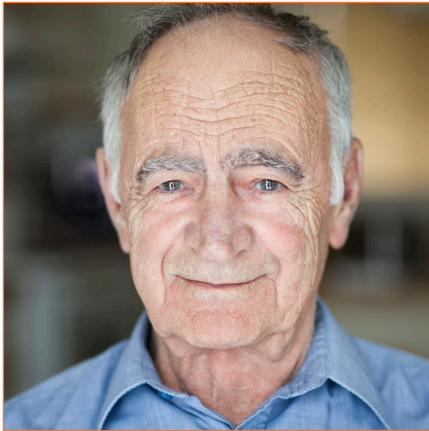


Annual Report

National Council on Aging | Fiscal Year 2016
July 1, 2015 – June 30, 2016





National Council on Aging

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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 FY16:

- 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 30 CDSME grantees funded by the U.S. Administration for Community Living/Administration on Aging (ACL/AoA) through the Prevention and Public Health Fund.
- Over 40,000 people in 38 states and Puerto Rico participated in a community-based CDSME program. States partnered with over 550 community organizations to host more than 3,500 CDSME workshops at over 2,400 unique implementation sites.
- 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.
- The Center launched several initiatives focused on supporting community-based organizations in creating stronger linkages with health care entities, including two learning collaboratives on Medicare reimbursement opportunities and development of the *Roadmap to Community Integrated Health Care*.
- NCOA continued to partner with Canary Health to disseminate Better Choices, Better Health®, the online version of Stanford University's Chronic Disease Self-Management Program.



Falls Prevention

The NCOA 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 FY16:

- NCOA continued a two-year cooperative agreement from ACL/AoA to serve as the National Falls Prevention Resource Center.
- The Center provided leadership, expert guidance, and resources to support 21 state and tribal grantees with implementing, scaling, and sustaining evidence-based falls prevention programs. The grantees enrolled 19,073 participants in 1,657 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 8th annual Falls Prevention Awareness Day (FPAD). NCOA and its partners obtained the 8th annual U.S. Senate resolution for the day. NCOA's national awareness and education efforts reached an estimated 97 million individuals. At the state and community level, the Falls Free® Initiative State Falls Prevention Coalitions reached nearly 2 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 2016 National Falls Prevention Resource Center Meeting for grantees funded by ACL/AoA.



- NCOA collaborated with key stakeholders to develop and disseminate the 2015 Falls Free® National Falls Prevention Action Plan, a blueprint describing strategies and action steps to affect sustained initiatives that reduce falls among older adults through a framework of action over the next 5-10 years.

Community Education

NCOA partners with national corporate sponsors to bring free education programs directly to older adults in their community. In FY16:

- Our *Flu + You* influenza public education campaign tracked more than 6,600 vaccinations received as a direct result of community events sponsored by NCOA. This included 10 events in community senior centers and 26 senior centers competing in the very first Flu Shot Challenge. In addition, award-winning actress Judith Light returned as spokesperson, providing seven new videos. 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 immunizations options available to them.
- Through a partnership with Abbott Nutrition, NCOA educated older adults and the aging network about the importance of identifying and combatting malnutrition. This included online educational content and promotion during Malnutrition Awareness Week in late September 2015.

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 vulnerable, low-income older adults.

Benefits Access

NCOA helps qualified seniors enroll in programs that pay for prescriptions, health care, food, utilities, and other daily expenses. In FY16:

- NCOA supported 46 Benefits Enrollment Centers (BECs) that help low-income people with Medicare access all the benefits they may be missing. The BECs helped more than 79,000 people submit over 117,000 applications for benefits worth an estimated \$260 million.
- BenefitsCheckUp® (BenefitsCheckUp.org), NCOA's free online benefits screening service, helped 245,000 people identify over \$1.4 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 316,000 applications for these two benefits, worth over \$854 million in savings on prescriptions and health care.
- As part of the Senior SNAP Enrollment Initiative funded by the Walmart Foundation, 32 community organizations assisted 31,579 low-income seniors in applying for the Supplemental Nutrition Assistance Program (SNAP).

Mature Workers

NCOA supports two programs that assist older workers with finding training and employment opportunities. In FY16:

- Our Senior Community Service Employment Program (SCSEP), funded through the U.S. Department of Labor, served 4,387 participants. SCSEP participants provided over 2 million hours of community service, and the program placed 757 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

Through our network of Economic Service Centers, NCOA offers comprehensive, person-centered economic assistance to struggling seniors, as well as community financial education workshops and online tools. In FY16:

- 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 692 clients in getting on a path to economic security.
- Nearly 34,323 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 970 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 FY16, NCOA:

- Provided counseling regarding Home Equity Conversion Mortgages (HECM) to 3,064 older homeowners through our Reverse Mortgage Counseling Services Network and partnership with GreenPath Financial Wellness. NCOA also provided tax and insurance counseling to 941 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 24 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 40,900 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 78,902 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 31,998 specialized BenefitsCheckUp® screenings, with a potential value of over \$242 million in benefits that could supplement or replace the resources provided by a reverse mortgage.



Medicare

NCOA is committed to helping older adults make smart choices about their Medicare coverage. In FY16:

- Over 983,000 individuals learned about Medicare coverage and costs through our educational service *My Medicare Matters®* (MyMedicareMatters.org). Additionally, approximately 554,000 individuals used the site's two screening tools to receive personalized recommendations. Of those, 35% 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; highlighting the importance of connecting audit and enforcement actions to Medicare star ratings; and identifying priorities for further research in Medicare star ratings.





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 FY16, NCOA:

- Secured \$8 million in appropriations funding for Chronic Disease Self-Management Education programs and over \$7 million for elder falls prevention.
- Led the Disability and Aging Collaborative, a coalition of more than 40 national aging and disability organizations working to advance long-term services and supports (LTSS) policy. Work included protecting against harmful Medicaid cuts, advancing legislation to promote home and community-based services and family caregiver supports, and leadership on quality measures.
- Played a leadership role in the bipartisan reauthorization of the Older Americans Act (OAA), which was unanimously passed by both chambers of Congress and signed into law in April 2016. The legislation included several NCOA priority items in the areas of economic security, senior center modernization, and health promotion/disease prevention.
- Mobilized national, state, and local organizations in a months-long effort to halt a proposed 42% cut in the Medicare State Health Insurance Assistance Program. Each day, over 10,000 Americans become Medicare eligible, and this national network provides one-on-one assistance and counseling to Medicare beneficiaries and their families to ensure they make informed decisions about increasingly complicated Medicare coverage and benefits.
- Worked closely with the Centers for Medicare and Medicaid Services (CMS) and diverse stakeholder groups to improve notices and mailings for Medicare beneficiaries so that they can make better choices among prescription drug plans and strengthen access and affordability for low-income individuals.

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 FY16:

- NISC celebrated 45 years of service and sponsored the 36th annual National Senior Center Month in September. The theme was *Celebrate LIFE at Your Senior Center* (Learning, Independence, Friends, Energy).
- Eighteen senior centers earned National Senior Center Accreditation, a rigorous process that ensures a senior center meets the highest standards of practice.
- A committee selected 12 winners out of 69 nominations for the annual NISC Programs of Excellence Awards, designed to honor and promote outstanding senior center programming.
- NISC partnered with the Pitman Institute for Aging Well to hold the Senior Centers 2015 Conference in Columbus, IN. More than 230 senior center professionals attended over 50 workshops and presentations.
- Nearly 60 NISC members participated in the White House Conference on Aging in July 2015 by hosting watch parties.
- Working with the Music Performance Trust Fund, NISC helped sponsor 500 free live music performances at senior centers across the country.

AGING MASTERY PROGRAM®

NCOA's Aging Mastery Program® (AMP) helps older adults build their own playbook for aging well. The in-person, 10-part program incorporates evidence-informed materials, expert speakers, group discussion, peer support, and small rewards to give participants the skills and tools they need to achieve measurable improvements in managing their health, remaining economically secure, and increased societal participation. In FY16:

- AMP expanded to 200 sites in more than 20 states, serving over 6,000 older adults.
- A quasi-experimental study was conducted in New York that paired upstate and downstate sites in a nested, partial crossover control group design. Positive results from the study have been submitted for publication and the study should help AMP achieve evidence-based status in 2017.
- The AMP team ran a successful pilot of AMP for Caregivers, a specialty program that educates caregivers about the impacts of caregiving and also provides them with the tools they need to stay healthier and happier in the caregiving journey.



Financial Highlights

Fiscal Year 2016 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 \$1,193,000. This compares to the prior year’s surplus of \$228,000.

In FY16, our largest areas of growth were in our Aging Mastery Program® (AMP) and retirement education programs. AMP grew with significant grant funding, as well as robust build-up from community site sales. The retirement education programs include services provided through our website My Medicare Matters® in partnership with Aon Retiree Health Exchange and newly supported work to develop an educational website to help older homeowners explore how to use their home as a strategic retirement asset.

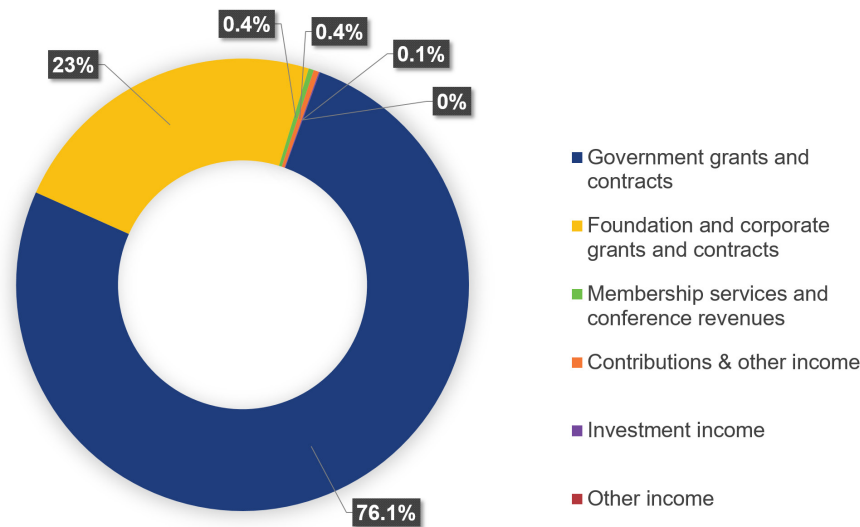
In FY16, NCOA continued with investments for a few key areas where funding raised did not support the cost levels. One area is for our work on public policy and advocacy as we aim to be a trusted national voice for older Americans, especially those who are vulnerable or disadvantaged.

As per accounting rules, NCOA is required to make annual, non-operating adjustments related to the recognition of the NCOA Pension Plan liabilities. For FY16, this adjustment was a negative \$1,670,000 compared to a negative \$473,000 in FY15. 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 \$466,000 from \$535,000 at the end of FY15 to \$69,000 at the end of FY16.

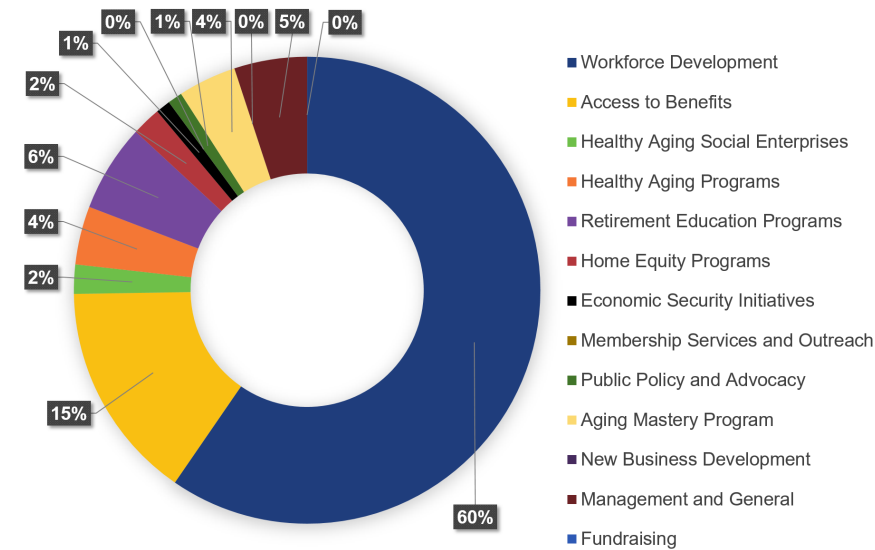
The operating revenues for FY16 amounted to \$46.9 million, which was a 6% increase from the prior year amount. In FY16, federal grants accounted for 76% of the total revenues. As in previous years, NCOA continued to maximize resources used to support the organization’s core mission, expending 95% of its operating resources on direct programs.

The following charts present the highlights of the revenue and expenditure distributions by categories for FY16. Full Audited Financial Statements for FY16 and for prior years are available on NCOA’s website at ncoa.org.

2016 Revenues as Percent of Total



2016 Expenses By Category



NCOA CONSOLIDATED STATEMENT OF CHANGES IN UNRESTRICTED NET ASSETS

		2016	2015
Revenue and Other Support:			
Government Grants and Contracts	76%	\$35,676,497	\$33,609,564
Foundation and Corporate Grants and Contracts	23%	10,792,458	10,168,572
Membership Services and Conference Revenues	0%	171,559	182,687
Contributions & Other Income	1%	180,371	238,401
Investment Income	0%	34,257	33,517
Other Income	0%	-	-
Total revenue and other support		46,855,142	44,232,741
Operating Expenses:			
Workforce Development	60%	26,769,747	26,619,393
Access to Benefits	15%	6,939,335	6,675,579
Healthy Aging Social Enterprises	4%	993,746	1,796,260
Healthy Aging Programs	3%	1,717,706	1,337,228
Medicare Education Programs	5%	3,418,608	2,487,883
Home Equity Programs	2%	869,955	825,272
Economic Security Initiatives	1%	361,929	425,604
Shared Services	1%	226,344	246,249
Public Policy and Advocacy	1%	348,479	348,145
Aging Mastery Program	2%	1,681,120	736,358
New Business Development	0%	17,860	13,658
Management and General	5%	2,117,756	2,096,964
Fundraising	1%	199,170	395,900
Total Operating Expenses		45,661,755	44,004,493
Net Operating (Unrestricted) Results		1,193,387	228,248
Other Comprehensive Income (Loss)		(1,659,658)	(473,045)
Net Change in Unrestricted Net Assets		\$(466,271)	\$(244,797)
Unrestricted Net Assets at Beginning of Year		\$535,747	\$780,544
Unrestricted Net Assets at End of Year		\$69,476	\$535,747

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

FY 2016 SUPPORTERS

Foundations

- AARP Foundation
- Anonymous (New York based foundation)
- The Arthritis Foundation
- The Atlantic Philanthropies
- Bristol Myers Squibb Foundation
- Battle Creek Community Foundation
- The Cleveland Foundation
- The Florence V. Burden Foundation
- The Harry and Jeanette Weinberg Foundation
- The Henry and Marilyn Taub Foundation
- Margaret A. Cargill Philanthropies
- May & Stanley Smith Charitable Trust
- Michigan Health Endowment Fund
- New York Community Trust
- New York State Health Foundation
- The Patterson Foundation
- The Plough Foundation
- The Retirement Research Foundation
- The Tufts Health Plan Foundation
- Walmart Foundation
- WellMed Charitable Foundation
- Wellness Institute
- Wells Fargo Housing Foundation
- Verizon Foundation

Government

- City of San Francisco
- District of Columbia Office on Aging
- New York State Office on Aging
- Pennsylvania Department on Aging
- U.S. Administration for Community Living
- U.S. Department of Housing & Urban Development
- U.S. Department of Labor
- U.S. Environmental Protection Agency
- Veterans Administration

Other Supporting Partners

- Benefits Data Trust
- Chicago Department of Family and Support Services
- Cuyahoga County Department of Senior & Adult Services
- District of Columbia, Office on Aging
- Jewish Family Services - Lehigh Valley Benefits Access Partnership
- Massachusetts Council on Aging
- Multi-site (States) shared implementation for Online CDSMP
- Senior Resources Agency on Aging
- University of California/San Francisco
- University of Illinois
- University of Minnesota
- University of Victoria-British Columbia

Corporations

- Abbott Nutrition
- Aetna
- AGIS Network, Inc
- Alberta Health
- Amgen U.S.
- Aon Retiree Health Exchange
- Bank of America
- Canary Health
- CalHSA Mortgage Assistance Corp.
- Carefree Insurance Services
- Coventry Healthcare
- EverSafe
- Eye Care America
- Fannie Mae
- Glaxo Smith Kline
- Health Partners Plans
- Humana
- Human Arc Corporation
- Kaiser Permanente/Kaiser Foundation Health Plan, Inc.
- Lewin
- Magellan Health
- Maximus
- Merck
- Novartis Pharmaceuticals
- Pfizer Inc.
- Public Consulting Group
- RetirementJobs.com
- Reverse Mortgage Funding
- SanofiPasteur
- Sanofi US Services Inc.
- UnitedHealthcare
- Various banking entities for Reverse Mortgage Booklets
- Walmart
- WellPoint, Inc.

NCOA is a Top-Rated Charity

NCOA is a qualified 501(c)(3) tax-exempt organization, and donations are tax-deductible.



If you would like to make a tax-deductible, charitable donation to support services and advocacy for vulnerable older adults, please visit ncoa.org/Donate

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



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