



FISCAL YEAR 2019

# ANNUAL REPORT

July 1, 2018 — June 30, 2019



National Council on Aging

NCOA is a respected national leader and trusted partner to help people aged 60+ meet the challenges of aging. We partner with nonprofit organizations, government, and business to provide innovative community programs and services, online help, and advocacy.

**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.

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## OFFICERS AND BOARD

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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 FY19:

- 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 29 CDSME grantees funded by the U.S. Administration for Community Living/Administration on Aging (ACL/AoA) through the Prevention and Public Health Fund, part of the Affordable Care Act.
- The Center managed the largest CDSME program database in the U.S. During this time period, 29,269 people in 37 states participated in a community-based CDSME program. States partnered with 546 community organizations to host 2,727 CDSME workshops at 1,190 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 hosted 15 educational webinars for professionals in the aging and public health fields focused on topics ranging from the role of CDSME in managing pain and opioid use, to strategies for addressing behavioral health topics in community-based settings, and exploring the value of community-integrated networks to more effectively deliver services. The events were attended by over 2,300 participants.
- The Center led several initiatives focused on supporting community-based organizations in creating partnerships with health care entities, including the third year of intensive learning collaboratives focused on building network hubs and developing the capacity to bill for Medicare reimbursement, as well as launching a new learning collaborative focused on the opportunities for partnership with Medicare Advantage plans.

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 over 80 national organizations and 43 state coalitions on falls prevention charged with promoting effective strategies to prevent falls and fall-related injuries. In FY19:

- The Center provided leadership, expert guidance, and resources to support 38 state and tribal grantees with implementing, scaling, and sustaining evidence-based falls prevention programs. The grantees enrolled 50,844 participants in 3,687 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 in their community.
- NCOA and the Falls Free® Initiative led the 11th annual Falls Prevention Awareness Day (FPAD) and celebrated a decade of empowering seniors with the confidence to protect themselves from fall-related injuries. National 2018 FPAD awareness and media efforts reached an estimated 154.7 million. At the state and community level, the State Falls Prevention Coalitions members reached 2.5 million individuals through education, awareness, and advocacy efforts, as well as fall-risk screenings and fall prevention programs. NCOA surveyed state FPAD participation and published the results in a compendium of activities.





## 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 helps qualified seniors to enroll in programs that pay for health care, prescriptions, food, utilities, and other daily expenses. In FY19:

- NCOA supported 87 Benefits Enrollment Centers (BECs) that help low-income people with Medicare access all the benefits they may be missing. The BECs helped 137,836 people submit 199,000 applications for benefits worth an estimated \$467 million.
- BenefitsCheckUp® (BenefitsCheckUp.org), NCOA's free online benefits screening service, helped 246,438 people enroll in public and private benefits worth an estimated \$616 million.
- 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 338,000 applications for these two benefits, worth over \$939 million in savings on prescriptions and health care.
- As part of the Senior SNAP Enrollment Initiative funded by the Walmart Foundation, 26 community organizations assisted 35,731 low-income seniors in applying for the Supplemental Nutrition Assistance Program (SNAP).

### Mature Workers

NCOA is a national sponsor of the Senior Community Service Employment Program (SCSEP), funded through the U.S. Department of Labor. In FY19:

- SCSEP served 5,799 participants who provided over 2.6 million hours of community service. The program placed 957 trained participants in jobs.

### 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 FY19:

- With support from The Harry and Jeanette Weinberg Foundation, The Henry and Marilyn Taub Foundation, and the Bank of America Charitable Foundation, NCOA and its community partners assisted 823 clients in getting on a path to economic security.
- Over 4,098 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.





## 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 FY19, NCOA:

- Provided counseling regarding Home Equity Conversion Mortgages (HECM) to 2,620 older homeowners through our partnership with GreenPath Financial Wellness.
- Distributed 10,700 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 35,595 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 18,444 specialized BenefitsCheckUp® screenings, with a potential value of over \$107 million in benefits that could supplement or replace the resources provided by a reverse mortgage.

## Medicare

NCOA educates older adults on how to choose the best Medicare plan for their situation and make the most of their health care coverage. In FY19, 615,503 individuals learned about Medicare coverage and costs through our educational service My Medicare Matters® ([MyMedicareMatters.org](https://www.MyMedicareMatters.org)). Additionally, over 67,230 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.

## PUBLIC POLICY & ADVOCACY

NCOA is a national voice for older adults and the organizations that serve them. Our goal is to protect and strengthen major public programs, particularly for disadvantaged and vulnerable older adults. In FY19, NCOA:

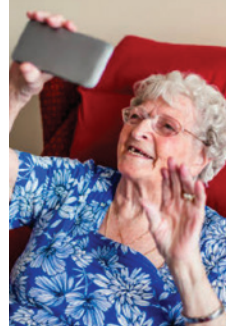
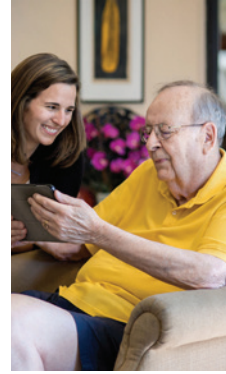
- Successfully mobilized national, state, and local partners to counter Administration proposals to eliminate or cut multiple investments in aging services, including the Senior Community Services Employment Program (SCSEP), Falls Prevention, Chronic Disease Self-Management Education (CDSME), Medicare State Health Insurance Assistance Program (SHIP), and Social Services Block Grant (SSBG). Collaborative efforts resulted in a \$10 million increase for the senior nutrition programs and a \$6 million increase for Senior Corps in FY19, and House-proposed FY20 increases for many aging services, including a 50% increase in Falls Prevention funding for the Centers for Disease Control (CDC) and a 16% increase in SCSEP.
- Continued our historic leadership role on Older Americans Act (OAA) reauthorization. Each of our priorities for the 2019 reauthorization, including the creation of a new Innovation Center, were incorporated into the Leadership Council of Aging (LCAO) consensus document and were reflected in the House and Senate drafts under development.

- Led the effort, including drafting a letter signed by 35 national aging organizations, to increase and make permanent expiring funding for community-based efforts to improve access to benefits by finding and enrolling low-income Medicare beneficiaries in support programs that make health care more affordable and provide greater economic security.
- Working closely with the disability community through our Disability and Aging Collaborative (DAC), successfully garnered strong bipartisan support to enact legislation extending expiring Medicaid home and community-based services programs.
- Worked to ensure the medical expense tax deduction was not repealed, which would have harmed millions of older Americans with high medical expenses.
- Had our most successful Advocacy Day ever during the 2019 Age+Action Conference, with over 163 advocates visiting over 573 Congressional offices, educating them about key aging policy issues for the year.
- Through our Medicare Markets Initiative collaborative efforts, worked with diverse groups and the Centers for Medicare and Medicaid Services (CMS) to adopt several recommended improvements to the Medicare Plan Finder website, which is the primary tool used for beneficiaries to select Medicare coverage plans each year.
- Worked with CMS to improve rules and guidance for Medicare Advantage Special Supplemental Benefits for the Chronically Ill (SSBCI).

## 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 FY19:

- Celebrated 49 years of service and sponsored the 39th annual National Senior Center Month in September. The theme was Senior Centers: Building Momentum (Connecting, Learning, Giving, Growing).
- Granted National Senior Center Accreditation to 17 senior centers, 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 maintains national accreditation.
- Selected 14 winners out of 92 nominations for the annual NISC Programs of Excellence Awards, designed to honor and promote outstanding senior center programming.
- Supported NCOA's Age+Action National Conference in June 2019; 101 NISC members attended.
- Trained 200 senior center professionals in Florida and Illinois in behavioral health in a project with the Center for Aging and Disability Education and Research (CADER) at Boston University School of Social Work.







## AGING MASTERY®

NCOA created Aging Mastery to help older adults build their own playbook for aging well. Aging Mastery comes in two formats: Aging Mastery Program® (AMP) classes and a self-directed Aging Mastery® Starter Kit. Both versions provide a comprehensive and fun approach to positive aging by focusing on key aspects of health, finances, relationships, personal growth, and community involvement. Central to the Aging Mastery philosophy is the belief that modest lifestyle changes can produce big results. Mastery comes from turning these lifestyle changes into habits that lead to improved health, stronger economic security, enhanced well-being, and increased societal participation. In FY19, NCOA:

- Expanded Aging Mastery to 376 sites in more than 33 states serving over 3,652 older adults. As of June 2019, over 14,653 individuals had participated in AMP classes and 3,234 have received Aging Mastery Starter Kits.
- Conducted two studies examining the impact of the Aging Mastery Starter Kits on family caregivers and those identified as socially isolated. A total of 250 individuals who are caregivers and 150 older adults who have been identified as socially isolated completed two assessments that will determine the extent to which the Starter Kit made improvements on wellbeing. The results of the evaluation are expected to be available on these two important population groups in February 2020.
- Of participants who completed AMP classes in FY19:
  - > 98% were satisfied with their education
  - > 99% said AMP was fun
  - > 99% would recommend AMP to a friend
  - > 97% said AMP improved their quality of life in other ways
  - > 96% said AMP improved their health
- Published an audiobook of the Aging Mastery Playbook, a guide that encourages individuals to take positive actions in six dimensions of aging well. The audiobook is available for purchase through Amazon, iTunes, and Audible.com.
- Received support from state agencies, foundations, and corporations including the Massachusetts Council on Aging, Mid-American Regional Council, the May and Stanley Smith Charitable Trust, the Margaret A. Cargill Philanthropies, and the Anthem Foundation.





# FINANCIAL HIGHLIGHTS

Fiscal year 2019 was a positive year financially for NCOA. The operating change in Unrestricted Net Assets (before Pension Plan related adjustments) was a surplus of \$95,611, which is slightly lower than the prior year's surplus of \$204,273.

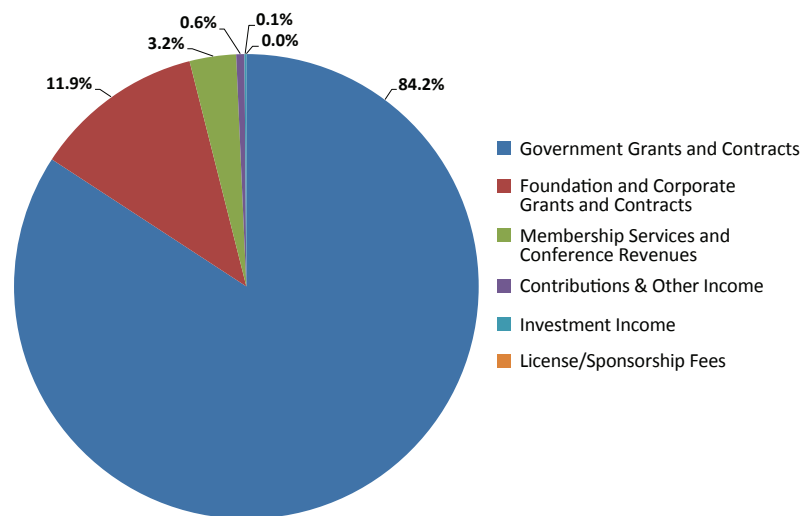
In FY19, the largest areas of growth were in federal program MIPPA (funded by the U.S. Administration for Community Living) which increased by \$2.7 million, in our Aging Mastery Program, which increased by \$809,000 (most of which was funded by Anthem Foundation), and in Economic Security Initiatives, which increased by \$524,000 (most of which was funded by Prudential). In FY19, 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 FY19, this adjustment was a negative \$362,064 compared to the positive \$38,549 in FY18. The 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 decreased by a net \$267,000 from \$880,000 at the end of FY18 to \$613,000 at the end of FY19.

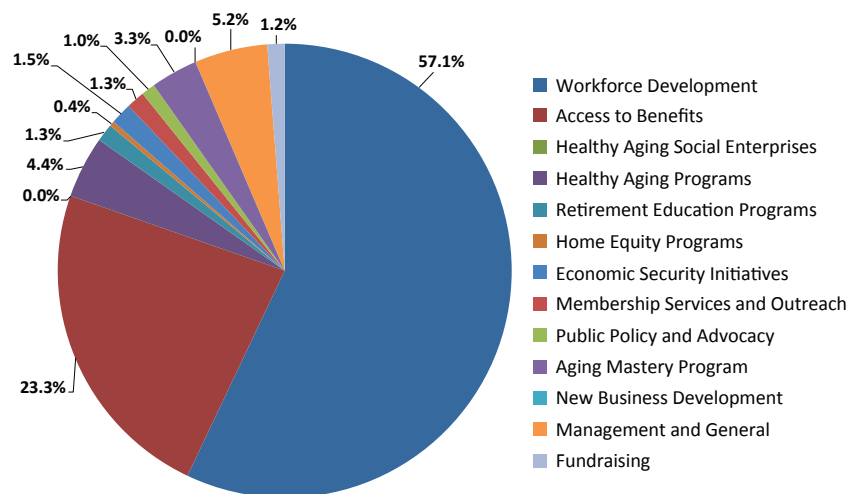
The operating revenues for FY19 amounted to \$58.8 million, which was a 0.6% decrease from the prior year amount. In FY19, federal grants accounted for 84% of the total revenues. As in previous years, NCOA continued to maximize resources used to support the organization's core mission, expending 94% of its operating resources on direct programs.

The following charts present the highlights of the revenue and expenditure distributions by categories for FY19. Full Audited Financial Statements for FY19 and for prior years are available on NCOA's website at [www.ncoa.org](http://www.ncoa.org).

**2019 Revenues as Percent of Total**



**2019 Expenses by Category**



## NCOA CONSOLIDATED STATEMENT OF CHANGES IN UNRESTRICTED NET ASSETS

	2019	2018
<b>REVENUE AND OTHER SUPPORT:</b>		
Government grants and contracts	\$49,515,711	\$49,942,171
Foundation and corporate grants and contracts	6,972,538	8,288,511
Membership services and conference revenues	1,901,168	179,374
Contributions and other income	335,141	257,792
Investment income	76,902	49,241
License/sponsorship fees	—	457,620
<b>Total revenue and other support</b>	<b>\$58,801,460</b>	<b>\$59,174,709</b>
<b>OPERATING EXPENSES:</b>		
Workforce Development	\$33,492,291	\$37,299,508
Access to Benefits	13,679,575	11,154,917
Healthy Aging Social Enterprises	—	6,721
Healthy Aging Programs	2,592,698	2,247,719
Retirement Education Programs	742,501	1,599,935
Home Equity Programs	210,610	374,377
Economic Security Initiatives	901,085	427,663
Membership Services and Outreach	764,757	499,040
Public Policy and Advocacy	579,658	657,976
Aging Mastery Program	1,965,425	1,531,565
New Business Development	—	3,278
Management and General	3,053,198	2,715,367
Fundraising	724,051	452,370
<b>Total Operating Expenses</b>	<b>\$58,705,849</b>	<b>\$58,970,436</b>
<b>Net Operating (Unrestricted) Results</b>	<b>\$95,611</b>	<b>\$204,273</b>
Other Comprehensive Income (Loss)	(362,064)	38,549
<b>Net Change in Unrestricted Net Assets</b>	<b>(\$266,453)</b>	<b>\$242,822</b>
Unrestricted Net Assets at Beginning of Year	879,790	636,968
<b>Unrestricted Net Assets at End of Year</b>	<b>\$613,337</b>	<b>\$879,790</b>

# FY 2019 SUPPORTERS

## CORPORATIONS

Accessible Solutions  
Aetna, a CVS Health Company  
AGIS Network, Inc.  
Anthem, Inc.  
Aon Hewitt Navigators  
AscentMobility  
Audi/VW  
Bank of America  
Benjamin Rose Institute on Aging  
Canary Health  
Capital One Services  
Cigna  
EPIC/Magellan Health Systems  
Extend Health LLC  
Eye Care America  
Fannie Mae  
GA Foods  
Granger Street Studios  
Humana  
Human Arc Corporation  
IPSOS  
Kaiser Permanente/Kaiser Foundation Health Plan, Inc.  
Lewin  
Lyft, Inc.  
Maximus  
Merck & Co., Inc.  
MySeniorCenter  
Nationwide Mutual Insurance Company  
Newton Group Transfers  
Novartis Pharmaceuticals  
NowPow  
NRTC on Blindness and Low Vision  
MJM Innovation  
LPI Seniors  
UniteUs  
Pfizer Inc.  
PhRMA  
Sanofi Pasteur  
Sanofi US Services-Biosurgery  
Silvernest, Inc.  
Walmart  
WellCare

## GOVERNMENT

City of San Francisco  
Transportation Security Administration  
U.S. Administration for Community Living  
U.S. Department of Housing & Urban Development  
U.S. Department of Labor  
U.S. Environmental Protection Agency

## FOUNDATIONS

Anthem Foundation  
Bristol Myers Squibb Foundation  
Health Foundation for Western & Central New York  
Margaret A. Cargill Philanthropies  
May and Stanley Smith Charitable Trust  
NextFifty Initiative  
Patterson Foundation  
Prudential Foundation  
The Gerontological Society of America  
The Harry and Jeanette Weinberg Foundation  
The Henry and Marilyn Taub Foundation  
The New York State Health Foundation  
The Pfizer Foundation  
Walmart Foundation

## OTHER SUPPORTING PARTNERS

Baltimore City Health Department Aging and Care Services  
Benefits Data Trust  
Chicago Department of Family and Support Services  
Cuyahoga County Department of Senior and Adult Services  
GreenPath  
Heritage for the Blind  
National Association of Area Agencies on Aging  
National Association of States United for Aging and Disabilities  
New York State Health Office on Aging  
University of California/San Francisco  
University of Illinois  
University of Minnesota



# 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](https://ncoa.org/Donate).

Also, please remember NCOA, a registered 501(c)(3) charity, in your estate plans.



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