



WELCOME
2025 Florida Council on Aging
Annual Membership Meeting



Erin Mcleod, President
Florida Council on Aging

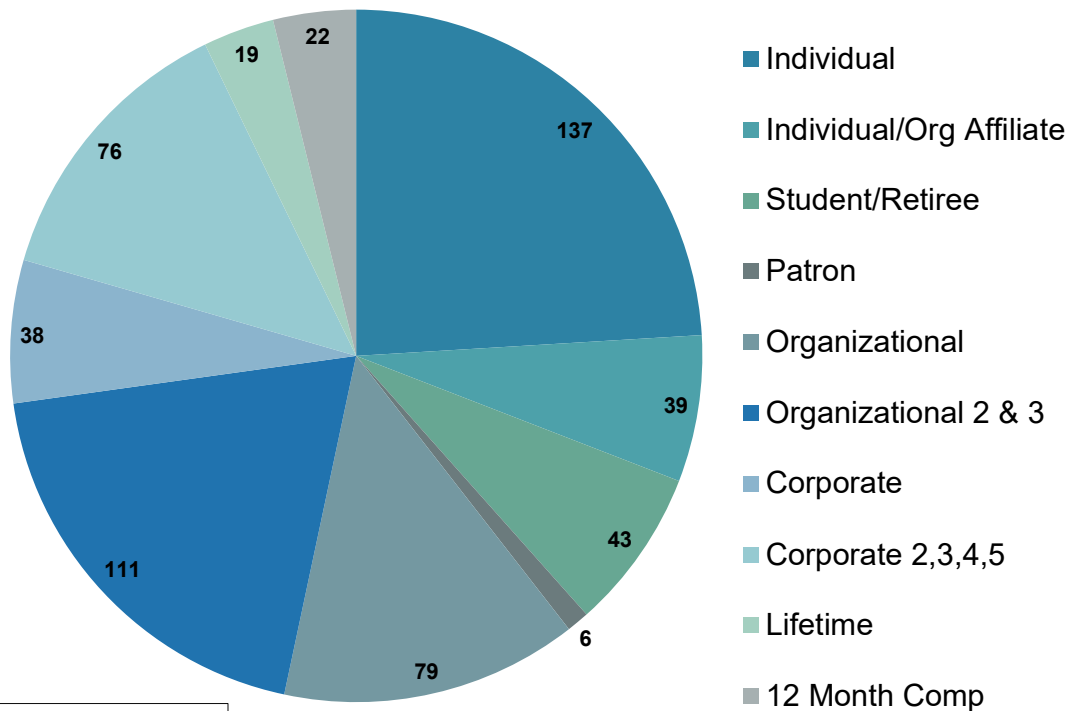


FCOA Annual Report 2025

Membership

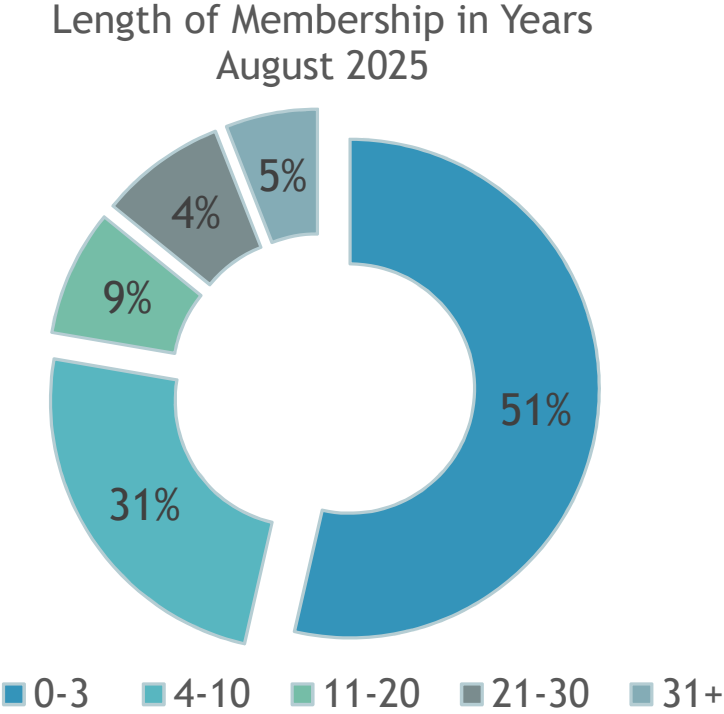
As of August 31, 2025, FCOA has 570 members

August 2025 - FCOA Members



570 Total Members

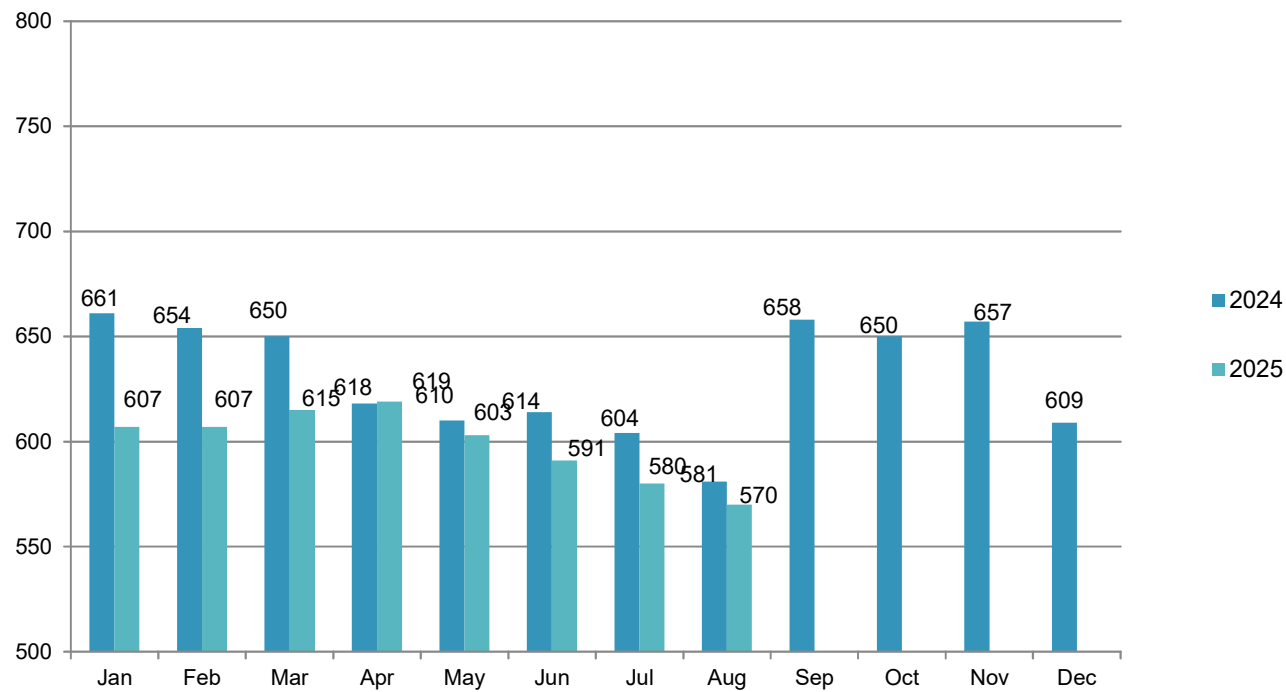
Length of FCOA Membership



*Once a membership is lapsed/unpaid for 3 or more months, the join date is changed to the date of the most recent membership request is made. This, in part, accounts for the large percentage of memberships that are 0-3 years. FCOA is working to find a way to update this in our membership database and have consulted with the host CRM.

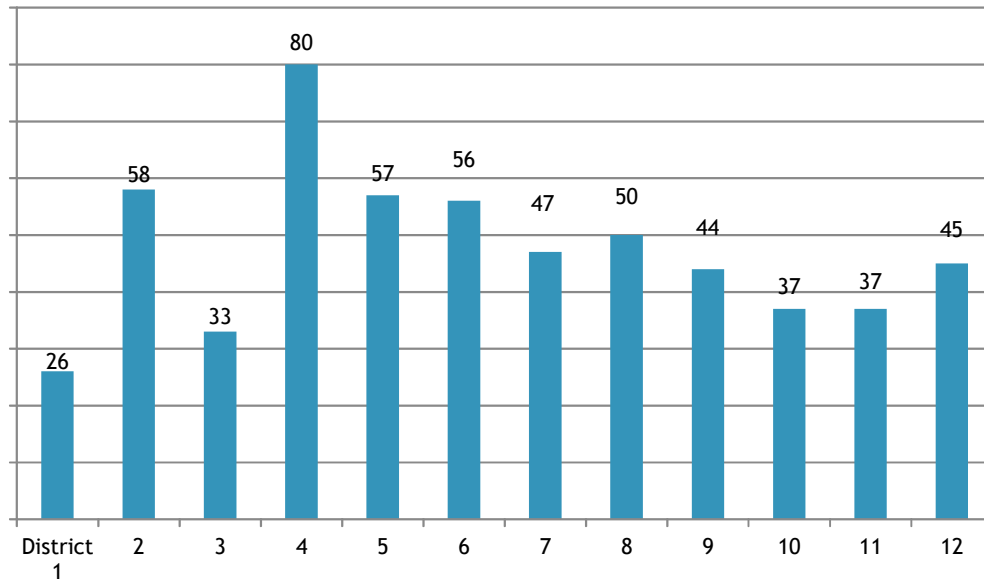
FCOA Membership Comparison 2024 and 2025

Membership Comparison by Year

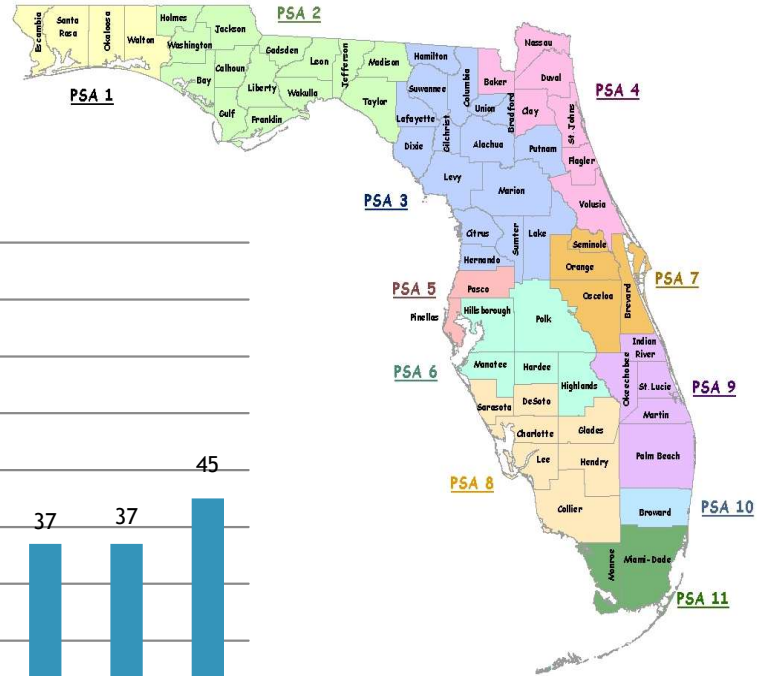


FCOA Membership by PSA/District

FCOA Members By District
August 2025



PSA/District 12 - Out of State Members



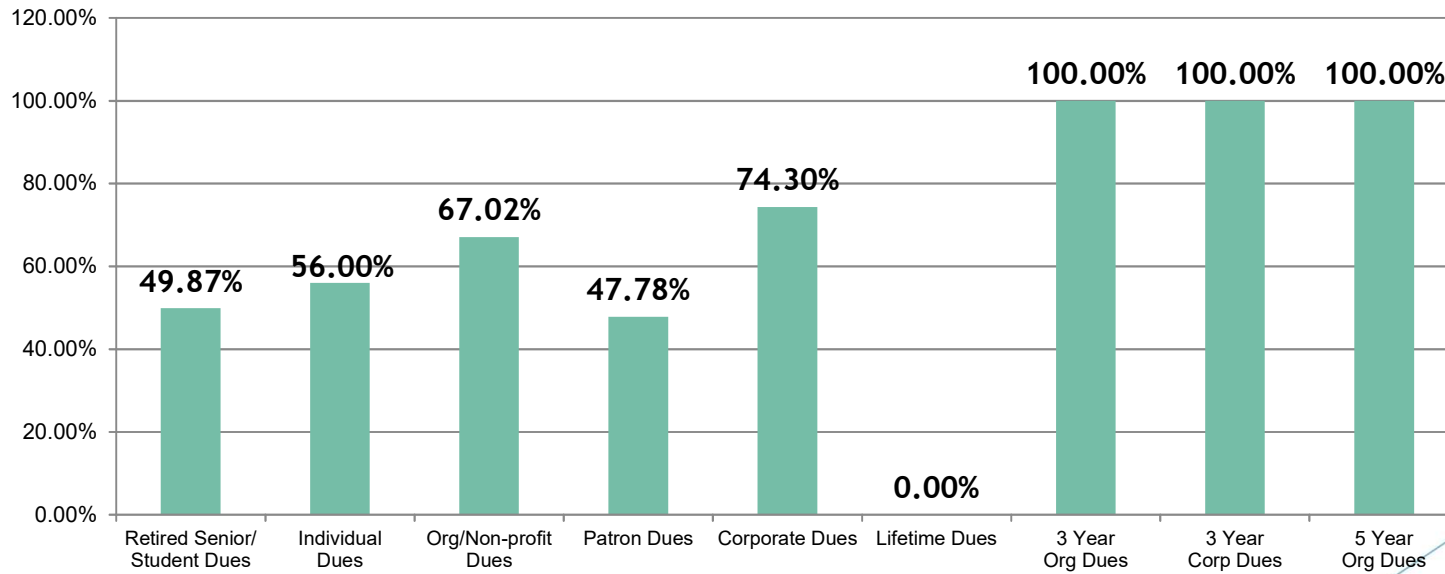


Janice Ancrum, Treasurer
Florida Council on Aging



FCOA Membership Dues Received

Membership Dollars Received
August 2025
74.35% of Budget Received



Financial Summary

- ▶ As of 8/31/2025, the balance in the operating account was \$309,150.95 and the balance in the savings account was \$125,301.22 and \$52,451.50 in a 13-month CD, or total cash on hand of \$486,903.67
- ▶ A full audit review of fiscal year 2024 was conducted by James Moore & Company, independent certified public accountants. The independent auditors' report indicated that the financial reports presented fairly, in all material aspects, the financial position of FCOA as of December 31, 2024. A copy of the audit is available for review by FCOA members upon request. (FCOA Office 850-222-8877 or email moreinfo@fcoa.org)
- ▶ A financial report detailing every expenditure and receipt is provided monthly to the Treasurer and the Board of Trustees. All reports and minutes of the Board of Trustees and Executive Committee are filed for audit.

FCOA Welcomes New Trustees



Trustee at Large

Michele Cavallo, Customer Experience & Engagement, Duke Energy, St. Petersburg, FL



Trustee At Large

James D. Huysman, PsyD, LCSW VP, Provider Relations, WellMed Medical Management of Florida, Fort Lauderdale, FL



Trustee At Large

Marc Lei
Brooks Rehabilitation
St. Augustine, FL



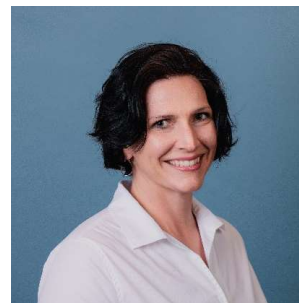
District IX Representative

Elizabeth (Liz) Lugo, CEO
The Volen Center
Boca Raton, FL



Trustee at Large

Brad Shapiro, Vice President,
Long Term Care, Sunshine
Health, Deerfield Beach, FL



Trustee at Large

Nicole Weaver, Director
Medicare Growth Enablement,
Florida Blue Medicare,
Jacksonville, FL

FCOA Board of Trustees

OFFICERS

PRESIDENT - Erin McLeod, Senior Friendship Centers, Inc.

PRESIDENT-ELECT - Josefina Carbonell, Florida Community Care & Independent Living Systems

SECRETARY - Kevin Kenney MBA, CareBridge Health

TREASURER - Janice Ancrum, Nassau County Council on Aging, Inc.

IMMEDIATE PAST PRESIDENT - Jeff Johnson, AARP Florida

DISTRICT REPRESENTATIVES

DISTRICT I - Josh Newby, Council on Aging of West Florida, Inc.

DISTRICT II - Lisa Bretz MSW, Advantage Aging Solutions

DISTRICT III - Laurence Solberg, MD, Malcom Randall VA Medical Center

DISTRICT IV - Sam Hall, Aging True

DISTRICT V - Debra Silvers, Esq, GA Food Services

DISTRICT VI - Andrew Molosky, MBA, Chapters Health System, Inc.

DISTRICT VII - Wendy Ford, Osceola County Council on Aging, Inc.

DISTRICT VIII - Alexis Nguyen, Assisting Hands Home Care

DISTRICT IX - Elizabeth (Liz) Lugo, The Volen Center

DISTRICT X - Andrea Busada, Broward County Elderly & Veterans Services

DISTRICT XI - Carlos Martinez, CPA, United HomeCare Services

TRUSTEES AT-LARGE

Natalia Aresu, Humana

Laura Bayona, Florida Power & Light

Michele Cavallo, Duke Energy

Tim Conroy, MS, MBA, Mom's Meals

Karen Deigl, Senior Resource Association

Thomas P. Felke, MWS, PhD, Shady Rest Institute on Positive Aging

Patty Husted, VITAS Healthcare

James D. Huysman, PsyD, WellMed Medical Management of Florida, Inc.

Marc Lei, Brooks Rehabilitation

Donna Melogy, Sunshine Health

Brad Shapiro, Sunshine Health

Miles Taylor, PhD, Pepper Institute on Aging and Public Policy

Nicole Weaver, Florida Blue Medicare

Margaret Lynn Duggar
Executive Director
Florida Council on Aging



What comes after the OBBB?

- ▶ On July 4th, H.R. 1 “One Big Beautiful Bill” was signed into law. It extends 2017 Tax breaks and finds budget cuts to pay for said tax breaks
- ▶ Starting in 2025 and expiring in 2028
 - ▶ Additional \$6000 standard deduction for 65+ (for annual income <75k)
 - ▶ No tax on tips, overtime, or auto loan interest
 - ▶ Trump \$1000 account for newborns
- ▶ Starts 2025 and permanent
 - ▶ Current Standard Deduction and tax brackets
 - ▶ SNAP:
 - ▶ Strict paperwork requirements for SNAP
 - ▶ Limit who qualifies for energy deduction for SNAP (lowering payments \$100/mo)
 - ▶ Defund SNAP-Ed
 - ▶ Medicare: end waiver to waive work requirements
 - ▶ Moratorium on CMS minimum staffing in nursing homes (until 2034)
 - ▶ Medicare: Makes it harder to enroll in Medicare Savings Program

Source: <https://www.americanprogress.org/article/the-implementation-timeline-of-the-one-big-beautiful-bill-ac>

What comes after the OBBB?

- ▶ 2026
 - ▶ SNAP: States required to pay 75% of SNAP Administrative Costs
 - ▶ SNAP: Cost Updates can only reflect inflation, not true cost of healthy diet
 - ▶ Limit ACA enrollment opportunities
 - ▶ Expand Estate Tax Exemption to \$15 million
 - ▶ Lowers taxes for multinational businesses, oil and gas companies
 - ▶ End most environmental tax credits (EVs, home improvements)
- ▶ 2027-2028
 - ▶ SNAP: States required to pay up to 15% of SNAP benefits depending on error rate
 - ▶ Medicaid:
 - ▶ Limits Medicaid provider tax for expansion states (how states pay for Medicaid)
 - ▶ Work requirements start (including for 55+)
 - ▶ Lawfully present immigrants currently eligible are no longer eligible
 - ▶ 6-month recertification period for Medicaid instead of annually
 - ▶ Start \$35 cost share
 - ▶ Student loan borrowers must switch into more expensive repayment plans

OBBB Impact

- ▶ Adds \$3.5 trillion to Federal Deficit
- ▶ Could lead to \$45 Billion/year sequester in Medicare
- ▶ Estimated 10 million will lose Medicaid coverage by 2034 (CBO)
 - ▶ Florida will see 7% cut in Medicaid payments, where 5 million Floridians have Medicaid and 1 million are dual-eligibles
- ▶ If ACA premium credits are allowed to expire in 2025, an additional 3.8 million people **per year** will become uninsured (CBO)
 - ▶ 60-year-old couple making \$82,000 in Florida would see the monthly cost of a Silver plan **increase at least 265%** (\$581 to \$2,118) (KFF)

Social Security at 90

It is getting late early

- ▶ Latest trustees report and date of doom moved up to 2033
- ▶ Still too far to prompt action
- ▶ OBBB proposed to eliminate taxation of benefits, instead older adults get \$6000 higher standard deduction
- ▶ Interesting development. Treasury Secretary in a speech referred to the so-called Trump accounts in the OBBB as a 'backdoor way to privatize Social Security' Meaning these accounts given to newborns with \$1000 can be invested with tax deferred treatment. Employers can also contribute until person is 18.
- ▶ Knowing the history of efforts to privatize will be interesting to see how it plays out
- ▶ Options to reform Social Security are either
 - ▶ Secure more revenues by raising the cap (\$176k in 2025) or increase taxes
 - ▶ Or lower benefits by raising the retirement age or delaying things like the COLA

No one is cutting Social Security....

- ▶ In March, Social Security Administration announced a new policy:
 - ▶ Requiring in-person identity verification for new claims or updating direct deposit info
 - ▶ Would have severely restricted access to critical services by phone, when 71% of counties don't have an office and many older adults don't have transportation
- ▶ Campaign Led by AARP
 - ▶ They wrote to SSA opposing the change, issued public statement, held rallies, met with Members of Congress, generated 1500 + news stories
 - ▶ Had 3 million messages from members delivered to Congress, and as a result
- ▶ In April SSA announced a revised policy; they will now screen phone claims for fraud and require in person verification only when necessary
- ▶ Yet 7000 Social Security employees have left this year, they're reassigning field officers to answer the phone instead of verify claims, and SSI stopped reporting wait times

Medicare

▶ Drug negotiations continue

- ▶ 2nd round of 15 drugs chosen including Ozempic/Wegovy and Trelegy Ellipta (asthma), negotiated prices start in 2027
- ▶ Other efforts to lower costs including Florida's stalled attempt to import drugs
- ▶ Most Favored Nation proposed by Trump but not moving

▶ 2025 started the \$2000 out-of-pocket cap on prescription drug costs in Medicare Part D

- ▶ Insurers have increased Part-D premiums for 2026, could be related

▶ Medicare Advantage embroiled in controversies

- ▶ Higher than expected costs have insurance plans leaving MA in 2026
- ▶ HHS audits find inflated diagnoses, fraudulent medical device purchases
- ▶ Estimated overpayments of more than \$1 trillion over the next 10 years
- ▶ Yet over half of those on Medicare have MA plan

Medicare

- ▶ Two new Hospital Quality Measures
 - **Age Friendly Hospital Measure**
 - Started 2025 and required for all Hospitals
 - Focused on 4M: Medication, Mentation, Mobility, what Matters
 - Recommends screening for malnutrition
 - **Malnutrition Care Score**
 - Optional quality measure
 - Screen, Assess, Diagnosis and Document care for Malnutrition for 65+
 - Next year Expands to 18+

MAHA and Nutrition

- Make America Healthy Again is gaining momentum with its first report due out in August
- Admirable goal, but how we get there is more complicated
- However, older adult nutrition ought to be a centerpiece of MAHA
- Perhaps helped by RFK visit to senior nutrition site in central Maryland
 - “Meal (Programs) are not just about delivering nutrition and addressing the issues of malnutrition among our elderly, it is an act of compassion, an act of care, a reminder that no one in our society is forgotten”
- ▶ MAHA Caucuses have formed in both the Senate and House and they’ve started a list of priority bills, including the Medically Tailored Meal Demonstration introduced by Senator Cassidy last Congress
- ▶ One related Bill has been introduced: Treat and Reduce Obesity Act

Happy 60th Older Americans Act, what a year

- ▶ Began year planning to celebrate 60th anniversary of the OAA, serving 12 million annually
- ▶ Began year renewing the push to reauthorize the Older Americans Act
- ▶ Then came HHS reorganization
 - ▶ First to call for end to ACL and dividing into 3 agencies
 - ▶ Then came DOGE related layoffs, with nearly half of ACL laid off by July
 - ▶ Then the President's two skinny budgets which called to eliminate older adult programs
 - ▶ Then the President's detailed budget that retains aging programs and keeps all OAA programs in one, the newly renamed Administration on Children, Families **AND COMMUNITIES** (which NANASP and our fellow aging groups had advocated for)
- ▶ Alex Adams from Idaho is nominated to lead ACFC
- ▶ Still waiting on Senate and House FY26 funding

OAA reauthorization—looking better

- ▶ Reintroduced by Senators Cassidy and Sanders
 - ▶ 8 cosponsors including Rick Scott, Chair of Aging Committee
- ▶ Extends the OAA until 2030, increases authorizations for most programs over the life of the bill. Maintains some key flexibilities like grab-and-go, adds elder abuse training to the National Family Caregiver Support Program
- ▶ This is a positive development. Coupled with 60th anniversary, it moves the OAA to a better place than before.
- ▶ Advocacy focus will be getting the House and either working from the Senate bill or developing their own (but there is no reason to)

Elder Justice

- ▶ The early President's Budget called for elimination of APS, Long-Term Care Ombudsman Program, and other elder rights activities, with those restored we focus our attention on FY26
 - ▶ \$100 million in formula funding for APS programs
 - ▶ protect the critical \$1.7 billion in funding in the Social Services Block Grant
 - ▶ \$65 million for Long-Term Care Ombudsman Program (LTCOP) in assisted living facilities
 - ▶ \$70 million for core LTCOP funding under Title VII of the Older Americans Act
 - ▶ \$52.5 million under the Elder Justice Act for training and services
- ▶ The Senate Aging Committee held a hearing on Elder Abuse on July 30th, chaired by Senator Rick Scott (FL) and attended by Senator Moody
- ▶ Senate Aging released their annual report, Age of Fraud: Scams Facing Our Nation's Seniors

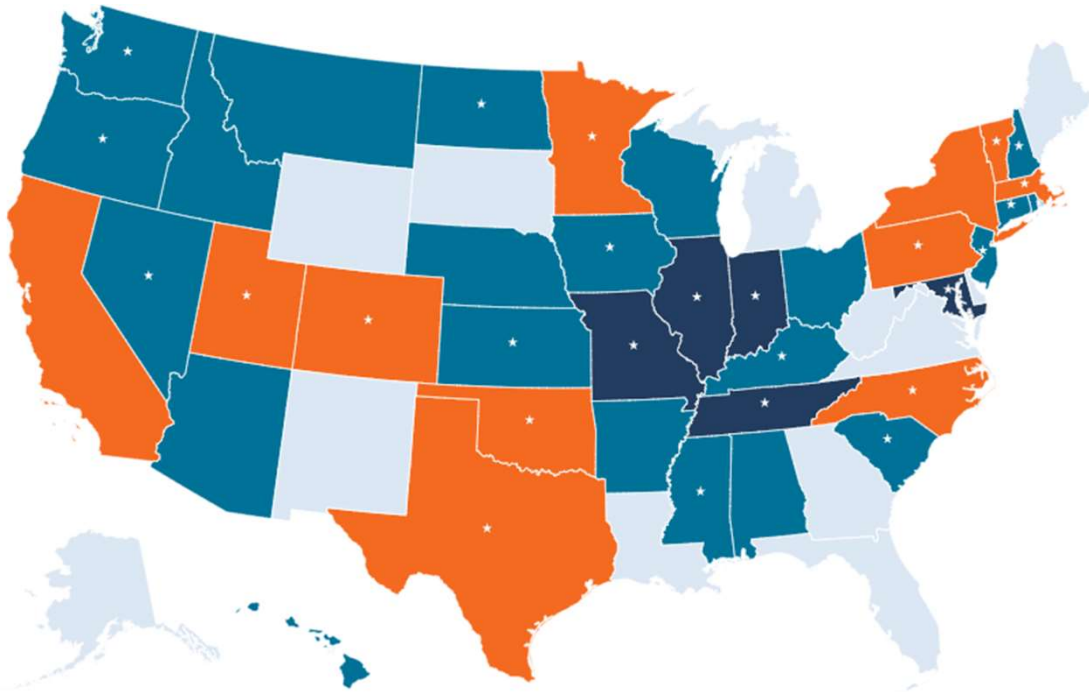
Elder Justice Bills

- ▶ Elder Justice Reauthorization and Modernization Act
 - ▶ Elder Justice Act expired in 2014
 - ▶ Introduced last Congress, pushing for bipartisan introduction again
- ▶ Tax Relief for Victims of Crimes, Scams, and Disasters Act
 - ▶ Senate introduction by Sens. Moody (R-FL), Baldwin (D-WI), and Welch (D-VT)
 - ▶ House introduction by Reps. Steube (R-FL-17) and 15 cosponsors including Diaz-Balart (R-FL-26) and Lee (R-FL-15)
- ▶ OAA reauthorization
- ▶ Grassley Resolution declaring June Elder Abuse Awareness Month and June 14th World Elder Abuse Awareness Day - passed the Senate

FY26 Appropriations

Program	FY25 Final	FY26 Trump	FY26 Senate
Older Americans Act Programs			
Title III-B Home and Community-Based Services	\$410 million	\$410 million	\$410 million
Title III-C Nutrition Total	\$1.058 billion	\$1.059 billion	\$1.058 billion
<i>III-C-1 Congregate Meals</i>	\$565 million		\$565 million
<i>III-C-2 Home-Delivered Meals</i>	\$381 million		\$381 million
<i>III-C Nutrition Services Incentive Program (NSIP)</i>	\$112 million		\$112 million
Title III-D Preventive Health	\$26.3 million	\$26 million	\$26 million
Title III-E Family Caregiver Support Program	\$207 million	\$207 million	\$209 million
Title V Senior Community Service Employment Program (SCSEP/CSEOA-DOL)	\$405 million	0	\$395 million
Title VI Native Americans Nutrition/Supportive Services	\$38.2 million	\$38.2 million	\$38.2 million
Title VI Native Americans Caregiver Program	\$12 million	\$12 million	\$12 million
Title VII Long-Term Care Ombudsman + Prevention of Elder Abuse Programs	\$26.6 million	\$26.6 million	\$26.6 million
Title VII Elder Rights Support Activities Total	\$33.9 million	\$33.9 million	\$33.9 million
Block Grants			
Social Services Block Grant (HHS-ACF)	\$1.7 billion	\$1.7 billion	\$1.7 billion
Community Services Block Grant (HHS-ACF)	\$770 million	0	\$770 million
Community Development Block Grant (HUD)	\$3.3 billion	0	\$3.1 billion

Multisector Plan for Aging



- ▶ Started with CA, most recently NY
- ▶ 27 states in the process
- ▶ 11 have active MPA
- ▶ Nothing in Florida yet
- ▶ Senator Gillibrand planning to reintroduce Strategic Plan on Aging for National MPA
- ▶ Will tie into an eventual White House Conference on Aging

★ MPA learning collaborative ● Authorization ● Implementing or refreshing an MPA ● Interested or actively planning ● Not actively engaged

Source: <https://multisectorplanforaging.org>

Year of Anniversaries in Aging

- ▶ Truly the year of anniversaries from OAA, Medicare, and Medicaid - 60, to
- ▶ Social Security - 90
- ▶ National Family Caregiver Support program - 25
- ▶ Elder Justice Act - 15
- ▶ Forces a discussion on the future of aging policy
- ▶ Demographics could be destiny:
 - ▶ Doubling of minority aging population will peak in 2030.
 - ▶ Oldest baby boomer turns 80 next year
 - ▶ The 85+ population will grow dramatically with higher rates of dementia and
- ▶ Will this intergenerational trend continue: Parents moving back in with their kids
 - ▶ Almost 20% of intergenerational households are run by people 25-34

What Else Lies Ahead: Coordination

- ▶ Integration and coordination of care across all settings
 - ▶ especially between mental and behavioral
 - ▶ Greater connection of social care to health care
 - ▶ Improved data collection including AI to improve quality of care
- ▶ Greater recognition of the value of nutrition to good health care and combatting malnutrition which affects 1 in 2 older adults
- ▶ Address America's denial issue: Long Term Care, including HCBS
 - ▶ What is needed: Full choices for care, better LTC insurance products, and bipartisan political will

Workforce and Caregiving

- ▶ Address the workforce crisis in healthcare
 - ▶ See the connection to immigration reform
 - ▶ Appreciate the value of the older worker as number of younger workers drops
- ▶ Recognize and respond to the political and policy reality of caregiving in America
 - ▶ Need more than one federal program
 - ▶ We need a family caregiver tax credit
- ▶ Continue the focus on brain health and research as a solution
- ▶ See housing and transportation as key solutions to aging in place

Claude Pepper 125th

- ▶ I was proud to work for Claude Pepper of Florida in the 1980's when he chaired the House Select Committee on Aging
- ▶ This marks the 125th anniversary of his birth
- ▶ On September 8th I will participate in a special program of recognition and appreciation of his life up in DC
- ▶ Pepper taught so many of us to be advocates
- ▶ Perhaps the greatest compliment to his work. Today more than 35 years after his death in 1989 the question is still heard in DC
 - ▶ Where is the next Claude Pepper?



1983



Advocacy - 2026 Legislative Session

- ▶ Since 2009, FCOA has been working with partners and members to advocate for increased funding for General Revenue funded home and community based programs: Home Care for the Elderly (HCE), Community Care for the Elderly (CCE), Alzheimer's Disease Initiative and Projects (ADI) and Local Service Programs (LSP)
- ▶ **FCOA's Advocacy Initiative has helped increase funding to home & community based programs by over \$149.5 million in Florida.** With over 90,000 seniors still on the wait list, there is still a lot of work to do.
- ▶ Home based care is not only preferred by many older adults, but costs substantially less.
- ▶ FCOA is actively seeking financial support to continue our work! If you or your agency can help, email us at moreinfo@fcoa.org.
- ▶ Make the commitment **TODAY** to support the Advocacy Initiative with your donations, calls/emails to decision-makers, sharing of advocacy materials and success stories.
- ▶ Advocacy Materials will be available by the end of October.

Robert Beck, PinPoint Results





**Great things are
happening at FCOA!**

FCOA Webinars

October 14, 2025 at 10:00 AM ET

Beyond the Numbers: How to Read and Use Your Nonprofit Financial Statements

Are you intimidated by your nonprofit's financial statements? In this session, you'll learn how to easily interpret key financial reports like the Balance Sheet and Profit & Loss statement, identify potential red flags, and leverage QuickBooks for better financial tracking.

November 11, 2025 at 10:00 AM ET

Creating a New Narrative: Culturally Responsive, Strength-Based Strategies for Connection and Self-Discovery

What if we reimagined aging as a time of growth, connection, and self-discovery rather than decline? What if, instead of focusing on deficits, we embraced the strengths, resilience, and wisdom of older adults?

December 9, 2025 at 10:00 AM ET

Crafting the Perfect RFP: Finding the Right CPA for Your Nonprofit

Finding the right CPA firm is crucial for your nonprofit's financial health, and an effective request for proposal (RFP) is the first step.



Emergency Meals Project 2025!

- \$300,000 grant;
- Nearly 10,000 people served;
- Almost 90,000 meals delivered;
- 28 counties impacted; and
- 34 agency partners!

Thank you FPL





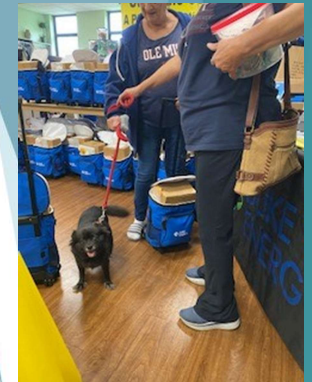
Hurricane Shelter in Place Kits

Duke Energy gifted FCOA \$30,000+ to develop Shelter in Place Hurricane kits for seniors and their pets!

FCOA and Duke Energy worked with the **City of St. Petersburg Sunshine Senior Center; Neighborly Care Network; Enoch Davis Center; and Peterborough Apartments** to build and distribute kits to nearly 400 people and 60+ pets.



ABOVE From left to right: Erin McLeod, FCOA President and CEO of Senior Friendship Centers; Colette Vallee, FCOA Management Firm, Margaret Lynn Duggar & Associates; Michele Cavallo, Customer Experience and Engagement, Duke Energy, and FCOA Trustee; and Debra Silvers, Chief Compliance Officer & General Council and FCOA Trustee



Coming in 2026!

Join us for Top Chef FCOA



FLORIDA COUNCIL ON
AGING

FLORIDA CONFERENCE ON AGING
AUGUST 3-5, 2026 - HYATT REGENCY, ORLANDO

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Watch your emails for more
information and how to
participate - coming in
December!





Thank you for your membership!

Contact us if you would like more information about today's presentation, to renew your membership and/or to make a contribution to the Advocacy Initiative.

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