

annual report

NATIONAL COUNCIL ON AGING | FISCAL YEAR 2015
JULY 1, 2014 - JUNE 30, 2015





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NCOA MISSION

The National Council on Aging (NCOA) is a respected national leader and trusted partner to help people aged 60+ meet the challenges of aging.

Our mission is to improve the lives of millions of older adults, especially those who are struggling. Through innovative community programs and services, online help, and advocacy, NCOA is partnering with nonprofit organizations, government, and business to improve the health and economic security of 10 million older adults by 2020.

For more information, please visit ncoa.org.

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accomplishments

HEALTH

Through a national network of community partners and online tools, NCOA delivers comprehensive, integrated services that improve the health of millions of older adults.

Chronic Disease

NCOA's National Chronic Disease Self-Management Education (CDSME) Resource Center is working to increase access to, and use of, CDSME and other evidence-based programs (EBPs) to help older adults and adults with disabilities live longer, healthier lives. In FY15:

- The Center continued to provide leadership, guidance, and technical assistance to support state and community-based organizations across the U.S. in expanding CDSME programs and embedding them in the nation's health and long-term services and supports systems. This included support of 22 CDSME grantees funded by the U.S. Administration for Community Living/ Administration on Aging (ACL/AoA) through the Prevention and Public Health Fund.
- Over 47,000 people in 33 states and Puerto Rico participated in a community-based CDSME program. States partnered with over 500 community organizations to host more than 4,300 CDSME workshops at over 1,800 unique locations.
- The Center continued to serve as a national clearinghouse to disseminate new resources, information, and successful practices to support CDSME programming, including monthly newsletters and webinars, website resources, and presentations at national conferences.
- Center staff contributed to a number of articles in the highly publicized *Frontiers in Public Health* journal published in March 2015, which was dedicated to EBPs.
- NCOA partnered with Canary Health to establish a social enterprise to disseminate Better Choices, Better Health®, the online version of Stanford University's Chronic Disease Self-Management Program.



Falls Prevention

NCOA's National Falls Prevention Resource Center supports the implementation, dissemination, and sustainability of evidence-based falls prevention programs and strategies across the nation to reduce the incidence of falls among older adults and adults with disabilities. The Center increases public awareness and educates consumers and professionals about the risks of falls and how to prevent them, and serves as a national clearinghouse of tools, best practices, and other information on falls prevention. NCOA also leads the Falls Free® Initiative, which includes 70 national organizations and 44 state coalitions on falls prevention charged with promoting effective strategies to prevent falls and fall-related injuries. In FY15:

- NCOA received a two-year competitive grant from ACL/AoA to serve as the National Falls Prevention Resource Center.
- The Center provided leadership, expert guidance, and resources to support 14 state and tribal grantees with implementing, scaling, and sustaining evidence-based falls prevention programs. The grantees enrolled 6,780 participants in nearly 600 evidence-based falls prevention workshops.
- The Center developed resources for older adults, caregivers, and professionals to increase public awareness about falls and to connect older adults with evidence-based falls prevention programs.
- NCOA and the Falls Free® Initiative led the 7th annual Falls Prevention Awareness Day (FPAD). NCOA and its partners obtained the 7th annual U.S. Senate resolution for the day. A record 48 states and the District of Columbia reached over 12 million individuals through education, awareness, and advocacy efforts, as well as falls prevention programs and fall-risk screenings. NCOA surveyed state FPAD participation and published the results in a compendium of activities.
- NCOA hosted the 2015 Falls Prevention Summit, a White House Conference on Aging event. More than 110 experts in falls prevention gathered to outline innovative ideas and set priorities for the 2015 Falls Free® National Falls Prevention Action Plan.

Community Education

NCOA partners with national corporate sponsors to bring free education programs directly to older adults in their community. In FY15:

- The *Flu + You* influenza public education campaign grew to include a Public Service Announcement (PSA) featuring award-winning actress Judith Light, an updated website, and 10 local flu education events. The campaign, which is a partnership between NCOA and Sanofi Pasteur, is designed to empower older adults and their caregivers with information about flu and the immunization options available to them. In 2015, more than 552 million people viewed the campaign.
- NCOA, n4a, and UnitedHealthcare partnered to produce the 4th annual United States of Aging Survey, designed to understand how older adults and their communities are addressing aging issues. In addition to the national survey, in 2015 the survey oversampled seniors in Denver and Cincinnati. With the help of two local community organizations, the partners invited local policymakers in both cities to discuss the findings. The 2015 United States of Aging Survey was viewed by more than 4.2 million people.



ECONOMIC SECURITY

NCOA uses online tools and a national network of community partners to provide integrated, person-centered services that boost the economic security of millions of low-income and vulnerable older adults.

Benefits Access

NCOA helps older adults enroll in programs that pay for prescriptions, health care, food, utilities, and other daily expenses. In FY15:

- NCOA supported 35 Benefits Enrollment Centers (BECs), which provide comprehensive, person-centered benefits assistance to low-income people with Medicare. The BECs helped over 68,000 people submit over 120,000 applications for benefits worth an estimated \$220 million.
- BenefitsCheckUp® (BenefitsCheckUp.org), NCOA's free online benefits screening service, helped 223,000 people identify over \$1 billion in public and private benefits for which they were eligible.
- NCOA's Center for Benefits Access provided resources and technical support to states helping low-income individuals apply for benefits that make Medicare affordable—the Medicare Part D Low-Income Subsidy (Extra Help) and Medicare Savings Programs. States submitted over 171,000 applications for these two benefits, worth over \$480 million in savings on prescriptions and health care.
- With funding from the Walmart Foundation, 37 community organizations assisted 28,015 low-income seniors in applying for the Supplemental Nutrition Assistance Program (SNAP) as part of the Senior SNAP Enrollment Initiative.

Mature Workers

NCOA supports two programs that assist older workers with finding training and employment opportunities. In FY15:

- Our Senior Community Service Employment Program (SCSEP), funded through the U.S. Department of Labor, served 4,498 participants. SCSEP participants provided over 1.9 million hours of community service, and the program placed 846 trained participants in jobs.
- 84 participants were employed through our Senior Environmental Employment Program (SEE), funded by the U.S. Environmental Protection Agency.



Economic Casework

NCOA offers comprehensive, person-centered economic assistance to struggling seniors through our network of Economic Service Centers, financial education workshops delivered in community settings, and online tools. In FY15:

- With support from the Bank of America Charitable Foundation, The Harry and Jeanette Weinberg Foundation, Retirement Research Foundation, and Taub Foundation, NCOA and its community partners assisted 951 clients in getting on a path to economic security.
- Nearly 17,000 unique users visited NCOA's EconomicCheckUp® (EconomicCheckUp.org), a free online consumer resource to help older adults find benefits, discover budgeting solutions, access employment and training, and explore using home equity.
- NCOA distributed over 4,000 Savvy Saving Seniors® financial education handbooks to help older adults manage their budget, avoid scams, apply for benefits, and manage prepaid debit cards.

Home Equity

NCOA is a national leader in educating older adults about how they can tap their home equity wisely to stay healthy and independent longer. In FY15, NCOA:

- Provided counseling regarding Home Equity Conversion Mortgages (HECM) to 2,226 older homeowners through our Reverse Mortgage Counseling Services Network. NCOA also provided tax and insurance counseling to 851 older adults who were at risk of defaulting on their reverse mortgages, enabling them to make budgetary changes, access benefits, and work toward the goal of avoiding foreclosure.
- Helped 23 HECM borrowers receive comprehensive economic assistance and avoid foreclosure as part of a pilot project in Philadelphia supported by the regional office of the U.S. Department of Housing and Urban Development (HUD).
- Distributed 25,300 copies of NCOA's reverse mortgage consumer booklet *Use Your Home to Stay at Home*®. In addition, reverse mortgage counselors across the country used NCOA's Financial Interview Tool (FIT) to conduct 91,131 FIT reviews during counseling. Now a mandatory part of HUD's home equity conversion mortgage counseling, FIT helps seniors better assess the suitability of these loans. Counselors also completed 30,001 specialized BenefitsCheckUp® screenings, with a potential value of over \$216 million in benefits that could supplement or replace the resources provided by a reverse mortgage.

Medicare

NCOA is committed to helping older adults with Medicare choose the best plan for their situation and make the most of their coverage. In FY15:

- More than 254,000 individuals learned about Medicare coverage and costs through our educational service My Medicare Matters® (MyMedicareMatters.org). Additionally, 33,545 individuals used the site's two screening tools (the Medicare questionnaire and Medicare QuickCheck®) to receive personalized recommendations. Of those, 9% chose to compare plans or request assistance from a benefits advisor through our partner Aon Retiree Health Exchange.
- Within an Improving Medicare Markets Initiative, NCOA led a collaborative of diverse interests and experts to craft pragmatic, bipartisan solutions to strengthen beneficiary decision-making and choices among prescription drug plans and improve affordability for vulnerable, low-income enrollees. Consensus activities included working together to improve key Medicare notices, mailings, and other educational materials; strengthening beneficiary appeals; conducting consumer focus groups; and surveying State Health Insurance Assistance Program (SHIP) directors.



PUBLIC POLICY

NCOA is a national voice for older adults and the organizations that serve them. Our goal is to strengthen and protect major public programs for disadvantaged and vulnerable older adults. In FY15, NCOA:

- Successfully led the effort to make the Medicare Qualifying Individual (QI) program permanent for over 500,000 low-income beneficiaries.
- Successfully advocated to increase annual funding for Medicare low-income outreach and enrollment efforts by 50%—from \$25 to \$37.5 million—through Area Agencies on Aging, SHIPs, Aging and Disability Resource Centers, and NCOA's Center for Benefits Access.
- Secured over \$8 million in appropriations funding for Chronic Disease Self-Management Education programs and another \$5 million for elder falls prevention.
- Led the Disability and Aging Collaborative, a coalition of 40 national aging and disability organizations working to advance long-term services and supports (LTSS) policy. Work included leadership on home and community-based services quality measures, influencing federal regulations, and sponsoring four successful Congressional briefings on LTSS issues, including financing, rebalancing, caregiving, and workforce.
- Continued to play a leadership role in the Older Americans Act (OAA) reauthorization, with legislation approved by the Senate Health, Education, Labor, and Pensions Committee in February 2015 that included several NCOA priority items in the areas of economic security, senior center modernization, and health promotion/disease prevention. NCOA also led Leadership Council of Aging Organizations (LCAO) efforts to mobilize national and local allies to mark the 50th anniversary of the OAA.
- Worked with LCAO to shape efforts leading up to the decennial White House Conference on Aging in July 2015, including shaping policy priorities presented by the coalition and ensuring that NCOA partners were represented at the regional forums. NCOA also advocated for the first-ever Falls Prevention Summit, a 2015 White House Conference on Aging event hosted by NCOA in April 2015 and the updated Falls Free® National Action Plan produced as a result.



NATIONAL INSTITUTE OF SENIOR CENTERS

NCOA's National Institute of Senior Centers (NISC) strengthens senior centers by promoting best practices, advocacy, research, and the nation's only national standards and accreditation program. In FY15, NISC:

- Celebrated 44 years of service to the nation's 10,000+ senior centers, offering webinars, conference workshops, online resources, and networking and learning opportunities.
- Sponsored the 35th annual Senior Center Month in September 2014, allowing senior centers nationwide to showcase their work in their communities. The two-year theme was *Senior Centers: Experts at Living Well*.
- Awarded national senior center accreditation to 45 senior centers nationwide. Accreditation provides official recognition that a senior center meets the nine standards of senior center excellence.
- Chose six winners from 68 nominations for the NISC Programs of Excellence Awards designed to honor and promote outstanding programming efforts made by senior centers.
- Held the NISC Senior Centers 2014 Conference in collaboration with the Florida Council on Aging and Florida Association of Senior Centers.
- Held a one-day Senior Center Summit in conjunction with the Aging in America Conference in Chicago; over 230 professionals attended the day devoted to the future of senior centers.
- Partnered with Services and Advocacy for GLBT Elders (SAGE) to hold a Healthy LGBT Aging Photo Contest. The goal was to exemplify positive images of what it is like to be an aging lesbian, gay, bisexual, or transgender person. Over 50 photographs were entered from all over the world.
- Signed up 57 NISC members to hold watch parties for the July 2015 White House Conference on Aging televised events.
- Continued to host the Senior Center Group on Crossroads, a free online community for senior center professionals, reaching 20,555 interactions since its inception.
- Offered 25 grants of \$10,000 each to NISC member senior centers to assist older adults in applying for and enrolling in SNAP.
- Partnered with the Music Performance Trust Fund and Film Fund to provide grants for 500 live musical performances at senior centers.
- Expanded the Aging Mastery Program® (AMP) from 13 sites to 50 sites. With support from the Verizon Foundation, we provided the Digital Aging Mastery Program® to 225 older adults in seven community-based organizations using tablets and broadband.



FINANCIAL HIGHLIGHTS

Fiscal Year 2015 was another positive year financially for NCOA. This year's operating change in Unrestricted Net Assets (before Pension Plan related adjustments) was a surplus of \$228,000. This compares to the prior year's surplus of \$13,000.

In FY15, the largest areas of growth were in NCOA's Access to Benefits and Medicare Education Programs. The Access to Benefits area had more funding and work related to outreach and support for increasing enrollments to Federal and State benefits. The Medicare Education Programs are provided through our website My Medicare Matters® in partnership with Aon Retiree Health Exchange.

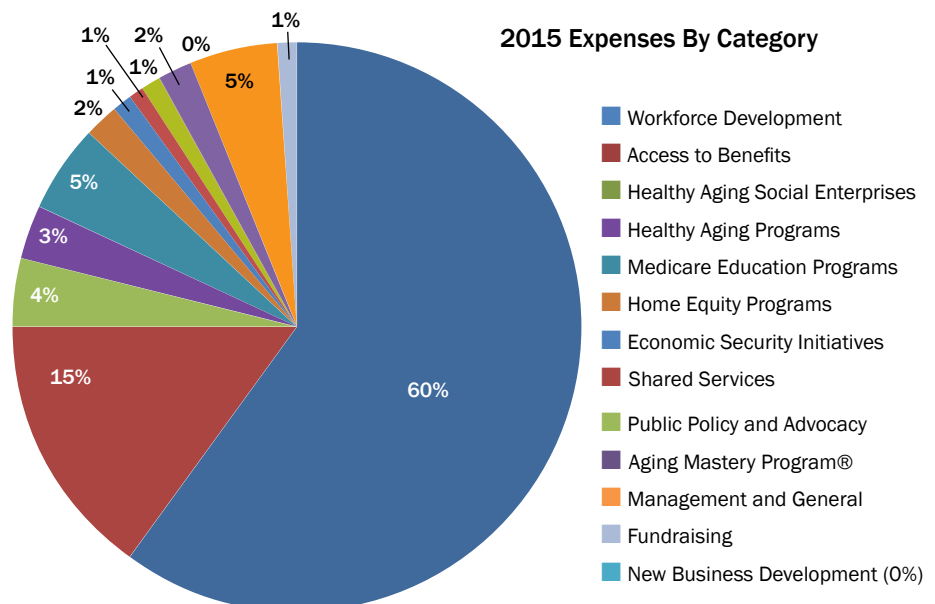
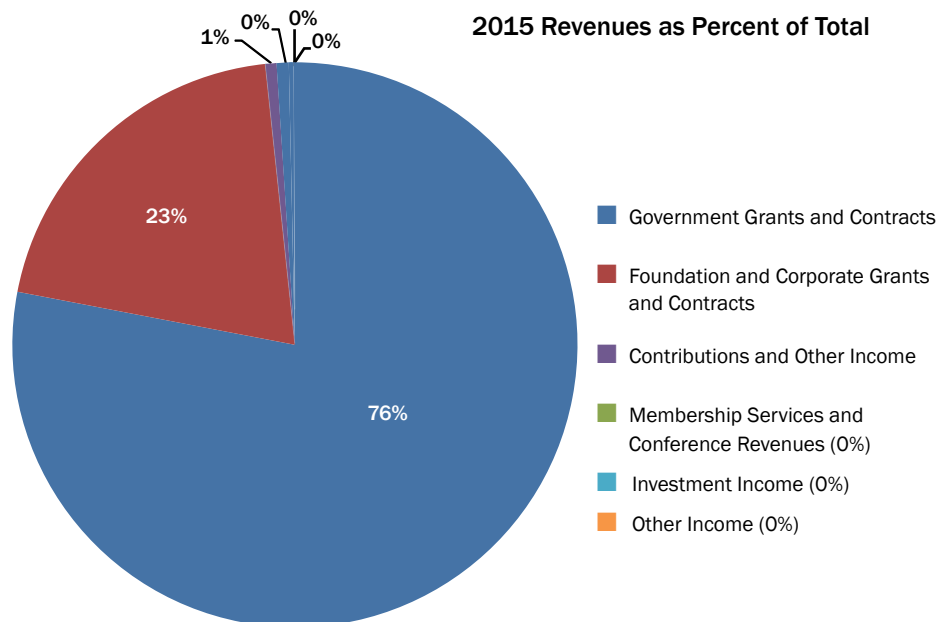
In FY15, NCOA continued with investments for a few key areas where funding raised did not support the cost levels. One area is our work on public policy and advocacy as we aim to be a trusted national voice for older Americans, especially those who are vulnerable or disadvantaged.

As per accounting rules, NCOA is required to make annual, non-operating adjustments related to the recognition of the NCOA Pension Plan liabilities. For FY15, this adjustment was a negative \$473,000 compared to the positive \$301,000 in FY14. The large volatility in the pension-related adjustments each year is driven by market conditions, as well as the impact of changing discount rates and actuarially based mortality tables used to measure the unfunded liabilities. With these results, the total Unrestricted Net Assets reduced by a net \$245,000 from \$781,000 at the end of FY14 to \$536,000 at the end of FY15.

The operating revenues for FY15 amounted to \$44.2 million, which was an 8% increase from the prior year amount. In FY15, Federal grants accounted for 76% of total revenues.

As in previous years, NCOA continued to maximize resources used to support the organization's core mission, expending 94% of operating resources on direct programs.

The following charts present highlights of the revenue and expenditure distributions by categories for FY15. Full Audited Financial Statements are available on NCOA's website at ncoa.org.



NCOA CONSOLIDATED STATEMENT OF CHANGES IN UNRESTRICTED NET ASSETS

		2015	2014
Revenue and Other Support:			
Government Grants and Contracts	76%	\$33,609,564	\$31,835,482
Foundation and Corporate Grants and Contracts	23%	10,168,572	8,290,041
Membership Services and Conference Revenues	0%	182,687	263,372
Contributions & Other Income	1%	238,401	396,836
Investment Income	0%	33,517	26,008
Other Income	0%	-	17
Total revenue and other support		44,232,741	40,811,756
Operating Expenses:			
Workforce Development	60%	26,619,393	26,462,224
Access to Benefits	15%	6,675,579	4,288,999
Healthy Aging Social Enterprises	4%	1,796,260	2,170,715
Healthy Aging Programs	3%	1,337,228	1,534,520
Medicare Education Programs	5%	2,487,883	1,644,067
Home Equity Programs	2%	825,272	708,649
Economic Security Initiatives	1%	425,604	400,330
Shared Services	1%	246,249	190,257
Public Policy and Advocacy	1%	348,145	550,122
Aging Mastery Program	2%	736,358	124,868
New Business Development	0%	13,658	292,133
Management and General	5%	2,096,964	2,091,571
Fundraising	1%	395,900	339,888
Total Operating Expenses		44,004,493	40,798,343
Net Operating (Unrestricted) Results		<u>228,248</u>	<u>13,413</u>
Other Comprehensive Income (Loss)		(473,045)	301,178
Net Change in Unrestricted Net Assets		<u>(244,797)</u>	<u>314,591</u>
Unrestricted Net Assets at Beginning of Year		<u>780,544</u>	<u>465,953</u>
Unrestricted Net Assets at End of Year		<u>\$535,747</u>	<u>\$780,544</u>

See complete set of Audited Financial Statements with accompanying footnotes and disclosures at NCOA's website ncoa.org.

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

GOVERNMENT

- California Housing Finance Agency
- City of San Francisco
- D.C. Office on Aging
- State of New Jersey
- The Pennsylvania Department on Aging
- U.S. Administration for Community Living
- U.S. Department of Housing & Urban Development
- U.S. Department of Labor
- U.S. Department of Veterans Affairs
- 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
- UnitedHealthcare
- Various banking entities for Reverse Mtge. Booklets
- Walmart
- WellPoint, Inc./Wellpoint Foundation

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Also, please remember NCOA, a registered 501c3 charity, in your estate plans.

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