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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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, evidence-based self-management education interventions to help older adults and adults with disabilities live longer, healthier lives. The Center provides technical assistance and resources to support state and community-based organizations across the U.S. in implementing, scaling, and sustaining CDSME programs developed by Stanford University.

In FY14:

- NCOA received a three-year competitive grant award from the U.S. Administration for Community Living/Administration on Aging (ACL/AoA) to serve as the National Resource Center to provide leadership, expert guidance, and resources to support 22 state grantees with expanding their infrastructures and resources for CDSME programs. The purpose is to increase the capacity of aging, disability, and public health networks to embed self-management education programs into the nation’s health and long-term services and supports systems. NCOA also successfully advocated for an $8 million allocation—a nearly $1 million increase—from the Prevention and Public Health Fund to support CDSME activities at ACL.

- Over 38,000 people in 38 states and Puerto Rico participated in a community-based CDSME program. States partnered with over 500 community organizations to host more than 3,500 CDSME workshops at nearly 1,600 unique locations.

- NCOA continued to disseminate Stanford University’s online Better Choices, Better Health® CDSME programs through partnerships with nonprofit organizations, foundations, and health plans reaching 4,000 participants.
Falls Prevention

NCOA leads the Falls Free® Initiative—a national movement to prevent falls and fall-related injuries among older adults. In FY14:

- NCOA successfully advocated for the first allocation of $5 million from the Prevention and Public Health Fund, established by the Affordable Care Act, for falls prevention. The funds were provided to the U.S. Administration for Community Living (ACL) to support the dissemination and sustainability of evidence-based falls prevention programs to reduce falls among older adults and adults with disabilities.

- NCOA and Falls Free® members worked with the U.S. Centers for Disease Control and Prevention (CDC) and ACL to promote evidence-based falls prevention programs, including A Matter of Balance, Stepping On, Tai Ji Quan: Moving for Better Balance, and the Otago Exercise Program.

- NCOA continued to support the development and sustainability of state falls prevention coalitions through technical assistance and an active learning network of 42 states.

- NCOA published the infographic “Take Control of Your Health: 6 Steps to Prevent a Fall,” which was downloaded over 13,000 times and was translated into Spanish and Portuguese.

- The 6th annual Falls Prevention Awareness Day (FPAD) with the theme “Preventing Falls—One Step at a Time” had 47 states and Washington, DC participating, the highest number ever. NCOA and its partners obtained the 6th annual U.S. Senate resolution for the day which had a record number of cosponsors. NCOA surveyed states’ participation in FPAD 2013 and published its first compendium of activities.

- The NCOA webinar held in August 2013, “Implementing Effective Falls Prevention in Your Community: The Role of Creative Partnerships,” attracted 1,200 attendees from across the country, an NCOA record.

- NCOA conducted a new national falls prevention photo contest that generated over 50 photo entries.

Community Education

NCOA partners with national corporate sponsors to bring free education programs directly to older adults in the community. In FY14:

- NCOA and Sanofi Pasteur continued their partnership on an influenza education campaign, Flu + You. The program empowers older adults and their caregivers with information about flu and the immunization options available to them through a website, PSA campaign, and local education events.

- NCOA, n4a, and UnitedHealthcare partnered to produce the United States of Aging Survey to understand how older adults and their communities are addressing aging issues. The survey provides insights into how U.S. older adults are preparing for their later years, and what communities can do to better support an increasing aging population.
ECONOMIC SECURITY

Through a national network of community partners and online tools, NCOA delivers comprehensive, integrated services that improve the financial well-being of millions of low-income and vulnerable older adults.

Benefits Access

NCOA helps older adults enroll in programs that pay for food, housing, health care, and other daily expenses. In FY14:

- NCOA’s network of Benefits Enrollment Centers (BECs)—community organizations that provide comprehensive, person-centered benefits assistance to low-income people with Medicare—helped over 23,000 people submit nearly 40,000 applications for benefits worth an estimated $70 million.

- BenefitsCheckUp® (BenefitsCheckUp.org), NCOA’s free online benefits screening service, helped 215,000 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) Medicare Savings Programs. States submitted over 93,000 applications for these two benefits, worth almost $260 million in savings on prescriptions and health care. In addition, states counseled over 267,000 people on their Medicare Part D prescription drug plans, helping them optimize their coverage and prevent unnecessary costs.

- With support from the Walmart Foundation, NCOA launched the Senior SNAP Enrollment Initiative to assist low-income seniors to apply for the Supplemental Nutrition Assistance Program (SNAP). Beginning in March 2014, community organizations funded under the SNAP Initiative helped 8,800 older adults apply for SNAP benefits worth an estimated $12 million.

Mature Workers

NCOA supports two programs that offer training and employment for older adults seeking job opportunities. In FY14:

- Our Senior Community Service Employment Program (SCSEP), funded through the U.S. Department of Labor, served 4,473 participants. SCSEP participants provided over 1.9 million hours of community service, and the program placed 849 trained participants into jobs.

- 87 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 FY14:

- With support from the Bank of America Charitable Foundation, Retirement Research Foundation, and the Taub Foundation, NCOA and its community partners assisted 876 clients in getting on a path to economic security.

- NCOA launched 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. Over 68,000 unique users visited the site during this time period.

- NCOA developed a new financial education toolkit to help older adults manage their money. Savvy Saving Seniors®: It’s in the Cards covers tips and ideas on how to use, manage, and protect government-issued and prepaid debit cards. During FY14, over 2,500 toolkits were distributed nationally.
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 FY14, we:

- Provided counseling regarding Home Equity Conversion Mortgages (HECM) to 2,215 older homeowners through our Reverse Mortgage Counseling Services Network. NCOA also provided tax and insurance counseling to 510 older adults who were at risk of defaulting on their reverse mortgages, enabling them to make budgetary changes that saved, on average, over $1,200.

- Helped 26 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 28,800 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 79,895 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 25,149 specialized BenefitsCheckUp® screenings, with a potential value of over $159 million in benefits. Counselors also completed 25,149 specialized BenefitsCheckUp® screenings, with a potential value of over $159 million in benefits. Counselors also completed 25,149 specialized BenefitsCheckUp® screenings, with a potential value of over $159 million in benefits.

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 FY14, we:

- Launched an improved My Medicare Matters® (MyMedicareMatters.org), an innovative educational tool that helps individuals understand, navigate, and make the most of their Medicare coverage. The site is built on a strategic partnership between NCOA Services and Aon Retiree Health Exchange.

- Launched a new Improving Medicare Markets Initiative of diverse interests and experts to craft pragmatic, bipartisan solutions to the following problems: (1) Beneficiaries not shopping around for prescription drug plans and struggling to evaluate complex options, (2) Lack of knowledge of and access to consumer-friendly tools and unbiased assistance for comparing and choosing among plan options, and (3) Unaffordable insurance coverage for many lower-income beneficiaries, who also do not have access to or do not take advantage of assistance with out-of-pocket costs.
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 FY14, NCOA:

- 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 influencing federal regulations and state outreach to enhance access to home and community-based services, family caregiver supports, and quality measures.

- Successfully led another effort to secure an additional $25 million in funding for Medicare low-income outreach and enrollment efforts through Area Agencies on Aging, State Health Insurance Assistance Programs, Aging and Disability Resource Centers, and NCOA’s Center for Benefits Access. NCOA also secured over $8 million in appropriations funding for Chronic Disease Self-Management Education programs and a new, first-time investment of $5 million for elder falls prevention.

- Continued to play a leadership role in Older Americans Act reauthorization, including securing the testimony of a senior center leader before a Congressional committee and securing the inclusion of several top priority items in legislation introduced by the Senate subcommittee chairman leading the effort in the areas of economic security, senior center modernization, and health promotion/disease prevention.

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 FY14, NISC:

- Celebrated 43 years of service to the nation’s 10,000+ senior centers, offering webinars, conference workshops, online resources, and networking and learning opportunities.

- Sponsored the 34th annual Senior Center Month in September 2013, 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 20 senior centers nationwide. Accreditation provides official recognition that a senior center meets the nine standards of senior center excellence.

- Chose six winners from 101 nominations for the NISC Programs of Excellence Awards designed to honor and promote outstanding programming efforts made by senior centers.

- In October 2013, held the NISC Senior Centers 2013 Conference in collaboration with the Massachusetts Councils on Aging (MCOA).

- Piloted the Aging Mastery Program® (AMP) in five nationally selected senior centers. They included: Center in the Park, Philadelphia, PA; Duxbury Senior Center, Duxbury, MA; Lowcountry Senior Center, Charleston, SC; The Mill Race Center, Columbus, IN; and Newington Senior and Disabled Center, Newington, CT. AMP is a comprehensive educational program designed to give participants the tools and information they need to age well.

- Sponsored Carol Reagan, NISC Chair, as keynote speaker to the 2014 International Conference of Elder Education and Intergenerational Learning, held March 7-8, 2014 in Taipei, Taiwan.
FINANCIAL HIGHLIGHTS

Fiscal year 2014 was a “break-even” year, financially, for NCOA. This year’s operating change in Unrestricted Net Assets (before Pension Plan related adjustments) was a small surplus of $13,000. This compares to the prior year’s surplus of $281,000.

This year, NCOA’s largest area of growth was in our Medicare education programs. NCOA and NCOA Services, LLC developed a website (MyMedicareMatters.org) in partnership with Aon Retiree Health Exchange. This educational service is designed to make it easier for people with Medicare (and those turning 65) to make informed and confident choices about their health coverage and to make the most of that coverage.

In FY14, 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 FY14, this adjustment was positive $301,000 compared to the negative $147,000 in FY13. The large volatility in the pension-related adjustments each year is driven by market conditions, as well as the impact of changing discount rates used to measure the unfunded liabilities. With these results, the total Unrestricted Net Assets rose by a net $315,000 from $466,000 at the end of FY13 to $781,000 at the end of FY14.

The operating revenues for FY14 amounted to $40.8 million, which was a 2% decrease from the prior year amount. In FY14, federal grants accounted for 78% of the total revenues. For FY14, as in previous years, NCOA continued to maximize resources used to support the organization’s core mission, expending 93% of its operating resources on direct programs.

The following charts present the highlights of the revenue and expenditure distributions by categories for FY14. A complete set of Audited Financial Statements with accompanying footnotes and disclosures is available at NCOA’s website ncoa.org.
NCOA CONSOLIDATED STATEMENT OF CHANGES IN **UNRESTRICTED** NET ASSETS

<table>
<thead>
<tr>
<th>Revenue and Other Support:</th>
<th>2014</th>
<th>2013</th>
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<tbody>
<tr>
<td>Government Grants and Contracts</td>
<td>78%</td>
<td>$31,835,482</td>
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<td>Foundation and Corporate Grants and Contracts</td>
<td>20%</td>
<td>8,290,041</td>
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<td>Membership Services and Conference Revenues</td>
<td>1%</td>
<td>263,372</td>
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<tr>
<td>Contributions &amp; Other Income</td>
<td>1%</td>
<td>396,836</td>
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<td>Investment Income</td>
<td>0%</td>
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<tr>
<td>Other Income</td>
<td>0%</td>
<td>17</td>
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<tr>
<td><strong>Total revenue and other support</strong></td>
<td>40,811,756</td>
<td>41,801,876</td>
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<table>
<thead>
<tr>
<th>Operating Expenses:</th>
<th></th>
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</tr>
</thead>
<tbody>
<tr>
<td>Workforce Development</td>
<td>65%</td>
<td>26,462,224</td>
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<td>Access to Benefits</td>
<td>11%</td>
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<td>Healthy Aging Social Enterprises</td>
<td>5%</td>
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<td>Healthy Aging Programs</td>
<td>4%</td>
<td>1,534,520</td>
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<td>Medicare Education Programs</td>
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<td>Home Equity Programs</td>
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<td>Economic Security Initiatives</td>
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<td>Shared Services</td>
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<td>Public Policy and Advocacy</td>
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<td>Aging Mastery Program</td>
<td>0%</td>
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<td>New Business Development</td>
<td>1%</td>
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<tr>
<td>Management and General</td>
<td>5%</td>
<td>2,091,571</td>
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<tr>
<td>Fundraising</td>
<td>1%</td>
<td>339,888</td>
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<tr>
<td><strong>Total Operating Expenses</strong></td>
<td>40,798,343</td>
<td>41,521,324</td>
</tr>
</tbody>
</table>

| Net Operating (Unrestricted) Results                  | 13,413        | 280,552       |
| Other Comprehensive Income (Loss)                    | 301,178       | (147,053)     |
| **Net Change in Unrestricted Net Assets**            | 314,591       | 133,499       |
| Unrestricted Net Assets at Beginning of Year         | 465,953       | 332,454       |
| **Unrestricted Net Assets at End of Year**           | $708,544      | $465,953      |

See complete set of Audited Financial Statements with accompanying footnotes and disclosures at NCOA’s website ncoa.org.
FY 2014 SUPPORTERS

FOUNDATIONS
- AARP Foundation
- American Cancer Society
- Anonymous (New York based foundation)
- Bristol Myers Squibb Foundation
- MetLife Foundation
- The Arthritis Foundation
- The Atlantic Philanthropies
- The Henry and Marilyn Taub Foundation
- The Retirement Research Foundation
- The SCAN Foundation
- Wellness Institute

GOVERNMENT
- City of San Francisco
- State of Idaho
- State of New Jersey
- U.S. Administration for Community Living
- U.S. Centers for Disease Control & Prevention
- U.S. Centers for Medicare & Medicaid Services
- U.S. Department of Housing & Urban Development
- U.S. Department of Labor
- U.S. Environmental Protection Agency
- Veteran’s Administration

OTHER SUPPORTING PARTNERS
- Area Agency on Aging of the Capital Area
- Benefits Data Trust
- Chicago Department of Family and Support Services
- Cuyahoga County Department of Senior & Adult Services
- Elder Services of Merrimack Valley (MA)
- Expert Patient Programme Community Interest Company
- Georgia Department of Human Services-Division of Aging Service
- Isabella.org
- Jewish Family Services - Lehigh Valley
- Massachusetts Council on Aging
- National Association of Area Agencies on Aging
- National Federation of Community Development Credit Unions
- NeighborWorks America
- Ohio Department of Aging
- Pierce County Community Corrections-Aging & Disability Resources (WA)
- University of Colorado at Denver and Health Sciences Center
- Senior Resources Agency on Aging
- South Dakota Department of Health
- Stanford University
- Texas A&M University
- University of California/San Francisco
- University of Missouri
- University of Victoria-British Columbia
- YMCA of the USA

CORPORATIONS
- Aetna
- AGIS Network, Inc.
- Alberta Health
- Amgen U.S.
- Aon Retiree Health Exchange
- AstraZeneca Pharmaceuticals LP
- Bank of America
- Care.com
- Caesars Entertainment
- CIPA (New Brunswick)
- CityStaff
- Coventry Health Care, Inc.
- DC Capital Partners, LLC
- Eli Lilly
- EPIC/Magellan Health Systems
- Eye Care America
- Fannie Mae
- GlaxoSmithKline
- GroupHealth
- Human Arc Corporation
- Imaginal Labs, LLC
- Kaiser Permanente/Kaiser Foundation Health Plan, Inc.
- MODA Health Plan, Inc.
- Northrop Grumman
- Novartis Pharmaceuticals
- Pfizer Inc.
- Public Consulting Group
- Quintiles, Inc.
- Raymond James Financial Services
- Stanford Medical Center
- Sanofi
- Sanofi Pasteur
- UnitedHealthCare
- Various banking entities for Reverse Mortgage Booklets
- Walmart
- Wegmans
- WellPoint, Inc.
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.