discount on room rates at Marriott brand hotels, subject to availability. Other hotels offer AARP discounts, as well.

■ **AARP membership:** It is important to note that many companies require enrollment in AARP for people to

get senior discounts. AARP also has its own AARP Prescription Discount Card so that members and families can save around 61% on FDA-approved drugs that prescription insurance or Medicare Part D plans fail to cover.

With a little digging, seniors can find scores of discounts to help them save money while enjoying their golden years.

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# Pets bring many benefits to their owners' lives

Pets bring much joy to the lives they touch. So it should come as no surprise that the 2019-2020 National Pet Owners Survey, which was conducted by the American Pet Products Association, found that about 85 million families in the United States own a pet. In Canada, 7.5 million households are home to companion animals, states the PetBacker blog.

Pets offer companionship and unconditional love. While they are fitting for any family, seniors may find that having a pet is especially beneficial. The organization A Place for Mom, which helps match families with senior living residences, says pets provide a comfort system that produces measurable health results. Caring for pets and being around them can produce a chemical chain reaction in the brain that may help lower stress hormones

while also increasing production of the feel-good hormone serotonin.

This is not the only health benefit pets may provide. A recent study from the Mayo Clinic, which looked at 1,800 people between the ages of 25 and 64 who had healthy hearts, found that almost half owned a dog. Having a dog was likely to spur heart-healthy behaviors, like exercising with the pet, eating well and having ideal blood sugar levels.

Pets also provide emotional support and companionship that can help seniors — including those who may be divorced or widowed — feel more secure and happy. The National Poll on Healthy Aging found that, among respondents who had pets, 88% said their pets helped them enjoy life, and 86% said their pets made them feel loved.

Seniors considering



Courtesy photo

getting a pet can explore the many benefits to doing so.

■ **Reduce pain:** A 2012 study published in Pain Magazine found therapy dogs provided “significant reduction in pain and emotional

distress for chronic pain patients.”

■ **Feeling of purpose:** Caring for an animal not only stimulates physical activity, but it also can give seniors a reason to get up and go,

which equates to a feeling of purpose.

■ **Altered focus:** Having a pet can help seniors focus on something other than physical or mental health issues and preoccupations

about loss or aging, according to New York-based psychologist Penny B. Donnenfeld.

■ **Increased physical activity:** Pets require care, and that interaction can get seniors moving more than if they didn't have a pet.

■ **Improved health:** Ongoing research from Harvard Medical School has found dog owners have lower blood pressure, healthier cholesterol levels and lower risk of heart disease than those who don't own a dog.

■ **Stick to routine:** Caring for pets helps seniors maintain a routine. Having structure after retirement can be important to ward off risk of depression. Staying on top of feeding, grooming and other pet needs also can help prevent cognitive decline.

Pets may be the perfect remedy for seniors looking for a friend and purpose.

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## Dr. Marshal Armitage

Dr. Armitage is a board-certified Orthopedic surgeon specially trained in Shoulder & Elbow Surgery and Sports Medicine. Dr. Armitage attended Boston College for undergraduate studies and Boston University for medical school. He went on to the University of Florida in Jacksonville to complete his residency training in Orthopedic Surgery. Dr. Armitage then underwent specialty training in Shoulder & Elbow surgery at the Fowler Kennedy Sport Medicine and Hand and Upper Limb Clinic (The HULC) at the University of Western Ontario, in London, Ontario, Canada. There, he developed cutting edge skills to treat all manner of shoulder and elbow problems under the tutelage of world-renowned surgeons.

Associates in Orthopedics has been caring for patients in Massachusetts and Southern New Hampshire for 30 years. We offer diagnostic, medical, and surgical management in a variety of musculoskeletal conditions including fractures, arthritis, and joint replacement

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- hand and upper extremity surgery
- microscopic surgery & carpal tunnel
- total hip, knee & shoulder replacement
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# Finding the best fit in assisted living facilities

As people age, their living arrangements often need to be adjusted. Needs evolve as children move out or other situations arise. One of the scenarios that may come to pass as a person ages is the need for more specialized help that just isn't possible at home.

When failing physical or mental health affects one's ability to be independent and live safely at home, moving into an assisted living facility may be the next step.

The National Center for Assisted Living indicates assisted living offers the little bit of help that some people need when they can no longer manage living alone. Typically, these facilities provide assistance with bathing or dressing, medication management, and other care, while also catering to people who may not require the

around-the-clock medical care most often associated with nursing homes.

Vetting is an important component of finding assisted living facilities. Family caregivers need to educate themselves about services, costs and other resources provided by these facilities.

AARP says that assisted living facilities provide residents with a range of services that can include supervision, meals, housekeeping, laundry and personal care. Residents usually have their own apartments or private rooms.

Because they are mostly regulated at the state level in the U.S., there is a lot of variety among these facilities. That means family caregivers need to assess their needs and desires in a facility to find the right one that fits. Assisted living



Courtesy photo

facilities offer a homelike environment, and the amenities available vary based on cost.

Paying for assisted living

differs from paying for nursing homes. Largely government-subsidized health programs like Medicare and Medicaid pay for nursing

home care. Those who would be best serviced by assisted living may find they may not qualify for government support, nor may the

facilities accept anything other than private payment or long-term care insurance to cover room and board.

Other considerations in assisted living facilities are size, specialties, atmosphere, location and the ability to transition to higher forms of care. Assisted living may fill a void currently, but it's often not a permanent situation for all, and eventually, certain residents may have to move on to skilled care facilities.

Potential residents and their families should visit various assisted living facilities to get a feel for what they are like. Speak with the staff and residents, request a meal and get a sense of the environment. Apart from cost, how the home feels is one of the most important factors in shopping around for this type of residence.

## Long-term care insurance can offer a safety net

Individuals plan for many different scenarios: buying a home, putting kids through college and saving for retirement, among them. Quite often, the concept of making arrangements for one's golden years is placed on the back burner. However, that can be an expensive mistake.

According to AARP, by the time a person reaches age 65, he or she has a 50-50 chance of needing long-term care at some point in the future. Medicare, the federal health insurance program for people who are 65 or older in the United States, does not cover custodial care, which is the primary form of care in nursing homes. Therefore, many people must find alternative ways to finance nursing home and other long-term care options. Those who must pay out-of-pocket spend an average of \$85,000

per year on a nursing home in the U.S., and this is often an expense that has not been included in retirement budgets.

Long-term care insurance can be the best option to offset the high costs of nursing home and other care in most instances. It helps cover the costs of services that aren't covered by regular health insurance, namely assistance with routine daily activities like bathing, dressing or getting in and out of bed, advises the financial resource NerdWallet. Such care may be administered at home by a private health aide or in a skilled nursing facility. Most policies also will reimburse for services rendered in an assisted living facility or an adult day care center.

According to a study revised in 2016 by the Urban Institute and the U.S. Department of Health &

Human Services, about 14% of people age 65 and older will require care for more than five years. Getting the facts about long-term care insurance can help individuals make important decisions for their futures.

■ The earlier a person buys a long-term care insurance policy, the lower the rates tend to be. The American Association of Long-Term Care Insurance says a 65-year-old couple can typically buy a policy for \$4,800 per year to offer base benefits of \$180,000, plus 3% inflation growth. That plan price more than doubles if purchased at age 75.

■ Cost also is based on the maximum amount the policy will pay per day and the number of years the policy will pay. Many policies limit how long or how much they will pay, some between two and five years, states the Administration on Aging.

### Hybrid insurance is a growing trend

Until recently, private funds or long-term care insurance have been the only ways to finance long-term care like skilled nursing homes, assisted living facilities or home health aides, which are not covered by traditional health insurance.

However, a new option is now available. According to the online financial resource NerdWallet, for those concerned about the financial risk of buying long-term care insurance and never using it, combination long-term care/life insurance policies may be better options.

Depending on the policy, a portion of the funds can be used for long-term care that's equal to several times the premium payments. This results in a reduced death benefit, depending on

how much of the long-term care benefit was used. Some policies even guarantee a small percentage of the death benefit, even if all the money allocated for long-term care was used.

The American Association of Long-Term Care Insurance says that more than 350,000 Americans purchased long-term care coverage in 2018 and roughly 84% of these purchases were for hybrid or combination life insurance. A much smaller percentage were traditional long-term care policies, showing the trend toward this growing insurance market.

Hybrid products may have lower premiums, and they can be paid in a lump sum or over several years. For those who do not tap into the long-term care savings, the policy will still pay out a death benefit to beneficiaries.

■ Policies require some medical underwriting, so not everyone will qualify. AARP suggests seeking

an independent agent who sells policies from multiple companies rather than a single insurer.

Long-term care insurance can be an effective way to pay for the often high cost of skilled nursing care.

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# SENIOR CENTER, ELDER SERVICES DIRECTORY

Many senior centers are closed due to the COVID-19 virus, so it is strongly recommended that seniors call individual centers before venturing out. For more statewide COVID-19 information, visit [mass.gov/covid19](https://mass.gov/covid19) and [nh.gov/covid19](https://nh.gov/covid19).

## REGIONAL RESOURCES

### 800AgetInfo (Part of MassOptions)

- 800-243-4636, 844-422-6277
- [massoptions.org](https://massoptions.org)

### Elder Services of the Merrimack Valley

- 280 Merrimack St., Suite 400, Lawrence
- 800-892-0890, 978-683-7747
- [esmv.org](https://esmv.org)

### New Hampshire Department of Health and Human Services

- Southern District Office
- 800-852-0632, 603-883-7726
- [dhhs.nh.gov/foryou/seniors.htm](https://dhhs.nh.gov/foryou/seniors.htm)

## COUNCILS ON AGING/ SENIOR CENTERS

### Andover Senior Center

- 23 Clark Road (Ballard Vale United Church) – at least until April 2021
- 978-623-8320
- [andoverma.gov/227/Elder-Services](https://andoverma.gov/227/Elder-Services)

### Atkinson Senior Center

- 4 Main St.
- 603-362-9582
- [town-atkinsonnh.com/elderly.html](https://town-atkinsonnh.com/elderly.html)

### Boxford Council on Aging

- 4 Middleton Road
- 978-887-3591
- [town.boxford.ma.us/council-aging](https://town.boxford.ma.us/council-aging)

### Chester Senior Citizens

- Meets at Wason Pond Community Center, 603 Raymond Road (Tuesdays at 9 a.m.)
- 603-887-3636
- [chesternh.org/chester-senior-citizens](https://chesternh.org/chester-senior-citizens)

### Danville Seniors

- Town Hall, 210 Main St.
  - 603-382-8253
  - [townofdanville.org](https://townofdanville.org)
- (Please see the Vic Geary Center information under Plaistow, as it also serves Danville)

### Derry Elder Services

- 31 W. Broadway
- 603-432-6136 (Derry Parks & Recreation Dept.)
- [derrynh.org/senior-programs-elder-services](https://derrynh.org/senior-programs-elder-services)

### Georgetown Senior Community Center

- 51 North St.
- 978-352-5726
- [georgetownma.gov/council-aging](https://georgetownma.gov/council-aging)

### Groveland Council on Aging

- Town Hall, 183 Main St.
- 978-372-1101, 978-556-7217
- [grovelandma.com/council-aging](https://grovelandma.com/council-aging)

### Haverhill Council on Aging

- 10 Welcome St.
- 978-374-2390
- [cityofhaverhill.com/departments/human\\_services/council\\_on\\_aging/index.php](https://cityofhaverhill.com/departments/human_services/council_on_aging/index.php)

### Lawrence Senior Center (The Center)

- 155 Haverhill St.
- 978-620-3550
- [cityoflawrence.com/265/Council-on-Aging-Senior-Center](https://cityoflawrence.com/265/Council-on-Aging-Senior-Center)

### Londonderry Senior Affairs

- 535 Mammoth Road
- 603-432-8554
- [londonderrynh.org/senior-affairs](https://londonderrynh.org/senior-affairs)

### Merrimac Senior Center

- 100 E. Main St.
- 978-346-9549
- [merrimac01860.info/185/Senior-Center](https://merrimac01860.info/185/Senior-Center)

### Methuen Senior Activity Center

- 77 Lowell St.
- 978-983-8825
- [cityofmethuen.net/senior-center](https://cityofmethuen.net/senior-center)

### Middleton Council on Aging and Senior Center

- 38 Maple St.
- 978-777-4067
- [middletonma.gov/179/Council-on-Aging](https://middletonma.gov/179/Council-on-Aging)

### North Andover Senior Center

- 120R Main St.
- 978-688-9560
- [northandoverma.gov/senior-center-elder-services](https://northandoverma.gov/senior-center-elder-services)

### Vic Geary Senior Center, Plaistow

- Also serves Danville
- 18 Greenough Road
- 603-382-9276
- [vicgearyseniordropincenter.org](https://vicgearyseniordropincenter.org)

### Ingram Senior Center, Salem

- 1 Sally Sweet's Way
- 603-890-2190
- [townofsalemnh.org/senior-services-division](https://townofsalemnh.org/senior-services-division)

### Windham Senior Center

- 2 N. Lowell Road
- 603-434-2411
- [windhamnh.gov/233/Windham-Senior-Center](https://windhamnh.gov/233/Windham-Senior-Center)



Courtesy photo

## Agencies offer a helping hand

People want to grow old gracefully and maintain their independence as long as possible. There are many decisions to make, as well as information to wade through, to ensure needs are met and proper care is received through one's golden years. Individuals, caregivers and families may find that a few helping hands along the way can be invaluable.

Numerous elder care resources are available for those who don't know where to look. Start by researching the **National Council on Aging (ncoa.org)**. This is a national leader and trusted association that helps people age 60 and older. The council works with nonprofit organizations, governments and businesses to organize programs and services at the community level.

This is a good place to find senior programs that can help with healthy aging — emotionally, physically and financially.

**AARP (aarp.org)** is yet another organization dedicated to helping seniors. The comprehensive AARP website offers a host of information on everything from senior discounts to products to health and other information specific to seniors. The AARP also has an affiliated charity that works to help low-income seniors procure life's necessities.

At the local level in the U.S., the federal government has mandated **Area Agency on Aging (n4a.org)** facilities in every county and community. These agencies can provide information on service programs available to the seniors in the area, as well as financial resources.

These facilities give seniors access to volunteers who can take seniors around by car, and some provide meals-on-wheels services.

The **Administration for Community Living (acl.org)** was established to help older adults and people of all ages with disabilities live where they choose. A network of community-based organizations helps millions of people age in place.

Military veterans or those who are/were married to a veteran may be eligible for various benefits through the **U.S. Department of Veterans Affairs (va.gov)**. The VA offers health care services, disability compensation, burial benefits and much more.

Seniors have many different resources at their disposal that can help answer questions or provide services when the need arises.

# Five ways to leave a lasting legacy

It is customary for people to take inventory of their lives as they grow older, wondering about their impact on the world and the people closest to them. A legacy is often the story of one's life and the things he or she did through the years.

The good thing about a legacy is it is never too early to begin planning.

The following are some guidelines that can help people establish lasting legacies:

## Keep track of your story

Grab a journal, and start jotting down events that occur in your life. Mention particular achievements or notable things that occur from day to day. Pepper these accounts with stories of your family and childhood to start establishing an autobiography of sorts.

## Consider your daily actions

Even though people may imagine it is the grand gestures that are remembered most, quite often, it's the simplest acts that make the most impact. Think about the way you treat others each and every day. Smile at people, compliment others and offer positive advice when it is sought.

## Research investments that are profitable

If the goal is to make money to leave for future generations, investigate your options. These include assets that can retain their value. According to NewRetirement.com and Stepping Stone Financial Inc., vacation homes mean a lot to families and can be a source of future revenue should they be rented or sold. Speaking with a financial adviser also can be a sound way to invest

the right way to accumulate assets that can be passed down as a legacy.

## Name children, relatives as beneficiaries on IRAs

With Roth Individual Retirement Accounts, distributions are tax-free as long as the person who set up the IRA met the five-year holding period for contributions and conversions. Beneficiaries can have five years to take out money from the account; otherwise, they can convert the plan to an Inherited IRA, which stretches out distributions over their life expectancy, according to Investopedia, an online financial resource.

## Write a legacy letter

A legacy letter is a way to speak directly to loved ones and say all those things that you had wished you told them earlier, but maybe



Courtesy photo

didn't find the words or perhaps never had the time, according to Forbes. The letter ensures others know just

how much joy they brought to your life and the pride you had in knowing them. Leaving a legacy is some-

thing people start to think about as they grow older, but it's easy to start planning regardless of your age.

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