

Welcome the warmth of a connected life

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

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

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

For more information, visit **Humana.com/PopulationHealth**



Sources

- 1. Kaiser Family Foundation, 2018, https://www.kff.org/report-section/loneliness-and-social-isolation-in-the-united-states-the-united-kingdom-and-japan-an-international-survey-introduction/.
- 2. National Academies of Sciences, Engineering, and Medicine, 2020, "Social Isolation and Loneliness in Older Adults: Opportunities for the Health Care System," Washington, DC: The National Academies Press, https://doi.org/10.17226/25663.

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 dementia and Alzheimer's disease.³

How do I use the resource kit?

Health is a journey, and it's not one-size-fits-all. But this booklet might help you on your way—especially when it comes to feeling more connected and socially engaged. Step by step, this digital toolkit can help you learn about the causes of loneliness and find resources available to help you start fresh.

3. National Institute of Aging, 2019, https://www.nia.nih.gov/news/social-isolation-loneliness-older-people-pose-health-risks.



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

Common causes of loneliness

- Losing a loved one
- Stress (i.e., moving to a new residence, caregiving demands, retirement, etc.)
- · Anxiety and depression
- Memory loss
- Isolation after surgery
- · Isolation because of communicable diseases
- Substance abuse
- · Hearing and vision problems
- · Military-related



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 grief⁴

- Everything may just feel wrong. When you lose someone, the world as you know it may feel like it has come to a complete stop. But for everyone else, it may seem to keep on going as if nothing happened. The contrast between what you're feeling and the way the rest of the world looks can be isolating.
 - Ways to address this feeling: The life of your lost loved one may have an incredible impact that will stay with you, and likewise, so may your loss. But know that grief changes over time. You don't have to rush into situations where you're supposed to feel normal.
- You may feel alone in a crowd. The feeling of being invisible, unknown and in pain may be heightened when you're surrounded by others, whether it's strangers at the grocery or a get-together with good friends and family.
 - Ways to address this feeling: Seek oneon-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 doesn't necessarily have to be from a friend or family member, but can come from the most unlikely of places. Grief affects everyone differently, and it may surprise you who can best relate to you. Letting someone into your private world can help you break through your loneliness, one moment at a time.



Finding help

Institute on Aging's Friendship Line

For all adults 60 and older or 18+ with a disability: 800-971-0016 (TTY: 711) 24 hours a day, 7 days a week Call for a caring ear and friendly conversation if you're grieving, feeling lonely or depressed.

4. Hospice Foundation of America, "Coping with Loneliness," 2018, https://hospicefoundation.org/ End-of-Life-Support-and-Resources/Grief-Support/Journeys-with-Grief-Articles/Copingwith-Lonliness.



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 common symptoms of stress and ways to help manage them. Remember, these lists below are not exhaustive. Stress can show up in many different ways for each of us, so consult your doctor when it comes to identifying signs and symptoms of stress and how best to manage it.

Retirement Moving to a new residence	Financial strain Caretaking demands for a spouse, parent or loved one
Common symptoms of stress ⁵	Tension headaches
Changes in eating habits	Less attention to personal hygiene,
Changes in mood, including greater	grooming and self-care
irritability, anxiety or sadness	More aches and pains in general
Difficulties with short-term memory	Frequent sickness
Difficulties with concentration	Weight gain or weight loss
Unusual patterns of judgment	Difficulties sleeping
Withdrawal and isolation	Low energy and fatigue

Strategies to help manage stress^{5,6}

- Take time away to relax. Even taking a walk can help!
- Talk to friends, family and loved ones.
 Sharing your feelings with people you're close to can help you feel better.
- Eat healthy and exercise. Being healthy gives you more energy and makes you feel good about yourself.
- Get organized. Prioritize and organize your schedule and your responsibilities, and don't overcommit.
- Keep a gratitude journal. Take a few minutes every so often to write down what you're most grateful for—looking for the positive aspects, humor and blessings in your life.
- Talk to a therapist. Talk therapy can be good for your physical, social and mental health.
- Connect with or help a neighbor.
 A 2020 global study led by Nextdoor found that knowing as few as 6 neighbors reduces the likelihood of loneliness.

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.

Anxiety⁷

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 with air, then let the air out slowly as well.
- Try yoga or other low-impact exercises. Even a 10-minute walk may enhance energy and reduce tension. It's important to talk to your doctor before starting any new exercise routine.
- Take a relaxation break. This could mean sitting quietly in a peaceful place, reading a book, playing with your pet or gardening.



Finding help

Far From Alone

farfromalone.com

Find loneliness resources as well as help with financial assistance, food, medical care and more.

- 5. Institute of Aging, "Signs of Stress in Seniors: How to Recognize Stress Early and Generate Resiliency," 2018, https://blog.ioaging.org/ medical-concerns/signs-stress-seniorsrecognize-stress-early-generate-resiliency/.
- 6. Next Door Inc., "Global Study Finds Knowing as Few as 6 Neighbors Reduces the Likelihood of Loneliness," 2020, https://www.prnewswire. com/news-releases/global-study-findsknowing-as-few-as-6-neighbors-reduces-thelikelihood-of-loneliness-301183925.html
- 7. American Psychiatric Association, "What Are Anxiety Disorders?," 2021, https://www. psychiatry.org/patients-families/anxietydisorders/what-are-anxiety-disorders.



Depression⁸

Depression is a common and serious medical illness that negatively affects how you feel, the way you think and how you act. Some level of stress is normal, but chronic stressful situations can increase the risk of developing depression. Feelings such as sadness, anger and anxiety shouldn't be overlooked.

Some symptoms of depression

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

If you think you're depressed

- Talk with your doctor about the feelings and challenges you're experiencing.
- Take the Patient Health Questionnaire 2 (PHQ-2) below and then follow up with your doctor.
- Identify the causes of your depression, such as financial strain, weight gain or relationship problems and make a plan to address them with your doctor.
- Be committed to your well-being—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.mhanational.org

Take an online screening to determine if it's just the blues or if it's something more, like post-traumatic stress syndrome (PTSD), bipolar disorder, depression or anxiety.

National Alliance of Mental Illness (NAMI) www.nami.org

Connect with others to share your experiences and get support. NAMI Connection is a peer-led support group for people with mental health conditions. Groups meet weekly, every other week or monthly, depending on location.

National Suicide Prevention Lifeline

800-273-8255 (TTY: 711),
24 hours a day, 7 days a week
Call immediately if you or someone you
love has spoken of, thought about or shown
signs of considering suicide.

Patient Health Questionnaire 2 (PHQ-2)								
Over the last 2 weeks , how often have you been bothered by the following problems?	Not at	all	Severo	ıl days	More t		Nearly every	
1. Little interest or pleasure in doing things		0		+1		+2		+3
2. Feeling down, depressed, or hopeless		0		+1		+2		+3

Add your score for each question to get your total points. If your score is 3 or greater, speak to your doctor.

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 help slow the changes and maximize our brain power.⁹

- 1. Eat a healthy diet. A healthy diet might be as good for your brain as it is for your heart. Choose fruits, vegetables and whole grains as well as low-fat protein sources such as fish, beans and skinless poultry.
- 2. Get enough sleep. Sleep plays an important role in memory consolidation, a process in which short-term memories are strengthened and transformed into long-lasting memories. The Centers for Disease Control and Prevention recommends adults get between 7 and 9 hours of sleep each night for optimal health.¹⁰
- **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 help keep your mind active, like reading books and magazines, learning a new skill or hobby, and working or volunteering.
- **5. Exercise more.** Even moderate exercise for short periods has been shown to improve cognitive performance, including memory, across all age groups. Federal guidelines recommend that all adults get at least 20 minutes of physical activity each day, whether it's through regular exercise, brisk walking or even household chores.
- 8. American Psychiatric Association, "What Is Depression?," 2020, https://www.psychiatry.org/patients-families/depression/what-is-depression.
- 9. Mayo Clinic, "Memory loss: 7 tips to improve your memory," 2021, https://www.mayoclinic.org/healthy-lifestyle/healthy-aging/in-depth/memory-loss/art-20046518.
- 10. Centers for Disease Control and Prevention, "How much sleep do I need?" 2017, https://www.cdc.gov/sleep/about_sleep/how_much_sleep.html.



Know the warning signs

Many people have trouble with memory but this doesn't mean they have Alzheimer's disease.¹¹ Warning signs associated with Alzheimer's include:¹²

- Misplacing things and being unable to retrace steps to find them
- Forgetting how to do familiar tasks
- Forgetting simple words
- Getting lost in familiar places
- Putting things in strange places
- · Losing track of the date or season
- · Having difficulty with conversations
- 11. Alzheimer's Association, "What Is Alzheimer's Disease?" 2022, https://www.alz.org/alzheimers-dementia/what-is-alzheimers.
- 12. Alzheimer's Association, 10 Early Signs of Alzheimer's" 2022, 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.

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 with websites like:

- 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

Some health plans include benefits that may provide eligible members with food assistance and meal delivery. Call the number on the back of your medical insurance ID card to see what benefits may be included in your plan or what community resources could be available.

Eldercare and Area Agencies on Aging

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.

Far From Alone

farfromalone.com

Find loneliness resources as well as help with financial assistance, food, medical care and more.

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 may find that they aren't really themselves in a lot of ways. Instead, they're trapped by overwhelming emotions such as fear, denial or guilt—and cover them up with anger, false self-confidence and verbally or emotionally abusive behavior.

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

Build hope with baby steps

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

13. Recovery Centers of America, "How Loneliness Fuels Addiction," 2022, https://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 ID card to see what benefits may be included in your plan or what community resources could be available.

National Institute on Alcohol Abuse and Alcoholism

www.niaaa.nih.gov/alcohol-health/ support-treatment

Find resources and treatment for alcoholism available in your community, both for those struggling as well as friends and family.

National Institute on Drug Abuse

www.drugabuse.gov

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

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

24 hours a day, 7 days a week

www.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. 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.

Do you need a hearing test?

These challenges can prevent us from doing activities we enjoy, like watching television, cooking or managing our household chores. If you are having trouble hearing or seeing, it's important that you talk with your doctor about getting help.

Some health plans include benefits that may provide eligible members with hearing or vision tests and hearing aids. Call the number on the back of your medical insurance ID card to see what benefits may be included in your plan or what community resources could be available.

at levels that are high enough for others?

hearing limits your personal or social life?

Do you feel that any difficulty with your

you identify if you may need to take a hearing test. ¹⁴				
Do you sometimes feel embarrassed when you meet new people because you struggle to hear? Do you feel frustrated when talking	Do you feel restricted on hearing problem?	r limited by a		
	Do you have difficulty h			
to members of your family because you have difficulty hearing them?	Do you have trouble he or in the theater?	aring in the movies		
Do you have difficulty hearing or understanding coworkers, clients	Does a hearing problem with family members?	າ cause you to argue		
or customers?	Do you have trouble he	aring the TV or radio		

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

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

Do you have trouble hearing family

or friends when you are together in

a restaurant?

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

Common cause of loneliness: Military-related

After serving your country and being surrounded by fellow service members, returning to a civilian life can feel like no one understands what you've lived through and experienced. The good news is you're not alone, and there are resources and support to help.

The impact of veteran loneliness

Compared to typical loneliness, military-related loneliness has been found to be different. Veterans may have difficulty connecting to the civilian world and feel misunderstood. ¹⁵ According to a study from Yale, the U.S. Department of Veterans Affairs and the National Center for Post-traumatic Stress Disorder (PTSD), "the primary enemy most veterans face after service is not war-related trauma, but loneliness." ¹⁶

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

Stay connected and engaged

Being more socially connected can help you decrease your risk of stroke, dementia and Alzheimer's disease.^{3,17} Here are some ways to keep you connected and engaged.

- Find veterans in your community.

 Reconnect through the Veterans of Foreign
 Wars (www.vfw.org), American Veterans
 (www.amvets.org), American Legion
 (www.legion.org), Disabled American
 Veterans (www.dav.org), Team Red, White &
 Blue (www.teamrwb.org), Wounded Warrior
 Project (www.woundedwarriorproject.org)
 or other veteran service organizations.
- Talk with someone you trust. It's important to talk about the feelings of loneliness, anxiety, depression, suicide or PTSD that you may face in your everyday life. Share your challenges with your family members, friends, fellow veterans or a counselor who can listen to your feelings and offer you support.
- Volunteer. Sign up for a cause that's meaningful to you. You may be able to volunteer by helping your fellow veterans through the VA Voluntary Service program. (www.volunteer.va.gov)

- Care for a pet. Enjoy companionship by having a dog, cat or other pet.
- Join a club. Share your hobbies and interests—such as woodworking, golf, photography, painting or writing—with a group.
- Get active. Join a gym or participate in fitness classes, running/walking groups or other endurance sport activities you enjoyed in the military.
- Get out. Use transportation services to get out and about, even if only for coffee or groceries.
- Go outdoors. Enjoy the fresh air and get active by going hiking, climbing, kayaking or just walking in nearby parks and recreation areas.

Other helpful veteran resources

Make the Connection

www.maketheconnection.net/symptoms/social-withdrawal

Find information, treatment options, self-help tools and resources to aid you in recovery.

Veterans Crisis Line

800-273-8255 (TTY: 711) then press 1, 24 hours a days, 7 days a week

www.veteranscrisisline.net

Call to connect quickly with qualified VA responders.

Vets4Warriors Peer Support

855-838-8255 (TTY: 711), 24 hours a day, 7 days a week

www.vets4warriors.com

Call to connect with a fellow veteran to talk anytime.

- 15. The Foundation for Art and Healing, "Fact Sheet: Loneliness among the Military/Veterans," 2020, https://artandhealing.org/military-veterans-loneliness-fact-sheet/.
- 16. Yale and the U.S. Department of Veterans Affairs National Center for Posttraumatic Stress Disorder, "For suicidal veterans, loneliness is the deadliest enemy," 2017, https://news.yale.edu/2017/09/28/suicidal-veterans-loneliness-deadliest-enemy.
- 17. Valtorta NK, Kanaan M, Gilbody S, et al. Loneliness and social isolation as risk factors for coronary heart disease and stroke: systematic review and meta-analysis of longitudinal observational studies. Heart 2016;102:1009-1016.





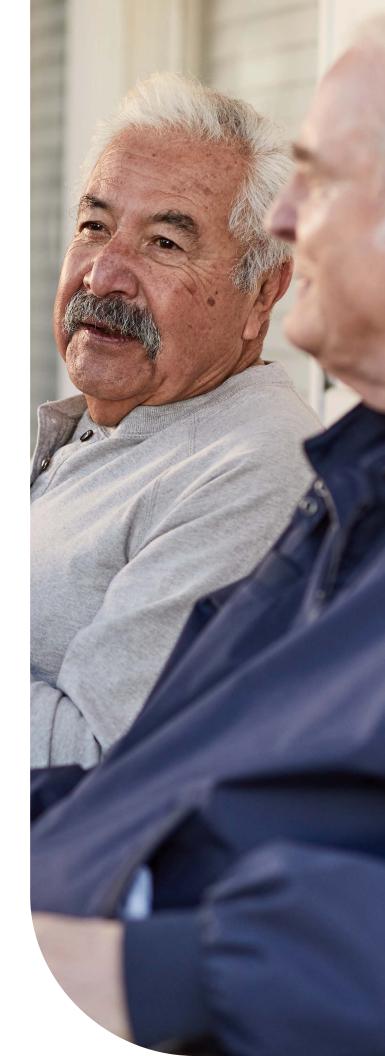
Step two

Tell someone about it

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

That's where step two comes in: telling someone about how you feel.

- 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, making you more likely to make a change.



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



For your health. Not only will you feel happier, but having meaningful relationships with others and engaging in social activities can help you live longer, feel a sense of purpose, and decrease your risk of certain health challenges, like Alzheimer's disease and dementia.³



Finding Help

Your medical insurance

Call the number on the back of your medical insurance ID card to see what benefits may be included in your plan or what community resources could be available.

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 know that loneliness and social isolation can have a major impact on your health. So it only makes sense that you should tell the person who guides you through your health 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.
- Call the number on the back of your medical insurance ID card and ask for a list of doctors near you who take your insurance plan—or use the insurance company's website to search for a doctor.
- Ask specific questions to figure out if they might be a good fit for you and your health needs.
- Meet with several doctors to have options to 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, you don't have to stay with a doctor if you're not comfortable. It may take a few meetings to find the right match.

What should we talk about?

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

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 afterwards. 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 any foods, medications or exercises that I should seek out or avoid?



Are there other possible treatments?

Consider bringing a friend or family member with you if you know you'll be discussing a recent diagnosis, possible surgery or any other serious topic. Besides offering support, the person you bring with you might think of questions and can help by taking notes for later.



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
- Keeping a healthy routine when social distancing
- 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 pinpoint a place to get started if the change seems overwhelming.
- Deal with situations that trigger your unwanted behaviors. Try not to put yourself in situations that may make it hard for you to maintain your changes.
- Seek help and connections. Change is hard, and outside support like friends or a coach can make all the difference.
- Remind yourself to take it one day or one moment at a time. Changing behavior is an ongoing journey that doesn't always go perfectly. What matters is whether you continue your commitment to changing your life.

Making new friends

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

What activities could I try?

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

How do I make friends once I'm there?

- Extend your own invitations to get together instead of waiting to be invited.
- Let friendships grow over time instead of expecting to be close friends instantly, but also realize that some relationships aren't going to develop deeper.
- Build confidence and work through shyness or anxiety by going to counseling or public speaking workshops.

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. Learn more on page 20.
- Care for a pet. Enjoy companionship by having a dog, cat or other pet.
- Bridge the generational gap. Connect with someone who is from a different generation than you, including skip-generations, like your grandchildren or neighbor of that age.
- Get active. Join an outdoor club or walking group. Some medical plans may include a fitness program.
- 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 to learn more. Services are available to the public, including Humana members and nonmembers.

Keep a healthy routine when social distancing

When people are staying home or social distancing, there are many ways to stay connected with others. You can still be active and maintain meaningful relationships.

Here's how:

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

- Make it a goal to connect with at least one friend or family member every day. You don't need to physically be with someone to be connected—it's about sharing your feelings, experiences and old memories with each other that enhances our relationships.
- Stay positive during your social interactions by offering support. Showing compassion can help lift each other's spirits, reduce feelings of loneliness, and create genuine, meaningful relationships.
- Call those in need in your community.
 Broaden your sense of connection and service to those in need by making friendly phone calls to others in need of support. Contact your local neighborhood associations or national organizations like www.lbfenetwork.org to get involved.



Helpful resources to get online

EveryoneOn

www.everyoneon.org

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

Senior Planet

920-666-1959 (TTY: 711), Monday – Friday, 9 a.m. – 5 p.m., Eastern time

www.seniorplanet.org

Have a technology question? Call for in-person and online programs to learn and connect with other seniors.

Consider new housing

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

Independent living

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

- Living at home. While solo living is a more solitary choice, there are plenty of modifications to make your home safer as you age.
- Planned adult communities. Own your own place within a community that offers services and amenities for you and other like-minded individuals.
- Subsidized housing. There are income requirements and often long waiting lists, but opting for public housing can be a great way to get to know your neighbors without being financially burdened.
- Shared housing. For those who like sharing space and living with others, consider getting a roommate (or two). Roommate matching services are available.

Assisted living

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

- Assisted living facility. Services generally include medication and meal reminders, minimal assistance with daily needs, and access to some medical services.
- Board and care, personal care or residential care. Regulations can differ from state to state, but these facilities typically provide meals plus personal care.
- Continuing care retirement communities (CCRCs). CCRCs usually consist of three progressive levels of care at one location: independent living, assisted living and nursing home care.



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 professionals.

Finding transportation

Sometimes, being alone is just as simple as not having transportation. In fact, more than 100 million Americans don't drive—that's one-third of the U.S. population.¹⁸ 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, ride-sharing 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 ride-sharing and transportation companies do a great job of making it easy for you to use them.



Finding Help

Your medical insurance

Some health plans include benefits that may provide eligible members with medical transportation services. Call the number on the back of your medical insurance ID card to see what benefits may be included in your plan or what community resources could be available.

Eldercare Area Agencies on Aging

800-677-1116 (TTY: 711),

Monday – Friday, 9 a.m. – 8 p.m., Eastern time www.eldercare.acl.gov

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

Far From Alone

farfromalone.com

Find loneliness resources as well as help with financial assistance, food, medical care and more.

211 Helpline Center

Dial 211 from any phone, 24 hours a day, 7 days a week

www.211.org

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

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



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 for help or support during this difficult time, whether it's from your friends, family, loved ones or professional help. Your doctor or a medical professional can help by providing therapy and support options.



Ask the right questions

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



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



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



How much pain is often involved?



What type of hands-on care should I be providing on a daily basis?



How long is the patient likely to live?



If the patient wishes to pass away at home, is any medical equipment or special medical procedure needed?

Get the professionals on your side

Decisions are difficult, but you don't have to make them alone.

Get input from those with experience, such as:

- The patient's doctor
- · Geriatric care manager

- Hospital worker or discharge planner
- Hospice intake staff

Self care: Finding a balance

Caregiving can be an expression of love for someone who needs help. However, when you're busy caring for someone else, it's easy to brush aside your own health and personal needs. But think of it this way: The healthier you are, the better equipped you'll be to meet the needs of your loved one.

How do I find time for myself?

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

When do I need to see a doctor?

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

What other things should I do?

- Exercise regularly, whether it's going for a walk or taking the stairs instead of an elevator.
- Eat a well-balanced diet.
- Get plenty of sleep and take a short nap during the day if it's tough to sleep at night.
- Look for ways to make the days structured and predictable while staying flexible when it is needed.
- Be present in the moment and focus on the needs of today, rather than thinking about the past or worrying about the future.
- Look for ways to involve your faith community with support and care, if you have one.
- Talking to someone outside of your family and friends might help you in more ways than one. If you're unsure about whether to see a therapist, it might help to give it a try.





Find a support group

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



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



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



Locate support groups by asking co-workers or friends, local hospitals, places of worship, your doctor or social worker, or through online research.

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 may be included in your plan or what community resources could be available. Be specific on the support you're inquiring about, like mental health, hearing aids, transportation, etc.

Humana Neighborhood Center services Humana.com/Humana-Neighborhood-Centers

Get involved in a variety of activities like wellness programs, exercise and nutrition classes, healthy cooking demos and social activities. Find a location near you or enjoy our virtual programs and activities. Services and centers are open to the public.

211 Helpline CenterDial 211 from any phone,24 hours a day, 7 days a week

www.211.org

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

Eldercare Area Agencies on Aging 800-677-1116 (TTY: 711), Monday – Friday,

9 a.m. – 8 p.m., Eastern time www.eldercare.acl.gov

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

Far From Alone

farfromalone.com

Find loneliness resources as well as help with financial assistance, food, medical care and more.

SAGE LGBT Elder Hotline

888-234-7243 (TTY:711),

Monday – Friday, 4 p.m. – midnight, Saturday, noon – 5 p.m., Eastern time

www.sageUSA.org

Talk with an LGBT senior like you, or get local resources and information when you need them.

Surgery recovery support

CareCalendar

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

Social connections

Institute on Aging's Friendship Line
For all adults 60 and older or 18+ with
a disability: 800-971-0016 (TTY: 711)
24 hours a day, 7 days a week
Call for a caring ear and friendly conversation if
you're grieving or feeling lonely or depressed.

AmeriCorps Seniors

americorps.gov/serve/americorps-seniors
Put your knowledge and expertise to work by
joining AmeriCorps Seniors: 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.

continued

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
Find local resources for feeding programs in
your community. Resources and requirements
vary by food bank.

Mental health

Alzheimer's Association

www.alz.org

Educate yourself on the warning signs, find a local support group, or read stories and articles about Alzheimer's and dementia.

Anxiety and Depression Association of America 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.mhanational.org

Take an online screening to determine if it's just the blues or if it's something more, like PTSD, bipolar disorder, depression or anxiety.

National Suicide Prevention Lifeline 800-273-8255 (TTY: 711),

24 hours a day, 7 days a week

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

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.

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

Find resources and treatment for drug abuse available in your community. Plus, watch videos that cover common questions and topics.



Veteran support

AMVETS Heal

833-VET-HEAL (833-838-4325),
Monday – Friday, 9 a.m. – 5 p.m., Eastern time
www.amvetshealprogram.org
Assists veterans who need immediate
assistance with ensuring their social health
needs and healthcare needs are met, including
mental health and specialized services.

Give an Hour

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

Lifeline for Vets 888-777-4443, Monday – Friday, 9 a.m. – 5 p.m., Pacific time

Vet-to-vet toll-free helpline for all veterans and their families.

Local Veteran Service Organizations

www.vfw.org, www.amvets.org, www.vva.org, www.dav.org Join fellow veterans in a communal location to gather and interact.

Make the Connection

www.maketheconnection.net/symptoms/ social-withdrawal Find information, treatment options, self-help tools and resources to aid you in recovery. Veterans Crisis Line 800-273-8255 (TTY: 711) then press 1, 24 hours a days, 7 days a week www.veteranscrisisline.net Call to connect quickly with qualified VA responders.

Vets4Warriors Peer Support 855-838-8255 (TTY: 711), 24 hours a day, 7 days a week www.vets4warriors.com Call to connect with a fellow veteran to talk anytime.

Technology support

EveryoneOn

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

Senior Planet

920-666-1959 (TTY: 711),

Monday – Friday, 9 a.m. – 5 p.m., Eastern time

www.seniorplanet.org

Have a technology question? Call for in-person and online programs to learn and connect with other seniors.



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, gender identity, ancestry, ethnicity, marital status, religion, or language. 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 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 their Complaint Portal, available at https://ocrportal.hhs.gov/
 ocr/portal/lobby.jsf, or at U.S. Department of Health and Human Services, 200 Independence Avenue, SW,
 Room 509F, HHH Building, Washington, DC 20201, 800-368-1019, 800-537-7697 (TDD). Complaint forms
 are available at https://www.hhs.gov/ocr/office/file/index.html.
- California residents: You may also call California Department of Insurance toll-free hotline number: 800-927-HELP (4357), to file a grievance.

Auxiliary aids and services, free of charge, are available to you. 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. 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。

(Farsi) فارسی

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

Diné Bizaad (Navajo): Wódahí béésh bee hani'í bee wolta'ígíí bich'í' hódíílnih éí bee t'áá jiik'eh saad bee áká'ánída'áwo'déé niká'adoowoł.

(Arabic) العربية

الرجاء الاتصال بالرقم المبين أعلاه للحصول على خدمات مجانية للمساعدة بلغتك

Humana has no affiliation with and does not endorse these organizations. 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.



For more information, visit

Humana.com/PopulationHealth