We’re 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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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 FY18:

- 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, part of the Affordable Care Act.
- The Center managed the largest CDSME program database in the U.S. Over 37,392 people in 42 states participated in a community-based CDSME program. States partnered with over 591 community organizations to host more than 4,032 CDSME workshops at over 2,574 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’s Center for Healthy Aging hosted a national meeting with over 200 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 third 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 over 80 national organizations and 43 state coalitions on falls prevention charged with promoting effective strategies to prevent falls and fall-related injuries. In FY18:

• NCOA continued to serve as the ACL/AoA National Falls Prevention Resource Center.

• 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 24,201 participants in 1,733 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 10th annual Falls Prevention Awareness Day (FPAD) and celebrated a decade of empowering seniors with the confidence to protect themselves from fall-related injuries. National 2017 FPAD awareness and media efforts reached an estimated 87 million individuals. At the state and community level, the State Falls Prevention Coalitions members reached 1.1 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.

• 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 FY18:

- NCOA supported 69 Benefits Enrollment Centers (BECs) that help low-income people with Medicare access all the benefits they may be missing. The BECs helped 94,089 people submit 142,063 applications for benefits worth an estimated $324 million.

- BenefitsCheckUp® (BenefitsCheckUp.org), NCOA’s free online benefits screening service, helped 531,673 people enroll in public and private benefits worth an estimated $1.79 billion.

- 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 131,000 applications for these two benefits, worth over $535 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 28,551 low-income seniors in applying for the Supplemental Nutrition Assistance Program (SNAP).

Mature Workers

In FY18, NCOA supported two programs that help older workers find training and employment opportunities:

- Our Senior Community Service Employment Program (SCSEP), funded through the U.S. Department of Labor, served 5,868 participants. SCSEP participants provided over 2.6 million hours of community service, and the program placed 881 trained participants in jobs.

- A total of 55 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 FY18:

- With support from The Harry and Jeanette Weinberg Foundation and The Henry and Marilyn Taub Foundation, NCOA and its community partners assisted 529 clients in getting on a path to economic security.
• Over 4,470 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 FY18, NCOA:

• Provided counseling regarding Home Equity Conversion Mortgages (HECM) to 5,507 older homeowners through our partnership with GreenPath Financial Wellness.

• Distributed 12,000 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 71,908 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 32,467 specialized BenefitsCheckUp® screenings, with a potential value of over $203 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 FY18, 371,855 individuals learned about Medicare coverage and costs through our educational service My Medicare Matters® (MyMedicareMatters.org). Additionally, over 46,000 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 FY18, NCOA:

• Led the effort among national senior organizations to successfully protect against major, harmful proposals to cut and cap Medicaid, which is the nation’s primary payer for nursing facility and home care services. We played a leadership role in successfully defeating proposals to repeal parts of the Affordable Care Act that assist older adults, including provisions that would have: (1) accelerated Medicare Part A Trust Fund insolvency; (2) repealed the Prevention and Public Health Fund, which pays for falls prevention and Chronic Disease Self-Management Education; (3) significantly increased premiums for Americans aged 55-64 in the non-group insurance market; and (4) repealed the Medicaid Community First Choice home care program, which NCOA helped to enact. During these efforts, we chaired both the 70-member Leadership Council of Aging Organizations (LCAO)
and the Disability and Aging Collaborative, a coalition of more than 40 national aging and disability organizations. NCOA produced group ads and letters, numerous press interviews, blog posts, issue briefs, and action alerts, as well as webinars with local leaders.

- Mobilized national, state, and local partners once again to counter Administration proposals to eliminate 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).

- Led the effort to extend expiring funding for community-based efforts to find and enroll low-income Medicare beneficiaries in support programs that make health care more affordable and provide greater economic security. Many of these vulnerable seniors do not receive these important benefits they are eligible for.

- Worked to ensure the medical expense tax deduction was not repealed, which would have harmed millions of older Americans with high medical expenses.

**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 FY18:

- NISC celebrated 47 years of service and sponsored the 38th annual National Senior Center Month in September. The theme was Senior Centers: Building Momentum (Connecting, Learning, Giving, Growing).

- 26 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 121 senior centers maintains national accreditation.

- A committee selected 14 winners out of 160 nominations for the annual NISC Programs of Excellence Awards, designed to honor and promote outstanding senior center programming.

- In June 2017, NISC partnered with the National Association of Nutrition and Aging Services Programs to host the Senior Centers 2018 Conference in Charleston, SC. A total of 275 registered for the event with 35 sessions, plenaries, and networking opportunities.

- In partnership with the Human Animal Bond Research Institute (HABRI), NISC gathered promising practices related to animals and the health of older adults in senior centers. In May 2018, a report to summarize finding and to educate the field about pet policies and best practices was released.
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 FY18:

• Aging Mastery expanded to 275 sites in more than 32 states serving over 2,578 older adults. As of June 2018, over 10,968 individuals had participated in AMP classes and nearly 2,000 have received Aging Mastery® Starter Kits.

• 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 were submitted for publication. Results from our previous study in New York were published in the peer-reviewed journal Healthcare.

• Of participants who completed AMP classes in FY18:
  > 98% were satisfied with their education
  > 98% said AMP was fun
  > 98% would recommend AMP to a friend
  > 95% said AMP improved their quality of life in other ways
  > 83% said AMP improved their personal health

• In January 2018, NCOA published the Aging Mastery Playbook, a book that encourages individuals to take positive actions in six dimensions of aging well. This book is included with the new Aging Mastery® Starter Kit and is also available for purchase separately on Amazon.

• For Aging Mastery, NCOA received support from state agencies, foundations, and corporations including the Massachusetts Council on Aging, New York State Health Foundation, Mid-American Regional Council, the May and Stanley Smith Charitable Trust, the Margaret A. Cargill Philanthropies, and Anthem.
FINANCIAL HIGHLIGHTS

FY18 was a positive year financially for NCOA. The operating change in Unrestricted Net Assets (before Pension Plan related adjustments) was a surplus of $204,273, which is slightly lower than the prior year’s surplus of $738,522.

In FY18, the largest areas of growth were in the federal programs SCSEP (funded by the U.S. Department of Labor) and MIPPA (funded by the U.S. Administration for Community Living). NCOA’s funding for SCSEP increased by $3.4 million and funding for MIPPA increased by $1.7 million. In FY18, 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 FY18, this adjustment was a positive $38,549 compared to the negative $171,030 in FY17. 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 increased by a net $243,000 from $637,000 at the end of FY17 to $880,000 at the end of FY18.

The operating revenues for FY18 amounted to $59.2 million, which was a 10.8% increase from the prior year amount. In FY18, 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 95% of its operating resources on direct programs.

The following charts present the highlights of the revenue and expenditure distributions by categories for FY18. Full Audited Financial Statements for FY18 and for prior years are available on NCOA’s website at www.ncoa.org.
# NCOA Consolidated Statement of Changes in Unrestricted Net Assets

## Revenue and Other Support:

<table>
<thead>
<tr>
<th>Description</th>
<th>2018</th>
<th>2017</th>
</tr>
</thead>
<tbody>
<tr>
<td>Government grants and contracts</td>
<td>$49,942,171</td>
<td>$41,234,938</td>
</tr>
<tr>
<td>Foundation and corporate grants and contracts</td>
<td>$8,288,511</td>
<td>$11,159,241</td>
</tr>
<tr>
<td>Membership services and conference revenues</td>
<td>$179,374</td>
<td>$170,025</td>
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<tr>
<td>Contributions and other income</td>
<td>$257,792</td>
<td>$165,778</td>
</tr>
<tr>
<td>Investment income</td>
<td>$49,241</td>
<td>$35,007</td>
</tr>
<tr>
<td>License/sponsorship fees</td>
<td>$457,620</td>
<td>—</td>
</tr>
<tr>
<td><strong>Total revenue and other support</strong></td>
<td><strong>$59,174,709</strong></td>
<td><strong>$52,764,989</strong></td>
</tr>
</tbody>
</table>

## Operating Expenses:

<table>
<thead>
<tr>
<th>Description</th>
<th>2018</th>
<th>2017</th>
</tr>
</thead>
<tbody>
<tr>
<td>Workforce Development</td>
<td>$37,299,508</td>
<td>$30,256,111</td>
</tr>
<tr>
<td>Access to Benefits</td>
<td>$11,154,917</td>
<td>$10,130,824</td>
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<tr>
<td>Healthy Aging Social Enterprises</td>
<td>$6,721</td>
<td>$480,644</td>
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<tr>
<td>Healthy Aging Programs</td>
<td>$2,247,719</td>
<td>$2,079,104</td>
</tr>
<tr>
<td>Retirement Education Programs</td>
<td>$1,599,935</td>
<td>$3,362,239</td>
</tr>
<tr>
<td>Home Equity Programs</td>
<td>$374,377</td>
<td>$417,336</td>
</tr>
<tr>
<td>Economic Security Initiatives</td>
<td>$427,663</td>
<td>$284,948</td>
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<tr>
<td>Membership Services and Outreach</td>
<td>$499,040</td>
<td>$333,759</td>
</tr>
<tr>
<td>Public Policy and Advocacy</td>
<td>$657,976</td>
<td>$393,771</td>
</tr>
<tr>
<td>Aging Mastery Program</td>
<td>$1,531,565</td>
<td>$1,567,114</td>
</tr>
<tr>
<td>New Business Development</td>
<td>$3,278</td>
<td>$7,699</td>
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<tr>
<td>Management and General</td>
<td>$2,715,367</td>
<td>$2,327,601</td>
</tr>
<tr>
<td>Fundraising</td>
<td>$452,370</td>
<td>$385,317</td>
</tr>
<tr>
<td><strong>Total Operating Expenses</strong></td>
<td><strong>$58,970,436</strong></td>
<td><strong>$52,026,467</strong></td>
</tr>
</tbody>
</table>

## Net Operating (Unrestricted) Results

- **2018**: $204,273
- **2017**: $738,522

## Other Comprehensive Income (Loss)

- **2018**: $38,549
- **2017**: $(171,030)

## Net Change in Unrestricted Net Assets

- **2018**: $242,822
- **2017**: $567,492

## Unrestricted Net Assets at Beginning of Year

- **2018**: $636,968
- **2017**: $69,476

## Unrestricted Net Assets at End of Year

- **2018**: $879,790
- **2017**: $636,968
FY 2018 SUPPORTERS

CORPORATIONS
Abbott Labs
Accessible Solutions
Aetna/Coventry
AGIS Network, Inc.
Anthem, Inc.
Aon Hewitt Navigators
Audi/VW
Bank of America
Canary Health
Capital One Services
Carefree Insurance Services
Cigna
EPIC/Magellan Health Systems
Extend Health LLC
Eye Care America
Fannie Mae
GA Foods
Humana
Human Arc Corporation
Kaiser Permanente/
Kaiser Foundation Health Plan, Inc.
Lewin
Lyft
Maximus
Merck & Co., Inc.
MySeniorCenter
Nationwide
Newton Group Transfers
Novartis Pharmaceuticals
NowPow
Pfizer Inc.
PhRMA
Public Consulting Group
Sanofi Pasteur
Sanofi US Services-Biosurgery
Silvernest, Inc.
Walmart
WellCare

GOVERNMENT
City of San Francisco
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 of Central and Western New York
Margaret A. Cargill Philanthropies
May and Stanley Smith Charitable Trust
Next50 Initiative
Patterson Foundation
Prudential Foundation
The Harry and Jeanette Weinberg Foundation
The Henry and Marilyn Taub Foundation
The New York State Health Foundation
The Retirement Research Foundation
Walmart Foundation
Wells Fargo Housing 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
Massachusetts Council on Aging
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
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.