Celebrate 65 Years of Service

Impact Report 2015

Improving the lives of 10 million older adults by 2020
Leader. Innovator. Advocate. Social entrepreneur. The National Council on Aging (NCOA) plays all of these roles in our quest to improve the lives of millions of older adults. For 65 years, NCOA has systematically tackled some of the biggest challenges facing America’s older adults, especially those who are struggling.

Our strategy is simple: Identify critical issues; address them through a combination of collaborative leadership, innovative services, advocacy, and social enterprise; and track results. With the help of a national network of partners, we are working to improve the health and economic security of 10 million older adults by 2020. We invite you to help us get there.

**Our Vision**

A just and caring society in which each of us, as we age, lives with dignity, purpose, and security.

**Our Mission**

Improve the lives of millions of older adults, especially those who are struggling.

**Our Social Impact Goals**

People aged 60+ in the United States will have:
- Greater economic security through increased access to benefits, financial resources, and job opportunities
- Improved health and reduced disability through greater access to proven community-based and online programs
- Enhanced capacity to live independently in communities

Community organizations serving older adults will achieve:
- Greater social impact, capacity, and sustainability

Public programs will:
- More effectively meet the needs of older adults, especially those who are struggling.
Our Strategy

Collaborative Leadership
Leading and participating in strategic alliances, coalitions, and multi-sector partnerships
Engaging and mobilizing community organizations, leaders, and older adults

Innovative Services
Developing, scaling, and sustaining community-based and online services proven to be effective for older adults

Advocacy
Improving public policies by being a trusted national voice, using knowledge from community services to inform advocacy, and empowering and giving voice to older adults in greatest need and those who serve them

Social Enterprise
Creating and implementing market-driven, self-sustaining solutions to social problems

Impact
Improving the lives of millions of older adults
In collaboration with our community partners across the country, NCOA significantly improved the health and economic security of more than **1.4 million individuals** in FY15. NCOA partners and programs are located across the country. See what’s available in your area at ncoa.org/Map.

In reporting our social impact each year, we count individuals served by NCOA and our partners who:

- Realized a combined reduction in expenses and/or increase in income that equals at least $1,200 per year
- Completed an evidence-based program that has been proven to deliver improvements to health and well-being
- Directly benefited (as defined above) from a policy change that would not have happened without NCOA’s leadership and advocacy

*Statistics marked with an * in this report are not counted toward the FY15 total of 1.4 million.*
Collaborative Leadership

NCOA leads the Center for Benefits Access, supporting thousands of benefits counselors nationwide in their efforts to identify and enroll eligible seniors and individuals with disabilities into benefits.

Innovative Services

Every year, over 1 million people visit NCOA’s BenefitsCheckUp®, the nation’s most comprehensive online service to screen for benefits. Since 2001, the site has helped more than 4.7 million individuals find over $15.7 billion worth of benefits.

Advocacy

In FY15, thanks to NCOA advocacy, Congress made the Medicare Qualifying Individual (QI) assistance program permanent, giving 579,000 low-income individuals guaranteed help paying for their Medicare premiums. Due to NCOA’s leadership, Congress also expanded resources by 50% for community-based organizations to find and enroll low-income individuals into core benefits.

FY15 Impact

- 690,000 older adults and individuals with disabilities were connected to $915 million in benefits
- 579,000 low-income individuals with Medicare gained permanent access to Medicare’s Qualifying Individual program to help pay their Medicare costs

Statistics show that 4 out of 5 low-income seniors are eligible for—but not receiving—public and private benefits that could help them pay for daily expenses. These core benefits—including the Medicare Low Income Subsidy and Medicare Savings Programs—help pay for medicine, health care, utilities, and more. NCOA and our partners find and enroll eligible individuals into benefits that either reduce their expenses or add to their monthly income.

Jessie worked most of her life doing agricultural labor, until a work accident left her disabled. Suddenly, she was struggling to get by on $1,200 a month. Luckily, Jessie found Centura Health LINKS, a Colorado Benefits Enrollment Center supported by NCOA. Using NCOA’s BenefitsCheckUp®, Jessie’s benefits counselor found that she qualified for the Supplemental Nutrition Assistance Program to help pay for food, plus a Medicare Savings Program to help pay her Part B premium. All told, Jessie added $300 to her monthly budget.
Over 23 million Americans aged 60+ are economically insecure—living at or below 250% of the federal poverty level. Facing rising costs, diminished savings, and fixed incomes, these seniors struggle each month just to pay for the basics of life—often going into debt just to make ends meet. NCOA and our partners help them find and maximize every asset at their disposal, including community services, benefits, money management tools, jobs, and more.

**Collaborative Leadership**

NCOA leads a national initiative of community partners that are using our holistic economic casework model to help struggling seniors pay off debt, apply for benefits, and connect with services to regain their economic security.

**Innovative Services**

NCOA’s EconomicCheckUp® brings trusted information to struggling seniors nationwide through online tools to manage money, avoid scams, find training and work, and make the most of home equity.

**FY15 Impact**

1,600 individuals received holistic economic assistance, freeing up and saving them an average of $3,000 per year, connecting participants to at least $4.8 million in savings and supplemental income.

“**The National Council on Aging is a leader in providing user-friendly information and developing tools to help providers assist older adults. As a City Department of Aging, we have used BenefitsCheckUp® for many years and are now using the new EconomicCheckUp® to assist low-income older adults.**”

— Jane Fumich, Director of Aging, City of Cleveland, OH

“**NCOA is the leading voice for healthy aging and economic security, in particular for older Americans with limited means.**”

— Lynn Fields Harris, Executive Director, Center in the Park, Philadelphia
Every month, Gladys faced the same agonizing dilemma. After paying for rent, Medicare, and medicine, she had just $126 left for food, heat, and other needs. At her senior center, the 76-year-old heard about the Supplemental Nutrition Assistance Program (SNAP) and got connected to a benefit counselor at AgeOptions in Illinois, an NCOA partner. Using NCOA’s BenefitsCheckUp®, the counselor discovered that Gladys could get SNAP—plus other benefits—adding $768 to her income every month. “There is a whole lot of stuff that I haven’t had before, and that’s a blessing,” Gladys said.

More than 9.3 million older Americans are food insecure—meaning they lack the financial means to consistently purchase healthy food. The Supplemental Nutrition Assistance Program (SNAP) can help. Yet, 3 out of 5 seniors who qualify for SNAP do not participate because they are not aware of the program or don’t know how to apply. NCOA and our partners are demystifying SNAP and enrolling eligible older adults, so they can eat healthier.

**Collaborative Leadership**
NCOA leads a national initiative to educate older adults about SNAP, find those who are eligible, and help them apply. We support local partners in states where senior SNAP enrollment is lowest.

**Innovative Services**
NCOA makes it easier for seniors to find their state’s SNAP application and apply online using our free BenefitsCheckUp® service at BenefitsCheckUp.org/getSNAP.

**Advocacy**
NCOA advocates to streamline and simplify the SNAP enrollment process at the state level—and defend SNAP from cuts at the federal level.

**FY15 Impact**
58,000 senior households applied for and received $79 million in SNAP benefits
10,000 seniors gained access to a streamlined SNAP application process in their state
Collaborative Leadership

NCOA manages 27 Senior Community Service Employment Program (SCSEP) offices nationwide to train and place low-income people aged 55+ into part-time jobs. NCOA is also 1 of 6 organizations administering the Senior Environmental Employment program, which allows older workers to share their skills and expertise in environmental jobs.

Advocacy

NCOA advocates to protect and strengthen SCSEP for disadvantaged older adults who need support to reenter the workforce.

FY15 Impact

4,600 older workers received job training and placement

Millions of low-income older adults need or want to work to supplement their income. However, many require support, retraining, and assistance to reenter the workforce. NCOA administers two federal programs that help.

Due to multiple health issues, Rebecca had to go on disability at age 60. She soon found herself lonely and depressed. Then she heard about NCOA’s nearby SCSEP office. “I started working ... and it has changed my life,” Rebecca said. “I am editing, writing, and doing public relations work as I had in the past. I love my job and am very grateful to NCOA for the chance to use my skills and make some extra money.”
Millions of older adults are “house rich but cash poor.” They own their homes, but don’t have enough income to make ends meet. While reverse mortgages are an option for many, they are not the best choice for everyone. NCOA and our partners help older homeowners assess the pros and cons of a loan for their situation—and connect them to community services to stay independent.

“**My husband and I just had our reverse mortgage counseling with an NCOA counselor. She was extremely informative, very personable, and pleasant. She answered all our questions and made us feel comfortable about making our decision easier. It is very rare to get that kind of customer service these days. She gets an A+ in our book.**”

— Reverse Mortgage Counseling client

**Collaborative Leadership**

NCOA is 1 of 7 national counseling groups—and the only aging organization—federally approved to provide counseling to older homeowners considering a reverse mortgage. NCOA also helps older borrowers who, because of a hardship, fell behind on their property tax and homeowner’s insurance and are facing default. NCOA has led multi-sector collaborations of local pilots that have national significance.

**Advocacy**

Due to NCOA’s advocacy, over $50 million of the U.S. Treasury’s Hardest Hit Funds were made available in three states to clear tax and insurance arrears on behalf of older homeowners who have Home Equity Conversion Mortgages. These borrowers also are receiving economic casework to help them stay in their own homes.

**FY15 Impact**

75,000 older homeowners improved their economic security through the use of NCOA’s tools in counseling on wise use of their home equity.
Studies show that 90% of people with Medicare are not in the best Part D prescription drug plan for their situation, costing them an average of $300 more per year. Most are also making suboptimal choices about Medigap and Medicare Advantage plans. With hundreds of policies to choose from, most people guess and end up paying too much for a plan that doesn’t cover what they need. NCOA provides trusted, unbiased information to help people with Medicare make the best choice for their situation.

Collaborative Leadership

NCOA leads a multi-sector Improving Medicare Markets Initiative to identify, analyze, and advocate for the most promising opportunities to empower Medicare beneficiaries to make better choices about their insurance coverage.

Innovative Services

To educate thousands of people with Medicare, NCOA manages My Medicare Matters®, an online educational tool that helps people understand, navigate, and make the most of their coverage.

Social Enterprise

My Medicare Matters® is built on a strategic partnership between NCOA Services and Aon Retiree Health Exchange. The service educates individuals about Medicare and directs them to free one-on-one Medicare counseling from two trusted sources: the licensed Benefits Advisors at Aon (who have met NCOA’s Standards of Excellence for consumer protection) and the trained staff members at their local State Health Insurance Assistance Program.

FY15 Impact

710,000 individuals* used our My Medicare Matters® educational website to discover how to make the most of their coverage.
Every 13 seconds, an older adult is treated in the emergency room for a fall; every 20 minutes, an older adult dies from a fall. Falls are costly to older adults’ quality of life and to our health care system. However, falls are not an inevitable result of aging. NCOA is the nation’s foremost leader in promoting falls prevention education and evidence-based programs.

“Thank you to the NCOA for all the support and resources you provide for Falls Prevention Awareness Day!”
— Falls Free® Initiative member

Statistics marked with an * in this report are not counted toward the FY15 total of 1.4 million

Collaborative Leadership
NCOA leads the National Falls Prevention Resource Center and Falls Free® Initiative, two efforts dedicated to reducing falls and fall-related injuries among older adults through awareness, education, and evidence-based programs. Falls Free® includes 70 national organizations and 43 state coalitions that collaboratively promote strategies to prevent falls. Every September, NCOA sponsors Falls Prevention Awareness Day to reach millions of older adults with falls prevention messages.

Innovative Services
The National Falls Prevention Resource Center, funded by the Administration for Community Living, provides technical assistance to professionals to support the implementation of evidence-based programs. The Resource Center also develops resources to increase awareness and educate older adults, caregivers, and professionals about falls and how to prevent them.

Advocacy
In FY15, NCOA hosted the first-ever White House Conference on Aging Falls Prevention Summit and also released the updated Falls Free® National Falls Prevention Action Plan, a blueprint of what should be done to reduce the growing number of falls and fall-related injuries among older adults. NCOA also led the effort to dedicate $5 million from the Prevention & Public Health Fund to elder falls prevention.

FY15 Impact
6,300 seniors participated in programs proven to reduce their chance of a fall
Nearly 2 million individuals* received falls prevention messages via our 2015 Falls Prevention Awareness Day
Collaborative Leadership

NCOA leads the National Resource Center for Chronic Disease Self-Management Education (CDSME). The Center provides technical assistance and resources to support organizations across the country as they implement, scale, and sustain CDSME programs. The Center convenes a community-integrated health care leadership team to expand sustainable service systems for CDSME programs.

Innovative Services

NCOA builds bridges between the community and health care. An online toolkit and learning collaboratives support partners in their efforts to expand CDSME programs. A joint research project addresses barriers to health care payment for the Diabetes Self-Management Program. To support veterans, NCOA offers Building Better Caregivers, an online program to help caregivers of veterans manage stress and care for themselves and their loved ones.

Advocacy

Thanks to NCOA’s continued advocacy for the Prevention & Public Health Fund, CDSME received $8 million in funding, allowing more individuals to access the programs.

Social Enterprise

Through a partnership with Canary Health, NCOA is bringing evidence-based self-management programs to thousands of individuals online via web-based workshops.

FY15 Impact

37,000 older adults participated in evidence-based workshops to better manage their chronic conditions.

About 80% of older adults have at least one chronic condition, and over two-thirds have two or more. Chronic conditions account for more than 7 in 10 deaths in America and 95% of all health care costs for older adults. Evidence-based self-management education programs have been shown to improve health, enhance quality of life, and save on health costs. NCOA and our partners are working together to make these programs accessible in communities nationwide.

“I had hypertension. The big word is had. After taking the [CDSME] workshop, I have since lost 25 pounds. I have been able to get off my blood pressure medicine, and my blood pressure now runs about 130/70. I feel great and have a lot more energy.” — CDSME participant in Virginia
Older Americans today are living longer lives with dramatically increased periods of good health. In 1950, a woman who reached age 65 could expect to live 15 more years, roughly half in good health. Today, a woman aged 65 can expect to live 21.6 years, roughly two-thirds in good health. NCOA is helping to redefine how older adults spend this gift of longevity through our Aging Mastery Program® (AMP).

**Innovative Services**
AMP is a comprehensive and fun approach to aging well that encourages people to take actions to enhance their health, economic well-being, social connectedness, and overall quality of life. Participants take a 10-week core program, followed by optional elective classes and activities. Each class encourages both learning and doing, with the goal of achieving mastery—developing sustainable behaviors over time.

**Collaborative Leadership**
NCOA launched the AMP Philanthropy Network to support the growth of the Aging Mastery Program® through rapid-cycle innovation and local projects of national significance. NCOA also works closely with community partners in 20+ states and academic partners to co-create AMP.

**Social Enterprise**
AMP is growing rapidly through strategic partnerships with corporations, foundations, senior centers, and more. Our goal is to bring AMP to thousands of seniors in every state, regardless of income. To this end, we are actively testing sustainability options via social enterprise models, including a mix of fee-based, place-based, and foundation support.

**FY15 Impact**
Nearly 2,000 older adults* participated in the Aging Mastery Program® at 45 centers nationwide.

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Recognized by the Older Americans Act (OAA) as a community focal point, senior centers have become one of the most widely used services among America’s older adults. Today, 11,400 senior centers serve more than 1 million older adults every day.

Collaborative Leadership

NCOA’s National Institute of Senior Centers (NISC) supports a national network of over 3,000 senior center professionals dedicated to helping older adults remain active, engaged, and independent in their communities. It is the nation’s only organization dedicated to supporting and advancing senior centers.

Innovative Services

NISC is setting the standard for the future of senior centers by promoting research, promising practices, professional development, and advocacy. NISC also offers the nation’s only National Senior Center Accreditation Program. Every September, we sponsor National Senior Center Month to highlight innovative senior centers nationally.

Advocacy

NCOA advocates at the federal level for OAA funding and reauthorization to modernize and keep pace with the changing needs of today’s older adults.

FY15 Impact

Connected 934 NISC member organizations* to NCOA’s social impact goals
Built the capacity of 141 senior centers* through National Senior Center Accreditation, with 41 new accreditations for the year.

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To Our Funders, Thank You

FY 2015 SUPPORTERS

FOUNDATIONS
- AARP Foundation
- American Cancer Society
- Anonymous (New York based foundations)
- Battle Creek Community Foundation
- Bristol Myers Squibb Foundation
- Certified Financial Planners Board
- Florence V. Burden Foundation
- May and Stanley Smith Charitable Trust
- New York State Health Foundation
- Robert Wood Johnson Foundation
- The Archstone Foundation
- The Arthritis Foundation
- The Atlantic Philanthropies
- The Cleveland Foundation
- The Foundation for Financial Planning
- The Harry and Jeanette Weinberg Foundation
- The Henry and Marilyn Taub Foundation
- The Margaret A. Cargill Foundation
- The New York Community Trust
- The Patterson Foundation
- The Plough Foundation
- The Retirement Research Foundation
- The SCAN Foundation
- The Tufts Health Plan Foundation
- The Verizon Foundation
- Walmart Foundation
- WellMed Charitable Foundation
- Wellness Institute
- Wells Fargo Housing Foundation

STATE OF NEW JERSEY
- State of New Jersey

U.S. DEPARTMENT OF VETERANS AFFAIRS
- U.S. Department of Veterans Affairs

U.S. ENVIRONMENTAL PROTECTION AGENCY
- U.S. Environmental Protection Agency

OTHER SUPPORTING PARTNERS
- Aging and Adult Services, Colorado
- Baltimore City Health Department Aging and Care Services
- Benefits Data Trust
- Chicago Dept of Family and Support Services
- Cuyahoga County Dept of Senior & Adult Svcs
- Jewish Community Center, Pittsburgh
- Jewish Family Services - Lehigh Valley Benefits Access Partnership
- Massachusetts Council on Aging
- National Federation of Community Development Credit Unions
- Ohio Department of Aging
- Senior Friendship Center
- Senior Resources Agency on Aging
- Stanford University
- Tarrant County, Texas
- Texas A&M University
- The Center for African American Health
- University of California/San Francisco
- University of Illinois
- University of Victoria-British Columbia
- Vintage Senior Center
- YMCA of the USA

CORPORATIONS
- Abbott Nutrition
- Aetna
- AGIS Network, Inc
- Alberta Health
- Amgen U.S.
- Aon Retiree Health Exchange
- Bank of America
- CalHSA Mortgage Assistance Corp.
- Canary Health
- Coventry Health Care, Inc.
- EPIC/Magellan Health Systems
- Eye Care America
- Fannie Mae
- Glaxo Smith Kline
- Group Health
- Health Care Services Corp.
- Health Partners Plans
- Human Arc Corporation
- Humana
- Kaiser Permanente/Kaiser Foundation Health Plan, Inc.
- Lewin
- Merck
- MODA Health Plan
- Novartis Pharmaceuticals
- Pfizer Inc.
- Providence Health
- RetirementJobs.com
- Sanford Health
- Sanofi Pasteur
- United Healthcare
- Various banking entities for Reverse Mtge. Booklets
- Walmart
- WellPoint, Inc./Wellpoint Foundation
Where Your Money Goes

In 2015, NCOA spent 94% of income on programs that improved the lives of 1.4 million older adults.

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<th>Percentage</th>
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<tbody>
<tr>
<td>94%</td>
<td>Programs</td>
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<td>5%</td>
<td>Administration</td>
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<tr>
<td>1%</td>
<td>Fundraising</td>
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If you are interested in partnering with NCOA, please contact us at donate@ncoa.org. If you would like to make a tax-deductible, charitable donation to support services and advocacy for struggling older adults, please visit ncoa.org/Donate. Also, please remember NCOA, a registered 501(c)(3) charity, in your estate plans.