

**DHHS Division of Developmental Disabilities, State Unit on Aging  
Aging Advisory Committee Meeting  
Friday, May 22, 2025  
South Central Nebraska Area Agency on Aging  
625 E. 25<sup>th</sup> St., #12  
Kearney, NE 68847**

Members Present: Marilyn Alber, Gloria Aron, Kimberly Baumann, Richard Brandow, Sharon Busch, Colleen Claassen, Danny DeLong, Charlotte Dowart, Phillip Lyons, Ira Nathan, Linda Schweitzer, Alma Rosa Varela

Members Absent: None

Committee Staff Present: Josie Rodriguez, State Unit on Aging Administrator

State Unit on Aging Staff Present: Tony Green, Director, Developmental Disabilities and Aging Division, Joni Dulaney, Program Specialist

This meeting was held in person at the South Central Nebraska Area Agency on Aging office in Kearney, Nebraska. A link was provided for members of the public to attend virtually. The meeting was called to order at 10:00 a.m. by Colleen Claassen, Committee Chair. Roll was taken and Committee members introduced themselves.

**Nebraska Open Meetings Act Announcement**

Colleen announced that Committee meetings fall under the Nebraska Open Meetings Act. A copy of the Act was posted in the meeting room.

**Public Comment**

All public meetings must allow time on the agenda for people who are not members of the Committee to comment. No public comments were given.

**Review of Minutes**

The Committee last met on October 23, 2023, due to not having enough appointed members to hold meetings in 2024 and up to the May meeting in 2025. Minutes from the last meeting were reviewed. Because the last meeting was 19 months ago and only a few of the current members were members at that time, no vote to approve the minutes was taken.

**Open Meetings Act – Review**

As a public body, the Aging Advisory Committee falls under the Open Meetings Act. Joni Dulaney, State Unit on Aging Program Specialist, presented a PowerPoint training on the Act to provide the requirements to ensure that all meetings are held in compliance with the Act.

**Advisory Committee Role and Bylaws – Review**

Committee members looked at the bylaws. They have not been updated since 2015. It was recommended to create a committee to review the bylaws and bring suggested changes to the next

meeting. Charlotte Dowart and Phil Lyons volunteered for this. Members will review the suggested changes and vote to approve the revised bylaws at the next meeting.

In discussion of the Officers section of the bylaws, it was decided that three members would volunteer for the Nomination Committee to set the slate of officers for voting at the next meeting. Shari Busch, Kim Baumann, and Gloria Aron volunteered.

### **Legislative Updates**

Danny DeLong talked about the focus of the Legislative Committee work. The committee reviews all bills that are introduced and selects three to four bills to be their focus for the legislative year.

Danny gave an update on the selected 2025 legislative bills.

- LB382 would ensure funding to help Area Agencies on Aging sustain and expand services.
- LB458 proposes the Permitting Approval Timeliness Act and the By-Right Housing Development Act, as well as introduces amendments to existing statutes concerning land banks, real property tax sales, and related foreclosure actions.
- LB609 provides consumer protections to address fraud related to cryptocurrency kiosks and gift card payment scams.

A copy of the handouts from his presentation are included at the end of these minutes.

### **Agism Presentation**

Ira Nathan has received training on a program called Disrupt Aging. He gave a PowerPoint presentation entitled Let's End Ageism: Seniors are Assets not Liabilities. Copies of the presentation were handed out at the meeting and can be found at the end of these minutes.

October 9 is Ageism Awareness Day. Ira met with the senior center managers and will do a Zoom presentation for Leading Edge Nebraska. They would like to be part of the 2025 proclamation. It was suggested that the Committee submit a proclamation request to the Governor's office for this year.

### **SUA Updates**

Josie Rodriguez asked Committee members to think about what information they might need to complete their duties. Members expressed that they would like more information and discussion on transportation options as this is a much needed service. AAAs have ordered vehicles from the Department of Transportation using COVID funds, but some AAAs have not received them after several months. Another issue has been finding dentists who accept Medicaid. It was suggested to bring in subject matter experts to talk about the needs across the state about housing, for example, and other topics. The AAAs do needs assessments to learn about the needs in the communities they serve. The Committee would like to receive these assessments.

She talked about the uncertainty of future funding and where Aging services will be housed as changes are being made to federal programs. She will keep members informed as she learns more. The DHHS State Unit on Aging Funding Overview was a handout at the meeting. Josie reviewed this and provided additional information on the funding.

Area Agencies on Aging are working on their area plans for Year 4. SUA staff are reviewing these now. The Older American's Act regulations have been updated. SUA staff have updated the Program Instructions and met with AAA staff to review the new regulations to answer questions to ensure compliance with the new regulations.

Josie shared that World Elder Abuse Day is June 15. SUA works with AAAs to increase awareness. On June 16, the SUA will have a table on the first floor of the Lincoln State Office Building with information from AARP, the Department of Banking and Finance, Better Business Bureau, and others. The AAAs also hold events to increase World Elder Abuse Day awareness.

AAAs received Legal Risk Detector refresher training. SUA is working with Adult Protective Services and the State Long-Term Care Ombudsman program to use the Legal Risk Detector.

SUA works with the Department of Agriculture as an intermediary for the Senior Farmers Markets. Coupons will be sent in June. This will be the last year that the SUA will be involved with this program; next year, the Department of Agriculture will run the program themselves and will send the coupons out directly.

Josie shared the GetSetUp Partnership Update slides. This is a program for seniors to socialize with other individuals, be active, and learn new skills that advances their learning. There is a link to join GetSetUp on the SUA webpage. Committee members are encouraged to sign up for GetSetUp if they have not already done so and help promote it to others.

Josie provided an overview of the Long-Term Care Ombudsman program. Odessa Schoneberg was hired as the new State Long-Term Care Ombudsman and will start on June 2. Tami Barrett is a new Regional Ombudsman who started in her position recently. The ombudsman in the western area of Nebraska had been paid through COVID funds, which is no longer available. There was not funding to continue that position. Tami is serving this area as well as her region in southeast Nebraska. ENOA, South Central, Midland, and Northeast Nebraska Area Agencies on Aging all have a Long-Term Care Ombudsman.

### **Service Area Reports and AAA Director Reports**

Committee members provided updates from their respective AAAs.

AOWN has moved to a new building in Gering. They have moved to not printing documents but instead have them available in electronic formats. They are working on their Area Plan. They will be hosting a legal estate planning with University of Nebraska-Lincoln law students on August 8. The session was full in less than two weeks from the announcement; there is a waiting list.

Medicaid waiver started the fiscal year with 550 contacts through April 1; they are now up to 688 contacts. Last year there were 44 new clients, this year, through April 1, they are up to 93 new clients and are averaging nine people per month compared to five per month last year. Nursing home level of care clients last year totaled 129 clients; this year, there are 216 clients. NSIP funds were reduced, taking meals from 70 cents per meal to 35 cents per meal. Letters were sent to individuals who came for congregate meals stating that the cost for congregate meals would remain

at \$5.50 until July 1 when the cost would go up to \$6.00. The letter stated that meals cost \$8.37 per congregate meal and \$9.92 for home delivered meals and asked for assistance and to pay it forward to help others pay for meals. They have not received any complaints. A local grocery store donates food that is a day from its expiration. Farmers want to donate a cow, but it must be processed at a USDA facility. There are none located close enough to make it cost effective.

AOWN does not have an ombudsman. The panhandle is funded for 6,000 beds with no ombudsman. There have been cases at nursing homes that need to be investigated. The police cannot investigate these. The previous State Long-Term Care Ombudsman was looking at ways to fund the ombudsman position after the Cares funds ran out.

Aging Partners received no recommendations on their monitoring visit report. Activity and services at Victory Park continue to be strong. This summer, they are conducting day trips to the Truman Library, Kearney Archway, Spirit of Brownsville, Wizard of OZ Museum, and Lauritzen Gardens for seniors as part of their social activity. Nutrition education at the senior centers in May will focus on "Functional Food: How These Foods Can Impact You and Your Health." A functional food is a food or beverage that provides health benefits beyond its basic nutritional value.

Work continues in developing an Age-Friendly Lincoln with AARP. The city has identified community priorities to be Public Transportation, Communications (how to access resources), and Affordable Housing. Their areawide council held its last meeting at the David City Senior Center. Part of the meeting was to participate in an "Aging Simulation."

Blue Rivers has been working on annual contracts for building rents/utilities for each of their centers. Their Legal Clinic with UNL Law School was very successful with 23 couples assisted and a waiting list for others. Their goal is to work with UNL for the next two years utilizing MAC/ local funds.

Their Care Managers had their refresher SHIP training. Their client list remains steady and slightly increasing. The Caregiver Support program continues to increase as need arises. The AD Waiver program case load has increased from 88 to 135. An additional Service Coordinator/ Resource Developer has been hired to take the extra cases.

They are working on a new survey for home delivered meal clients and congregate clients and the Area Plan Checklist, budget revision for the current year, and reduced budgets for next the fiscal year.

The five-year budget and five-year goals were completed for the Department of Transportation and the Blue Rivers transit program. They received the first of the seven transit vehicles from NDOT last week after waiting for nearly three years for these.

There were three retirements in the administrative office at the end of December. These positions have been filled and the new staff have been trained.

They are planning for the June 17 World Elder Abuse Awareness Day and for all staff/centers to participate.

ENOA continues to work on their FY2026 Area Plan and budgets.

The 5<sup>th</sup> Annual Spirit of Aging Awards event was held on May 20, recognizing individuals/groups in the areas of Advocacy, Donor, Medical or Hospice, and Volunteer. They will be celebrating the 50<sup>th</sup> year of their New Horizon's newspaper. They received the Omaha Bar Association for Public Service award.

They are in the early stages of a partnership with UNMC to provide home delivered meals to nutritionally at-risk individuals through a referral process. The contracts for Senior Centers, Meals on Wheels, Respite, In-Home Services, etc., for FY26 are being completed. They are also completing surveys to assess Meals on Wheels meals for likes, dislikes, etc. Senior Center surveys are being sent to past participants to assess the reasons for leaving the center, what they would like to see, and other feedback.

The Senior Center annual Walk-a-Thon will be held in September. They will collaborate with Iowa AAA (Connections) for World Elder Abuse Awareness Day on June 13. Booths on each side of the Bob Kerry Pedestrian Bridge will provide resources.

They are beginning a partnership with Omaha Public Power District to help individuals age 60+ to apply for the Dollar Energy Program.

Their Medicaid Waiver program now exceeds 1,500 clients. They will be hiring a sixth supervisor and another Services Coordinator.

Midland covers public transit in five counties, including Medicaid non-emergency transit in seven counties. Their five-year plan for public transit was submitted. Their budget is being cut by 30%.

The Case Management department continues to grow. There are currently 400 clients in their eight county area. They are transitioning certain duties from NFOCUS to Therap.

There are 313 clients enrolled in a Care Management Unit program. Last year at this time, there were 258 clients. There are 12 referrals outstanding; they received 42 new referrals.

The ADRC program continues to stay busy. The team implemented an office schedule and client tracker to ensure phone calls and walk-ins are attended to in a timely manner. Benefits assistance continues to be highly utilized.

The Ombudsman made 58 routine visits, six Care Plan nursing facility visits, and six complaint visits. There were three Resident Council visits and 26 Assistance and Information to Facility Staff visits for involuntary discharges, dietary complaints, POA/guardian issues, resident-to-resident conflicts, isolation/barrier precautions, and involuntary room moves.

Senior Centers are keeping busy. Vouchers are offered for several restaurants in the Midland service area. They are planning for Farmers Market coupon distribution and will start Bingocize, which has been very popular, in several locations.

Grant Services has 147 clients for Homemaker/Chore/Personal Care and Caregiver grants has 148 clients.

They are updating their Annual Plan with the State Unit on Aging. They participated in Go Big Give and Give Hastings Day for additional funds for the home delivered meals program, which is supplemented through their membership with United Way.

NENAA purchased a building and moved in March 2024. There was an open house and ribbon cutting.

They were excited to see that the OAA regulations were updated and became effective March 15, 2024. AAAs have until October 1, 2025, to be in compliance. AAAs met with the SUA and Regional Administration for Community Living staff to review the updated regulations. NSIP funding is cut to nearly half. The ACL is being dismantled. Nutrition Services will move to Administration of Children and Family; the remaining programs will move to CMS. The presidential budget is proposing to zero out several programs in the FY26 budget: Ombudsman, APS, Title III-D Health Programs, SHIP, Lifespan Respite, Low-Income Home Energy Assistance, and Community Services Block Grant. SNAP and Medicaid may also see cuts.

NENAA followed LB603, which updates the Care Management statute, and LB382, which appropriates funds from the Medicaid Managed Care Excess Profit Fund to AAAs.

South Central will send out memos to the centers on the conflict of interest policies and NSIP and will be providing direction on these to follow the new OAA regulations.

They have hired a new Long-Term Care Ombudsman since the last Committee meeting.

They are watching the cuts at the federal level. The SHIP program, Long-Term Care Ombudsman, Adult Protective Services, and Aging and Disability Resource Centers funds are slated to be cut. Nebraska ADRCs are state funded so shouldn't be affected.

LB603, the Care Management bill, would align with the OAA for care management services. Bill language would include that clients may provide a contribution instead of current language that requires them to do so.

They are working on finishing their area plan. There is a checklist of items for the plan. SUA staff can review and provide feedback on the plan as AAAs submit the different sections. The AAAs can make the updates. This has been working very well and is appreciated.

They have been working with the American Heart Association since 2023. They provided a \$7,000 grant to buy two blood pressure machines. They have blood pressure hubs in Peterson Senior Hospitality Center, Ravenna Senior Center, Minden, Harlan County, Sherman County, Loup City,

Oxford, Comstock, and Broken Bow. Bertrand and Spalding are next. There is a poster that shows what normal blood pressure is and a listing of local physicians and hospitals. These hubs bring other people into the center.

All their programs are staying busy. They have approximately 280 clients.

West Central is working on their area plan and contracts for senior centers. With the cut in NSIP funds, they are taking money out of local funds to make up the difference so senior centers are not shorted. They were not able to raise the meal reimbursement to the senior centers this year. Two senior meal sites closed this year – Hays Center, due to funding and staffing, and Tryon due to the cumbersome documentation for reports and intakes. One senior center has intentions to close due to not being able to hire a director.

West Central will be hosting a legal estate planning clinic with Nebraska law students on November 21 in North Platte. They hosted shredding events at Gothenburg and McCook this spring.

They have received one-third of their SHIP funding for this fiscal year. Family caregiver and care management programs are steady, Medicaid waiver programs have been growing. They started the fiscal year with 148 contacts and in March, they had 240.

### **Other Business**

Colleen attended an AARP volunteer event that had a one-pager like the ones handed out during Danny's legislative update. It would be good to have one-pagers to share information with people Committee members are visiting with. She shared a one-pager that she, Danny, and Ira created based on the AARP one-pager with Josie's input. This is a good beginning. Colleen asked members to look at the chart and decide what could be added or changed to make this a positive handout. Ideas can be emailed to Colleen.

### **Next Meeting**

National Agism Awareness Day is October 9. They will request a proclamation with the governor. A couple of date options will be emailed to members to get the next meeting date scheduled. October 16 is a date that works for everyone's schedule.

### **Adjourn**

The meeting adjourned at 3:22 p.m.

# Area Agency on Aging Funding – LB382

For over 50 years, Area Agencies on Aging (AAAs) have provided vital services that help older adults live independently and with dignity in their communities. These services support millions of older adults in maintaining optimal health, well-being, and independence. As the needs of the aging population grow, LB382 ensures funding to help AAAs sustain and expand their services.

**LB382 assists in providing continued services that help Nebraska’s older adults live independently**

## THE LEGISLATION

### LB382: Provides funding for AAA’s programs and services

#### Sponsor:

Sen. Meyer (LD17)

#### Co-Sponsors:

M. Cavanaugh (LD6), Guereca (LD7), Quick (LD35), Rountree (LD3), DeKay (LD40)

#### Progress:

Introduced 1/16/25

Hearing 1/19/25

General File 3/14/25

Select File 5/8/25

Placed on Final

Reading 5/12/25

#### Priority Bill: Sen.

Meyer (LD17) 3/14/25

#### LB382 Summary

LB382 modifies the Medicaid Managed Care Excess Profit Fund to include services provided by Area Agencies on Aging (AAAs), ensuring continued support for the state’s aging population.

With a \$4 million deficit threatening vital programs, LB382 appropriates \$2 million in 2025 and another \$2 million in 2026 from the cash fund to sustain these essential services.

This funding is critical to maintaining vital senior programs, including Meals-On-Wheels and other services like home care and transportation, allowing older Nebraskans to live independently and with dignity.

LB382 represents a significant investment in the well-being of our aging population and will help ensure that older adults in Nebraska can age in place with dignity and independence. The longer we can keep someone at home, the longer we delay the need for reliance on higher cost, higher levels of care that potentially many are forced to rely on the state to fund.

#### Top 10 offered services through the Area Agencies on Aging, either directly or through contracted providers

Home delivered meals

Congregate meals

Info/assistance outreach

Evidence based health and wellness programs

Legal assistance

Caregiver services

Respite care

Transportation services

Personal assistance/personal care

Other nutrition program (e.g. counseling, seniors farmers market program)

#### What AAAs do:

- Develop multi-year plans for comprehensive, community-based services.
- Provide information and assistance on available services.
- Advocate for needed or improved services for older adults, people with disabilities, and their caregivers.



Sources: AARP; Nebraska Legislature, USA Aging

# Area Agency on Aging Funding – LB382

Nebraska’s population of 1.9 million includes over 315,000 older adults, making up 16% of the state. Area Agencies on Aging (AAAs) and Aging Disability Resource Centers (ADRCs) provide essential services like benefits assistance, mobility training, and options counseling to support these individuals. In FY23, they responded to 14,671 contacts across the state, ensuring access to resources and care that enable Nebraskans to live independently, specifically in rural and underserved areas. These agencies are vital in helping older adults and individuals with disabilities thrive in their communities.

## A NEED FOR ACTION

### Vote YES ON LB382

#### AAAs and ADRCs in Nebraska



By 2030, the population of individuals 65 and older in NE is projected to grow by 30%

93% of Nebraskans aged 65 and older live in the same home as they did the year prior, suggesting many in Nebraska choose to age in place

Nebraska’s AAAs are currently running at a \$4M deficit and 22 of Nebraska’s 199 aging centers have had to close their doors within the past five years.

#### Overview of Area Agencies on Aging

Area Agencies on Aging (AAAs) across Nebraska work to help older adults and people with disabilities live with optimal health, well-being, independence and dignity in their homes and communities. Formally established by the Older Americans Act (OAA) in 1973, AAAs assess needs and plan, coordinate, and deliver a range of long-term services and supports to consumers in their local planning and service areas.

#### FOOD INSECURITY

- Around 20,200 Nebraskans 60+ are food insecure.
  - 27% live alone.
  - Almost 95% of older adults have at least one chronic condition, with almost 80% having two or more.
- In 2024, the Nebraska Area Agencies on Aging delivered 784,250 meals to seniors at home, serving a total of 10,133 clients.
  - 65% of these meals were served to clients over the age of 75.
  - 27% were served to seniors over the age of 85.
- In 2024, the Nebraska Area Agencies on Aging served congregate meals to 36,123 senior clients, a total of 1,360,546 meals at their centers.
- Seniors experiencing food insecurity report being in poor physical or mental health for an additional three days per month compared to food-secure peers.
- Lack of access to regular, nutritious meals contributes to higher rates of depression, gum disease, asthma, diabetes, congestive heart failure and heart attacks.

#### SOCIAL ISOLATION/LONELINESS

- Loneliness also brings its own set of dangers associated with increased risks of heart disease, stroke, and even death.
- The US Surgeon General has advised that a lack of social connection can increase the risk of premature death as much as smoking 15 cigarettes a day.



# HOUSING/ACCESSORY DWELLING UNITS – LB458

Nebraska faces a growing housing shortage, particularly in urban and suburban areas where affordable options are increasingly limited. As population ages and household sizes decrease, the demand for smaller, affordable housing options is growing. ADUs; self-contained secondary units on single-family lots; offer a practical, age-friendly solution by increasing housing density while preserving neighborhood character. These units provide affordable living spaces, enable older adults to age in place, and support workforce housing needs.

**AARP supports LB458 as they can help older residents remain independent and “age in place”**

## THE LEGISLATION

**LB458: Creates the Permitting Approval Timeliness Act, By-Right Housing Development Act, & Makes Changes to Selling Properties Due to Unpaid Property Taxes**

### Sponsor

Sen. Eliot Bostar  
(LD29)

**Progress** Introduced:  
1/2/25

### Status:

Referred to Revenue  
Committee

Portions of LB458  
amended into LB650  
(real property tax  
sales & foreclosure  
actions)

**Hearing:** 1/30/25

### ADUs are also known as:

- accessory apartment
- alley flat
- back house
- backyard bungalow
- basement apartment
- carriage house
- coach house
- garage apartment
- granny flat
- guest house or cottage
- in-law suite
- laneway house
- mother-daughter house
- multigenerational house
- ohana unit
- secondary dwelling unit
- sidekick



### LB458 Summary

LB458 proposes the adoption of two acts: the Permitting Approval Timeliness Act and the By-Right Housing Development Act as well as introduces amendments to existing statutes concerning land banks, real property tax sales, and related foreclosure actions

**Permitting Approval Timeliness Act:** (ensures timely decisions on permit applications, providing transparency in the permitting process, & protecting applicants' rights)

- Requires permitting authorities to issue decisions on complete permit applications within 60 days of submission; Failure to act within the timeframe results in automatic approval
- Requires a reason be provided for a denial or a conditional approval

**By-Right Housing Development Act:** promotes housing developments by streamlining the approval process of by-right housing projects, including single-family homes, multifamily units, & accessory dwelling units (ADU's), to address housing shortages & promote affordability

- Requires municipalities to allow by-right housing developments in areas zoned for residential use, provided the projects comply with applicants zoning regulations
  - Ensures duplexes and manufactured housing be allowed on lots where single family homes are allowed
  - Ensures lots with single family homes are allowed to add ADU's and sets limits on fees that can be charged for applications to build such units
- Exempts by-right housing development from discretionary reviews or hearings to expedite the approval process
- Prohibits municipalities from imposing additional requirements or conditions not specified in existing zoning regulations for by-right housing developments.

**Land Banks:** Modifies provisions related to the creation and operation of land banks, including their authority to acquire, manage, & dispose of real property to facilitate redevelopment and address blighted areas

**Real Property Tax Sales & Foreclosure Actions:** Revises procedures for the sale of real property due to delinquent taxes and related foreclosure actions, aiming to improve efficiency and fairness in these processes

Sources: AARP; Nebraska State Legislature

# HOUSING/ACCESSORY DWELLING UNITS – LB458

AARP surveys show that most Americans prefer walkable neighborhoods with a variety of housing and transportation options, and easy access to jobs, schools, shopping, entertainment, and parks. Combined with an aging population, fewer households with children, and a national housing shortage, these preferences are driving increased demand for smaller homes and affordable, high-quality rental options. Accessory dwelling units (ADUs), which are smaller homes or apartments located on the same property as a single-family home, are playing a key role in addressing the nation's housing needs.

## A NEED FOR ACTION

### Vote YES ON LB458

- According to the 2022 Nebraska "Vital Voices" survey, **84% of Nebraskans aged 45 and older say staying in their homes as they age is extremely or very important.** To do this, they need a range of housing options that are safe accessible and adaptable to their needs.
- A 2021 AARP Home and Community Preferences Survey, found that people considering ADU's would do so for the following reasons:
  - Provide a home for a loved one in need (86%)
  - Provide housing for relatives or friends (86%)
  - Have a space for guests (82%)
  - Create a place for a caregiver to stay (74%)
  - Increase the value of their home (69%)
  - Feel safer by having someone living nearby (67%)
  - Earn extra income from renting to a tenant (63%)
- To allow people to age in place and stay in the lowest level of care as long as possible, we need a diverse set of age-appropriate housing options.
- The Nebraska 2022 Strategic Housing Framework states, **"There are inadequate safe and diverse housing options across Nebraska, leading to a limited workforce for employers and less vibrant communities, especially for the low-income Nebraskans, which includes seniors."**
- Expanding housing options through ADUs and other Missing Middle Housing solutions will create a level of regulatory framework that supports economic growth and ensures Nebraskans have access to diverse and affordable living arrangements.

### **ADU's Are an American Tradition**

While today's interest in ADU's may be new, the housing type is centuries old.

Early settlers often built a small house to live in while constructing their larger, primary house nearby.

When farming was a source of survival for most of the nation's households, families routinely constructed additional homes on their land when needed.

### **What ADU's Are and What They Do**

An ADU (Accessory Dwelling Unit) is a small, self-contained residence located on a single-family lot, with its own kitchen, bathroom, and sleeping area. It can be attached, detached, or converted from an existing structure like a garage. ADUs are often tucked behind or within larger homes, making them less visible. While they can't be typically sold separately, ADUs offer various benefits, providing:

- Independent living spaces for family members or caregivers
- rental income for homeowners
- affordable housing options
- Flexibility, making them a practical choice for downsizing or addressing changing housing needs

ADU's represent an age-friendly housing solution for many older Nebraskans.

ADU's alone will not solve Nebraska's housing shortages, but they do provide an important family-friendly housing option.

Older adults may choose to have an ADU that can either house a family member or other caregiver to assist them as they age. Likewise, a family may have an ADU that houses a parent, grandparent, or older relative.

In both cases, the ADU provides an opportunity for the older adult to age in place, remain in their home, and stay at the lowest level of care possible.

## Crypto Currency Kiosk Fraud / Gift Card Payment Scams – LB609

**THE PROBLEM:** Fraudulent activity targeting older Americans is on the rise. Cryptocurrency kiosks, also known as “crypto ATMs,” “BTMs,” or “virtual currency kiosks,” can be found in supermarkets, convenience stores, gas stations, bars, and restaurants. Crypto kiosks look like bank ATMs and allow people to conduct legitimate cryptocurrency transactions, such as sending money to digital wallets. Today, there are more than 45,000 crypto ATMs nationwide and 168 located throughout Nebraska. However, because crypto ATMs are largely unregulated at the state level compared to traditional financial institutions, like banks and other money service businesses, they lack similar fraud protections.

### THE LEGISLATION

**LB609: Consumer protections to address fraud related to cryptocurrency kiosks & gift card pmt. scams**

<p><b>Sponsor</b> Sen. Bostar (LD29)</p> <p><b>Progress</b> Introduced: 1/4/24</p> <p><b>Hearing:</b> 2/3/25</p> <p><b>Passed General File with AM157</b> 2/11/25</p> <p><b>Passed Select File with AM352</b> 2/25/25</p> <p><b>Passed Final Reading</b> 3/6/25</p> <p><b>Presented to Gov.</b> 3/6/25</p> <p><b>Governor Signed into Law:</b> 3/11/25</p> <p><b>Becomes Law:</b> 9/25</p>	<p style="text-align: center;"><b>LB609 Summary</b></p> <p><b>Regulation of Cryptocurrency Kiosks:</b></p> <ul style="list-style-type: none"> <li>• Requires licensing of cryptocurrency ATM operators in the state under the Money Transmitter Act</li> <li>• Implements <b>daily transaction limits:</b> \$2K – new customers (14 days) / \$10.5K – existing customers</li> <li>• <b>Posting fraud warning notices</b> and clarify steps people should take if they suspect fraudulent activity</li> <li>• <b>Clearly displaying</b> the fees and exchange rate charged             <ul style="list-style-type: none"> <li>• Caps transaction fees at no more than 18%</li> </ul> </li> <li>• Requires <b>receipts</b> to be given with relevant transactional information, which allow law enforcement to investigate immediately</li> <li>• Requires <b>refunds</b> be provided if reported to kiosk operator and law enforcement within 30 days of the transaction             <ul style="list-style-type: none"> <li>• Full refund; new customers / Fee refund only; existing customers</li> </ul> </li> </ul> <p><b>•Consumer Protection for Gift Cards:</b></p> <ul style="list-style-type: none"> <li>•Any seller of a gift card or gift certificate is required to provide notice of the potential for fraud             <ul style="list-style-type: none"> <li>•Model notice language to be created by the AG</li> <li>•Notices required where gift card/certificates are sold, at the point of electronic sale, or in printed form</li> <li>•The AG may issue a written citation if in noncompliance; more than one citation warrants a civil penalty of up to a \$250 fine</li> <li>•Exempts closed loop and general financial institution issued cards</li> </ul> </li> </ul> <p><b>•Forfeiture Provisions:</b> inserts "any controllable electronic records" as a type of property that may be seized in criminal investigations</p>
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### Guard Your Gifts, Protect Your Crypto!

Scammers exploit unsuspecting consumers, stealing billions each year and causing significant financial and emotional harm to victims and their families. The rise of Generative Artificial Intelligence tools has enabled criminals to refine their tactics, making fraud more difficult to detect and posing an increasing challenge for law enforcement and policymakers striving to stay ahead of new scams. Nearly **nine in ten consumers (88%)** agree that lawmakers need to do more to protect consumers from fraud and scams.



Sources: AARP; Federal Trade Commission, Nebraska State Legislature, Consumer Sentinel Network Data Book 2022, FBI

## Crypto Currency Kiosk Fraud / Gift Card Payment Scams – LB609

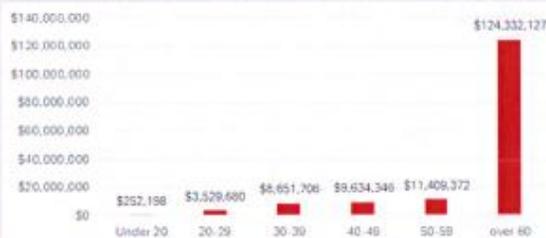
An increasing number of people are falling victim to scams involving cryptocurrency kiosks and gift card schemes, with victims losing larger sums of money. Unlike traditional fraud methods where scammers directly access funds through bank accounts, credit cards or debit cards, these scams require the victim to complete the transaction for the scammer. In 2023, the FTC reported nearly 50,000 people had reported losing over **\$1 billion** to crypto-related scams.

**We Have an Epidemic of Fraud Plaguing Older Americans. We All Have to do Our Part  
A NEED FOR ACTION**

### Consumer Fraud Prevention

- In 2023, U.S. consumers reported **\$10.3 billion** in fraud losses, compared to \$8.9 billion the year prior.
- Nebraska reached a total of **\$23.9 million** in total fraud losses during 2022.
- Consumer-reported scams involving **gift cards** as a form of payment led to losses of **\$228 million** in 2022.
- Fraud losses to **bitcoin** topped **\$65 million** in just the first six months of 2024.
- Cryptocurrency accounted for almost **81%** of all losses related to cryptocurrency.
- Across **all ages**, the median loss reported in the first half of 2024 was **\$10,000**.

**Fraud Reported to the FBI Involving Cryptocurrency Kiosks Disproportionately Impacted Older Americans in 2023\***



#### THE IMPACT

Older adults are disproportionately affected by fraud and scams using cryptocurrency ATMs. In 2023, the FBI received over 5,500 complaints involving crypto kiosks, and Americans reported over **\$189 million** in stolen funds. Over 65% of the theft losses in cryptocurrency kiosk fraud were experienced by adults 60+.

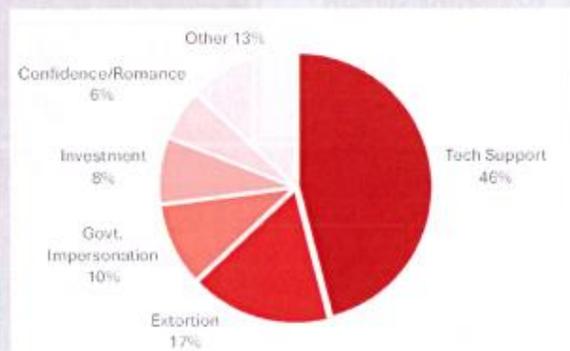
### What are Crypto ATM's?

- Kiosks that allow individuals to convert currency into cryptocurrency.
- These machines resemble traditional ATM's and are typically located in high-traffic areas, such as convenience stores and gas stations.
- To use a crypto ATM, a person inserts cash or a debit card to purchase cryptocurrency.
- The transactions at crypto ATM's are irreversible, making them a convenient tool for scammers.
- In Nebraska, 19% of fraud reports were due to imposter scams, many involving bitcoin ATM's.
- Cryptocurrency is 2nd most common payment method in fraud reports.

#### HOW SCAMS INVOLVING CRYPTO ATMs WORK:

Criminals – often impersonating government officials or businesses – convince individuals that they must address an urgent financial matter, directing them to withdraw large amounts of cash and put that money into a crypto ATM. It is then transferred to a digital wallet controlled by the criminal. **Typical scams include imposter, romance, family member in trouble, technology, sweepstakes and more.**

**Top Types of Scams Using Cryptocurrency Kiosks as the Payment Method\***



## MLTC AGING ADVISORY COMMITTEE



Disrupt Aging  
Let's End Ageism:  
Seniors are Assets not  
Liabilities

May 22, 2025

## Presentation Sources

AARP – "Disrupt Aging Communities"  
AARP – "The Longevity Economy Outlook for Nebraska" source: Longevity Economy Outlook: Nebraska (aarp.org)  
American Society on Aging (https://asaging.org/)  
Breaking the Age Code by Becca Levy, PhD



## AGENDA

1. Review Demographic Trends and learn about Economic Longevity Economy
2. Provide examples to understand and identify everyday Ageism
3. See suggestions to call out Senior Speech
4. Recommend Call to Action



"OLD AGE IS NOT A DEFEAT, BUT A VICTORY, NOT A PUNISHMENT, BUT A PRIVILEGE."  
- Ethel Percy Andrus



AARP

## QUOTES

"Age is an issue of mind over matter. If you don't mind, it doesn't matter"  
- Mark Twain

The word "aging" has to be struck. I am not aging. I want to age with intelligence, and grace and dignity, and nerve and energy."  
- Jamie Lee Curtis

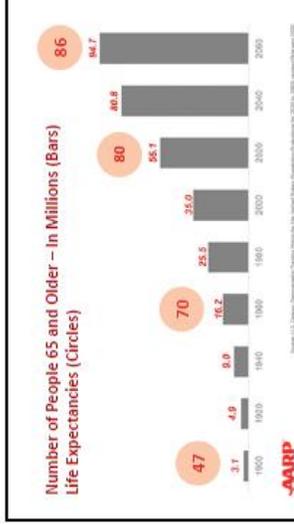
"Changing Conference sponsored by American Association on Aging 'Let's celebrate aging and dispel the myths and emerging challenges that affect us all."  
- Mychelle Miller-Jordan, AARP CEO

"Disrupt Aging is for anyone who insists on living a life of connection, engagement, expansion, and possibility— at any age."  
- Jo Ann Jenkins, CEO of AARP



AARP

## 1 Demographic Trends in Aging & The Longevity Economy



## POPULATION (65+) STATISTICS

In 2020, 16.5% of U.S. population (65+) will grow to 22% in 2050.  
By 2050, people 65+ will outnumber those under 18. (First time ever)  
In Nebraska, 65+ population will increase from 324,000 in 2021 to 418,000 in 2050, a 29% increase.  
More than 30% of Nebraskans live alone. (Second highest in the United States).

Source: U.S. Census data from First Regional, AARP Nebraska

## NEBRASKA POPULATION INFOGRAPHICS

**NEBRASKAN POPULATION IS AGING**

Nebraska's population is projected to grow with projections from 2017 to 2030. The population is projected to grow from 1,900,000 in 2017 to 2,030,000 in 2030, a 7% increase.

For the first time, Nebraska's population is projected to be older than younger. In 2030, the population aged 65+ is projected to be 480,000, up from 410,000 in 2017.

## LONGEVITY ECONOMY

As people live longer and healthier lives, they are contributing to communities and fueling economic growth well past the traditional retirement age by:

- > Increasing the labor supply
- > Paying more taxes
- > Donating more time and money to charitable causes
- > Providing caregiving for family and friends.

Source: Longevity Economy Outlook, Nebraska (aarp.org)

## NEBRASKA ECONOMIC IMPACT OF 50+ POPULATION

	2018	2030		
Impact	% of Total	Impact	% of Total	
State CHP	\$50 Billion	32	\$156 Billion	41
Jobs	566,000	42	619,000	43
Wages and Salaries	\$33 Billion	43	\$94 Billion	45
State and Local Taxes	\$3.7 Billion	35	\$13.2 Billion	39

"% of Total" refers to 50 plus impact as a percentage of each category

Source: Longevity Economy Outlook, Nebraska (aarp.org)

## THE SETTING

1969 interview of Dr. Robert Butler, Advisory Committee on Aging, Chairman, by Carl Bernstein. Growing hostility to convert apartment buildings to senior housing. Coined the term "Ageism" that deprived older peoples of their rights. Dr. Butler wrote *WHY BOTHER? Being Old in America*.

## THE NEW COMMANDS

- > They didn't want to look at people who may be paid
- > Can't eat well
- > May sit on the curb
- > Clutter neighborhood with cars.

Source: Beccalavini's Reading the Age Code

## People age 50+ made \$97 billion in charitable contributions

Source: The Longevity Economy Outlook, AARP, 2018

## 2

### Understanding and Identifying Everyday Ageism

## BIRTH OF AGEISM

Source: Beccalavini's Reading the Age Code

## AGEISM DEFINITION

**World Health Organization:** "Ageism defined by stereotypes (how we think), prejudice (how we feel) and discrimination (how we act) toward others based on age."

**AARP:** "Ageism is the process of systematic stereotyping or discrimination against people because of their age."

**National Center to Reframe Aging:** "Ageism is defined as prejudice or discrimination against a particular age-group and especially the elderly."

## Since turning 40...

- 31% I've heard negative remarks about an older co-worker's age
- 27% I did not get hired for a job I applied for because of my age
- 24% I've heard negative remarks related to my age from a colleague
- 22% I was passed up for a promotion because of my age

Source: AARP, 2018

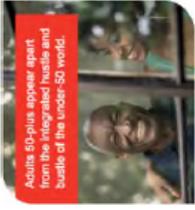
**Embrace Aging: it's Good for You!**



*People with positive perceptions about aging when they're young will live an average 7.5 years longer than those who have negative perceptions about aging when they're young.*

**AARP**

**Adults 50-plus appear apart from the integrated faces and bustle of the under-50 world.**



While 46% of the U.S. adult population is age 50-plus, only 15% of images combining adults include people this age.

**AARP**

**The Cost of Age Discrimination**

**Negative Effects of Age Discrimination**

- Involuntary retirement
- Underemployment
- Unemployment

**Positive Impact of Addressing Age Discrimination**

- More 50+ in the workforce
- Wage growth opportunities
- Less time spent looking for work

**AARP**

**Economic Cost of Age Discrimination in the U.S.**

**\$850 billion**

**Switzerland's GDP**

**\$726 billion**

**AARP**

**Words Matter – Call Out Senior Speech**

**3**

**AARP**

**Words Matter**

"You look great for your age!"  
 "It's fantastic that he's still working."  
 "Can I help you, young lady?"

"You're so accomplished for your age."  
 "She's wise beyond her years."  
 "You're so mature for your generation."

**AARP**

**SENIOR SPEAK – "Fighting ageism not aging"**

Don't say:	Baby boomers, retirees, & golden years
Do say:	Journey, reimagine, & what is next in life
Don't say:	Slowing down, getting older, & over the hill
Do say:	Productive, valued, knowledgeable, new possibilities

**AARP**

**AGE POSITIVE GREETING CARD EXERCISE**  
**REWRITE GREETING AND MAKE IT AGE POSITIVE.**

- "Everything that doesn't hurt, doesn't work."
- "You may be getting older, but you can refuse to grow up!"
- "Your motor is still running, but your warranty has expired!"
- "If you were a car, you'd be an antique!"
- "Life is not passing you by, it's trying to run you over!"

**AARP**

**4**

**Call to Action for Nebraskans**

**AARP**



NEBRASKA

Good Life. Great Mission.

DEPT. OF HEALTH AND HUMAN SERVICES

# Partnership Update

April 2025

GetSetUp 

# User Analytics

(March 31, 2024 - April 30, 2025)

## Engagement (April 2025)

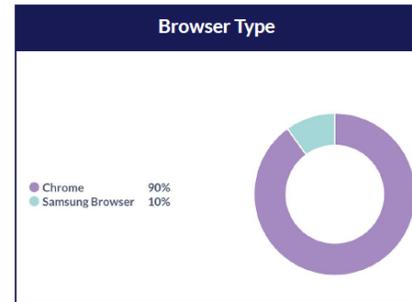
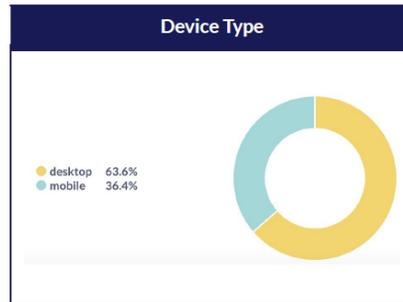
<p><b>Monthly Attendance</b></p> <p>Overall number of classes participated by all users April 2025</p> <p><b>2,795</b></p>	<p><b>Monthly Unique Users</b></p> <p>Count of unique users participating in classes April 2025</p> <p><b>2,391</b></p>
<p><b>Cumulative Attendance</b></p> <p>Overall number of classes participated by all users (March 1, 2024 through April 30, 2025)</p> <p><b>41,720</b></p>	<p><b>Contract Utilization</b></p> <p>The percentage of class attendances utilized during current contract term of 30,000 attendances (March 1, 2024 - April 30, 2025)</p> <p><b>139%</b></p>

## Top Classes & Categories (April 2025)

Top Categories (Nebraska)	Top Categories (USA)	Top Classes (Nebraska)
Wellness	Exercise	Quick & Easy: 10-Min Flexibility Workout
Exercise	Wellness	Active Aging Challenge
Creativity	Technology	8 Tips to Eat Smart for a Healthy Brain
Apple	Art	Beginner Watercolor: How to Paint a Simple Flower
Technology	Creativity	Better Balance in Minutes
Communication	Communication	2-Ingredient Magic: Bake Healthy Cookies!
Cooking	Tech in Your Life	Easing Arthritis Pain with Gentle Exercises
Tech in Your Life	Online	6 Tips for Better Mental Health
Online	Apple	Using iPhone Apps and Widgets (20-min class)
Social Hours	Cooking	Transform Tired Skin with Quick Fix Beauty Hacks (20-min class)

# Demographics and Technology (April 2025)

Top Cities
1. Omaha
2. Lincoln
3. Kearney
4. Seward
5. Columbus



## Content & Programming

### 2025 Content Campaigns: “Pathways to Possibilities”

Four campaigns to empower your active agers:

- **Ageless Fitness:**  
Build resilience and physical wellness
- **Creativity for Wellness:**  
Inspire self-expression and joy
- **FinanceWise:**  
Empower smart financial choices
- **Digital Literacy for All:**  
Strengthen confidence with technology



[Ageless Fitness](#)

[Creativity for Wellness](#)

[FinanceWise](#)

[Digital Literacy for All](#)

# May Content Focus

## Whole-Person Learning for Growth & Connection

Highlights to share with your team and partners:

- Ageless Fitness: [Strength & Endurance Building](#)
- Creativity for Wellness: [Creative Wellness through Gardening](#)
- FinanceWise: [Digital Tools for Managing Finances](#)
- Digital Literacy for All: [Smartphone Tips & Tricks](#)

May Celebratory Series and Holidays

- [National Arthritis & Osteoporosis Month](#)
- [Mental Health Awareness Month](#)
- [Older Americans Month](#)
- [May Holidays](#): Cinco de Mayo, Mother's Day



Ageless Fitness: [Strength & Endurance Building](#)

Creativity for Wellness: [Creative Wellness through Gardening](#)

FinanceWise: [Digital Tools for Maintaining Finances](#)

Digital Literacy for All: [Smartphone Tips & Tricks](#)

[National Arthritis & Osteoporosis Month](#)

[Mental Health Awareness Month](#)

[May Holidays](#)

## Older Americans Month

What is Older Americans Month?

- National celebration, held annually in May
- 2025 Theme: Flip the Script on Aging

How We're Participating:

- [Older American Month Series](#) - Highlighting classes that empower and celebrate older adults
- Launching a 5-week Active Aging Challenge to promote health and engagement:
  - Week 1: Flexibility & Balance
  - Week 2: Creativity
  - Week 3: Nutrition
  - Week 4: Mental Fitness
  - Week 5: Celebration
- Goal: Keep older adults active, connected & thriving!



FLIP THE SCRIPT ON AGING: MAY 2025



Active Aging Challenge

[View Classes](#)

[Older American Month Series](#)

# June Content Focus

## Whole-Person Learning from Fitness to Finance and More

Highlights to share with your team and partners:

- Ageless Fitness: [Strength & Endurance Building](#)
- Creativity for Wellness: [Wellness Through Music](#)
- FinanceWise: [Pursuing Passions & Paychecks](#)
- Digital Literacy for All: [Tech Tools for Seamless Travel](#)

June Celebratory Series and Holidays

- [Alzheimer's & Brain Awareness](#)
- [National Safety Month](#)
- Pride Month & Men's Health Month
- June Holidays: Father's Day, Juneteenth, [World Elder Abuse Awareness Day](#)

Ageless Fitness: [Strength & Endurance Building](#)

Creativity for Wellness: [Wellness Through Music](#)

FinanceWise: [Pursuing Passions and Paychecks](#)

Digital Literacy for All: [Tech Tools for Seamless Travel](#)

[Alzheimer's & Brain Awareness](#)

[National Safety Month](#)

[World Elder Abuse Awareness Day](#)



# 2024 Active Aging Report

[GetSetUp's 2024 Active Aging Report](#) shows how older adults are utilizing virtual programming by analyzing data from over **5.27 million online activities** and **1,701 surveyed users** insights into the digital lives, health priorities, and challenges faced by active agers.

## Why Download the Full Report?

- **Digital Literacy Growth:** Older adults took over **860,000 classes on digital literacy**, reflecting a strong desire to integrate technology into their daily lives.
- **Holistic Health Focus:** With **45.9% of surveyed participants engage in daily physical activities** and **27.1% in mental health programs**, showing a prioritization of overall wellness.
- **Economic Empowerment:** Financial security remains a top concern, with **233,954 classes taken on finance and employment topics**.

- ◆ Read the [Press Release](#)
- ◆ Download the [Full Report](#)

[GetSetUp's 2024 Active Aging Report](#)

