Everyone Ages 18 and Older Should Get a COVID-19 Booster Shot

Your COVID-19 Booster Shot

<table>
<thead>
<tr>
<th>If You Received</th>
<th>If You Received</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Pfizer-BioNTech or Moderna</strong></td>
<td><strong>Johnson &amp; Johnson’s Janssen</strong></td>
</tr>
<tr>
<td><strong>Who should get a booster?</strong></td>
<td><strong>Who should a booster?</strong></td>
</tr>
<tr>
<td>Everyone 18 years or older</td>
<td>Everyone 18 years or older</td>
</tr>
<tr>
<td><strong>When to get a booster?</strong></td>
<td><strong>When to get a booster?</strong></td>
</tr>
<tr>
<td>At least 6 months after completing your primary COVID-19 vaccination series</td>
<td>At least 2 months after completing your primary COVID-19 vaccination</td>
</tr>
<tr>
<td><strong>Which booster should you get?</strong></td>
<td><strong>Which booster should you get?</strong></td>
</tr>
<tr>
<td>Any of the COVID-19 vaccines authorized in the United States</td>
<td>Any of the COVID-19 vaccines authorized in the United States</td>
</tr>
</tbody>
</table>

Choosing Your COVID-19 Booster Shot

You may choose which COVID-19 vaccine you receive as a booster shot. Some people may prefer the vaccine type that they originally received, and others may prefer to get a different booster. CDC’s recommendations now allow for this type of mix and match dosing for booster shots.

Scheduling Your Booster Shot

If you need help scheduling your booster shot, contact the location that set up your previous appointment. If you need to get your booster shot in a location different from where you received your previous shot, there are several ways you can find a vaccine provider.

What to Expect during and after Your Booster Shot Appointment?

- Bring your CDC COVID-19 Vaccination Record card to your booster shot appointment so your provider can fill in the information about your booster dose.
- If you did not receive a card at your first appointment, contact the vaccination site where you got your first shot or your state health department to find out how you can get a card.
- You may experience side effects after getting a COVID-19 vaccine. These are normal signs that your body is building protection against COVID-19.
- Use v-safe to tell CDC about any side effects. If you enter your booster shot in your v-safe account, the system will send you daily health check-ins.
Scheduling Vaccination Appointments

Most vaccination providers schedule vaccination appointments online. To schedule your COVID-19 vaccination appointment, visit vaccine providers online scheduling services. If you have a question about scheduling your vaccination appointment contact a vaccination provider directly.

- CDC cannot schedule a vaccination appointment.
- CDC cannot assist with verifying, rescheduling, or cancelling your vaccination appointment.

If you need to verify, reschedule, or cancel a COVID-19 vaccination appointment, contact the location that set up your appointment. If you need to schedule a second-dose, additional-dose, or booster-dose appointment and the location where you received your other dose(s) is no longer offering COVID-19 vaccine, you may be able to get an appointment at another location. Contact your state or local health department for help or look for other COVID-19 vaccination providers near you.

Planning for Your COVID-19 Vaccination

Learn more about COVID-19 vaccines and help ensure others in your community are vaccinated. Here is what you can do:

- Make a plan for yourself or your family members to get vaccinated.
  - Remember, you can get a COVID-19 vaccine and any other vaccines, including a flu vaccine, at the same visit.
- Learn more about COVID-19 vaccines and the benefits of vaccination.
- Join COVID-19 Community Corps. Receive timely, accurate information to share with your family, friends, and neighbors to encourage them to get vaccinated.
- Continue to take recommended actions to protect yourself and others from COVID-19.

COVID-19 booster shots and additional primary doses are available wherever COVID-19 vaccine primary series shots are being given.

How Do I Find a COVID-19 Vaccine?

Find a COVID-19 vaccine: Search vaccines.gov; text your ZIP code to 438829; or call 1-800-232-0233 to find locations near you.

There are several ways you can look for vaccination providers near you in the United States.

- Visit Vaccines.gov to find vaccination providers near you. In some states, information may be limited while more U. S. vaccination providers and pharmacies are being added. Learn more about COVID-19 Vaccination Locations on Vaccines.gov.

- Text your ZIP code to 438829 or call 1-800-232-0233 to find vaccine locations near you in the United States.

- Check your local pharmacy’s website to see if vaccination appointments are available. Find out which pharmacies are participating in the Federal Retail Pharmacy Program.

- Contact your state health department to find additional vaccination locations in the area.

- Check your local news outlets. They may have information on how to get a vaccination appointment.

Process for Finding a COVID-19 Vaccine Is Always the Same

Whether you want to schedule your first dose or any other doses, the process to find a COVID-19 vaccine provider is always the same.

- If you need help scheduling a vaccination after you’ve had your first shot, contact the location that set up your first appointment.

- If you need to get another dose in a location that is different from where you received your previous shot (for example, if you moved to a different state or attend school in a different state) you can find a vaccine provider by following any of the recommendations above.

- If you are having trouble or have questions about using a vaccination management or scheduling system, reach out to the organization that enrolled you in the system. This may be your state or local health department, employer, or vaccination provider.

COVID-19 booster shots and additional primary doses are available wherever COVID-19 vaccine primary series shots are being given.
Safe, Easy, Free, and Nearby COVID-19 Vaccination

The federal government is providing the vaccine free of charge to all people living in the U.S., regardless of their immigration or health insurance status.

**COVID-19 Vaccines Are Free to the Public**

**What You Need to Know**

- COVID-19 vaccines are available for everyone ages 5 years and older at no cost.
- Vaccines were paid for with taxpayer dollars and will be given free of charge to all people living in the United States, regardless of insurance or immigration status.
- COVID-19 vaccination is an important tool to help stop the pandemic.
- CDC recommends you get a COVID-19 vaccine as soon as you can.

**Be Aware of Scams**

If anyone asks you to pay for access to a COVID-19 vaccine, you can bet it’s a scam. Don’t share your personal or financial information if someone calls, texts, or emails you promising access to a vaccine for an extra fee.

**COVID-19 vaccination providers cannot:**

- Charge you for a vaccine
- Charge you directly for any administration fees, copays, or coinsurance
- Deny vaccination to anyone who does not have health insurance coverage, is underinsured, or is out of network
- Charge an office visit or other fee to the recipient if the only service provided is a COVID-19 vaccination
- Require additional services for a person to receive a COVID-19 vaccine; however, additional healthcare services can be provided at the same time and billed as appropriate

**COVID-19 vaccination providers can:**

- Seek appropriate reimbursement from the recipient’s plan or program (e.g., private health insurance, Medicare, Medicaid) for a vaccine administration fee
  - However, providers cannot charge the vaccine recipient the balance of the bill.
- Seek appropriate reimbursement for uninsured vaccine recipients from the Health Resources and Services Administration’s COVID-19 Uninsured Program.

**Anyone in the United States Can Get Vaccinated**

The federal government is providing vaccines free of charge to everyone 5 years and older living in the United States, regardless of their immigration or health insurance status.

Ensuring that everyone ages 5 years and older in the United States can receive a COVID-19 vaccine helps us get closer to the goal of achieving population immunity. Population immunity makes it harder for COVID-19 to spread from person to person, and it even helps protect people who cannot receive a vaccine, like newborns.

CDC does not require U.S. citizenship for individuals to receive a COVID-19 vaccine. Jurisdictions (state, tribal, local, and territorial) cannot add U.S. citizenship requirements or require U.S. citizenship verification as a requirement for vaccination.

5 Reasons Older Adults Aren’t Getting Hired

If you’re over 40, hunting for a job and not getting hired, you’re far from alone. Adults in their 40s, 50s and 60s now make up half of the long-term unemployed (those out of work for more than six months) in the United States. If you’re over 40, hunting for a job and not getting hired, you’re far from alone.

Adults in their 40s, 50s and 60s now make up half of the
Roughly 1.2 million older adults fall into this category. Given that there are more than 10.4 million open jobs, you’d think it would be easier for them to find work, especially with years of experience. It is anything but, and much more complicated than you might think.

Here are five reasons why and the story of one 51-year-old woman who’s learning new skills to get qualified for a job with flexibility:

1. **Lack of Skills**

A lack of skills is a factor not just for some older job seekers, but younger ones, too. Rapid advances in technology have changed almost every industry — from construction to manufacturing to retail — making it necessary for workers to learn new skills to keep apace of those changes.

Sometimes these skills can be taught on the job; sometimes they require enrolling in an outside program. Many skills-training programs, however, are geared toward younger job seekers or people with more flexibility in their home/work balance. So, acquiring the right skills for better-paying jobs can be a challenge if you have significant family and time obligations.

2. **Being a Caregiver**

Older women, in particular, have found it harder to return to the workforce in part because it often falls to them to fill the role of caregiver, whether for an ailing spouse, older parent, child or grandchild.

If a job doesn’t offer flexibility, the applicant who also has caregiving responsibilities might have to make the tough choice of remaining jobless as opposed to leaving a loved one alone.

3. **Health Concerns**

Older adults are more vulnerable to the physical effects of COVID-19. While the spread of the coronavirus has slowed, some people in their 60s and older are still concerned about returning to workplaces.

The lack of a universal policy on masks and vaccines in the workplace may force an older job seeker to choose between their financial and health needs.

4. **Overqualified for Entry-Level or Low-Paying Jobs**

Many older workers who were laid off during the pandemic are struggling to find their way back into the workforce at the same level they left, both in seniority and pay. After 30+ years in the workforce, they frequently don’t want to start at the bottom again. Entry-level jobs tend to pay at the low end of the pay scale, as do many other positions that employers are trying to fill.

5. **Age Bias**

Stereotypes by employers about older workers abound — they’re not digital-savvy, they’re hard to train, they’re crabby. Age discrimination in the workplace is against the law, but there is plenty of evidence it happens. According to research published in the recent Meeting the Midcareer Moment report from the employment nonprofit Generation, employers are often overlooking the experience someone over 45 brings to the workplace because they believe younger job seekers are nimbler when it comes to adapting to change.

**Nimble, Willing and Able**

“Just applying for a regular job, it’s no longer about what I know, it’s about my age,” said Lafondia Crutchfield, 51, who lives in New Orleans and works at an Amazon warehouse. She has had a variety of jobs over the years, including working at a pharmacy and in a passport office while raising her children.

Crutchfield says her current job is the best-paying one she can get right now based on her resumé, but it’s hard on her physically.

“Amazon is actually a great company, I just think I’m in the wrong position,” Crutchfield explains.

She’s hoping to find a job that lets her work remotely. “My grandmother is ninety-five and my parents are getting older. They live in Alabama,” Crutchfield notes.
She says she’s watched as the job market has changed — better-paying jobs now require new skills and often a certification. That’s why Crutchfield is taking a free 11-week, junior web developer certification course weekdays through Generation USA, a nonprofit that partners with employers.

The program accepts people of all ages and Crutchfield has the full support of Amazon to keep working while learning new skills. When it’s over, Crutchfield will earn an industry-recognized credential and Generation USA will introduce her to its employer partners.

Crutchfield considers herself a lifelong learner and is excited about being in a program that can lead to a good career and more financial security. “I’ll have the income that I need to support myself at this stage in my life and to be able to support myself when I no longer am able to work,” she says. “I was taught never to give up, no matter what it is, and that’s exactly what I’m doing.”

Contributing Author: Ramona Schindelheim is the editor-in-chief for WorkingNation, the nonprofit media company reporting on solutions to the employment and career challenges now facing American workers.

3 Ways to Have Better Work/Life Balance in 2022

Are you ready to take control of your work/life balance in 2022? I ask because, despite the dramatic rise in working from home during the pandemic, many employees and self-employed people report feeling more stressed than ever.

Workplace consultant Lindsay Pollak writes that she’s “hearing from employees and leaders at all levels across all industries about how they’re experiencing higher burnout, anxiety and depression, as well as how employers are receiving more and more requests from employees for mental health breaks.” Pollak thinks mental health in the workplace will be the HR headline for 2022.

And in a recent McKinsey & Co. look at trends for 2022, one CEO said “Prioritizing work-life balance across all industries including those that have typically been hostile or predatory to their workforce will impact the economy in fundamental ways.”

For Some, Work/Life Balance Is a Fantasy

Of course, for many low-level and essential workers who labor at more than one job and rarely have the luxury of working from home, achieving work/life balance is a near impossible feat. Low pay remains the top driver of workplace stress, followed by long hours and a lack of advancement opportunities, according to the latest American Psychological Association well-being survey.

Yet for some, the pandemic has improved their work/life balance. A recent survey of 1,010 U.S. employees from the invoicing company Skynova found that a whopping 83% of people believe they currently have a positive work/life balance.

“We were surprised to learn that this percentage is as high as it is,” said Jennifer Graham, a web developer at Skynova. “But many companies have implemented new policies to help combat resignations and employee turnover. These new incentives have contributed to the work-life balance we see in our study.”

Reason for Optimism

Clearly, work/life balance during the pandemic has varied widely, depending upon the job, personal circumstances and a host of other factors. To quote Charles Dickens, “It was the best of times, it was the worst of times.”

Yet despite the ongoing challenges, as a coach who specializes in helping people with second-act careers and reinvention, I think there’s reason for optimism moving forward.

More companies have embraced flexibility due to the pandemic. And with employers desperate to fill job vacancies and retain workers — a record 4.4 million Americans quit their jobs in September — you’ll likely have stronger negotiating power for better work/life balance than you’ve had in quite some time.

3 Steps to Improve Work/Life Balance in 2022

So, whether you’re looking to switch jobs or make your current position or entrepreneurial endeavor less stressful, here are three steps to help improve your work/life balance next year:

1. Define your work/life priorities. While you’ll never achieve the perfect balance, the first 1. Define your work/life priorities. While you’ll never achieve the perfect balance, the first step is to get clear about your list of wants and needs. This list will differ for everyone, so make sure it reflects your priorities.

Typically, there’s a range of components that influence work/life balance. Among the factors referenced in the Skynova study: securing a flexible schedule, having more time for family and hobbies, not having to work overtime, being able to take breaks during the workday and having the ability to take sufficient vacation time without being made to feel guilty for taking it.
As you reflect on your priorities, you might notice that they’ve changed as you’ve aged.

In the Skynova survey, 67% of boomers rated having time with family as the most crucial aspect of a healthy work/life balance, as opposed to 61% of Gen Xers and 59% of millennials. But when it came to the ability to take vacation time, only 48% of boomers rated that as important, versus 58% of Gen Xers and 56% of millennials.

So, ask yourself what’s most important to you now: Do I need to work from home full-time? Do I want more vacation time? Would I be happier if I could take time for exercise during the workday? Only after you acknowledge your specific drivers, can you be clear about the best solutions.

2. **Focus on what you control.** It’s easy to blame your employer or demanding clients for your work/life challenges. But, in reality, you may have more control over your work/life balance than you realize.

Do you really need to respond to work emails at night or spend time working on a holiday? Over time, those behaviors can become self-destructive habits. And yet, according to a survey from the global staffing company Robert Half, 68% of professionals who transitioned to a remote setup during the pandemic said they work on the weekend.

“A quick fix for greater work/life ease is to account for how you spend your time, zero in on priorities and cut out the fluff,” says Wilton, Conn.-based career adviser and founder of The 4 Jobs Club, Kathryn Sollmann (the four jobs to nurture, Sollman says, are careers, children, aging parents and households).

“Our to-do lists tend to be filled with tasks that might be nice to do in a perfect world, but don’t fit our imperfect lives,” notes Sollmann. “It’s better to focus on two or three achievable things within your control.”

3. **Before moving on, explore ways to improve your current situation.** Given the hot job market, it’s understandable if you’re ready to go find a new job or launch a business. But first, you might want to try improving your current situation.

And here, you may be in the driver’s seat. Right now, many employers are looking for ways to retain their staff. A recent LinkedIn study found that the U.S. job promotion rate is on the rise, trending 9% higher than the same period last year.

You also might be surprised by other benefits your employer might offer if you ask about better work/life balance.

One new study from the human resources trade group SHRM found that 42% of organizations it surveyed have implemented new or additional remote work or flexibility options to reduce turnover.

So, think about which components of your job you’d like to see changed and go have a talk with your manager. Then, if your employer refuses to budge, 2022 just might be your moment to jump on the Great Resignation bandwagon.

**Contributing Author: Nancy Collamer, M.S., is a semi-retirement coach, speaker and author of Second-Act Careers: 50+ Ways to Profit from Your Passions During Semi-Retirement.**

---

**Health**

**Feeling SAD? How to Fight Back Against Seasonal Depression**

Winter’s shorter days can lead to a serious slump, but there are ways to improve your mood

One recent afternoon, Kelly Rohan, a professor at the University of Vermont, looked out her office window and spotted a tree half full of brilliant orange-colored leaves. To Rohan, the tree was lovely, but she knew some people might see it differently — as a harbinger of “gloom and doom.”
Rohan, a psychologist, treats and studies people with seasonal affective disorder, or SAD, a form of depression that returns year after year at the same time. The most common type peaks in winter, but it often starts in the fall as days get noticeably darker and shorter. People who are full of energy and high spirits during the summer start to feel sleepy and sluggish. Many crave sweets and starches. They gain weight. Some become deeply sad and withdrawn and don’t recover until spring.

But right now — before the symptoms of SAD and milder forms of “winter blues” reach their peak — is the best time for susceptible people to take steps to head off a more serious slump, experts say.

"As the days get shorter, and all you want to do is to pull the covers over your head, don’t," says Norman Rosenthal, M.D., a clinical professor of psychiatry at Georgetown University School of Medicine. He speaks from experience: Rosenthal suffers from winter blues himself.

Staying engaged in the world, even when it means putting on snow boots, can help ward off winter sadness, Rosenthal, Rohan and other experts agree. Treatment also can include medication, talk therapy and the very thing in decline right now — bright light.

Left untreated, SAD can be as serious as any other form of depression, Rosenthal says: “People can feel suicidal, people can lose jobs, and they can lose relationships.”

Understanding SAD

Morgana Rae, a life and business coach who lives in Los Angeles, says she does not have the most severe form of SAD, but has a milder version: “I get droopy as the light goes down. During winter, my thinking is not as sharp as it is in the summer. I don’t have as much energy.” And when clouds cover the California sun for too many days, she says, "I literally feel sad."

While Rae, 54, says she’s never sought medical help for her symptoms, she is looking for answers.

So are many others. Overall rates of SAD in the United States range from about 1 to 5 percent, depending on study methods, Rohan says. But, she notes, the problem is not evenly distributed: Residents in northern areas like Alaska and New England, where winter days are particularly short, appear more likely to report symptoms of SAD (Fairbanks, Alaska, sees just three hours and 42 minutes of daylight on the winter solstice.) Women, especially those in reproductive years, are most likely to experience SAD, but anyone can be affected, says Dan Oren, M.D., an associate professor of psychiatry at Yale University. It’s possible, he says, that fewer older adults report SAD symptoms because the most vulnerable have learned to cope — sometimes by moving to sunnier locales during winter or year-round.

A lack of light exposure is the biggest risk factor, Rohan says. A leading theory is that on darker mornings, some people’s brains don’t get the signal that day has begun, which throws their biological clocks out of sync. These people wake up groggy and stay that way, partly because their bodies are still producing the sleep hormone melatonin, Rohan says. Weak daytime sunlight and early sunsets just make things worse. Lethargy and, eventually, depression, can deepen as the dark days persist.

SAD may partly result from a mismatch between our natural tendency to slow down in winter — just like other animals — and the modern expectation that we stay productive year-round, Oren says. Both biological and psychological factors are clearly at work, he adds.

Treatments

Rosenthal, who grew up closer to the equator, in South Africa, says he first experienced winter gloom when he moved to New York in the mid-1970s. Now 71, he says he’s used what he’s learned since then to keep his symptoms in check. For him, that includes plenty of exercise and light — indoors and outdoors — and to stay as engaged in the world as possible. He also meditates to relieve stress.

Treatments for SAD can include:

- **Light therapy.** Rosenthal led a team of researchers who first identified SAD in the 1980s. One early discovery was that the out-of-sync body clocks could be reset by daily exposure to bright, artificial light. Light therapy remains a mainstay of treatment today.

Patients with SAD typically are asked to sit in front of a light-emitting box for at least 30 minutes first thing in the morning. Some people also benefit from a session around sunset, Rohan says. There’s no “one-size-fits-all” regimen, she says.
• Medication. SAD also can be treated with antidepressant medications. In some studies, they work better than placebos to combat symptoms. Some people work with their doctors to taper on and off the pills, rather than take them year-round, Rohan says.

• Talk therapy. Rohan is studying a different approach, a form of talk therapy called cognitive behavioral therapy, or CBT, that addresses unproductive thoughts and behaviors. Rohan has compared light therapy and CBT, and she found that each treatment works in about half of sufferers — but that CBT seems better at preventing relapses from year to year.

In CBT sessions, patients talk about winter “in very bleak terms,” Rohan says. Therapists urge patients to question those views and to stay social and active during the season. “Usually, these folks will admit that they disengage and stop answering the phone,” she adds.

Lifestyle Changes

Rae, the California woman with seasonal blues, says she bought a light box last year but hasn’t tried it yet. She says she does plan to get out more this winter for early-morning walks in the sun and for evening swing dancing classes with her husband. If pandemic restrictions ease, she may take a trip to Uruguay, where it will be summer.

Rosenthal says sunny travel can be a great mood booster. “People can come back from the sunny spot feeling exuberant,” he says. But that boost may not last. Once you put away your swimsuit, he says, “you really have to get back to your regimen and do everything that you do to keep well.”

What to Know About Light Therapy and SAD?

Doctors say it’s best to get medical advice before self-treatment with light therapy, especially if you have severe symptoms such as suicidal thoughts. And no one with past or current eye disease or a history of mania should use light devices without medical supervision.

While prices of boxes sold online can range from less than $50 to more than $1,000, those that meet the standards used in studies can be found for “about $200 or less,” says Yale SAD researcher Dan Oren. Oren is an unpaid board member at the nonprofit Center for Environmental Therapeutics, which sells and recommends some light boxes.

Here are some guidelines when considering a purchase:

• Use a device that provides 10,000 lux of light at a comfortable sitting distance. Some boxes sold as 10,000 lux deliver that much illumination only if your face is within a few inches of the screen.

• The device should filter out ultraviolet rays. You don’t want a tanning lamp.

• Don’t stare directly at the light. A light that can be positioned downward will minimize glare.

The Center for Environmental Therapeutics offers more information at www.cet.org.

Kim Painter is a contributing writer who specializes in health and psychology. She frequently writes for AARP’s Staying Sharp and previously worked as a health reporter and columnist at USA Today.
Local agencies can provide in-home safety assessments, Markwood says. But she acknowledges the accommodations are often not easy.

"The first thing people think of is, This is going to look like a hospital, and I don’t want my house to look bad," she says. "There are things you can do that blend in with that decor and make house a home."

**Simple Steps to Prevent Falls**

Falls are a major health hazard for older Americans, causing millions of injuries and 32,000 deaths a year, according to the U.S. Centers for Disease Control and Prevention. Some simple, inexpensive adjustments can go a long way toward reducing risk, says Bryan Oden, a longtime physical therapist and the cofounder of BubbleCare, a Texas-based company that helps families find caregiver assistance.

For example, Oden says that when he would do home safety evaluations for his company, about half the homes he visited had a pet. To prevent tripping, he recommends having a secure area for the pet as the older resident moves around.

"It’s a huge fall risk," he says. "At no point in time have I ever said, ‘You need to get rid of your animal.’ But at the same time, you need to keep them away."

Another area of concern is a change in floor surfaces from tile to wood or carpet, which creates potential dangers at doorways.

"A great recommendation is putting orange tape to help alert you," Oden says.

Additionally, throw rugs are a hazard, especially for people on walkers, as equipment can clear the front but get caught up in the back. Electrical cords are another danger, he says.

For additional lighting, he recommends plug-in sensor lights. With age come increased chances of cataracts and increased problems seeing well under low light levels.

Keep in mind that what might look to you like minor steps to age-proof a home may strike your parents "as something bigger, like losing independence," Oden says. "It could be very upsetting and a major obstacle for change. Have empathy, understanding and compassion."

**Older Houses Present Challenges**

For an online glimpse at assorted modifications, visit The Lifetime Home, an interactive resource created by the Fall Prevention Center of Excellence at the University of Southern California Leonard Davis School of Gerontology. It provides a room-by-room set of potential hazards as well as fixes. Those who aim for more extensive and expensive remodeling can seek out a contractor designated by the National Association of Home Builders as a certified aging-in-place specialist (CAPS).

The industry group created the CAPS program to give homeowners some assurance that they are hiring a builder with knowledge about the challenges older clients can face. The aim is to reduce the risk that someone inexperienced with the needs of an older adult could create a harmful situation — grab bars improperly installed, for example.

More than 9,000 people have been certified as CAPS, and training is offered at 30 to 40 locations each year around the country and in Canada. But Dan Bawden, who helped found the program and trains peers for the certification, says that number represents a tiny fraction of the country’s contractors and remodelers.

"Having homes that are unfriendly to seniors as they get older is nothing new," says Bawden, the owner and president of Legal Eagle Contractors, a custom building and remodeling firm based in Bellaire, Texas. "In really older houses, doors are almost always too skinny." Modification costs range from basics, such as $500 for adding grab bars, to $2,800 to widen a doorway. To truly modify a 2,000-square-foot house not built for accessibility can be a $100,000 to $150,000 project if it includes installing additional lighting, building ramps to get inside from outdoors, widening doorways, remodeling floors without bumps and threshold changes, and redoing at least one bathroom and the kitchen, Bawden says.
Some Financial Assistance Available

Local or state programs can provide financial assistance for retrofits such as grab bars, Bawden says. In some cases, funds may be available for a change a doctor prescribes as medically necessary.

As a general rule, traditional Medicare doesn’t cover most retrofits. But your loved ones may fare better financially if they’re enrolled in some types of Medicare Advantage plans. Medicare allows these plans to pay for shower grips and other safety devices designed to prevent falls and for accessibility improvements to a member’s home, such as permanent ramps or wider hallways and doors to accommodate wheelchairs.

Low-interest loans for home improvements are options. If your family’s income is low, you live in a rural area and the home being modified belongs to someone age 62 or older, the renovations may qualify for the federal Rural Housing Repair Loans and Grants program from the U.S. Department of Agriculture.

Your state or local government also might have a loan or grant program to help seniors stay in their homes. Habitat for Humanity offers a Home Preservation program for low-income families. The national program targets exterior repairs, but some affiliates also will help with accessibility.

Also check with social service agencies that lend equipment such as wheelchairs or ramps.

Editor’s note: This article, originally published Nov. 28, 2019, has been updated with more recent information on the 65-plus population, fall risks, the CAPS program and home-modification costs.

How to Get the COVID Vaccine and Booster to Homebound Older Adults

Key Takeaways

- The COVID vaccine and booster shot is recommended for older adults to provide maximum protection against the virus.
- People with Medicare Part B pay nothing for the COVID-19 vaccine and booster shot.
- Homebound seniors can arrange with Medicare to receive the COVID vaccine and booster shot in their homes.

The COVID-19 vaccine has proven to be highly effective in reducing the risk of severe disease, hospitalization, and death, and health officials have recommended older adults receive a booster shot to provide additional protection, especially as new variants emerge.

Medicare covers many preventive services, often at no cost to beneficiaries. This includes several vaccines and immunizations for the flu, pneumonia, hepatitis B, and COVID-19.

Keep reading to get answers to common questions you and your older clients may have about this recommendation, and where to find a COVID booster appointment in your community.

Does Medicare cover the COVID-19 booster shot?

Yes, Original Medicare Part B covers COVID-19 vaccines, including the booster shot, regardless of whether someone has Original Medicare or a Medicare Advantage plan.

How much does the COVID booster cost?

People with Medicare should owe nothing for the shot(s). The Medicare Part B deductible does not apply, and there is no copayment, and the provider cannot charge an administration fee for the booster.

Which booster shot should older adults get?

The CDC has said that it is fine for people to “mix and match" the specific vaccine type they first received with the booster. So someone who received the Pfizer series for their first two shots can get the Moderna or Johnson & Johnson as their booster.

Or they may prefer to stay with the same vaccine manufacturer for all shots. If you or your client are unsure which vaccine to get as a booster, check with their primary care physician or pharmacist.
How can I help clients set up an appointment for a booster shot?

Many health providers, pharmacies, and local health departments have COVID-19 boosters available. Visit www.vaccines.gov to search for a specific vaccine and location near you; appointments are typically available up to two weeks in advance. Be sure to remind your clients to bring their COVID-19 vaccination card and Medicare card to the appointment.

How can I help older adults get transportation to their appointment?

NCOA has teamed up with Lyft again to provide a ride redemption code (the code to use is NCOABOOSTER) for older adults to get a ride to and from their COVID-19 vaccine (and now booster) appointment. There’s still time until the end of 2021 to take advantage of this offer.

For more information, visit: https://www.ncoa.org/article/how-to-get-the-covid-vaccine-and-booster-to-homebound-older-adults

NCBA Supportive Services

NCBA Supportive Services include:

Job Training & Employment

NCBA administers Senior Community Service Employment Program (SCSEP) with funding from the U.S. Department of Labor (DOL) to over 3,500 older adults, age 60+ in North Carolina, Arkansas, Washington, DC, Illinois, Missouri, Michigan, Ohio, Florida, and Mississippi. SCSEP is a part-time community service and work-based job training program that offers older adults the opportunity to return or remain active in the workforce through on the job training in community-based organizations in identified growth industries.

Priority is given to Veterans and their qualified spouses, then to individuals who: are over age 65; have a disability; have low literacy skills or limited English proficiency; reside in a rural area; may be homeless or at risk for homelessness; have low employment prospects; failed to find employment after using services through the American Job Center system.

Annually, NCBA and CVS partner to host job fairs to orient SCSEP participants about the benefits of working at CVS as a mature worker.

To learn more about the Senior Community Service Employment Program (SCSEP), visit: https://ncba-aging.org/employment-program-resources

NCBA administers the Environmental Employment (SEE) Program with funding from the U.S. Environmental Protection Agency.

Founded in 1970, The National Caucus and Center on Black Aging, Inc. (NCBA) is a national 501 (c) (3) nonprofit organization. Headquartered in Washington, DC, NCBA is the only national aging organization who meets and addresses the social and economic challenges of low-income African American and Black older adults, their families, and caregivers.
in the workforce while sharing their talents with the U.S. Environmental Protection Agency (EPA) in Washington, DC, and at EPA Regional Offices and Environmental Laboratories in NC, OK, FL, and GA.

To learn more about the Senior Employment Environment Program (SEE), visit: https://www.ncba-aged.org/environmental-employment-program-resources

HEALTH & WELLNESS

Health and Wellness

NCBA administers a health and wellness program with funding from the U.S. Department of Health and Human Services, Administration for Community Living to advance the principles of activity and vitality at a mature age; works to decrease access barriers to healthcare; and reduce or eliminate health disparities among racial, ethnic minority, and LGBT older adults.

The NCBA Health and Wellness Program offers continual education, resources, and technical assistance either in-person, online, or through self-paced learning opportunities.

The program offers a wide variety of social and economic services and support including, the delivery and coordination of national health education and promotion activities, and the dissemination of and referral to resources.

To learn more visit https://ncba-aging.org/health-and-wellness

Housing

Established in 1977, the NCBA Housing Management Corporation (NCBA-HMC) is the organization’s largest program and service to seniors. NCBA-HMC provides senior housing for over 500 low-income seniors with operations in Washington, DC, Jackson, MS, Hernando, MS, Marks, MS, Mayersville, MS and Reidsville, NC.

To learn more about NCBA Housing Program, visit https://www.ncba-aged.org/affordable-housing/

Rather than a live webinar, we have linked a recorded webinar for you to view at your convenience to help in your outreach to older African Americans in your community who are still wary about the Covid-19 vaccines or have trouble accessing services. The webinar runs less than 20 minutes.

Not only does this video include practical suggestions and “lessons learned” about organizations seeking to educate their members and facilitate vaccinations, but it also includes a Tool Kit with an infographic, tip sheet, a brief informational video that addresses myths and facts about the vaccines, and appointment cards to help recipients keep track.

Here is the link to the Recorded Webinar and the Tool Kit.

We strongly encourage you to download the informational video in the Tool Kit for public showings, to email it to members, or to share with other organizations and individuals who are engaged in Covid-19 education. There is no copyright on the video, so feel free to distribute it far and wide.

We would very much appreciate your feedback about this webinar, the Tool Kit and your distribution numbers.

Please let us hear from you at covid@ncba-aging.org.
If the COVID-19 crisis has already had an impact on your finances, and you are worried about covering your bills or monthly payments, one of the best things to do now is to reach out and ask for help.

COVID-19 Financial Resources

Do you have questions? Do you need help or advice?
These nonprofit and government organizations offer answers and help.

**UNEMPLOYMENT**
National Employment Law Project (NELP) help.org
US Department of Labor Employment Rights DOL.gov/coronavirus/unemployment-insurance

**FINANCIAL & DEBT COUNSELING**
Operation Hope 1-888-388 HOPE (4673) or register for virtual financial recovery coaching at operationhope.org
Consumer Financial Protection Bureau (CFPB) 1-855-411-2372 cfpb.gov
Society for Financial Education & Professional Development, Inc. 703-920-3807 sfpd.org
UNIDOS – US (formerly La Raza) 202-785-1670 unidosus.org
National Foundation for Credit Counseling 1-800-388-2227 nfcc.org

**RENTERS & HOMEOWNERS**
Consumer Financial Protection Bureau (CFPB) cfpb.gov
National Community Reinvestment Coalition (NCRC) 202-628-8866 ncrc.org

**OLDER AMERICANS**
Administration on Aging ACL.gov
National Center on Law and Elder Rights ncler acl.gov
National Resource Center on Women and Retirement wiserwomen.org/national-resource-center-on-women-and-retirement

**RETIREMENT PLANS**
Retirement Clearinghouse Cashout Calculator Provides a better understanding of how much cashing out your retirement savings can cost you. rch1.com/individuals/cash-out-calculator
Alliance for Lifetime Income The RISE Score™ is a calculator that gives a retirement credit-like score. allianceforlifetimelncome.org
**How to Stay Safe During a Pandemic (Holiday Edition)**

**How to Protect Yourself and Others**

**Self:**
- Get vaccinated.
- Wash or use hand sanitizer after everything you touch.
- Wear a mask.
- Social distance at least 6 feet apart no (handshakes, hugs, kisses on the cheek, etc.)

**Safety Measures:**
- Disinfect shared items between uses.
- Avoid singing, chanting or shouting.
- Do not share food or drinks.
- Avoid high-risk activities such as door-to-door activities.

**Gathering:**
- Limit the number of people attending your gathering.
- Enforce mask wearing and good hygiene practices.
- Avoid self-serve food.
- Have someone clean and disinfect commonly touched surfaces.

**Traveling This Year?**
- Get tested with a viral test 1-3 days before you travel.
- Get vaccinated before you travel. Wait at least 2 weeks after getting your second vaccine dose to travel.
- Wear a face mask in indoors and in outdoor public spaces.
- Limit contact with frequently touched surfaces, such as handrails, elevator buttons, and kiosks.
- Instead of handing boarding passes to TSA officers, you should place them on scanner and then show them for inspection.
- Items such as keys, wallets and phones should be placed in your carry-on bag instead of used bins. (This reduces the handling of items)
- When getting gas, disinfectant the gas handles and buttons before you touch them.

**Holiday Shopping Tips**
- Shop early if possible to avoid crowds. Off-seasonal hours are the best possible way to avoid contact with potentially sick people.
- Try using credit cards, that let you tap the payment terminal for payment. This will help maintain minimal contact with sales person (Many hands touch these terminals daily).
- Shop online to avoid indoor stores if possible.
- Sanitize and disinfect new items whether store bought or delivered to your home. (This helps avoid exposure to covid-19)
- Try curbside (limiting person-to-person exposure and wait times)

**Activities by Risk**

**Low-Risk**
- Celebrating the holiday season at home.
- Decorating your home with your household.
- Hosting a virtual gathering with friends and family members.

**Medium-Risk**
- Attending an outdoor gathering.
- Participating in traditional door-to-door activities.
- Preparing meals and delivering them in a no-contact manner.

**High-Risk**
- Participating in traditional door-to-door activities.
- Traveling outside your community for gatherings and events.
- Not wearing masks when attending crowded gatherings and events.
- Attending crowded shopping areas.

**Did You Know?**
- Cold weather cannot kill Covid-19.
- Did you know? Fully vaccinated persons are less likely than unvaccinated persons to acquire the Delta variant.
- None of the authorized COVID-19 vaccines in the United States contain the live virus that causes COVID-19.
- Covid-19 can survive on human skin for up to 9 hours. (Regularly washing your hands can help stop the spread of the virus.)
- Vaccines (Pfizer–BioNTech and Modern) reduce your risk of severe illness, hospitalization, and death from COVID-19.
- No drink, hot or cold, will protect you from COVID-19/ Delta variant or cure the illness.

This project was supported by the Administration for Community Living (ACL), U.S. Department of Health and Human Services (HHS) as part of a financial assistance award totaling $217,769 with 75 percentage funded by ACL/HHS and $72,915 amount and 25 percentage funded by non-governmental source(s). The contents are those of the author(s) and do not necessarily represent the official views of, nor are an endorsement, by ACL/HHS, or the U.S. Government.
Dear NCBA staff:

As 2021 draws to a close, I want to take the opportunity to look back on a year that turned out much differently than anyone could have imagined. While this year was certainly challenging, it also showed how strong we are as an organization – even in the toughest of times.

2021 showed me how fortunate I am to work with a team that refuses to give anything less than 110%. You can take pride in the fact that when the pandemic brought the world to a halt almost three years ago, your efforts continue to help older adults nationwide to stay connected to the programs and services they depend on to live and thrive.

This year, we had to close a few of our regional offices because of COVID-19, but overall, and thankfully, no one required long-term hospitalization or worse. With the Delta and Omicron variants looming and cases on the rise again, please continue to practice all safety measures in and outside the office.

As you know, the COVID-19 vaccine has proven to be highly effective in reducing the risk of severe disease, hospitalization, and death. Health officials have recommended everyone whose eligible receive a booster shot to provide additional protection. To get your COVID-19 booster, schedule an appointment with your healthcare provider, neighborhood pharmacy, or local health department.

Remember, EVERYONE in the United States is eligible to receive a COVID-19 vaccine and booster.

Finally, I would like to wish you and loved ones, good health, peace, and prosperity.

Happy Holidays,

**Karyne Jones**

Karyne Jones
NCBA, President and Chief Executive Officer

---

To learn more about NCBA programs, services, and upcoming events, follow us on Facebook, Twitter, and Instagram!

**Facebook @NCBA1970**
**Twitter@NCBA1970**
**Instagram@NCBA_1970**

You’re also welcome to learn more about NCBA by visiting aging.org. We look forward to hearing from you!