



Overcoming loneliness together

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

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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 always or often feels lonely or socially isolated.¹

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](https://www.humana.com/PopulationHealth)

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¹Kaiser Family Foundation, August 2018

<https://www.kff.org/report-section/loneliness-and-social-isolation-in-the-united-states-the-united-kingdom-and-japan-an-international-survey-introduction/>

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.²

HOW TO USE YOUR RESOURCE TOOLKIT

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.

²<https://jamanetwork.com/journals/jamapsychiatry/fullarticle/482179>; Valtorta NK, Kanaan M, Gilbody S, et al. Loneliness and social isolation as risk factors for coronary heart disease and stroke: Heart 2016;102:1009-1016.

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STEP ONE

Learn what causes loneliness

**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 a person may feel lonely—and often, that reason has more to do with your health than you may think. Here, we'll learn about some of the health challenges that lead to loneliness, and show you ways to address them.

Common causes of loneliness

- Losing a loved one
- Stress
- Anxiety and depression
- Memory loss
- Isolation after surgery
- Drugs and alcohol
- Hearing and vision problems



COMMON CAUSE OF LONELINESS: LOSING A LOVED ONE

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 GRIEF³

- **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:** Their life 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 even more lonely 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 on the street 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 time.



FINDING HELP

Institute on Aging's Friendship Line

24 hours a day, 7 days a week:

1-800-971-0016 (TTY: 711)

Call for a caring ear and friendly conversation if you're grieving, or feeling lonely or depressed.

³<https://hospicefoundation.org/End-of-Life-Support-and-Resources/Grief-Support/Journeys-with-Grief-Articles/Coping-with-Loneliness>



COMMON CAUSE OF LONELINESS: STRESS

Everyone responds to stress in different ways, and situations can cause stress that's unique to each individual. Here are some of the most 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.

COMMON SITUATIONAL CAUSES OF STRESS

- Retirement Moving to a new residence Financial strain Caretaking demands for a spouse, parent or loved one

COMMON SYMPTOMS OF STRESS⁴

- | | |
|--|---|
| <input type="checkbox"/> Changes in eating habits | <input type="checkbox"/> Less attention to personal hygiene, grooming and self-care |
| <input type="checkbox"/> Changes in mood, including greater irritability, anxiety or sadness | <input type="checkbox"/> More aches and pains in general |
| <input type="checkbox"/> Difficulties with short-term memory | <input type="checkbox"/> Frequent sickness |
| <input type="checkbox"/> Difficulties with concentration | <input type="checkbox"/> Weight gain or weight loss |
| <input type="checkbox"/> Unusual patterns of judgment | <input type="checkbox"/> Difficulties sleeping |
| <input type="checkbox"/> Withdrawal and isolation | <input type="checkbox"/> Low energy and fatigue |
| <input type="checkbox"/> Tension headaches | |

STRATEGIES TO MANAGE STRESS⁴

- **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 over commit.
- **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 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.

⁴<https://blog.ioaging.org/medical-concerns/signs-stress-seniors-recognize-stress-early-generate-resiliency/>

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. Here's more information on them.

ANXIETY⁵

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."

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, 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.

DEPRESSION⁶

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

⁵<https://www.psychiatry.org/patients-families/anxiety-disorders/what-are-anxiety-disorders>

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
www.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.mentalhealthamerica.net

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
24 hours a day, 7 days a week:

1-800-273-8255 (TTY: 711)

Call immediately if you or someone you love has spoken of, thought about or shown signs of considering suicide.

⁶<https://www.psychiatry.org/patients-families/depression/what-is-depression>

COMMON CAUSE OF LONELINESS: MEMORY LOSS

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 slow the changes and maximize our brain power.⁷

1. Eat less added sugar. Research has shown that a sugar-laden diet can lead to poor memory and reduced brain volume, particularly in the area of the brain that stores short-term memory. Cutting back on sugar not only helps your memory but also improves your overall health.

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. These include 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.

⁷<https://www.mayoclinic.org/healthy-lifestyle/healthy-aging/in-depth/memory-loss/art-20046518>

⁸Alzheimer's Association, 2019, <https://www.alz.org/alzheimers-dementia/what-is-alzheimers>

⁹Alzheimer's Association, 2019, https://www.alz.org/alzheimers-dementia/10_signs



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.

KNOW THE WARNING SIGNS

Many people have trouble with memory—but this doesn't mean they have Alzheimer's.⁸ Warning signs associated with Alzheimer's disease include:⁹

- 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
- Difficulty having a conversation

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.

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



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

www.connect2affect.org

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

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.



COMMON CAUSE OF LONELINESS: SUBSTANCE ABUSE¹⁰

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 bravado 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.

¹⁰Recovery Centers of America, 2019, recoverycentersofamerica.com/blogs/how-loneliness-fuels-addiction/



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.niaa.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

24 hours a day, 7 days a week:
1-800-662-4357 (TTY: 1-800-487-4889)

<https://findtreatment.samhsa.gov>

Call this confidential, free information line (available in English or Spanish) for help facing mental and/or substance use disorders.

COMMON CAUSE OF LONELINESS: HEARING AND VISION PROBLEMS

Hearing or vision loss can be difficult to pinpoint ourselves, but can also make us avoid situations where it's hard to hear or see clearly because we feel embarrassed or confused.

About 1 in 3 people between the ages of 65 and 74 has hearing loss, and nearly half of those older than 75 have difficulty hearing.¹¹ Having trouble hearing can make it hard to understand and follow a doctor's advice, respond to warnings, and hear doorbells and alarms. It can also make it difficult to enjoy talking with friends and family. All of this can be frustrating, embarrassing and even dangerous.

These challenges can prevent us from doing activities we enjoy, like watching television, cooking or handling our household business. If you are having trouble hearing or seeing, it's important that you talk with your doctor about getting help. **Call the number on back of your medical insurance ID card to see if your plan includes hearing tests and hearing aids.**

DO YOU NEED A HEARING TEST?

Take this quiz from the National Institute on Deafness and Other Communication Disorders to help you identify if you may need to take a hearing test.¹²

- | | |
|--|---|
| <input type="checkbox"/> Do you sometimes feel embarrassed when you meet new people because you struggle to hear? | <input type="checkbox"/> Do you have trouble hearing in the movies or in the theater? |
| <input type="checkbox"/> Do you feel frustrated when talking to members of your family because you have difficulty hearing them? | <input type="checkbox"/> Does a hearing problem cause you to argue with family members? |
| <input type="checkbox"/> Do you have difficulty hearing or understanding co-workers, clients or customers? | <input type="checkbox"/> Do you have trouble hearing the TV or radio at levels that are high enough for others? |
| <input type="checkbox"/> Do you feel restricted or limited by a hearing problem? | <input type="checkbox"/> Do you feel that any difficulty with your hearing limits your personal or social life? |
| <input type="checkbox"/> Do you have difficulty hearing when visiting friends, relatives or neighbors? | <input type="checkbox"/> Do you have trouble hearing family or friends when you are together in a restaurant? |

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 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.

¹¹NIDCD, Hearing Loss and Older Adults, July 2018
<https://www.nidcd.nih.gov/health/hearing-loss-older-adults>

¹²www.nidcd.nih.gov/health/do-you-need-hearing-test-quiz



STEP TWO

Tell someone about it

You've read about some of the more 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



TALK TO FRIENDS, FAMILY OR A THERAPIST

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, and 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 13 and talk about them together.



For your health. Not only will you feel happier, but overcoming loneliness can give you a healthier life, reducing your risk of coronary heart disease and stroke.¹³

¹³<https://www.kff.org/report-section/loneliness-and-social-isolation-in-the-united-states-the-united-kingdom-and-japan-an-international-survey-introduction/>



FINDING HELP

Your medical insurance

Call the number on the back of your medical insurance card to see what therapies are included in your plan.

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.

TALK TO YOUR DOCTOR

By now, you've learned that loneliness and social isolation 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 not having transportation to appointments or enough food to eat at home, or even lacking social connections and support.

HELP YOUR DOCTOR UNDERSTAND YOU

Be sure to answer questions as completely and honestly as possible. This is important to help you get the right diagnosis and treatment. Don't hesitate to mention a symptom or experience you have. You could even share an article on the subject, or tell a story about your everyday life to make a point. If there's something you forgot to ask during the visit, call the doctor's office. Be sure to explain your exact reason for calling when leaving a message.

WHEN THE DOCTOR GIVES YOU DIFFICULT NEWS

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 other possible treatments?



Are there any foods, medications or exercises that I should seek out or avoid?

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, another person might think of questions and can help by taking notes for later.



STEP THREE

Connect and thrive

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



CHANGING YOUR PERSPECTIVE

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 zero in on 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 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.
- Visit a Humana location in your neighborhood.*

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.

What are other ways to connect with those around me?

- **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.
- **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.

*Visit [Humana.com/Humana-neighborhood-centers](https://www.humana.com/Humana-neighborhood-centers) to find a location near you.

**Your plan may include SilverSneakers as a benefit. Check your Coverage of Benefits or call the number on the back of your Humana member ID card to see what's included on your plan.

CONSIDER NEW HOUSING

Whether you're great on your own or in need of care, more exciting housing options are available now than ever—many of which can keep you better in touch with others. Here's some information on options that may be available for you.

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.
- **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.



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.

FINDING TRANSPORTATION

Sometimes, being alone is just as simple as not having transportation. However, more than 100 million Americans don't drive—that's one-third of the U.S. population.¹⁴ With so many people in need of a lift, there are many new transportation options you may not know about.

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.

¹⁴AARP, "Universal Mobility as a Service," September 2018, www.aarp.org/content/dam/aarp/ppi/2018/08/universal-mobility-as-a-service-aarp-ppi.pdf



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.

Go Go Grandparent

24 hours a day, 7 days a week:

1-855-464-6872 (TTY: 711)

www.gogograndparent.com

Arrange a ride quickly and easily without the need for a smartphone. This service offers extra care and assurance for older adults.

Note: service is not free.

National Transit Hotline

**1-888-446-4511 (TTY: 711), Monday – Friday,
9 a.m. – 5 p.m., Eastern time**

www.transit.dot.gov

Connect with the local transit providers who receive federal money to provide transportation to seniors and individuals with disabilities.

211 Helpline Center

24 hours a day, 7 days a week:

Dial 211 from any phone

www.211.org

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



STEP FOUR

For those supporting others

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



COPING WITH A TERMINAL ILLNESS DIAGNOSIS

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 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 examples:



Will the patient be cared for at home, in a hospital or at a free-standing hospice facility?



How much pain is often involved?



If at home, who will provide the hands-on care?



How long is the patient likely to live?



What are the usual patterns of this particular disease or condition? Is the late-stage progression rapid or slow?



If the patient wishes to pass away at home, what will the actual hands-on care involve: medical equipment or any special medical procedure?

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

SELF-CARE: FINDING A BALANCE

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 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 caring for your loved one and 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 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 smear, 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



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, and 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, churches or other places of worship, your doctor or social worker, or through online research.

COMMUNITY RESOURCE GUIDE

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 food, transportation, mental health, hearing aids, etc.

Humana neighborhood centers

Humana.com/Humana-neighborhood-centers

Get involved in social activities, take educational wellness classes and discover community at a Humana neighborhood center. Find a location near you on the website.

211 Helpline Center

24 hours a day, 7 days a week:

Dial 211 from any phone

www.211.org

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

Connect2Affect

www.connect2affect.org

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

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 for older Americans and their caregivers.

SAGE LGBT Elder Hotline

1-888-234-7243 (TTY:711), Monday – Friday, 4 p.m. – midnight, and Saturday,

noon – 5 p.m., Eastern time

www.sageUSA.org

Talk with an LGBT senior like you, or get information and local resources 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

24 hours a day, 7 days a week:

1-800-971-0016 (TTY: 711)

Call this toll-free line for a friendly conversation and the caring ear of a trained volunteer. Accredited for people age 60 and older as well as adults living with disabilities.

Senior Corps

www.seniorcorps.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.mealsonwheelsamerica.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

See if you qualify for no-cost meals, and use the search tool to find a food bank near you.

MENTAL HEALTH

Alzheimer's Association

<https://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

www.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.mentalhealthamerica.net

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

24 hours a day, 7 days a week:

1-800-273-8255 (TTY: 711)

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.

Go Go Grandparent

24 hours a day, 7 days a week:

1-855-464-6872 (TTY: 711)

www.gogograndparent.com

Arrange a ride quickly and easily without the need for a smartphone. This service offers extra care and assurance for older adults, including the option to alert the rider's caregiver where their loved one is going and who their driver is.

Note: service is not free.

National Transit Hotline

1-888-446-4511 (TTY: 711), Monday – Friday, 9 a.m. – 5 p.m., Eastern time

www.transit.dot.gov

Connect with the local transit providers who receive federal money to provide transportation to seniors and individuals with disabilities.

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

24 hours a day, 7 days a week:

1-800-662-4357 (TTY: 1-800-487-4889)

<https://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.

This information is provided for educational purposes only. It is not to be used for medical advice, diagnosis or treatment. Consult your healthcare provider if you have questions or concerns. Consult your doctor before beginning any new diet or exercise regimen.

Important!

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 identity, 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**.
- You can also file a civil rights complaint with the **U.S. Department of Health and Human Services**, Office for Civil Rights electronically through the Office for Civil Rights Complaint Portal, available at <https://ocrportal.hhs.gov/ocr/portal/lobby.jsf>, or by mail or phone at **U.S. Department of Health and Human Services**, 200 Independence Avenue, SW, Room 509F, HHH Building, Washington, DC 20201, **1-800-368-1019, 800-537-7697 (TDD)**.

Complaint forms are available at <https://www.hhs.gov/ocr/office/file/index.html>.

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)

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

Diné Bizaad (Navajo): Wóda hí béesh bee hani'í bee wolta'ígíí bich'í' hódíílnih éí bee t'áá jiik'eh saad bee áká'ánída'áwo'déé nika'adoowoł.

العربية (Arabic)

الرجاء الاتصال بالرقم المبين أعلاه للحصول على خدمات مجانية للمساعدة بلغتك

Humana[®]

For more information, visit
[Humana.com/PopulationHealth](https://www.humana.com/PopulationHealth)