Overcoming loneliness together

Steps you can take to help recognize loneliness, get connected and live a stronger, happier life

Humana
WELCOME THE WARMTH OF A CONNECTED LIFE

Loneliness. It’s something we’ve all experienced from time to time, but many of us find that loneliness can become a feeling that often occurs—especially as we get older.

Feelings of loneliness can happen to anyone, anywhere—even when surrounded by friends and family, or physically alone and in need of interactions with others. In fact, 1 in 5 Americans often feels lonely, and for older adults, about one-third feels lonely.1, 2

The good news? There are resources, people and things that can help support you to work to overcome these feelings.

For more information, visit Humana.com/PopulationHealth

**WHAT EXACTLY DO YOU MEAN BY “LONELINESS”?**
Loneliness is a feeling of sadness or distress about being by ourselves or feeling disconnected from the world around us. It can strike when we don’t feel a sense of belonging or have social connections to friends, neighbors or others. Loneliness is also a common emotion, and it is likely that all of us have experienced it at some point in our lives.

**HOW IS THAT DIFFERENT FROM “SOCIAL ISOLATION”?**
Social isolation happens when we're separated from other people and don't have social connections. Sometimes this is because of life situations, like recovering from surgery, having children who live far away, or being a caretaker. It can also occur when friends or loved ones pass away, or if it feels too hard to get out of the house.

**WHAT DOES THIS MEAN FOR ME AND MY LOVED ONES?**
We all need the support of others to feel more understood and like we're making an impact on the world. Without these bonds, it’s natural to feel defeated or frustrated.

It can also be tempting to brush away these feelings. But working on ways to feel less lonely and more socially connected can actually improve your health, decreasing your risk of stroke, dementia and Alzheimer’s disease.³

**HOW DO I USE THE RESOURCE KIT?**
Health is a journey, and it’s not one size fits all. But this booklet might help you on your way—especially when it comes to feeling more connected and socially engaged. Step by step, this resource toolkit can help you learn about the causes of loneliness and find the resources available to help you start fresh.

STEP ONE: LEARN WHAT CAUSES LONELINESS
What’s the first step to overcoming a problem? Get to the root of it. We’ll help you understand some of the most common causes of loneliness.

STEP TWO: TELL SOMEONE ABOUT IT
Once you have a good idea of what has caused your loneliness, it’s time to get together with others to make a plan. We’ll help you do it.

STEP THREE: CONNECT AND THRIVE
Overcoming feelings of loneliness takes time, but when you’re ready for action, we’ll help you find ways to get in there and make a difference in your life.

STEP FOUR: FOR THOSE SUPPORTING OTHERS
If you’re in a position of helping a loved one maintain their health and well-being, it’s important that you focus on yourself too. We’ll help you with tips and resources.

APPENDIX: COMMUNITY RESOURCE GUIDE
This appendix has all the resources mentioned throughout the toolkit, plus a few new ones, categorized by topic.
What exactly causes loneliness? Where do these feelings come from? Is it simply the result of being alone?

The truth is, there are a lot of reasons why a person may feel lonely—and often, that reason has more to do with your health than you may think. Here, you’ll learn about some of the health challenges that lead to loneliness, and discover ways to address them.

**Common causes of loneliness**
- Losing a loved one
- Stress
- Anxiety and depression
- Memory loss
- Isolation after surgery
- Isolation because of communicable diseases
- Drugs and alcohol
- Hearing and vision problems
- Military-related
There are few things that make you feel more alone than the ache of missing someone who is now gone. Even though you realize that there are others who have been there and understand the grief you’re going through, the person you lost was so incredibly special to you.

WHEN YOU’RE DEALING WITH GRIEF

- **Everything may just feel wrong.** When you lose someone, the world as you know it may feel like it has come to a complete stop. But for everyone else, it may seem to keep on going as if nothing happened. The contrast between what you’re feeling and the way the rest of the world looks can be isolating.
  - **Ways to address this feeling:** The life of your lost loved one may have an incredible impact that will stay with you, and likewise, so may your loss. But know that grief changes over time. You don’t have to rush into situations where you’re supposed to feel normal.

- **You may feel alone in a crowd.** The feeling of being invisible, unknown and in pain may be heightened when you’re surrounded by others, whether it’s strangers at the grocery or a get-together with good friends and family.
  - **Ways to address this feeling:** Seek one-on-one time with people in your support system. Sharing your feelings with someone you trust can make a difference.

- **You may feel betrayed or abandoned.** No matter the circumstances surrounding the loss of a loved one, you may feel a sense of anger, or that they deserted you and left you alone.
  - **Ways to address this feeling:** Your loved one may have been a very intentional person or an avid planner. But the fact is, death is something no one can control. Remembering that makes it easier to let go of those feelings of abandonment and endure.

If you are feeling lonely after the death of a loved one, let someone in. Support in these times doesn’t necessarily have to be from a friend or family member, but can come from the most unlikely of places. Grief affects everyone differently, and it may surprise you who can best relate to you. Letting someone into your private world can help you break through your loneliness, one moment at a time.

**FINDING HELP**

Institute on Aging’s Friendship Line
Humana members only: 1-888-670-1361 (TTY: 711)
For all adults 60 and older or 18+ with a disability (non-Humana members): 1-800-971-0016 (TTY: 711)
Both numbers are available Monday – Friday, 7 a.m. – midnight, Eastern time
Call for a caring ear and friendly conversation if you’re grieving, feeling lonely or depressed.

Everyone responds to stress in different ways, and situations can cause stress that’s unique to each individual. Here are some common symptoms of stress and ways to help manage them. Remember, these lists below are not exhaustive. Stress can show up in many different ways for each of us, so consult your doctor when it comes to identifying signs and symptoms of stress and how best to manage it.

### COMMON SYMPTOMS OF STRESS
- Changes in eating habits
- Changes in mood, including greater irritability, anxiety or sadness
- Difficulties with short-term memory
- Difficulties with concentration
- Unusual patterns of judgment
- Withdrawal and isolation
- Tension headaches
- Less attention to personal hygiene, grooming and self-care
- More aches and pains in general
- Frequent sickness
- Weight gain or weight loss
- Difficulties sleeping
- Low energy and fatigue

### STRATEGIES TO HELP MANAGE STRESS
- **Take time away to relax.** Even taking a walk can help!
- **Talk to friends, family and loved ones.** Sharing your feelings with people you’re close to can help you feel better.
- **Eat healthy and exercise.** Being healthy gives you more energy and makes you feel good about yourself.
- **Get organized.** Prioritize and organize your schedule and your responsibilities, and don’t overcommit.
- **Keep a gratitude journal.** Take a few minutes every so often to write down what you’re most grateful for—looking for the positive aspects, humor and blessings in your life.
- **Practice mindfulness-based stress reduction (MBSR).** Offered by various facilities, like hospitals, retreat centers and yoga facilities, this involves mind and body exercises to reduce the physiological effects of stress, pain or illness. Search online for “MBSR” in your local area for options.
- **Explore cognitive behavioral therapy.** This can help you find new ways to deal with challenges by changing your thought patterns and how you interpret your situations, thoughts, feelings and behaviors. Ask your doctor about therapy options.

### COMMON SITUATIONAL CAUSES OF STRESS
- Retirement
- Moving to a new residence
- Financial strain
- Caretaking demands for a spouse, parent or loved one

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PRACTICING MEDITATION AND MINDFULNESS FOR ANXIETY

• Take a deep breath. When you’re nervous, try to stop what you’re doing and practice deep breathing. Slowly fill your belly and chest with air, then let the air out slowly as well.

• Try yoga or other low-impact exercises. Even a 10-minute walk may enhance energy and reduce tension. It’s important to talk to your doctor before starting any new exercise routine.

• Take a relaxation break. This could mean sitting quietly in a peaceful place, reading a book, playing with your pet or gardening.

ANXIETY

If your level of nervousness is starting to get in the way of your health, it doesn’t mean you’re weak or doing something wrong. You may be one of the millions of people worldwide suffering from a treatable disorder known as generalized anxiety disorder (GAD). The American Psychiatric Association definition of GAD is “persistent and excessive worry that interferes with daily activities.”


COMMON CAUSE OF LONELINESS: ANXIETY AND DEPRESSION

Anxiety and depression are closely related, but each finds different ways to make you uncomfortable and disrupt your life.
DEPRESSION

Some level of stress is normal, but chronic stressful situations can increase the risk of developing depression. Feelings such as sadness, anger and anxiety shouldn’t be overlooked.

Some symptoms of depression
- Changes in eating habits resulting in dramatic weight gain or loss
- Feeling tired all the time
- Losing interest in people or activities that once brought you pleasure

IF YOU THINK YOU’RE DEPRESSED
- Talk with your doctor about the feelings and challenges you’re experiencing.
- Take the Patient Health Questionnaire 9 (PHQ-9) self-assessment to measure the severity of your depression. Go to www.mdcalc.com and type “phq-9” into the search bar.
- Identify the causes of your depression, such as financial strain, weight gain or relationship problems.
- Be committed to your treatment regimen—it takes time to work on your mental health before you notice change.


FINDING HELP

Anxiety Depression Association of America
adaa.org
Read useful articles, find local help or join an online support group to help with anxiety and depression struggles.

Mental Health America
www.mhanational.org
Take an online screening to determine if it’s just the blues or if it’s something more, like post-traumatic stress syndrome (PTSD), bipolar disorder, depression or anxiety.

National Suicide Prevention Lifeline
1-800-273-8255 (TTY: 711), 24 hours a day, seven days a week
Call immediately if you or someone you love has spoken of, thought about or shown signs of considering suicide.
Anxiety and depression are closely related, but each finds different ways to make you uncomfortable and disrupt your life. Here's more information on them.

When you start to feel your brain and mental functions decline with age, it can be pretty isolating. Here are things we can do each day to help slow the changes and maximize our brain power.8

1. **Eat a healthy diet.** A healthy diet might be as good for your brain as it is for your heart. Choose fruits, vegetables and whole grains as well as low-fat protein sources, such as fish, beans and skinless poultry.

2. **Get enough sleep.** Sleep plays an important role in memory consolidation, a process in which short-term memories are strengthened and transformed into long-lasting memories. Health experts recommend adults get between 7 and 9 hours of sleep each night for optimal health.

3. **Train your brain.** Crosswords, word-recall games, Tetris and even mobile apps dedicated to memory training are excellent ways to strengthen memory.

4. **Keep your mind active.** Beyond brain-training games, there are lots of daily activities that can keep your mind active, like reading books and magazines, learning a new skill or hobby, and working or volunteering.

5. **Exercise more.** Even moderate exercise for short periods has been shown to improve cognitive performance, including memory, across all age groups. Federal guidelines recommend that all adults get at least 20 minutes of physical activity each day, whether it’s through regular exercise, brisk walking or even household chores.

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THE MINDFULNESS CHALLENGE

Mindfulness is another way to work on your cognitive health. Here are a few fun, simple ways to stay mindful each day:

- Practice paying attention. Take note of simple things in your day, like what people in the room are wearing or the name of the person starring in your favorite TV show.

- Review what you’ve done and seen. If you’re reading a book, summarize its contents to yourself. Try to reconstruct your morning step by step.

- Rethink your habits. Do your daily tasks with your non-dominant hand (if you’re right-handed, try using your left, for example), or read a book in a genre you’ve never tried.

- Use your senses. Try to identify every ingredient in your food by taste, or close your eyes and try to recognize each noise you hear.

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KNOW THE WARNING SIGNS

Many people have trouble with memory—but this doesn’t mean they have Alzheimer’s disease. Warning signs associated with Alzheimer’s include:

- Misplacing things and being unable to retrace steps to find them
- Forgetting how to do familiar tasks
- Forgetting simple words
- Getting lost in familiar places
- Putting things in strange places
- Losing track of the date or season
- Having difficulty with conversations

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10 Alzheimer’s Association, 10 Early Signs of Alzheimer’s” 2020, https://www.alz.org/alzheimers-dementia/10_signs
ALONE AFTER SURGERY?

Maybe you’re having what some would consider a “small surgery.” Your loved ones (or even you) may not realize that every surgery, no matter how small, has recovery time and side effects that can affect your abilities. Some parents don’t ask their children to come by because they feel like it’s an imposition. Some are afraid to ask friends to come visit. Others feel like their loved ones should be there without being asked.

But when it comes to your health, you can’t assume other people will know what kind of help you need. Often, they do want to help, but are afraid to call because they don’t want to bother you.

CREATING A CARE CALENDAR CAN HELP

Before surgery, create a calendar to help you organize care, visitors and meals while you’re recovering. If a special diet is required, you can share the details with those providing you meals. To get started, simply use a printed calendar to write in the names of who’s helping on what days. You can also use an online tool that’s designed for this purpose:

- CareCalendar – www.carecalendar.org
- Meal Train – www.mealtrain.com

COMMON CAUSE OF LONELINESS: ISOLATION AFTER SURGERY

Anyone who’s ever had surgery can tell you—it comes with a lot of different emotions. You may be scared about the procedure, excited at the prospect of getting relief, worried about the outcome, or all of the above.

No matter what you’re feeling beforehand, recovering at home can make you feel lonely or depressed. Not to mention, everyday activities—like getting dressed, driving, taking care of pets or preparing food—can suddenly be a challenge.

FINDING HELP

If you don’t have family or close friends nearby, these organizations might help you find in-home support.

**Your medical insurance**

Call the number on the back of your medical insurance card to see if your plan includes any in-home care or support while you recover.

**Connect2Affect**

connect2affect.org

Find transportation, in-home services and more through this online directory.

**Eldercare and Area Agencies on Aging**

1-800-677-1116 (TTY: 711), Monday – Friday, 9 a.m. – 8 p.m., Eastern time

www.eldercare.acl.gov

Find trustworthy, local support resources for older Americans and their caregivers.
Loneliness and addiction have a difficult relationship with each other. Many people turn to substances—such as drugs and alcohol—because they’re lonely, and many people are lonely because they’re addicted to substances. That makes loneliness and substance abuse both the cause and effect of one another. It can be incredibly difficult to cope with feelings of loneliness without drugs or alcohol—and so without support, the cycle continues.

CAN ADDICTION ISOLATE PEOPLE?
When people use drugs and alcohol to cope with depression, anxiety and stress, they find that they aren’t really themselves in a lot of ways. Instead, they’re trapped by overwhelming emotions such as fear, denial or guilt—and cover them up with anger, false self-confidence and verbally or emotionally abusive behavior.

Those struggling with addiction are hurting, and in turn, they hurt those around them. Individuals suffering with addiction may pull away to conceal their illness and avoid feeling like they’re being judged or shamed. As the addiction worsens, many people damage relationships and lose friends, creating even stronger feelings of loneliness and social isolation.

BUILD HOPE WITH BABY STEPS
Though loneliness can fuel addiction, and addiction can fuel loneliness, working on one may improve the other. Try to address them one at a time by making small steps toward a clear, realistic goal. Plus, working on ways to reduce loneliness and improve addiction can decrease your risk of depression, suicidal thoughts, heart conditions and other illnesses.

FINDING HELP
Substance abuse is serious. These organizations might help you find the support you or your loved one needs to recover.

Your medical insurance
Call the number on the back of your medical insurance card to see what is included in your plan for substance abuse support.

National Institute on Alcohol Abuse and Alcoholism
www.niaaa.nih.gov/alcohol-health/support-treatment
Find resources and treatment for alcoholism available in your community, both for those struggling as well as friends and family.

National Institute on Drug Abuse
www.drugabuse.gov/patients-families
www.youtube.com/NIDANIH
Find resources and treatment for drug abuse available in your community. Plus, watch videos that cover common questions and topics.

Substance Abuse and Mental Health Services Administration’s National Helpline
1-800-662-4357 (TTY: 1-800-487-4889), 24 hours a day, seven days a week
findtreatment.samhsa.gov
Call this confidential, free information line (available in English or Spanish) for help facing mental and/or substance use disorders.

Do you sometimes feel embarrassed when you meet new people because you struggle to hear?

Do you feel frustrated when talking to members of your family because you have difficulty hearing them?

Do you have difficulty hearing or understanding co-workers, clients or customers?

Do you have trouble hearing family or friends when you are together in a restaurant?

Do you feel restricted or limited by a hearing problem?

Do you have difficulty hearing when visiting friends, relatives or neighbors?

Do you have trouble hearing in the movies or in the theater?

Does a hearing problem cause you to argue with family members?

Do you have trouble hearing the TV or radio at levels that are high enough for others?

Do you feel that any difficulty with your hearing limits your personal or social life?

If you answered yes to three or more questions, talk with your doctor or another hearing health provider about having your hearing checked. Be sure to call the number on the back of your medical insurance ID card to see if your plan includes hearing tests and hearing aids.

Learn more at www.nidcd.nih.gov/hearing.

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NIDCD, Hearing Loss and Older Adults, 2018 https://www.nidcd.nih.gov/health/hearing-loss-older-adults
After serving your country and being surrounded by team members, returning to a civilian life can feel like no one understands what you’ve lived through and experienced. The good news is—you’re not alone, and there are resources and support to help.

THE IMPACT OF VETERAN LONELINESS

Compared to typical civilian loneliness, military-related loneliness has been found to be different. It’s defined by feeling “alien and homeless in a civilian world,” as well as feeling misunderstood and the only one who feels a certain way. According to a study from Yale and the U.S. Department of Veterans Affairs, the primary enemy most veterans face after service is not war-related trauma, but loneliness.

Compared to loneliness, social isolation happens when we’re separated from other people and don’t have our desired social connections. This can occur from life situations, like transitioning from active duty to civilian status or when friends and loved ones pass away.

STAY CONNECTED AND ENGAGED

Being more socially connected can help you decrease your risk of stroke, dementia and Alzheimer’s disease. Here are some ways to keep you connected and engaged.

• **Find veterans in your community.** Reconnect through the Veterans of Foreign Wars (www.vfw.org), American Veterans (www.amvets.org), American Legion, Disabled American Veterans (www.dav.org), Team Red, White & Blue (www.teamrwb.org), Student Veterans of America, Wounded Warrior Project or other veterans organizations.

• **Talk with someone you trust.** It’s important to talk about the feelings of loneliness, anxiety, depression or PTSD that you may face in your everyday life. Share your challenges with your family members, friends, fellow veterans or counselor who can listen to your feelings and offer you support.

• **Volunteer.** Sign up for a cause that’s meaningful to you. You may be able to volunteer by helping your fellow veterans through the VA Voluntary Service program. (www.volunteer.va.gov)

• **Care for a pet.** Enjoy companionship by having a dog, cat or other pet.

• **Join a club.** Share your hobbies and interests—such as woodworking, golf, photography, painting or writing—with a group.

• **Get active.** Join a gym or participate in fitness classes, running/walking groups or other endurance sport activities you enjoyed in the military.

• **Get out.** Use transportation services to get out and about, even if only for coffee or groceries.

• **Go outdoors.** Enjoy the fresh air and get active by going hiking, climbing, kayaking or just walking in nearby parks and recreation areas.
OTHER HELPFUL VETERAN RESOURCES

Make the Connection
www.maketheconnection.net/symptoms/social-withdrawal
Find information, treatment options, self-help tools and resources to aid you in recovery.

Veterans Crisis Line
1-800-273-8255 (TTY: 711) then press 1, 24 hours a days, seven days a week
www.veteranscrisisline.net
Call to connect quickly with qualified VA responders.

Vets4Warriors Peer Support
1-855-838-8255 (TTY: 711), 24 hours a day, seven days a week
www.vets4warriors.com
Call to connect with a fellow veteran to talk anytime.

You’ve read about some of the common causes of loneliness, and maybe were even able to find resources or organizations that can help. That’s great! Hopefully you feel a little more confident that what you’re experiencing is normal and are ready to talk about it more.

That’s where step two comes in: telling someone about how you feel. We’ll help walk you through telling your family, doctor or a therapist.

• Talk to friends, family or a therapist
• Talk to your doctor
It can be difficult telling someone about feeling lonely or socially isolated. You may be worried that telling those closest to you—your children, family members or friends—will make them feel guilty or worried. But more than likely, they’ll be glad you told them, and you’ll be glad, too.

**TALK TO A THERAPIST**

You may think that speaking to a counselor, therapist or life coach isn’t right for you; but talk therapy can be good for your physical, social and mental health. Even if you don’t have a diagnosed behavioral health issue like depression, counselors can help anyone work through feelings and discuss relationships, uncovering helpful strategies for dealing with them. That’s why it’s included in many medical insurance plans.

**WHY SHOULD I TELL SOMEONE?**

**To have someone to listen.** Just getting it out in the open will help you feel better about your feelings of loneliness, making you more likely to make a change.

**For bouncing around ideas.** Those who know you best are likely to have great ideas that can help. You can even look at some of the ideas we have for making new friends on page 17 and talk about them together.

**For your health.** Not only will you feel happier, but having meaningful relationships with others and engaging in social activities can help you live longer, feel a sense of purpose, and decrease your risk of certain health challenges, like Alzheimer’s disease and dementia.¹⁷

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By now, you’ve learned that loneliness and social isolation can have a major impact on your overall health. So it only makes sense that you should tell the person who guides you through all your health and well-being needs—your doctor.

**HOW DO I FIND A GOOD DOCTOR?**

When choosing a primary care physician, they must be someone you can talk to openly and easily. Ask friends, family members and other medical professionals you trust for recommendations. Ask specific questions to figure out if they might be a good fit for you and your health needs. It’s also good to have options and several doctors to meet with and choose from.

**Try these communication tips with them:**

- Bring a list of questions and concerns
- Ask as many of those questions as you want
- If something is unclear to you or worries you, ask for an explanation and clarity until you feel comfortable with the answer

Remember that you don’t have to stay with a doctor if you don’t feel comfortable. You may need to meet with a few until you find the right match.

**WHAT SHOULD WE TALK ABOUT?**

When it comes to you and your doctor, it’s all about the relationship. You should always feel like the two of you are working together to solve problems related to your medical, behavioral and social health. This means having open communication about challenges in your everyday life, such as feeling lonely or depressed, not having transportation to appointments or enough food to eat at home, or even lacking social connections and support.

When you receive a new diagnosis and are given treatment recommendations, you may want to raise some important questions with your doctor, such as:

- Are there other possible diagnoses or explanations for my condition or symptoms?
- Is the goal of the treatment to cure my condition or just lessen the symptoms?
- Are there any foods, medications or exercises that I should seek out or avoid?
- Are there other possible treatments?

Consider bringing a friend or family member with you if you know you’ll be discussing a recent diagnosis, possible surgery or any other serious topic. Besides offering support, the person you bring with you might think of questions and can help by taking notes for later.
Whether it’s making new friends, finding a new place to live, getting around or managing stress—staying meaningfully engaged is important for your health.

We’ll help you uncover new ways to get and stay connected:

• Changing your perspective
• Making new friends
• Considering new housing
• Finding transportation
Some of these ideas for changes to your lifestyle may seem small, but they’re great ways to rethink your actions to stay more connected. Be sure to talk to your doctor before making any changes to your diet or exercise habits to determine what’s best for your health.

**Focus on how your life will improve.** Write down the ways you think making this change will benefit your life. This can help you pinpoint a place to get started if the change seems overwhelming.

**Deal with situations that trigger your unwanted behaviors.** Try not to put yourself in situations that will make it hard for you to maintain your changes.

**Seek help and connections.** Change is hard, and outside support like friends or a coach can make all the difference.

**Remind yourself to take it one day or one moment at a time.** Changing behavior is an ongoing journey that doesn’t always go perfectly. What matters is whether you continue your commitment to changing your life.

**Making New Friends**

Friends can support, nurture and positively affect our lives every day. But to make new friends, you have to be willing to get out there and make it happen.

**What activities could I try?**
- Take classes at the local gym or community center.
- Join a club or group for hobbies such as crafting, golfing or bridge.
- Get involved in the community theater.
- Attend local functions or sporting events.
- Check out Humana’s Neighborhood Center services.*

**How do I make friends once I’m there?**
- Extend your own invitations to get together instead of waiting to be invited.
- Let friendships grow over time instead of expecting to be close friends instantly, but also realize that some relationships aren’t going to develop deeper.
- Build confidence and work through shyness or anxiety by going to counseling or public speaking workshops.
- Get out of the house. Transportation services can help you get out and about, even if it’s just to grab coffee or pick up groceries. Learn more on page 20.
- Care for a pet. Enjoy companionship by having a dog, cat or other pet.
- Bridge the generational gap. Connect with someone who is from a different generation than you, including skip-generations, like your grandchildren or neighbor of that age.
- Get active. Join an outdoor club or walking group, like SilverSneakers®.**
- Volunteer. Help a nearby school or library, or search for a cause that’s meaningful to you and sign up. You’ve gained a lot of experience in your life and others can really benefit from that.

**What are other ways to connect with those around me?**

*Visit Humana.com/Humana-neighborhood-centers to learn more. Services are available to the public, including Humana members and nonmembers.

**Your plan may include SilverSneakers as a benefit. Check your Coverage of Benefits or call the number on the back of your medical insurance ID card to see what’s included on your plan.**
During this time when people are staying home or social distancing, there are many ways to stay connected with others. You can still be active and maintain meaningful relationships.

Here’s how:

• Call and text with friends, family and neighbors
• Video chat from your laptop, tablet or smartphone using Facetime, Skype or other communication apps
• Perform using video chat, like playing an instrument for friends or reading a bedtime story to a child
• Use social media like Facebook, Instagram or other platforms to connect with old friends and share pictures
• Mail cards or handwritten letters to loved ones
• Volunteer to write letters to someone battling depression through www.lettersagainst.org/volunteer
• Use email to send pictures and share stories
• Check out virtual programming from local institutions, places of worship, community centers and more
• Create traditions like virtual book clubs, virtual outings and even virtual dance parties with family and friends
• Take up a new hobby, whether it’s yoga, meditation or learning a new language through free mobile apps
• Play online games like word scramble and cards using free mobile apps or websites
• Go outside to enjoy porch sitting, gardening or chatting with neighbors from safe distances
• Get active by going on walks around your neighborhood or exercising on your porch or patio area

Make it a goal to connect with at least one friend or family member every day. You don’t need to physically be with someone to be connected—it’s about sharing your feelings, experiences and old memories with each other that enhances our relationships.

Stay positive during your social interactions by offering support. Showing compassion can help lift each other’s spirits, reduce feelings of loneliness, and create genuine, meaningful relationships.

Call those in need in your community. Broaden your sense of connection and service to those in need by making friendly phone calls to others in need of support. Contact your local neighborhood associations or national organizations like www.littlebrothers.org to get involved.

HELPFUL RESOURCES TO GET ONLINE

EveryoneOn
everyoneon.org
Find low-cost internet and affordable computers in your area.

Senior Planet
920-666-1959 (TTY: 711), Monday – Friday, 9 a.m. – 5 p.m., Eastern time
seniorplanet.org
Have a technology question? Call for in-person and online programs to learn and connect with other seniors.
NURSING HOMES

For those who need 24-hour care—typically at one of these three levels.

- **Subacute care.** Because it’s usually for temporary nursing care, like for rehabilitation from a fall or stroke, be sure that the subacute care facility you’re considering is equipped for your situation.

- **Skilled care.** These licensed facilities offer 24-hour nursing supervision and care, physical and mental rehabilitation, and help with personal care.

- **Alzheimer’s and dementia care.** Special training and programming is best when caring for those with dementia, and the staff at these homes are the pros.

INDEPENDENT LIVING

For those who want and are capable of living on their own.

- **Living at home.** While solo-living is a more solitary choice, there are plenty of modifications to make your home safer as you age.

- **Planned adult communities.** Own your own place within a community that offers services and amenities for you and other like-minded individuals.

- **Subsidized housing.** There are income requirements and often long waiting lists, but opting for public housing can be a great way to get to know your neighbors without being financially burdened.

- **Shared housing.** For those who like sharing space and living with others, consider getting a roommate (or two)! Roommate matching services are available.

ASSISTED LIVING

Options for people who require help with activities of daily living.

- **Assisted living facility.** Services generally include medication and meal reminders, minimal assistance with daily needs and access to some medical services.

- **Board and care, personal care or residential care.** Regulations can differ from state to state, but these facilities typically provide meals plus personal care.

- **Continuing care retirement communities (CCRCs).** CCRCs usually consist of three progressive levels of care at one location: independent living, assisted living and nursing home care.

CONSIDER NEW HOUSING

Whether you’re great on your own or in need of care, there are lots of housing options to consider—many of which can keep you better in touch with others. Here’s some information on options that may be available to you.
WAYS TO GET OUT AND ABOUT

Your personal network

Sometimes the best place to start is closest to home. You may want to consider asking:

• If your family or friends can help with transportation
• If your doctor’s office offers transportation to and from appointments
• If your place of worship has transportation to and from services

Your community network

If you’re not comfortable looking to your personal network for transportation help, there are lots of public services to give you a ride—carpools, ridesharing and paratransit services to name a few. When setting up potential transportation, you may want to ask:

• How far can I travel with this service?
• Is the cost per ride or round-trip?
• Do I need to apply to qualify for this service?
• Do I need to pre-arrange for a ride?
• Can I make advance reservations for standing appointments, like doctors’ appointments?
• Are other people picked up during my ride?
• Can the driver help me to the vehicle?

That may seem like a lot of questions, but don’t worry—most ridesharing and transportation companies do a great job of making it easy for you to use them.

FINDING HELP

Your medical insurance

Call the number on the back of your medical insurance ID card to find out if nonemergency medical and/or nonmedical transportation are included in your plan.

American Occupational Therapy Association

www.aota.org/olderdriver

Find a nationwide database of driving programs and specialists who can help you stay behind the wheel, along with safe driving resources.

Connect2Affect

connect2affect.org

Find free or reduced-cost services to support or prevent social isolation. These services include transportation, volunteer programs, senior centers and more.

Eldercare Area Agencies on Aging

1-800-677-1116 (TTY: 711),
Monday – Friday, 9 a.m. – 8 p.m., Eastern time

www.eldercare.acl.gov

Find trustworthy, local support resources and services to help with needs like transportation, home care or meals, as well as caregiver training and education.

211 Helpline Center

Dial 211 from any phone,
24 hours a day, seven days a week

www.211.org

Get community information and referrals to social services for everyday needs and in times of crisis, including transportation challenges.

If you’re in the position of helping a loved one maintain their health and well-being, your support is invaluable—but also very demanding. Your health is important too, and having the right resources can help.

- Coping with a terminal illness diagnosis
- Caring for yourself
- Finding support groups
When someone you love is diagnosed with a terminal illness, it’s overwhelming. Not only do the decisions and responsibilities add up, but the feelings you have around them can be difficult to process. So how can you help your loved one navigate this challenging time, while also practicing good self-care?

FIND THE RIGHT SUPPORT
Learning of a terminal diagnosis can be a real shock to caretakers and family members. You may be surprised by the emotions you have—or sometimes, the emotions you don’t have. That’s why it’s important to reach out for help or support during this difficult time, whether it’s from your friends, family, loved ones or professional help. Your doctor or a medical professional can help by providing therapy and support options.

ASK THE RIGHT QUESTIONS
Here are some example questions to ask the doctor or care provider of your loved one so they get the care they need:

- What are the usual patterns of this particular disease or condition? Is the late-stage progression rapid or slow?
- How much pain is often involved?
- How long is the patient likely to live?
- Can the patient be cared for at home, in a hospital or at a free-standing hospice facility?
- What type of hands-on care should I be providing on a daily basis?
- If the patient wishes to pass away at home, is any medical equipment or special medical procedure needed?

GET THE PROFESSIONALS ON YOUR SIDE
Decisions are difficult, but you don’t have to make them alone.

Get input from those with experience, such as:
- The patient’s doctor
- Geriatric care manager
- Hospital worker or discharge planner
- Hospice intake staff
Caregiving can be an expression of love for someone who needs help. However, when you’re busy caring for someone else, it’s easy to brush aside your own health and personal needs. But think of it this way: The healthier you are, the better equipped you’ll be to meet the needs of your loved one.

HOW DO I FIND TIME FOR MYSELF?

• Schedule time for self-care in your daily routine or to-do list
• Create a space in your home where you can go to relax and do the things you enjoy
• Ask family and friends for help with providing care to your loved one or assisting with daily chores, even if not everyone is able to help
• Look for ways to streamline daily tasks
• If possible, call in professional help such as a cleaning service or an outside caregiver
• Look into volunteer organizations that may be able to help

WHEN DO I NEED TO SEE A DOCTOR?

• A yearly physical exam
• Important screenings (e.g., Pap test, mammogram, colonoscopy)
• Shots (e.g., flu, pneumonia)
• A checkup when there are changes in your health

WHAT OTHER THINGS SHOULD I DO?

• Exercise regularly, whether it’s going for a walk or taking the stairs instead of an elevator
• Eat a well-balanced diet filled with nutrient-rich food
• Get plenty of sleep and take a short nap during the day if it’s tough to sleep at night
• Look for ways to make the days structured and predictable while staying flexible when it is needed
• Be present in the moment and focus on the needs of today, rather than thinking about the past or worrying about the future
• Look for ways to involve your faith community with support and care, if you have one

FIND A SUPPORT GROUP

There are many types of support groups, but they all exist for the same purpose: to connect people who have gone through, or are going through, a similar difficult experience.

Support groups provide a safe, non-threatening environment to share feelings and problems, as well as get feedback, suggestions and information.

These groups are based on the idea that conversations help all parties—those opening up, those listening and those giving advice and information from their experience.

Locate support groups by asking co-workers or friends, local hospitals, places of worship, your doctor or social worker, or through online research.
Here’s a list of organizations and resources, both nationally and in your own community, that may be able to help you overcome loneliness and build your social network. Explore the many options that may be available to you, represented in the following categories:

**GENERAL**

**Your medical insurance**
Call the number on the back of your medical insurance ID card to see what benefits are included in your plan. Be specific on the support you’re inquiring about, like mental health, hearing aids, transportation, etc.

**Humana Neighborhood Center services**
Humana.com/Humana-neighborhood-centers
Get involved in a variety of activities like wellness programs, exercise and nutrition classes, healthy cooking demos and social activities. Find a location near you or enjoy our virtual programs and activities. Services and centers are open to the public.

**211 Helpline Center**
Dial 211 from any phone, 24 hours a day, seven days a week
www.211.org
Get community information and referrals to social services for everyday needs and in times of crisis, including mental health and transportation challenges.

**Connect2Affect**
connect2affect.org
Find free or reduced-cost services to support or prevent social isolation. These services include transportation, volunteer programs, senior centers and more.

**Eldercare Area Agencies on Aging**
1-800-677-1116 (TTY: 711), Monday – Friday, 9 a.m. – 8 p.m., Eastern time
www.eldercare.acl.gov
Find trustworthy, local support resources and services to help with needs like transportation, home care or meals, as well as caregiver training and education.

**SAGE LGBT Elder Hotline**
1-888-234-7243 (TTY:711), Monday – Friday, 4 p.m. – midnight, Saturday, noon – 5 p.m., Eastern time
www.sageUSA.org
Talk with an LGBT senior like you, or get local resources and information when you need them.

**SURGERY RECOVERY SUPPORT**

**CareCalendar**
www.carecalendar.org
Create a calendar to help you organize care, visitors and meals while you’re recovering from surgery.

**Meal Train**
www.mealtrain.com
Create an online sign-up for friends and family to deliver food to you during your recovery. You can set how frequently you’d like meals to arrive, as well as note special dietary needs or preferences.

**SOCIAL CONNECTIONS**

**Institute on Aging’s Friendship Line**
Humana members only: 1-888-670-1361 (TTY: 711)
For all adults 60 and older or 18+ with a disability (non-Humana members): 1-800-971-0016 (TTY: 711)
Both numbers are available Monday – Friday, 7 a.m. – midnight, Eastern time
Call for a caring ear and friendly conversation if you’re grieving or feeling lonely or depressed.

**AmeriCorps Seniors**
americorps.gov
Put your knowledge and expertise to work by joining Senior Corps: an organization that matches seniors to service opportunities throughout the United States. The program has three components: foster grandparents, senior companions, and retired and senior volunteers.
FOOD SUPPORT

Meals on Wheels
www.mealsontwheelsamerica.org
Get food delivered to your home at times when getting out is difficult—and live a healthier, more nourished life. You can also volunteer with Meals on Wheels to get involved with local programs.

Feeding America
www.feedingamerica.org
Find local resources for feeding programs in your community. Resources and requirements vary by food bank.

MENTAL HEALTH

Alzheimer’s Association
www.alz.org
Educate yourself on the warning signs, find a local support group, or read stories and articles about Alzheimer’s and dementia.

Anxiety and Depression Association of America
adaa.org
Read useful articles, find local help or join an online support group to help with anxiety and depression struggles.

Mental Health America
www.mhanational.org
Take an online screening to determine if it’s just the blues or if it’s something more, like PTSD, bipolar disorder, depression or anxiety.

National Suicide Prevention Lifeline
1-800-273-8255 (TTY: 711),
24 hours a day, seven days a week
Call immediately if you or someone you love has spoken of, thought about or shown signs of considering suicide.

Find a therapist near you
www.psychologytoday.com/us/therapists
Search for a therapist in your area by ZIP code, city name or a counselor’s name you’ve been recommended. You can even filter the results based on if your insurance is accepted.

TRANSPORTATION

American Occupational Therapy Association
www.aota.org/olderdriver
Find a nationwide database of driving programs and specialists who can help you stay behind the wheel, along with safe driving resources.

HEARING

National Hearing Test
www.nationalhearingtest.org
Take a telephone-based hearing test to determine if you need hearing aids, or to see a doctor. It’s fast and confidential, and you’ll get the results immediately.

SUBSTANCE ABUSE

Substance Abuse and Mental Health Services Administration’s National Helpline
1-800-662-4357 (TTY: 1-800-487-4889),
24 hours a day, seven days a week
findtreatment.samhsa.gov
Call this confidential, free information line (available in English or Spanish) for help facing mental and/or substance use disorders.

National Institute Alcohol Abuse & Alcoholism
www.niaaa.nih.gov/alcohol-health/support-treatment
Find resources and treatment for alcoholism available in your community, both for those struggling and their friends and family.

National Institute on Drug Abuse
www.drugabuse.gov/patients-families
Find resources and treatment for drug abuse available in your community. Plus, watch videos that cover common questions and topics.
VETERAN SUPPORT

AMVETS Heal
www.amvets.org/vet-heal
Get assistance with accessing quality healthcare for your specific medical needs, including mental health and specialized services.

At Ease
ateaseusa.org
Learn more about dealing with loneliness and social isolation, including strategies and helpful tips for staying more connected.

Give an Hour
giveanhour.org
Connect with local mental healthcare providers who are willing to donate their time to speak with veterans like you.

Local VFW
Join fellow veterans in a communal location to gather and interact. To find the nearest local VFW, visit www.vfw.org

Make the Connection
www.maketheconnection.net/symptoms/social-withdrawal
Find information, treatment options, self-help tools and resources to aid you in recovery.

Veterans Crisis Line
1-800-273-8255 (TTY: 711) then press 1, 24 hours a days, seven days a week
www.veteranscrisisline.net
Call to connect quickly with qualified VA responders.

Vets4Warriors Peer Support
1-855-838-8255 (TTY: 711), 24 hours a day, seven days a week
www.vets4warriors.com
Call to connect you with a fellow veteran to talk anytime.

TECHNOLOGY SUPPORT

EveryoneOn
everyoneon.org
Find low-cost internet and affordable computers in your area.

Senior Planet
920-666-1959 (TTY: 711), Monday – Friday, 9 a.m. – 5 p.m., Eastern time
seniorplanet.org
Have a technology question? Call for in-person and online programs to learn and connect with other seniors.
At Humana, it is important you are treated fairly.

Humana Inc. and its subsidiaries do not discriminate or exclude people because of their race, color, national origin, age, disability, sex, sexual orientation, gender, gender identity, ancestry, marital status, or religion. Discrimination is against the law. Humana and its subsidiaries comply with applicable Federal Civil Rights laws. If you believe that you have been discriminated against by Humana or its subsidiaries, there are ways to get help.

- You may file a complaint, also known as a grievance:
  Discrimination Grievances, P.O. Box 14618, Lexington, KY 40512-4618
  If you need help filing a grievance, call 1-877-320-1235 or if you use a TTY, call 711.


- California residents: You may also call California Department of Insurance toll-free hotline number: 1-800-927-HELP (4357), to file a grievance.

Auxiliary aids and services, free of charge, are available to you. 1-877-320-1235 (TTY: 711)

Humana provides free auxiliary aids and services, such as qualified sign language interpreters, video remote interpretation, and written information in other formats to people with disabilities when such auxiliary aids and services are necessary to ensure an equal opportunity to participate.

Language assistance services, free of charge, are available to you. 1-877-320-1235 (TTY: 711)

Español (Spanish): Llame al número arriba indicado para recibir servicios gratuitos de asistencia lingüística.

繁體中文 (Chinese): 撥打上面的電話號碼即可獲得免費語言援助服務。

Tiếng Việt (Vietnamese): Xin gọi số điện thoại trên đây để nhận được các dịch vụ hỗ trợ ngôn ngữ miễn phí.

한국어 (Korean): 무료 언어 지원 서비스를 받으려면 위의 번호로 전화하십시오.

Tagalog (Tagalog – Filipino): Tawagan ang numero sa itaas upang makatanggap ng mga serbisyo ng tulong sa wika nang walang bayad.

Русский (Russian): Позвоните по номеру, указанному выше, чтобы получить бесплатные услуги перевода.

Kreyòl Ayisyen (French Creole): Rele nimewo ki pi wo la a, pou resevwa sèvis èd pou lang ki gratis.

Français (French): Appelez le numéro ci-dessus pour recevoir gratuitement des services d'aide linguistique.

Polski (Polish): Aby skorzystać z bezpłatnej pomocy językowej, proszę zadzwonić pod wyżej podany numer.

Português (Portuguese): Ligue para o número acima indicado para receber serviços linguísticos, grátis.

Italiano (Italian): Chiamare il numero sopra per ricevere servizi di assistenza linguistica gratuiti.

Deutsch (German): Wählen Sie die oben angegebene Nummer, um kostenlose sprachliche Hilfsdienstleistungen zu erhalten.

日本語 (Japanese): 無料の言語支援サービスをご要望の場合は、上記の番号までお電話ください。

فارسی (Farsi)

پای دریافت تسهیلات زبانی بصورت رایگان با شماره فوق تماس بگیرید.

Diné Bizaad (Navajo): Wódhá biéésh bee hani’í bee wolta’ígíí bíchį’ hódíílnih éí bee t’áá jiik’eh saad bee ákáánida’áwo’déé niká’adoowól.

العربيه (Arabic)

الرجاء الاتصال بالرقم المبين أعلاه للحصول على خدمات مجانية للمساعدة بلغتك.
For more information, visit
Humana.com/PopulationHealth