

Older adults with dementia exhibit financial 'symptoms' up to six years before diagnosis

From Johns Hopkins University Bloomberg School of Public Health

A new study led by researchers at the Johns Hopkins Bloomberg School of Public Health and the Federal Reserve Board of Governors found that Medicare beneficiaries who go on to be diagnosed with dementia are more likely to miss payments on bills as early as six years before a clinical diagnosis.

The study also found that beneficiaries diagnosed with

dementia who had a lower educational status missed payments on bills beginning as early as seven years before a clinical diagnosis as compared to 2.5 years prior to a diagnosis for beneficiaries with higher educational status.

The study, which included researchers from the University of Michigan Medical School, also found that these missed

payments and other adverse financial outcomes lead to increased risk of developing subprime credit scores starting 2.5 years before a dementia diagnosis. Subprime credit scores fall in the fair and lower range.

The findings, published online November 30 in JAMA Internal Medicine, suggest that financial symptoms such as missing

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Adapting to changes with CARES Act

Alzheimer's Resource of Alaska (ARA), like so many service providers, had to change the way we worked with our clients and families because of the COVID-19 emergency. ARA was fortunate to learn in September that it would receive a grant under the Coronavirus Nonprofit Relief Fund (CNRF) grant program administered through The Alaska Community Foundation.

That grant allowed ARA to achieve three things. First, it allowed us to pivot from an office-based workforce to a remote workforce with an investment in upgraded computer hardware and network security enhancements. Care

coordinators received new tablets they could use to conduct in-person meetings virtually while complying with regulatory requirements, gather digital signatures, and collaborate remotely on support plans. To make all of that work seamlessly required the time and talents of our IT Consultant, CompuVision Solutions.

At the same time, the education team moved all of its classes, presentations, support groups, trainings and socialization activities on-line. ARA needed a powerhouse of a server to accommodate the greater use of video, and obtained an HD video camera to

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May 2021



Amblin'
for Alzheimer's

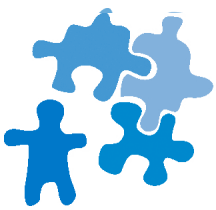
Amble virtually
How you want, where you are



Walk, Ride, Run,
then post photos of
yourself and your
team Amblin' on our
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Offices & Contact Information

Anchorage

1750 Abbott Rd.
Education [\(907\) 561-3313](tel:(907)561-3313)
CCRA* [\(907\)677-6789](tel:(907)677-6789)

Fairbanks

565 University Ave., Ste. 2
Education [\(907\) 452-2277](tel:(907)452-2277)

Mat-Su Valley

777 N. Crusey St., B101,
Wasilla, AK
Education [\(907\) 746-3413](tel:(907)746-3413)
CCRA* [\(907\) 746-3445](tel:(907)746-3445)

Juneau

3225 Hospital Dr.
Education: Suite 201
[\(907\) 586-6044](tel:(907)586-6044)
CCRA*: Suite 202
[\(907\)500-7456](tel:(907)500-7456)

Copper River Basin

[\(907\) 822-5620](tel:(907)822-5620)

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Older adults with dementia exhibit financial ‘symptoms’ up to six years before diagnosis

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payments on routine bills could be used as early predictors of dementia and highlight the benefits of earlier detection.

“Currently there are no effective treatments to delay or reverse symptoms of dementia,” says lead author Lauren Hersch Nicholas, PhD, associate professor in the Department of Health Policy and Management at the Bloomberg School. “However, earlier screening and detection, combined with information about the risk of irreversible financial events, like foreclosure and repossession, are important to protect the financial well-being of the patient and their families.”

The analysis found that the elevated risk of payment delinquency with dementia accounted for 5.2 percent of delinquencies among those six years prior to diagnosis, reaching a maximum of 17.9 percent nine months after diagnosis.

Rates of elevated payment delinquency and subprime credit risk persisted for up to 3.5 years after beneficiaries received dementia diagnoses, suggesting an ongoing need for assistance managing money.

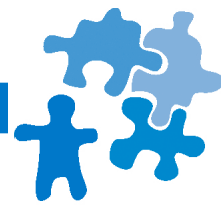
Dementia, identified as diagnostic codes for Alzheimer’s Disease and related dementias in the study,



stock photo unsplash.com – couple looking at bills

is a progressive brain disorder that slowly diminishes memory and cognitive skills and limits the ability to carry out basic daily activities, including managing personal finances. About 14.7 percent of American adults over the age of 70 are diagnosed with the disease. The onset of dementia can lead to costly

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Dear Friends,

Welcome to 2021 – and fresh hopes for a fresh start. Alaska is ramping up on vaccine distribution. We were heartened with the decision to prioritize Alaskans aged 65 and older in the second round (1b) of those eligible. We watch <http://covidvax.alaska.gov> for the latest information, and recommend it to you.



Our care coordinators and education specialists remain as dedicated (and busy) as ever, reaching out more by phone and video to those we're not seeing in person at the moment. We're keeping a close eye on the rates of community spread to evaluate when we'll begin making appointments and gathering in small groups. In the meantime, we've prepared all of our locations to safely serve clients, caregivers and the general public. There's an article on the [front page](#) that details some of those efforts. None of this could have been done without the financial support of The Alaska Community Foundation, the Alaska Mental Health Trust, and our generous donors.

As many of us continue limiting our exposures by staying closer to home, we've seen an increase in financial fraud, in scams and in identity theft. Managing financial affairs can be challenging enough. Before reading of the [research study on p.1](#) from Johns Hopkins Bloomberg School of Public Health, I'd never encountered that medical adage that "the first place to look for dementia is in the checkbook." Here's another early warning signal that may help toward early financial and legal planning that includes acknowledging the potential for dementia.

With the arrival of the new year, let's look forward to the spring – we're already at work on [Amblin' for Alzheimer's](#), our 17th annual fundraising walk scheduled for May. You'll be hearing more about our plans as the time nears. I hope you'll join us in the fun.

Very Best Wishes,

A handwritten signature in black ink that reads "Pam".

Executive Director

Adapting to changes with CARES Act

(Cont. from [page 1](#))

allow us to stream high quality content over the internet.

Second, the grant funded the most noticeable changes in the Anchorage office, where we modified the entrance to allow for a controlled entry as we conduct health screenings for those entering the premises. Statewide Door & Glass installed automatic closers on the exterior door and the interior door with an electronic striker, which can be opened automatically from within when someone announces their arrival. That gives us a chance to screen visitors in the vestibule – to

make sure masks are worn (and provide them if they're not), that visitors don't have symptoms or temperatures, and that they haven't traveled recently when that's a concern. All this will allow us to safely return to the resumption of in-person services with confidence that we've addressed the risks that we can.

Once in the reception area, a visitor will notice that our half-walled work area has been supplemented with plexi-glass panels for the safety of those who work there. Our contractor, Alaska Trumper LLC, designed

and mounted the panels so they are sturdy and fit the space.

In addition to these major adaptations necessitated by COVID, we purchased personal protective equipment (PPE) for clients and staff, disinfectant products to meet our greatly enhanced cleaning regimens, and HEPA air purifiers for use in common areas and shared work spaces.

Our ability to adapt to new ways of operating was made possible with federal funding under the Coronavirus Aid, Relief and Economic Security

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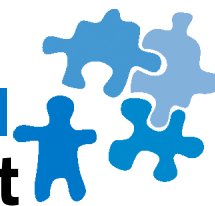
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Adapting to changes with CARES Act



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Act (CARES Act), distributed through the State of Alaska Department of Health and Social Services and administered by The Alaska Community Foundation. Working together with these supports, ARA's services have continued apace

while demand has grown. We worked with Alaskan vendors throughout, and were pleased to see grant funds cycle through our local economies as a result.

But most importantly, we see that COVID's impacts on operations are waning with

strong financial support and our adaptable workforce. We're better able to serve in an environment that minimizes the risk of exposure to virus as a result. This is reason to cheer as we move into the 2021. ★

May 2021

Virtual Walk

Walk, Ride, Run – then share your photos on our [facebook group](#)



Older adults with dementia exhibit financial 'symptoms' up to six years before diagnosis

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financial errors, irregular bill payments, and increased susceptibility to financial fraud.

For their study, the researchers linked de-identified Medicare claims and credit report data. They analyzed information on 81,364 Medicare beneficiaries living in single-person households, with 54,062 never receiving a dementia diagnosis between 1999 and 2014 and 27,302 with a dementia diagnosis during the same period. The researchers compared financial outcomes spanning 1999 to 2018 of those with and without a clinical diagnosis of dementia for up to seven years prior to a diagnosis and four years following a

diagnosis. The researchers focused on missing payments for one or more credit accounts that were at least 30 days past due, and subprime credit scores, indicative of an individual's risk of defaulting on loans based on credit history.

To determine whether the financial symptoms observed were unique to dementia, the researchers also compared financial outcomes of missed payments and subprime credit scores to other health outcomes including arthritis, glaucoma, heart attacks, and hip fractures. They found no association of increased missed payments or subprime credit scores prior to a diagnosis for arthritis, glaucoma,

or a hip fracture. No long-term associations were found with heart attacks.

"We don't see the same pattern with other health conditions," says Nicholas. "Dementia was the only medical condition where we saw consistent financial symptoms, especially the long period of deteriorating outcomes before clinical recognition. Our study is the first to provide large-scale quantitative evidence of the medical adage that the first place to look for dementia is in the checkbook."

The study was funded by the National Institute on Aging (R21AG 053698) and the Social Security Administration (RRC08098401-10). ★

Classes & Events around the State

Classes and events are being offered online via Zoom and are available to attend statewide. All classes listed below require registration.

CAREGIVING 101

Communication Tips for Caregivers

Friday, 1/15, 1pm-2:30pm

REGISTER HERE

Overview of Alzheimer's

Tuesday, 1/19, 5:30-7pm

REGISTER HERE

Communication Tips: Beyond the Basics

Friday, 2/5, 1 -2:30pm

REGISTER HERE

Lewy Body Dementia

Monday, 2/8, 1 -2:30p

REGISTER HERE

Activities of Daily Living

Saturday, 2/13, 1-2:30pm

REGISTER HERE

For more information or registration assistance contact: [907-561-3313](tel:907-561-3313)

Being a Friend: Staying Involved

Tuesday, 2/16, 5:30-7pm

REGISTER HERE

Behaviors that Challenge Us

Friday, 3/5, 1 -2:30pm

REGISTER HERE

Legal Issues for Family Caregivers

Saturday, 3/13, 1-2:30pm

REGISTER HERE

Family Meeting

Tuesday, 3/16, 5:30-7pm

REGISTER HERE

Memory Café

To register contact:

Ann Farris at

[561-3313](tel:561-3313) or email:

afarris@alzalaska.org

Thursday, 1/14, 1-2pm

Thursday, 2/11, 1-2pm

Thursday, 3/11, 1-2pm



Art Links

1-1:45pm

To register contact:

Janice Downing at

[746-3413](tel:746-3413) or email:

jdowning@alzalaska.org

Thursday, 1/7 & 1/21

Thursday, 2/4 & 2/18

Thursday, 3/4 & 3/18



Brain Games

To register contact:

Debbie Chulick at

[907-561-3313](tel:907-561-3313) or email:

dchulick@alzalaska.org

Thursday, 1/28, 1-2pm

Thursday, 2/25, 1-2pm

Thursday, 3/25, 1-2pm

Thursday, 4/22, 1-2pm



Professional Webinars

Questions or registration assistance, contact:

Amber Smith: [586-6044](tel:586-6044) or asmith@alzalaska.org

Dining and Dementia

Tuesday 1/19, 12 pm - 1:00pm

REGISTER HERE

Intimacy, Sexuality, and Dementia

Tuesday February 16, 12 pm - 1:00pm

REGISTER HERE

Supporting Caregiver Well-being

Tuesday 3/16, 12 pm - 1:00pm

REGISTER HERE

Voices of the Last Frontier

Chorus program to support people with dementia and their care-partners

To register contact:

Ann Farris at

[907-561-3313](tel:907-561-3313) or email:

afarris@alzalaska.org

Mind Matters | Brain Works

Support for those who have been recently diagnosed with Alzheimer's or related dementia, or those living with moderate memory loss, and their care partners.

Screening & Pre-registration required

For more info contact:

Amy Becia at

[907-561-3313](tel:907-561-3313) or email:

abecia@alzalaska.org

Savvy Caregiver

Screening & Pre-registration required

To register contact:

Kim Jung at

[907-746-3413](tel:907-746-3413) or email:

kjung@alzalaska.org

Tuesdays, 1/12-2/16

10:00am-12:00pm

Caregiver Support Groups

Statewide

Every 1st Saturday, 1-2 pm

Every 3rd Wednesday, 1-2 pm

Dial in using [1-877-216-1555](tel:1-877-216-1555),

Code 927989#. For additional

information, contact Gay Wellman,

[822-5620](tel:822-5620) or [800-478-1080](tel:800-478-1080)

Anchorage

Every 4th Thursday, 5:30-7 pm

CONTACT: Debbie Chulick, [561-3313](tel:561-3313)

Eagle River

Every 2nd Thursday, 5-6:30 pm

CONTACT: Debbie Chulick, [561-3313](tel:561-3313)

Fairbanks

Every 2nd Tuesday, 4:30-6 pm

Every 3rd Tuesday, 1:00-2:30 pm

CONTACT: Joan Adams, [452-2277](tel:452-2277)

Homer

Every 2nd & 4th Thurs, 2:30-3:30pm

CONTACT: Pam Hooker, [235-7655](tel:235-7655)

Juneau / Southeast

Every 1st & 3rd Thursday 12 -1 pm

CONTACT: Aimee [463-6177](tel:463-6177)

Ketchikan

Call for current schedule.

CONTACT: Bernice, [255-8080](tel:255-8080)

Kodiak

Every 4th Thursday, 12:30-1:30 pm

CONTACT: [486-6181](tel:486-6181)

Mat-Su Valley

Every 2nd Tuesday, 1:30-3 pm

CONTACT: Janice Downing [746-3413](tel:746-3413)

Every 1st Friday, 10-11:30 am

CONTACT: Kim Jung, [746-3413](tel:746-3413)

Seward

Every 4th Thursday, 1-2 pm

CONTACT: [244-5604](tel:244-5604)

Sitka

Call for current schedule

CONTACT: [747-4600](tel:747-4600)

Soldotna

Every 2nd and Last Tuesday, 1-3 pm

Every 1st Tuesday, 1-2 pm

CONTACT: Judy Warren, [262-1280](tel:262-1280)

Talkeetna

Every 1st Monday, 10-11:30 am

CONTACT: Kim Jung, [746-3413](tel:746-3413)

Willow

Every 1st Monday, 1:30-3 pm

CONTACT: Kim Jung, [746-3413](tel:746-3413)



**Alzheimer
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of Alaska**

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for the latest information

