

The Resilient Library Newsletter

January 2026

Volume 64

Families Often Wait for Crisis Before Seeking Elder Care Guidance, Survey Finds



Photo by [Getty Images](#) on [Unsplash+](#)

Excerpted from [PositiveAging Community](#) website

In a stark revelation about the state of elder care in the region, a new survey from the aging Life Care Association® New England Chapter (ALCA NE) shows that the majority of families delay seeking professional guidance until a health emergency strikes. The findings, released on November 12, underscore a troubling pattern: reactive rather than proactive approaches to aging, leaving many seniors and their loved ones vulnerable during critical moments.

Conducted among over 200 Aging Life Care Managers® across New England, the survey paints a picture of widespread gaps in preparation. Fifty-nine percent of professionals reported that families typically reach out only after a fall, medical emergency, or other crisis disrupts daily life. Compounding this issue, 55% noted that families often lack advance care directives—legal documents outlining medical wishes—which can lead to chaotic decision-making and heightened stress in emergencies.

“Proactive planning, research, and guidance are not a priority, which can often lead to a more difficult—and much more costly—journey,” said Jennifer Pilz, MS, PT, CMC, President

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of the ALCA NE Chapter. Her words echo the experiences of frontline experts who see the fallout of delayed action all too frequently.

Unpacking the Trends: From Crisis Response to Preventative Care

The survey, distributed to care managers in Massachusetts, Rhode Island, Connecticut, Vermont, New Hampshire and Maine, goes beyond these headline statistics to capture broader insights into the evolving landscape of elder support. Respondents highlighted challenges like limited access to mental health resources for seniors, the strain on family caregivers, and the growing demand for home-based services that allow aging in place.

“Our goal was to elevate our members’ voices and share their collective expertise with aging adults, families, and the professionals who serve them,” Pilz explained. “By gathering and sharing this data, we’re not only supporting our members but also informing the public about critical issues such as mental health support, caregiver resources, and home-based services.”

These revelations come at a pivotal time. With the U.S. population aging rapidly—projections estimate that by 2030, one in five Americans will be 65—the need for informed, coordinated care has never been more pressing. Yet, as the survey illustrates, many New England families are caught off guard, turning to professionals like Aging Life Care Managers® only when options dwindle and urgency peaks.

Why Proactive Planning Pays Off

The implications of these trends extend far beyond individual families. Without advance directives or early consultations, seniors risk unwanted hospitalizations, financial burdens from last-minute arrangements, and emotional tolls on caregivers.... □

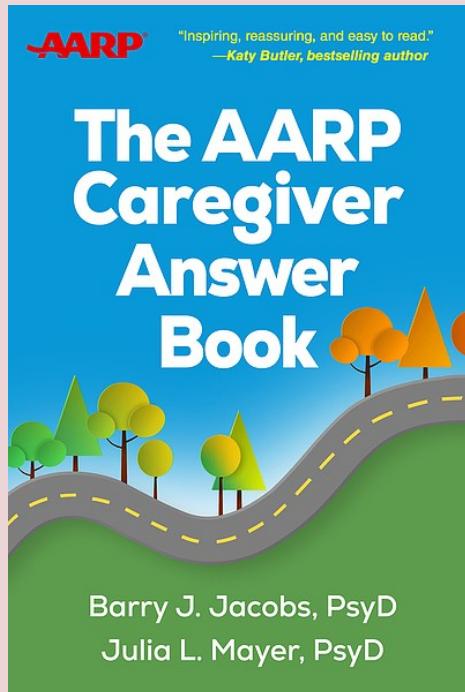
Excerpted from [Families Often Wait for Crisis Before Seeking Elder Care Guidance, Survey Finds | PositiveAging Community](#)

Local and Online Resources When Seeking Elder Care Guidance

- **Local Office on Aging (LOA)**—Administers over 30 community services providing nutrition, education, advocacy, and socialization for adults 60 and over. Call their office at (540)345-0451 or visit their website at loaa.org for more info.
- **Aging Well LibGuide**—A free online database of local programs, state services, national organizations, books, videos, and more to support older adults and their caregivers in aging with confidence, connection, and vitality available through the Salem Public Library. Topics include:
 - ◊ Caregiving
 - ◊ Daily Living & Safety
 - ◊ Disability Services
 - ◊ Financial & Legal Resources
 - ◊ Health & Wellness
 - ◊ And more!

Access the Library’s Aging Well LibGuide from our website: click on ‘Resources for Older Adults’ in the lefthand Navigation Menu, then click on ‘Healthy Aging Resources.’ (See pages 4 & 5 of this newsletter for more info.)

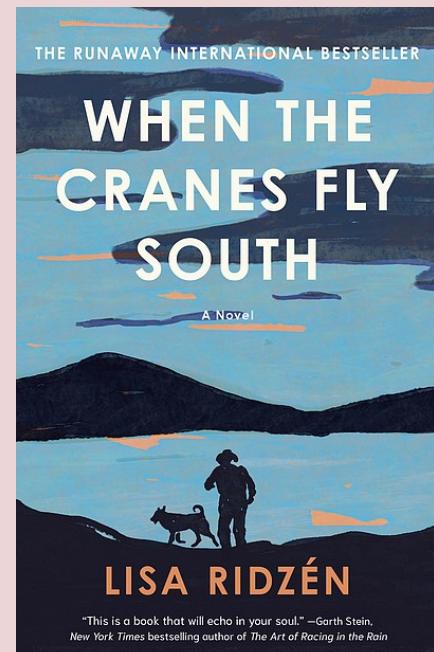
Available through the RVL Catalog



Provided by publisher—"Every year, millions of people take on the role of providing unpaid care to family, friends, and neighbors--a job that can be overwhelming. Caregivers wonder: How do I coordinate the care my loved one needs? How can I get other relatives to pitch in? Who pays for all this? Written in a Q&A format, this easy-to-navigate guide is packed with information, problem-solving and coping ideas, resources, stories, and communication tips. Husband-and-wife psychologists

Barry J. Jacobs and Julia L. Mayer have counseled family caregivers for over 30 years and cared for their own aging parents for a decade. They address everything needed to help parents, spouses, or other loved ones--from managing family conflicts to hiring aides to optimizing end-of-life care--in this wise and compassionate book"

From the RVL Catalog—"Bo is running out of time. Yet time is one of the few things he's got left. These days, his quiet existence is broken up only by daily visits from his home care team. Fortunately, he still has his beloved elkhound Sixten to keep him company ... though now his son, with whom Bo has had a rocky relationship, insists upon taking the dog away, claiming that Bo has grown too old to properly care for him. The threat of losing Sixten stirs up a whirlwind of emotion, leading Bo to take stock of his life, his relationships, and the imperfect way he's expressed his love over the years"



Click on book image or underlined text to go to RVL Catalog to request item.

Fighting a Health Insurance Denial? Here Are 7 Tips to Help

Click [here](#) to read the original article online from [KFF Health News](#); By [Lauren Sausser](#)

When Sally Nix found out that her health insurance company wouldn't pay for an expensive, doctor-recommended treatment to ease her neurological pain, she prepared for battle.

It took years, a chain of [conflicting decisions](#), and a health insurer switch before she finally won approval. She started treatment in January and now channels time and energy into helping other patients fight denials.

"One of the things I tell people when they come to me is: 'Don't panic. This isn't a final no,'" said Nix, 55, of Statesville, North Carolina.

To control costs, nearly all health insurers use a system called prior authorization, which requires patients or their providers to seek approval before they can get certain procedures, tests, and prescriptions.

Denials can be appealed, but nearly half of insured adults who received a prior authorization denial in the past two years reported the appeals process was either somewhat or very difficult, according to [a July poll published by KFF](#), a health information nonprofit that includes KFF Health News.

"It's overwhelming by design," because insurers know confusion and fatigue cause people to give up, Nix said. "That's exactly what they want you to do."

The good news is you don't have to be an insurance expert to get results, she said. "You just need to know how to push back."

Here are tips to consider when faced with a prior authorization denial:

I. Know your insurance plan.

Do you have insurance through your job? A plan purchased through healthcare.gov? Medicare? Medicare Advantage? Medicaid?

These distinctions can be confusing, but they matter a great deal. Different categories of health insurance are governed by different agencies and are therefore subject to different prior authorization rules.

For example, federal marketplace plans, as well as Medicare and Medicare Advantage plans, are regulated by the U.S. Department of Health and Human Services. Employer-sponsored plans are regulated by the Department of Labor. Medicaid plans, administered by state agencies, are subject to both state and federal rules.

Learn the language specific to your policy. Health insurance companies do not apply prior authorization requirements uniformly across all plans. Read your policy closely to make sure your insurer is following its own rules, as well as regulations set by the state and federal government.



Photo credit: [Curated Lifestyle](#) for [Unsplash+](#)

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2. Work with your provider to appeal.

Kathleen Lavanchy, who retired in 2024 from a job at an inpatient rehabilitation hospital in the Philadelphia area, spent much of her career communicating with health insurance companies on behalf of patients.

Before you contact your health insurer, call your provider, Lavanchy said, and ask to speak to a medical care manager or someone in the office who handles prior authorization appeals.

The good news is that your doctor's office may already be working on an appeal.

Medical staffers can act as "your voice," Nix said. "They know all the language."

You or your provider can request a "peer-to-peer" review during the appeals process, which allows your doctor to discuss your case over the phone with a medical professional who works for the insurance company.

3. Be organized.

Many hospitals and doctors use a system called MyChart to organize medical records, test results, and communications so that they are easily accessible. Similarly, patients should keep track of all materials related to an insurance appeal — records of phone calls, emails, snail mail, and in-app messages.

Everything should be organized, either digitally or on paper, so that it can be easily referenced, Nix said. At one point, she said, her own records proved that her insurance company had given conflicting information. The records were "the thing that saved me," she said.

"Keep an amazing paper trail," she said. "Every call, every letter, every name."

Linda Jorgensen, executive director of the Special Needs Resource Project, a nonprofit offering online resources for patients with disabilities and their families, has advised patients who are fighting a denial to specifically keep paper copies of everything.

"If it isn't on paper, it didn't happen," she said.

Jorgensen, who serves as a caregiver to an adult daughter with special needs, created [a free form](#) you can print to help guide you when taking notes during phone calls with your insurance company. She advised asking the insurance representative for a "ticket number" and their name before proceeding with the conversation.



Photo credit: [Centre for Ageing Better](#) for [Unsplash+](#)

4. Appeal as soon as possible.

The silver lining is that most denials, if appealed, are overturned.

Medicare Advantage [data published by KFF](#) in January found that nearly 82% of prior authorization denials from 2019 through 2023 were partially or fully overturned upon appeal.

But the clock is ticking. Most health plans give you only six months to appeal the decision, according to [rules laid out](#) in the Affordable Care Act.

"Don't dillydally," Jorgensen advised, especially if you're sending a paper appeal, or any sup-

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Access Salem Public Library's Free Aging Well LibGuide

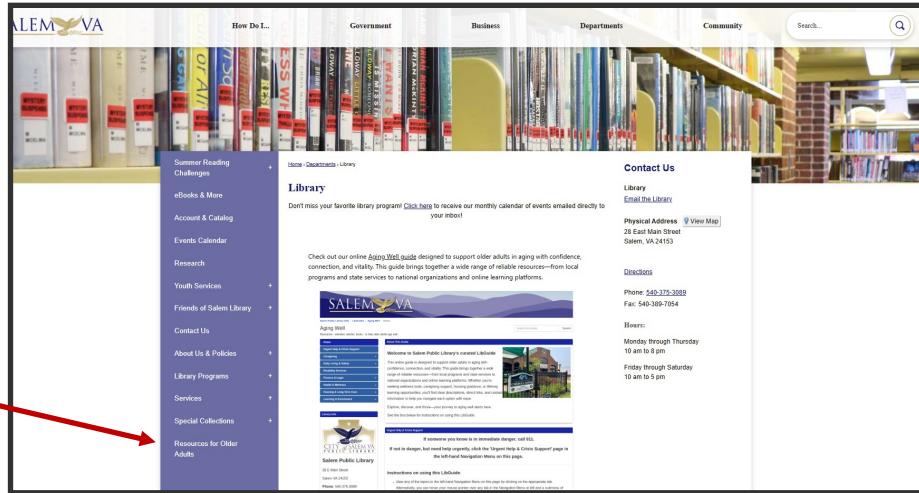
This online guide is designed to support older adults in aging with confidence, connection, and vitality bringing together a wide range of reliable resources—from local programs and state services to national organizations and online learning platforms.

Explore, discover, and thrive—your journey to aging well starts here.

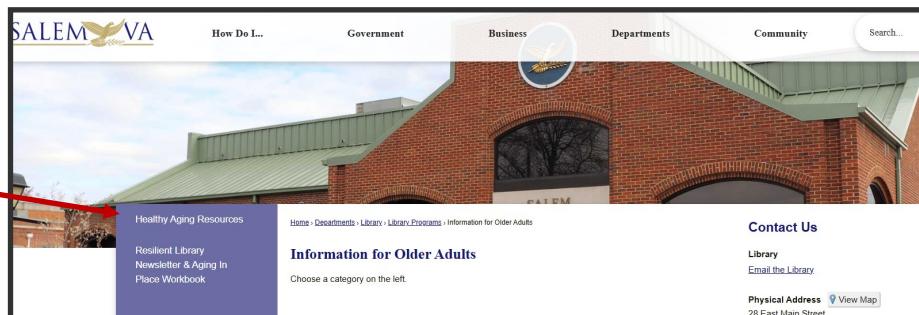
Topics include: **Urgent Help & Crisis Support, Caregiving, Daily Living & Safety, Disability Services, Finance & Legal, Health & Wellness, Housing & Long-Term Care, and Learning & Enrichment**

1. Go to www.salemlibrary.info

2. Click on **Resources for Older Adults** in the left hand menu



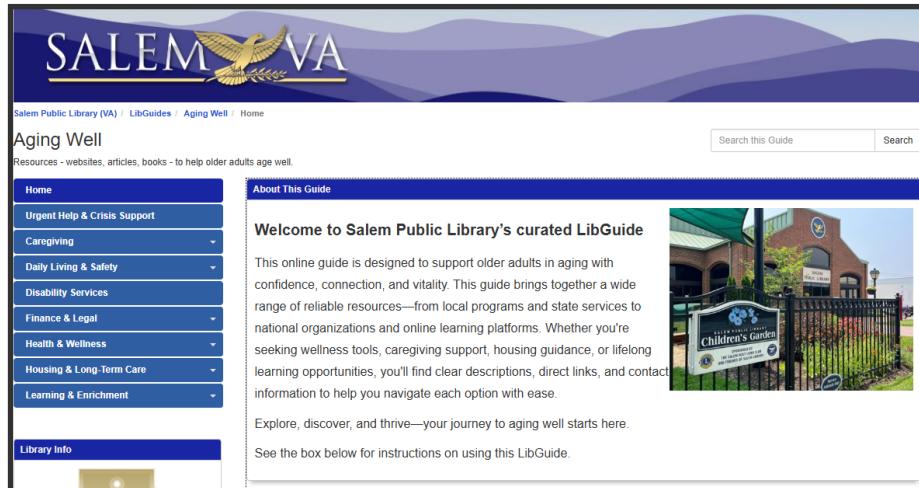
3. Click on **Healthy Aging Resources** in the left hand menu



4. Click on any of the topics in the left-hand Navigation menu to view all of the subtopics and resources.

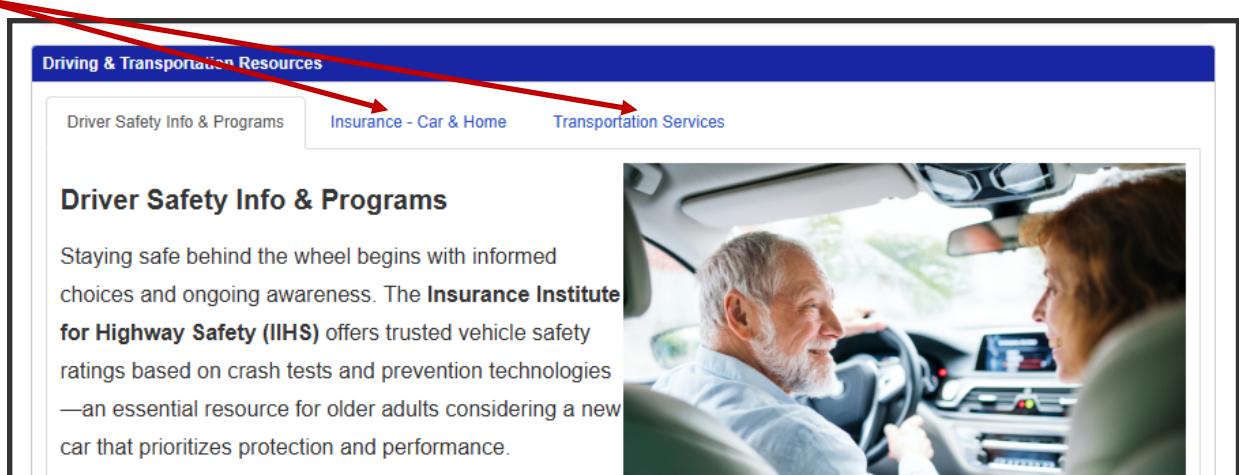


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More Tips on Using the Aging Well LibGuide

Click on tabs where provided to access additional resources.



Driving & Transportation Resources

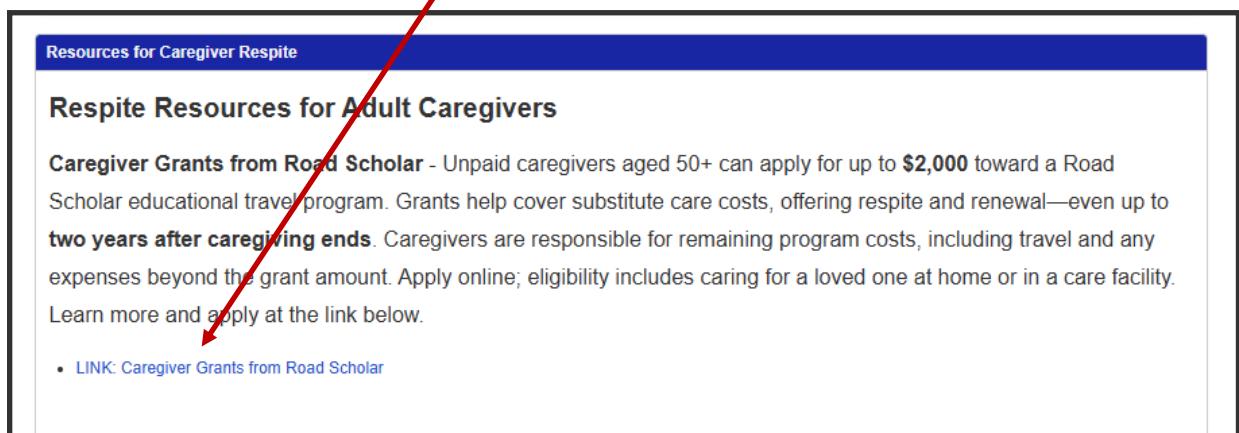
Driver Safety Info & Programs Insurance - Car & Home Transportation Services

Driver Safety Info & Programs

Staying safe behind the wheel begins with informed choices and ongoing awareness. The **Insurance Institute for Highway Safety (IIHS)** offers trusted vehicle safety ratings based on crash tests and prevention technologies—an essential resource for older adults considering a new car that prioritizes protection and performance.



Click on blue LINKs or book, video, or document images for more info or to request the book, view the video, or read the full document.



Resources for Caregiver Respite

Respite Resources for Adult Caregivers

Caregiver Grants from Road Scholar - Unpaid caregivers aged 50+ can apply for up to **\$2,000** toward a Road Scholar educational travel program. Grants help cover substitute care costs, offering respite and renewal—even up to **two years after caregiving ends**. Caregivers are responsible for remaining program costs, including travel and any expenses beyond the grant amount. Apply online; eligibility includes caring for a loved one at home or in a care facility. Learn more and apply at the link below.

- LINK: Caregiver Grants from Road Scholar



NOTE: For accessibility, clicking on website links will open the website in the **CURRENT WINDOW**. To navigate back to the Aging Well LibGuide, click on your browser's **BACK ARROW**.

SPL's Aging Well LibGuide will be updated as new information becomes available so be sure to check back often for new resources.

For more resources and in-depth information on topics of interest to older adults and their caregivers, subscribe to our free monthly newsletter, ***The Resilient Library Newsletter***, by emailing us at library@salemva.gov and let us know you'd like to be added to our email list.

You can also view or download a free copy of the
AARP & Salem Library Aging in Place Workbook

designed to help you develop your own individualized plan to age in place.

Access this workbook by clicking on the **Resilient Library Newsletter & Aging in Place Workbook** link in the lefthand Navigation Menu of the **Resources for Older Adults** webpage.

JOIN US for Puzzles & Games



Thursday, January 8, 2pm

Salem Library Meeting Room

**Come for a fun afternoon of
puzzles and games.**

**Bring a game or suggest a game
you'd like to play.**

No registration required.

For adults 18 and over.

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porting documents, through the U.S. Postal Service. She recommends filing quickly, and at least four weeks before the deadline.

For the sake of speed, some people are [turning to artificial intelligence](#) for help crafting customizable appeal letters.

5. Ask your HR department for help.

If you get your health insurance through an employer, there's a good chance your health plan is "self-funded" or "self-insured." That means your employer contracts with a health insurance company to administer benefits, but your employer shoulders the cost of your care.

Why does that matter? Under self-funded plans, decisions about what is or isn't covered ultimately rest with your employer....

Of course, there's no guarantee your employer will agree to pay. But, at the very least, it's worth reaching out for help.

6. Find an advocate.

Many states operate free [consumer assistance programs](#), available by phone or email, which can help you file an appeal. They can explain your benefits and may intervene if your insurance company isn't complying with requirements.

Beyond that, some nonprofit advocacy groups, such as the Patient Advocate Foundation, might help. On the foundation's website is [guidance about what to include in an appeal letter](#). For those battling severe disease, foundation staffers can work with you one-on-one to fight a denial.

7. Make noise.

We've [written about this before](#). Sometimes, when [patients and doctors shame insurers online](#), denials get overturned.

The same holds when patients contact lawmakers. State laws regulate some categories of health insurance, and when it comes to setting policy, state lawmakers have the power to hold insurance companies accountable.

Reaching out to your legislator isn't guaranteed to work, but it might be worth a shot.

Finally, if you're interested in sharing your experiences with a journalist, [fill out this form](#). [KFF Health News] would like to hear from you. □



Photo by [Getty Images](#) for [Unsplash+](#)

[KFF Health News](#) is a national newsroom that produces in-depth journalism about health issues and is one of the core operating programs at KFF—an independent source of health policy research, polling, and journalism. Learn more about [KFF](#).

Excerpted from [Fighting a Health Insurance Denial? Here Are 7 Tips to Help](#) | KFF Health News

**Salem Public Library**

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Fax: 540-389-7054

Email:
library@salemva.gov

Website:
www.salemlibrary.info

Our Hours:
Mon-Thurs, 10am-8pm
Fri & Sat, 10am-5pm

ABOUT THIS NEWSLETTER: This free, monthly newsletter is intended for adult caregivers and those interested in optimal aging topics and resources. Get a copy of this newsletter in your inbox! Email us at library@salemva.gov. You can also pick up a print copy near the Circulation Desk or access the current issue online on our website at this [link](#).

ONLINE RESOURCES FOR OLDER ADULTS: All of these resources intended for older adults and their caregivers are available free from the Salem Public Library's website.

- **Healthy Aging Resources** – Explore the Aging Well LibGuide, a database of trusted resources organized by topic with contact information where available from the *Healthy Aging Resources* link under *Resources for Older Adults*.
- **AARP & Salem Library Aging in Place Workbook** – Download or print this free workbook from the *Resilient Library Newsletter & Aging in Place Workbook* link under *Resources for Older Adults*. It offers practical guidance for creating your own unique plan to age in place, adapted from AARP and other respected sources.
- **GetSetUp** – Access live and on-demand classes taught by older adults for older adults, covering technology, wellness, hobbies, and more. Find *GetSetUp* on the *Research* page of the library website under *Resources for Topical Learning*.

NOTE: All underlined text in this newsletter are navigable links (left-click with mouse on the link or press CTRL and left-click on the link to navigate).

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