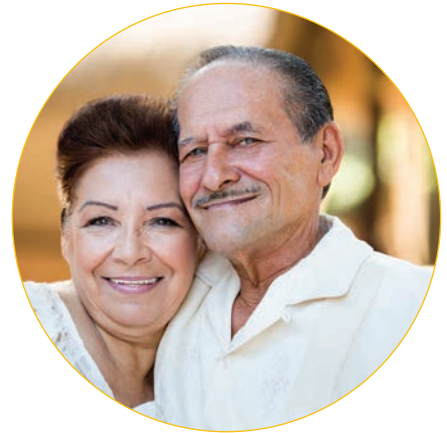




National Council on Aging

Annual Report

National Council on Aging | Fiscal Year 2017
July 1, 2016 – June 30, 2017





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 FY17:

- 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 20 CDSME grantees funded by the U.S. Administration for Community Living/Administration on Aging (ACL/AoA) through the Prevention and Public Health Fund.
- The Center managed the largest CDSME program database in the U.S. Over 38,000 people in 37 states participated in a community-based CDSME program. States partnered with over 570 community organizations to host more than 3,400 CDSME workshops at over 2,300 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.
- NCOA hosted a national meeting with over 150 representatives from state and community-based organizations to share successes, challenges, and lessons learned around implementing, expanding, and sustaining EBPs.
- The Center launched several initiatives focused on supporting community-based organizations in creating partnerships with health care entities, including the second year of intensive learning collaboratives focused on building network hubs and developing the capacity to bill for Medicare reimbursement.
- NCOA continued to partner with Canary Health to disseminate Better Choices, Better Health®, the online version of the Chronic Disease Self-Management Program, originally developed at Stanford University.





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 42 state coalitions on falls prevention charged with promoting effective strategies to prevent falls and fall-related injuries. In FY17:

- NCOA received a five-year cooperative agreement from ACL/AoA to continue serving as the National Falls Prevention Resource Center.
- The Center provided leadership, expert guidance, and resources to support 31 state and tribal grantees with implementing, scaling, and sustaining evidence-based falls prevention programs. The grantees enrolled 22,256 participants in 1,954 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 9th annual Falls Prevention Awareness Day (FPAD). NCOA and its partners obtained the 9th annual U.S. Senate resolution for the day. NCOA's national awareness and education efforts reached an estimated 101 million individuals. At the state and community level, the Falls Free® Initiative State Falls Prevention Coalitions reached nearly 1.5 million individuals through education, awareness, and advocacy efforts, as well as falls prevention programs and falls risk screenings. NCOA surveyed state FPAD participation and published the results in a compendium of activities.
- NCOA hosted the 2017 National Falls Prevention Resource Center Meeting for grantees funded by ACL/AoA.
- NCOA collaborated with key stakeholders to 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.

ECONOMIC SECURITY

NCOA boosts the economic security of millions of vulnerable, low-income older adults through our online tools and a national network of community partners.

Benefits Access

NCOA assists qualified seniors to enroll in programs that pay for health care, prescriptions, food, utilities, and other daily expenses. In FY17:

- NCOA supported 60 Benefits Enrollment Centers (BECs) that help low-income people with Medicare access all the benefits they may be missing. The BECs helped 94,864 people submit 148,715 applications for benefits worth an estimated \$315 million.
- BenefitsCheckUp® (BenefitsCheckUp.org), NCOA's free online benefits screening service, helped 520,000 people identify over \$3.5 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 221,000 applications for these two benefits, worth over \$593 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 26,723 low-income seniors in applying for the Supplemental Nutrition Assistance Program (SNAP).

Mature Workers

NCOA supports two programs that help older workers find training and employment opportunities. In FY17:

- Our Senior Community Service Employment Program (SCSEP), funded through the U.S. Department of Labor, served 5,214 participants. SCSEP participants provided over 1.8 million hours of community service, and the program placed 628 trained participants in jobs.
- A total of 86 older adults 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 FY17:

- With support from The Harry and Jeanette Weinberg Foundation and The Henry and Marilyn Taub Foundation, NCOA and its community partners assisted 606 clients in getting on a path to economic security.
- Over 25,000 unique users visited NCOA's EconomicCheckUp® (EconomicCheckUp.org), a free online consumer resource that enables older adults to find benefits, discover budgeting solutions, access employment and training, and explore using home equity.
- NCOA distributed 1,456 Savvy Saving Seniors® financial education handbooks to help older adults manage their budget, avoid scams, apply for benefits, and manage prepaid debit cards.

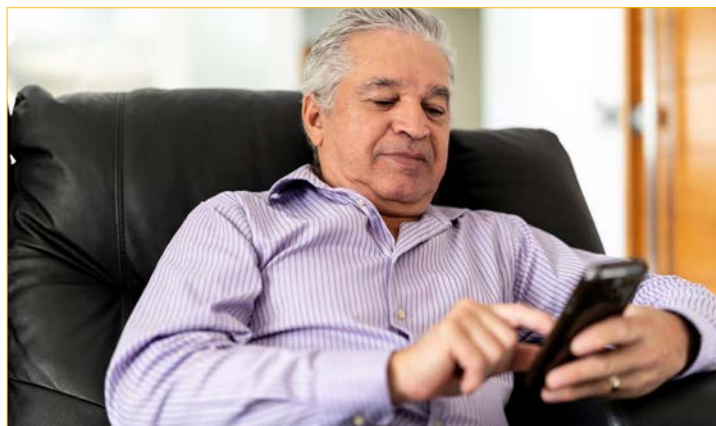




Medicare

NCOA is committed to helping older adults make smart choices about their Medicare coverage. In FY17:

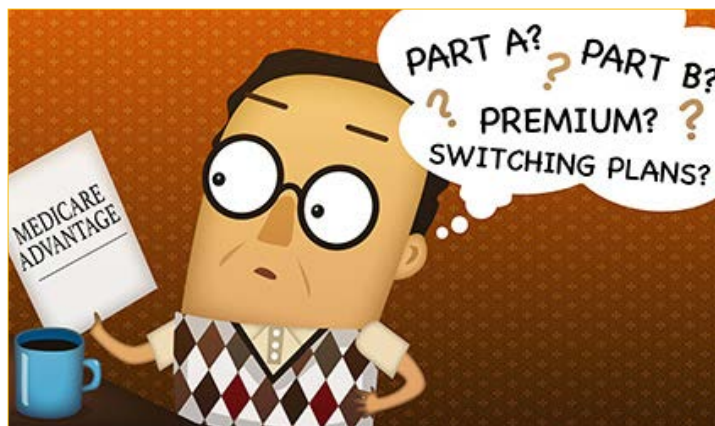
- Over 562,000 individuals learned about Medicare coverage and costs through our educational service My Medicare Matters® (MyMedicareMatters.org). Additionally, approximately 118,542 individuals used the site's two screening tools to receive personalized recommendations with the option to compare plans or request assistance from a benefits advisor through our partner Aon Retiree Health Exchange.



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 FY17, NCOA:

- Provided counseling regarding Home Equity Conversion Mortgages (HECM) to 7,502 older homeowners through our partnership with GreenPath Financial Wellness. NCOA also provided tax and insurance counseling to 439 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.
- Distributed 41,000 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 84,301 FIT reviews during counseling. FIT is a mandatory part of HUD's HECM counseling and helps seniors to better assess the suitability of these loans. Counselors also completed 34,623 specialized BenefitsCheckUp® screenings, with a potential value of over \$242.8 million in benefits that could supplement or replace the resources provided by a reverse mortgage.





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 FY17, NCOA:

- Led the effort among national senior organizations to successfully protect against major, harmful Medicaid cut and cap proposals. This included co-chairing the Leadership Council of Aging Organizations Health Committee and chairing the Disability and Aging Collaborative, a coalition of more than 40 national aging and disability organizations working to advance and protect long-term services and supports (LTSS) policy, as well as producing group ads and letters, numerous press interviews, blog posts, Issue Briefs, action alerts, and webinars with local leaders. Played a leadership role in protecting against proposals to repeal provisions of the Affordable Care Act that assist older adults, including: (1) accelerating Medicare Part A Trust Fund insolvency; (3) repealing the Prevention and Public Health Fund, which pays for falls prevention and Chronic Disease Self-Management Education; (3) significantly increasing premiums for Americans age 55-64 in the non-group insurance market; and (4) repealing the Medicaid Community First Choice program, which NCOA helped to enact.
- Mobilized national, state, and local organizations in a months-long effort to halt the proposed elimination of the Medicare State Health Insurance Assistance Program (SHIP). 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. We also played a lead role in protecting the Senior Community Services Employment Program (SCSEP) from cuts. Co-chaired the National Quality Forum Committee on Home and Community Based (HCBS) Quality Measures to develop quality framework and make recommendations to CMS for investments in measure development.
- Worked closely with the Centers for Medicare & 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 FY17:

- NISC celebrated 46 years of service and sponsored the 37th annual National Senior Center Month in September. The theme was *Find Balance at Your Center* (Fitness, Purpose, Friendship, Learning).
- Twelve senior centers earned National Senior Center Accreditation, a rigorous process that ensures a senior center meets the highest standards of practice. Accreditation status lasts for five years. A total of 115 Senior Centers maintain national accreditation.
- A committee selected 12 winners out of 99 nominations for the annual NISC Programs of Excellence Awards, designed to honor and promote outstanding senior center programming.
- In September 2016, NISC partnered with the Philadelphia Corporation for Aging to hold the Senior Centers 2016 Conference in Philadelphia, PA. More than 290 senior center professionals attended almost 50 workshops and presentations. In June 2017, NISC partnered with the National Association of Nutrition and Aging Services Programs to host the Senior Centers 2017 Conference in Oak Brook, IL. A total of 215 registered for the event with 37 sessions, plenaries, and networking opportunities.
- NISC worked with the Massachusetts Association of Councils on Aging and writer Barrie Atkin to produce a comprehensive marketing booklet, **Marketing for Any Senior Center**.
- Working with the Music Performance Trust Fund, NISC helped sponsor over 400 free live music performances at senior centers across the country



AGING MASTERY PROGRAM®

NCOA's Aging Mastery Program® (AMP) offers an innovative approach to engage older adults to build their own playbook for aging well. The 10-class program guides older adults to achieve autonomy, mastery, and purpose in their later years. AMP participants are prompted to achieve measurable and attainable improvements in their health, financial security, social connectedness, and community engagement. In FY17:

- AMP expanded to 262 sites in more than 32 states serving over 2,000 older adults. As of 2017, over 10,000 individuals have participated in AMP.
- In fall 2017, a second quasi-experimental study was conducted in Los Angeles City and County in partnership with the Los Angeles Department of Aging and UCLA. The study found significant improvements in self-reported mental health. The positive results from this study will be submitted for publication. Results from our previous study in New York has been published in the peer-reviewed journal *Healthcare*.
- The AMP team developed a new delivery method for AMP, the Aging Mastery® Starter Kit. This kit is an at-home, self-paced version of the program. It includes the Aging Mastery® Playbook, which guides individuals through six dimensions of aging well and encourages them to create their own roadmap for making the most of their later years.

Of participants who completed AMP in FY17:

- **98%** were satisfied with their education
- **98%** said AMP was fun
- **83%** said AMP improved their personal health
- **95%** said AMP improved their quality of life in other ways
- **98%** would recommend AMP to a friend

Financial Highlights

FY17 was a positive year financially for NCOA. The operating change in Unrestricted Net Assets (before Pension Plan related adjustments) was a surplus of \$738,522. This is slightly lower than the prior year's surplus of \$1,193,387.

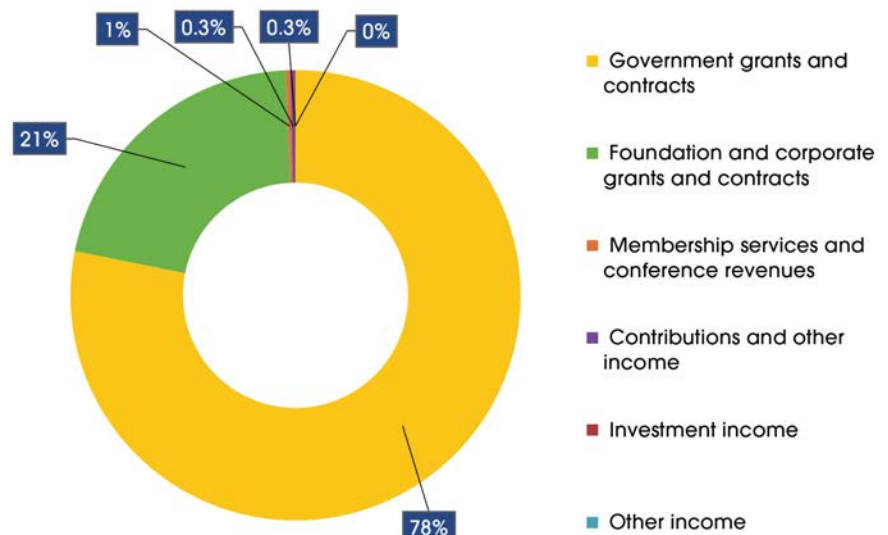
In FY17, the largest areas of growth were in AMP and My Medicare Matters®. AMP grew with significant grant funding, as well as robust build-up from community site sales. My Medicare Matters grew in partnership with Aon Retiree Health Exchange. In FY17, NCOA continued with investments for a few key areas, where funding raised did not support the cost levels, including Public Policy and Advocacy.

As per accounting rules, NCOA is required to make annual, non-operating adjustments related to the recognition of the NCOA Pension Plan liabilities. For FY17, this adjustment was a negative \$171,000 compared to the negative \$1,670,000 in FY16. 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 increased by a net \$567,000 from \$69,000 at the end of FY16 to \$637,000 at the end of FY17.

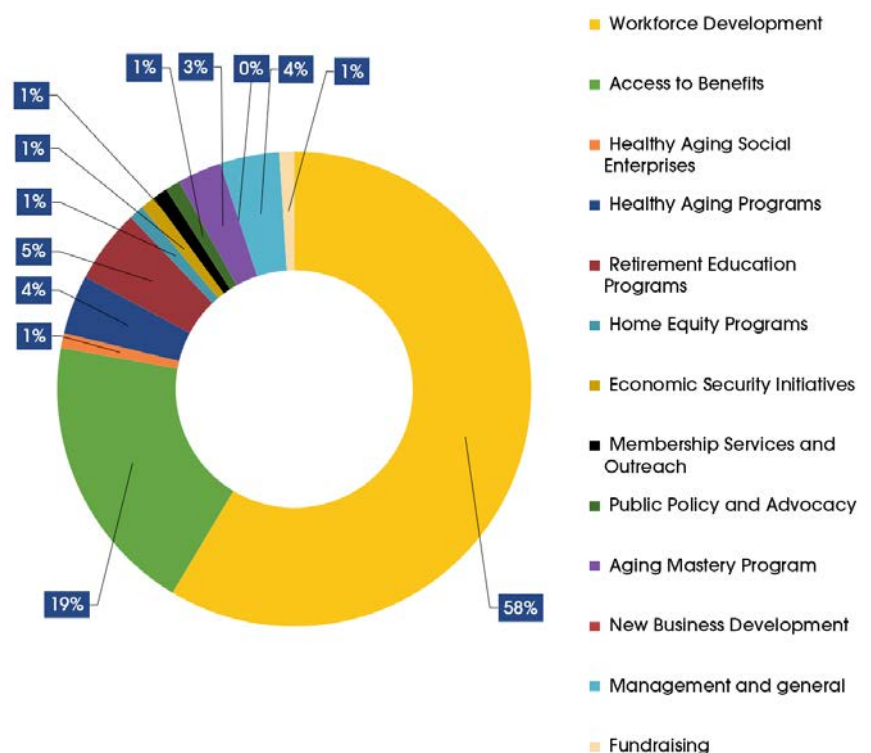
The operating revenues for FY17 amounted to \$52.8 million, which was a 12.6% increase from the prior year amount. In FY17, federal grants accounted for 78% of the total revenues. As in previous years, NCOA continued to maximize resources used to support the organization's core mission, expending 95% of its operating resources on direct programs.

The following charts present highlights of the revenue and expenditure distributions by categories for FY17. Full Audited Financial Statements for FY17 and for prior years are available on NCOA's website at ncoa.org.

2017 Revenues as Percent of Total



2017 Expenses by Category



NCOA CONSOLIDATED STATEMENT OF CHANGES IN UNRESTRICTED NET ASSETS

| | 2017 | 2016 |
|---|------------------|--------------------|
| Revenue and Other Support: | | |
| Government Grants and Contracts | \$41,234,938 | \$35,676,497 |
| Foundation and Corporate Grants and Contracts | 11,159,241 | 10,792,458 |
| Membership Services and Conference Revenues | 170,025 | 171,559 |
| Contributions and Other Income | 165,778 | 180,371 |
| Investment Income | 35,007 | 34,257 |
| Other Income | - | - |
| Total revenue and other support | 52,764,989 | 46,855,142 |
| Operating Expenses: | | |
| Workforce Development | 30,256,111 | 26,769,747 |
| Access to Benefits | 10,130,824 | 6,939,335 |
| Healthy Aging Social Enterprises | 480,644 | 993,746 |
| Healthy Aging Programs | 2,079,104 | 1,717,706 |
| Medicare Education Programs | 3,362,239 | 3,418,608 |
| Home Equity Programs | 417,336 | 869,955 |
| Economic Security Initiatives | 284,948 | 361,929 |
| Shared Services | 333,759 | 226,344 |
| Public Policy and Advocacy | 393,771 | 348,479 |
| Aging Mastery Program | 1,567,114 | 1,681,120 |
| New Business Development | 7,699 | 17,860 |
| Management and General | 2,327,601 | 2,117,756 |
| Fundraising | 385,317 | 199,170 |
| Total Operating Expenses | 52,026,467 | 45,661,755 |
| Net Operating (Unrestricted) Results | 738,522 | 1,193,387 |
| Other Comprehensive Income (Loss) | (171,030) | (1,659,658) |
| Net Change in Unrestricted Net Assets | \$567,492 | \$(466,271) |
| Unrestricted Net Assets at Beginning of Year | \$69,476 | \$535,747 |
| Unrestricted Net Assets at End of Year | \$636,968 | \$69,476 |

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

FY 2017 SUPPORTERS

Foundations

- AARP Foundation
- Anonymous (New York based foundations)
- Margaret A. Cargill Philanthropies
- The Archstone Foundation
- The Atlantic Philanthropies
- The Florence V. Burden Foundation
- The Henry and Jeanette Weinberg Foundation
- The Henry and Marilyn Taub Foundation
- The May & Stanley Smith Charitable Trust
- The New York Community Trust
- The New York State Health Foundation
- The Patterson Foundation
- The Plough Foundation/The Works
- The Retirement Research Foundation
- The SCAN Foundation
- Walmart Foundation
- Wellness Institute
- WellsFargo Housing Foundation

Government

- City of San Francisco
- State of Pennsylvania
- 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

- American Academy of Ophthalmology
- Baltimore City Health Department Aging and Care Services
- Benefits Data Trust
- Chicago Department of Family and Support Services
- Cuyahoga County Department of Senior & Adult Services
- GreenPath
- Jewish Family Services - Lehigh Valley Benefits Access Partnership
- Massachusetts Councils on Aging
- National Association of Area Agencies on Aging
- National Association of Nutrition and Aging Services Programs
- National Association of States United for Aging and Disabilities
- Philadelphia Corporation for Aging
- Senior Friendship Center

- Senior Resources Agency on Aging
- Texas A&M University
- University of California/San Francisco
- University of Chicago at Illinois
- University of Minnesota
- University of Victoria-British Columbia
- YMCA of the USA

Corporations

- Abbott Labs
- Aetna/Coventry
- AGIS Network, Inc.
- Alberta Health
- Amgen U.S.
- Aon Retiree Health Exchange
- Bank of America
- CalHSA Mortgage Assistance Corporation
- Canary Health
- Capital One
- Carefree Insurance Services
- EPIC/Magellan Health Systems
- Eversafe
- Eye Care America
- Fannie Mae
- Health Partners Plan
- Humana
- Human Arc Corporation
- Johnson & Johnson
- Kaiser Permanente/Kaiser Foundation Health Plan, Inc.
- Lewin
- Magellan Health
- Maximus
- Merck
- Novartis Pharmaceuticals
- Pfizer Inc.
- Public Consulting Group
- Reverse Mortgage Funding
- Sanofi Pasteur
- Sanofi US Services-Biosurgery
- United Healthcare
- Various banking entities for Reverse Mortgage Booklets
- Verizon
- Walmart
- WellMed
- WellPoint, Inc./Wellpoint Foundation
- WellsFargo Housing Foundation

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 501(c)(3) charity, in your estate plans.



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