Grief Has Many Forms — So Does Support

Highlighting support for navigating loss and change for National Grief Awareness Day

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Grief does not begin or end with the death of a loved one. Older adults, people with disabilities, families, and caregivers may also grieve changes affecting health, independence, relationships, or daily life.

Observed Aug. 30, National Grief Awareness Day recognizes these experiences and highlights available support. Although support cannot remove grief, the right assistance can make it easier to manage.

Loss of Health: Adjusting to Change

Changes in health, such as a new diagnosis, declining mobility, or a growing need for assistance, can affect a person's identity, plans, and sense of control. Sadness, anger, fear, loneliness, and frustration may follow.

Family members and friends can help by listening without urging the person to "move on" or find a positive side. A health care provider can assess persistent sadness, anxiety, withdrawal, or sleep problems.

Montana's Aging and Disability Resource Centers (ADRCs) can help people explore transportation, nutrition, caregiver assistance, and home- and community-

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based services. These supports may help eligible individuals maintain familiar routines, take part in care decisions, and reduce the uncertainty and loss of control that can deepen grief.

Preserving Choice
Giving up driving, accepting help with daily activities, or moving into assisted living or a nursing facility can bring relief and grief at the same time.

Families and caregivers can ease these transitions by involving the person in decisions and preserving meaningful routines. Even small choices can restore a sense of control and ease grief.

Assisted living and nursing facility Residents may also contact the Long-Term Care Ombudsman Program for help understanding their rights or addressing concerns about care, transfers, discharges, or quality of life.

Caregiving and Anticipatory Grief
Grief often begins long before a death. As an illness progresses, roles shift, or a loved one's abilities decline, caregivers may experience anticipatory grief – a complex emotion that exists alongside love, hope, exhaustion, guilt, and responsibility.

Respite care gives caregivers time to rest, attend appointments, or care for their own health. The Montana Lifespan Respite Program helps caregivers explore planned and emergency respite options. Tailored Caregiver Assessment and Referral (TCARE) provides individualized assessments and support plans, while Trualta offers online education and resources.

Asking for help does not mean a caregiver has failed. Regular breaks can protect caregivers' health and help them continue caregiving.

Serious Illness and End-of-Life Care
For eligible Medicaid members with terminal illnesses, the Senior and Long-Term Care Division (SLTCD) administers a hospice benefit focused on comfort rather than curative treatment.

Hospice teams also support Medicaid families and caregivers before and after a death. Bereavement services may include counseling, education, referrals, or guidance during grief.

Isolation and Compounded Loss
Several losses may occur close together. A person may lose friends or relatives while also facing declining health, relocation, or fewer opportunities for social contact.

Local aging services may offer meals, caregiver programs, wellness activities, and other opportunities for connection. Sharing stories, maintaining traditions, and seeking support from a counselor, health care provider, faith community, or peer group may also help.

Call 800-551-3191 or visit the Area Agencies on Aging webpage to find local assistance.

Montana Centenarians Honored in October

DPHHS wants to hear from centenarians.

The Department of Public Health and Human Services (DPHHS) will honor Montana's centenarians during the 57th annual Governor's Conference on Aging on Oct.7, 2026, during a noon luncheon.

The annual conference and luncheon will take place at the Hilton Garden Inn in Kalispell.

DPHHS is asking Montanans who will turn 100 on or before Dec. 31, 2026, and those who are currently over 100 to submit their name and a brief profile.

All centenarians who submit information will receive a recognition certificate from Governor Greg Gianforte and have their story included in the centenarian booklet.

Centenarians, friends, or family members are encouraged to visit the centenarian website to complete the form and sign up for the luncheon. Forms need to be submitted by Sept. 1, 2026, to be included in the booklet.

Since 1968, the Governor's Conference on Aging has established itself as an essential event for providing information and education to providers, older adults, their families, and caregivers. This conference focuses on the needs and challenges of older adults, people with disabilities and their supporters by covering a wide array of topics related to aging and disability issues.

For further details, registration, or to submit centenarian information, please visit the official website. For questions, feel free to contact the conference coordinator, Tessa Bailly, at 406-444-7788 or tessa.bailly@mt.gov.

Lindsey Carter, SLTCD Administrator

Listening Leads to Better Decisions

Good policy starts with public input.

SLTCD makes decisions that affect older adults, people with disabilities, families, caregivers, providers, and communities across Montana. To make informed decisions, we need to understand their experiences, priorities, and concerns.

Stakeholder engagement has played a major role in several recent division initiatives. Our long-term services and supports report, Olmstead planning process, and Strengthening Tribal Relations work all included extensive outreach. Interviews, meetings, surveys, and other feedback opportunities help identify gaps, clarify needs, and shape the reports' findings and recommendations.

The division also receives ongoing feedback through advisory councils. The Community First Choice Council, Traumatic Brain Injury Advisory Council, and Governor's Advisory Council on Aging bring together people with lived experience, family members, providers, advocates, and other partners. Their perspectives help us understand how policies and programs work in practice, not just how they appear on paper.

Montana's administrative rulemaking process provides another formal opportunity for public participation. Before the Department adopts or changes administrative rules, members of the public may submit written comments or speak at a public hearing. Staff review and respond to those comments before finalizing the rule.

Feedback does not happen only through formal processes. Division staff regularly meet with provider groups, professional associations, and other partners. We also participate in groups such as the Montana Council on Developmental Disabilities and the Consumer Advisory Council. These ongoing relationships help us hear concerns, discuss emerging issues, and better understand how state policies affect people across Montana.

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Preventing Falls, Preserving Independence

Programs Help Older Montanans Improve Strength, Balance, and Safety.

The Community Services Bureau (CSB) recently began tracking critical incidents among program members more closely. Data collected to date show that falls are the most frequent incident among Big Sky Waiver (BSW) members.

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CSB's findings reinforce the importance of fall prevention, particularly for people who want to remain safe and independent in their homes and communities. Montana's Falls Prevention Program offers evidence-based classes designed to improve strength, balance, confidence, and safety.

DPHHS works with community partners across Montana to provide classes and resources that reduce fall risk. Several programs are available to eligible older adults.

Stepping On
This seven-week program includes exercises, interactive discussions, and storytelling to help seniors feel confident in their homes and reduce fear of falling. Key components include mobility, identifying home hazards, balance and strength, and fall recovery.

Anyone aged 60 or older who lives independently, does not have dementia, and does not use assistive devices for walking is eligible for this program.

Stay Active and Independent for Life (SAIL)
This 12-week program focuses on strength, balance, and fitness. Exercises can be completed sitting or standing, with pre- and post-fitness checks to track individual progress. Adults aged 65

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Protecting Older Adults from Scammers

Recognizing, preventing, and reporting financial exploitation

The digital world offers older adults unprecedented opportunities to connect with family, shop from home, and explore new hobbies. However, this increased connectivity has also made seniors a primary target for sophisticated cybercriminals.

According to recent data, internet fraud targeting individuals over 60 accounts for billions of dollars in annual losses. Fortunately, by understanding the psychology of these scams and adopting a few protective habits, seniors and their loved ones can navigate the internet safely.

Why Seniors Are Targeted

Cybercriminals do not just target technology; they target human nature. Seniors are frequently singled out for several reasons:

- **Financial Security:** They are more likely to have retirement savings, excellent credit, or home equity.
- **Politeness and Trust:** Raised in a more trusting era, many older adults are hesitant to abruptly hang up on a caller or question an authority figure.
- **The AI Evolution:** The rise of advanced generative AI has allowed fraudsters to create hyper-realistic deepfakes, clone family members' voices, and draft perfectly written phishing emails, making scams incredibly difficult to spot.

Red Flags of an Online Scam

While technology changes, the underlying tactics of fraud remain remarkably consistent. Almost every online scam relies on the "Three Urgencies":

- **Manufactured Panic:** Scammers create a high-stress scenario claiming a bank account is compromised, a computer has a critical virus, or a grandchild is in legal trouble.
- **Strict Secrecy:** They will explicitly instruct the victim not to tell family members, friends, or bank tellers about the interaction.

- **Irreversible Payment Requests:** Fraudsters rarely ask for standard credit card payments. Instead, they demand funds via cryptocurrency, wire transfers, peer-to-peer payment apps, or gift cards.

The Best Defense: Simple Protective Habits
Protecting oneself online does not require an advanced degree in computer science. Implementing these straightforward practices can neutralize most digital threats.

Slow Down and Pause
If an email, text, or pop-up window demands immediate action, take a deep breath. Scammers rely on impulse and fear. Legitimate organizations — including the IRS, Medicare, and major banks — will never pressure anyone to make a sudden, unverified payment or reveal a Social Security number.

Verify Through Separate Channels
If a notification claims to be from a bank, Amazon, or a utility company, do not click any links or call the numbers provided in the message. Hang up or close the browser, and independently look up the company's official number from a monthly statement or the back of a credit card to verify the claim.

Implement the "SLAM" Method for Emails
When opening an unfamiliar email, use the SLAM checklist before interacting with it:

- **Sender:** Look closely at the email address. Is it slightly misspelled (e.g., support@amzon.com)?
- **Links:** Hover the mouse over any links to see the actual web address before clicking.
- **Attachments:** Never open unexpected attachments, which can harbor malware.
- **Message:** Check for unusual phrasing, aggressive urgency, or typos.

Upgrade Digital Security
Family members can assist seniors by setting up a robust digital perimeter. Ensure that computers and smartphones have reputable antivirus software installed and that pop-up blockers are active.

Enabling multifactor authentication (MFA) on bank and email accounts adds an incredibly effective second layer of security, keeping scammers out even if they manage to steal a password.

Creating a Culture of Openness
Perhaps the most important tool in fighting elder fraud is communication. Many seniors who fall victim to a scam suffer in silence due to embarrassment or fear of losing their independence. Families should normalize conversations about cybersecurity, sharing stories of the latest scams in a judgment-free environment.

If you or your loved one falls victim to a scam, act quickly. Notify your bank, freeze your account, and notify the authorities. You can contact APS at aps.mt.gov and make a report or call our toll-free number 844-277-9300.

Meet Ginny Landers

Montana's New State Long-Term Care Ombudsman

Ginny Landers, Montana's State Long-Term Care Ombudsman

Virginia "Ginny" Landers has spent much of her career helping people navigate complicated systems. Now, as Montana's state long-term care ombudsman, she brings that experience to residents of nursing homes and assisted living communities.

Landers leads the Office of the State Long-Term Care Ombudsman and works with certified regional and local ombudsmen across Montana.

"We are independent problem-solvers for residents in long-term care facilities," Landers said. "We visit facilities regularly, listen to residents' concerns, investigate complaints, and work to resolve issues from the resident's perspective. Our goal is to empower residents and ensure their legal rights are respected."

Anyone may contact the program, including residents, family members, friends, facility staff, and concerned community members.

Ombudsmen help address issues ranging from food preferences and slow call-light response times to involuntary discharges, care-planning disagreements, medication concerns, and possible rights violations.

"Moving into a facility doesn't mean you surrender your rights as a citizen," Landers said. "These facilities are the residents' homes. They have the right to be treated with dignity, make choices about their daily schedules and medical treatments, have privacy, and voice concerns without fear of retaliation."

Services are free and confidential. Ombudsmen do not take action or contact facility management without the resident's permission.

"We act as their megaphone if they need us to, but our preferred approach is to empower them to speak for themselves," Landers said.

Landers comes to the Aging Services Bureau from within SLTCD. She previously served as a performance improvement specialist, focusing primarily on the Big Sky Waiver and Community First Choice Services programs. Her background also includes Medicaid eligibility, project management, performance improvement, program policy, and communication.

Aging Services Bureau Chief Tessa Bailly said Landers' experience, communication skills, and understanding of vulnerable populations made her a strong choice for the position.

"Ginny brings an understanding of what it takes to protect this vulnerable population, along with strong program and communication skills," Bailly said. "She has already shown a capacity for learning quickly and jumping in to help local ombudsmen."

Landers' career has also included managing group homes, supporting families as a social services specialist, and working as a child support investigator. She graduated summa cum laude from the University of Maryland with a bachelor's degree in social sciences and criminal justice.

Her interest in advocacy also grew from personal experience. Her father served as a police officer and police chief, and her parents were certified foster parents.

As her own parents aged, Landers became increasingly aware of how often older adults were marginalized.

"I wanted a role where I could use my voice to challenge that perception and ensure our elders are treated with dignity and respect," she said.

Her first priorities include strengthening connections among local, regional, and state ombudsmen and building constructive relationships with long-term care facilities.

"Advocacy doesn't have to be adversarial," Landers said. "Strong, trusting relationships and open communication are the keys to solving problems."

Residents, families, and others may contact the State Long-Term Care Ombudsman Office at 800-332-2272, contact their local Area Agency on Aging at 800-551-3191, or visit the Long-Term Care Ombudsman webpage on the Montana DPHHS website (dphhs.mt.gov/SLTC/aging/longtermcareombudsman).

NEED HELP FINDING YOUR LOCAL OMBUDSMAN?

Contact your local Area Agency on Aging to connect with your area ombudsman, as well as get personalized support and other resources.

Area I - Eastern MT
406-377-3564

Area II - Roundup Area
406-323-1320

Area III - North-Central MT
406-271-7553

Area IV - Helena Area
406-447-1680

Area V - Butte Area
406-782-5555

Area VI - Polson Area
406-883-7284

Area VII - Missoula Area
406-728-7682

Area VIII - Great Falls Area
406-454-6990

Area IV - Kalispell Area
406-758-5730

A recovery scam can feel especially convincing because it arrives when someone wants answers and hopes to repair the damage. The criminal does not need to invent a new fear. Instead, the criminal offers relief. © Andril Yalanskyi/Shutterstock

The Scam After the Scam

A scam may not end when the first payment stops. Weeks or months later, someone may call, text, or email with what sounds like good news: An investigator found your money. A law firm located a refund. A government agency can place your name on a reimbursement list.

The catch? You must pay a fee, provide bank information, or move money before the "recovery" can begin.

This follow-up scheme is a recovery scam. It targets people who have already lost money. The caller may know your name, the amount you lost, or details about the first scam. That information can make the new offer sound legitimate.

Criminals may share or sell lists of prior victims, then pose as attorneys, fraud investigators, consumer advocates, or government employees.

A recovery scam can feel especially convincing because it arrives when someone wants answers and hopes to repair the damage. The criminal does not need to invent a new fear. Instead, the criminal offers relief.

Watch for a few clear warning signs. Be cautious when someone contacts you unexpectedly and:

- guarantees the return of lost money;
- asks for an upfront "processing," "tax," or legal fee;

- requests a Social Security number or bank account information;
- directs you to pay by gift card, wire transfer, cryptocurrency, or a payment app; or
- tells you not to discuss the matter with family, your bank, or law enforcement.

A real government agency will not charge a fee to help recover money from a scam. An official-looking email, badge, employee identification card, or case number does not prove the person is legitimate. Scammers can copy logos, create documents, and change the number shown on the caller ID.

Do not respond through the phone number, website, or link the person provides. Look up the agency or business independently and contact it through a number you know belongs to the organization. Before sending money or sharing information, talk with someone you trust. A brief conversation can break the sense of urgency that scammers work hard to create.

If you already paid, contact your bank, credit card company, wire service, or payment app immediately and ask whether it can stop or reverse the transaction. Report the incident to the Montana Department of Justice Office of Consumer Protection at 800-481-6896 or 406-444-4500.

If a family member, caregiver, or other trusted person may be exploiting an older adult, contact Montana Adult Protective Services at 844-277-9300 or report online: dphhs.mt.gov/SLTC/aps

Call 911 when someone faces immediate danger.

Fraud can happen to anyone. Reporting it quickly gives banks and investigators a better chance to act — and may help protect another Montanan from the same scheme.

WHAT SHOULD I DO IF I SUSPECT EXPLOITATION OF A VULNERABLE ADULT?

APS specialists help protect vulnerable adults from abuse, neglect, and exploitation. They help end abuse by matching the needs of the person with community partners in their area, such as mental health professionals, public health officials, law enforcement, the courts, the aging network, and other community groups.

- If you suspect harm is occurring right now, call 911
- If the concern is not life-threatening, you can call 844-277-9300 or contact APS online: dphhs.mt.gov/sltc/aps
- If you would like more info about APS, contact Senior and Long-Term Care to get a brochure: 406-444-4077

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No single meeting, survey, or comment period can capture every perspective. By creating multiple ways for people to participate, we gain a better understanding of the issues facing Montanans.

Make Your Voice Heard
Montanans can help shape public programs and policies in several ways:

- **Serve on an advisory council.** Visit the DPHHS Advisory Boards and Councils webpage to learn about councils, membership, and how to apply or express interest.
- **Attend a public meeting**. Council meetings are open to the public. Check council webpages and the DPHHS Meetings and Events calendar for upcoming dates, agendas, and participation information.
- **Review and comment on proposed administrative rules**. Visit the DPHHS Administrative Rules webpage to view rulemaking notices, proposed changes, public hearing information, comment deadlines, and instructions for submitting feedback.

Your Input Strengthens Our Work
Public engagement takes time, but it strengthens our work. When people share their experiences and ideas, they help us develop policies that better reflect Montana's needs. I appreciate everyone who takes the time to speak up, participate, and help guide our decisions.

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and over who fear falling, have fallen, or want to improve their strength are welcome to participate.

Tai Chi for Arthritis and Falls Prevention
This course is offered for eight weeks (meeting twice per week), or 12 weeks (meeting once per week). Those interested in using gentle movement to manage arthritis symptoms and reduce fall risk are welcome to participate.

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Tai Chi can be practiced seated or standing and can help increase flexibility and range of motion, decrease pain, and reduce stress.

Falls Can Be Prevented
Falls can often be prevented, and the right support can help older adults stay safer and more independent. Learn more about the DPHHS Falls Prevention Program at dphhs.mt.gov/publichealth/FallPrevention