

We hope you enjoy this newsletter and find it helpful. If you have any feedback or wish to be added to our email distribution list, please send an email to ADRC@countyofdane.com or call us at 608-240-7400



We at the ADRC are grateful for many things! We are especially grateful for you taking the time to read through this edition.

Look for the above graphic to find out details about what ADRC workers are grateful for this fall.

Happy Reading!

ADRC Focus	1
Lingo Buster	2
Fun & Games	3
Community Spotlight	4
# Check It Out	4
Who's Who?	5
Money Matters	6
Caregiver Village	7
FYI	8
Focus on Adaptive Equipment	9
Schemes and Scams	10
Be PreparedI	11
Be Well	12
Be Well (Continued)	13
Events	14
Events Sampler	15
Independent Living	16
We the People	17
I Called the ADRC	18
Clip & Keep	19

# Resource Wise

*"Connecting People With The Assistance They Need"* october 2022 dane county adrc newsletter

#### **Honoring Thanks-Giving!**

This year, as we plan our turkey and green bean casserole, as we prepare to gather with family and friends, as we look forward to the football games or maybe a little bargain shopping, it's also the perfect time to add a new tradition honoring the spirit of Thanksgiving: it is not only giving thanks, it's also just "giving". Give to your community. Give to the homeless. Give to your neighbor in need. If you have extra, give. If you can't give financially, share your time and skills. Make it a family custom. Celebrate the giving!

It's also something we can do to respect the history of indigenous people. Giving is a strong value of American Indian culture. Consider the words of Sean Sherman, an award winning chef in Minnesota, author and member of the Oglala Lakota Sioux tribe, "The thing is, we do not need the poisonous "pilgrims and Indians" narrative. We do not need that illusion of past unity to actually unite people today. Instead, we can focus simply on values that apply to everybody: togetherness, generosity and gratitude. And we can make the day about what everybody wants to talk and think about anyway: the food!" *Time Magazine*, 11/19/18

#### **Reasons to Celebrate!**

November 28<sup>th</sup>, 2012. In a freshly remodeled office that had formerly been a hardware store, six nervous and excited Information & Assistance Specialists turned "on" the phone lines for the very first time at the Aging & Disability Resource Center of Dane County!



2022 and it's 10 years later. It's hard to believe that we've been open for a decade! We truly didn't know what to expect when we opened our doors and phones; as a former County administrator is infamously remembered as saying, the ADRC would probably be getting calls from elderly ladies who need their gutters cleaned. It's fair to say that we have indeed helped a few people find solutions to cleaning their eaves troughs. And we've also talked to folks about almost every topic from A-Z!

We've helped customers dealing with abuse, needing Assisted Living, applying for public benefits, looking for adaptive equipment. We talk daily about housing, dementia, in-home services, safety, health insurance, hunger, transportation, homelessness, Long-Term Care Programs. We problem solve with families, neighbors, caregivers, doctors, social workers, teachers, hospital staff and police. We listen to people who are lonely, angry, overwhelmed, and also the occasional jokesters! And we are so very glad that we are here help.

American author Nathaniel Hawthorne once said, "Time flies over us, but leaves its shadow behind" meaning that time may pass by quickly, but what you leave behind stays. We hope that over these past ten years, we have left our customers and our community encouraged, empowered and prepared. And hopefully, we will make a difference for the people of Dane County for many more years to come!





## Lingo Buster: Understanding Medicare A B C and D!

With Medicare Open Enrollment happening October 15 through December 7, it's a great time to review the basics. Medicare is a federal health insurance program for adults age 65 and older, and for some people under 65 with a qualifying disability. You have two options for receiving your Medicare coverage: Original Medicare and Medicare Advantage.

#### **Original Medicare** includes:

- ⇒ Part A Covers hospital care, some skilled nursing facility care, hospice, inpatient rehabilitation, and some home health care. While 99% of Medicare recipients do not pay a premium, there is a yearly deductible of \$1600.00 (for 2023).
- Part B This is commonly called medical insurance. It covers medically necessary services such as doctor visits, outpatient care, durable medical equipment and supplies, some vaccinations and preventative services. It has a monthly premium of \$164.90 (for 2023). If you do not take Part B when first eligible and without other "creditable coverage", you will have a lifelong penalty added to your premium.

Original Medicare pays only 80% of Part B services, so most people choose to enroll in a supplemental or MediGap plan to fill that 20% gap in coverage.

Medigap insurance plans:

- These plans are sold by private insurance companies.
- For a monthly premium, the insurance pays for deductibles, coinsurance, and copays. Each plan has specific benefits with specified out-of-pocket costs.
- While premiums can change annually, terms of the policy cannot.
- Medigap policies do not cover prescriptions; you have to add a drug plan Part D or WI SeniorCare.
- Medigap plans allow you to see any doctor that accepts Medicare no provider networks.
- Usually you join during your "initial enrollment period" otherwise you may face riders (adjustments to the policy that can increase the cost and limit coverage).

Original Medicare has no annual out-of-pocket limit, and you can choose to see any doctor that accepts Medicare (there are no networks).

#### Medicare Advantage:

⇒ Part C - also known as Advantage Plans. This type of coverage is through private companies and can include similar coverage as MediGap plans, plus additional benefits towards services not well covered by Medicare such as dental, hearing, vision and wellness. These plans usually include prescription drug coverage.

Here are notable differences with Advantage Plans:

- You must use doctors, hospitals, or other providers included in the plan's network.
- You need to live within the plan's geographical region.
- You may need a referral to see a specialist.
- You may need prior authorization for hospital stays, nursing homes, procedures.
- You may not be covered while traveling.
- Plans cap your out-of-pocket costs; the maximum out-of-pocket for 2022 is \$7,550.
- Monthly premiums are usually lower.
- Premiums and terms of the policy can change year to year.

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Pros & Cons: You can't have both Part C and a MediGap plan. A Medicare Advantage

plan may seem appealing due to lower premiums, all-in-one coverage and extra perks. Medicare C can work well for some people. However, out-of-pocket cost with an Advantage plan can include copays as well as coinsurance, or a percentage of your total bill. For people with chronic conditions or severe health needs, many experts say choose carefully, because of the requirements for pre-authorization and staying in-network, as well as cost before meeting the out-of-pocket cap.

One very simple way to think about Medigap vs Medicare Advantage:

Medigap: Higher monthly premiums but few copayments or coinsurance when I get health care.

Medicare Advantage: Low monthly premiums but higher coinsurance or copayments when I use health care.

#### The Medigap Helpline: 800-242-1060

A toll-free helpline operated by the Wisconsin Board on Aging & Long-Term Care that provides counseling for all Wisconsin Medicare beneficiaries on Medicare, Medicare supplement insurance, employer-based health insurance, Medicare Advantage plans, long-term care insurance, and related topics.

#### The Wisconsin Medigap Part D and Prescription Drug Helpline: 855-677-2783

A toll-free helpline that answers questions from Wisconsin residents *age 60 and over* about Medicare Part D and other prescription drug coverage options.

#### The Disability Drug Benefits Helpline: 800-926-4862

A toll-free helpline operated by Disability Rights Wisconsin that helps people aged 17.5-59 who have Medicare due to a disability with questions about prescription drug coverage.

#### The Wisconsin Senior Medicare Patrol: 888-818-2611

A toll-free helpline for Medicare beneficiaries and their families to call to report suspected Medicare fraud, errors, and abuse.

#### **Medicare Saving Programs**

Some people who receive Medicare but have lower income and assets may qualify for programs that help pay for certain Medicare costs, including some premiums, deductibles, coinsurance, and copayments. Talk with an ADRC I&A Specialist for info about eligibility and how to apply.

#### **Medicare Open Enrollment**

Fall Open Enrollment season starts October 15 and runs through December 7. During Open Enrollment you can switch your coverage between Original Medicare and Medicare Advantage, change Medicare Advantage plans, or make changes to your prescription drug plan.

Many Part D and Advantage Plans make changes year-to-year. It's worth reviewing your current coverage!

## Word Scramble

IBLYTIADIS ETTEQIEUT	
EDAPTAD TTAELHE	
TINAEEDM	
RARCBERNY	
ATNUUM	
VCDIO SETT	
NTNHAVGKGIIS	
EUTGIATDR	
GAGINENRD	
AMRRESF KRAMTE	
RCEDIEMA	
DARC	
MACIDEDI	
EHOM SRWOIHENP	

#### (Lingo Buster Continued)

Part D – Covers out-patient prescription drugs. The cost of Medicare Part D depends on two issues, the kind of prescriptions you take and the Part D plan you pick. You may have a deductible, coinsurance and copayment amounts that must be met before the drug plan pays for your prescriptions. If you do not pick a Part D plan and do not have "creditable coverage" you will face a lifelong penalty here as well.

**Creditable Coverage** – If you want to avoid a penalty, but delay signing up for Medicare Part B or Medicare Part D because you have other health insurance through an employer or group, the alternative coverage must provide the same coverage as Medicare to be deemed "creditable".



COMMUNITY SPOTLIGHT:

#### 608 255 3018



I am thankful for NASA going to the moon again! —Peggy Carroll

Spending time with friends and family. Good health. —Melana Wiesshoff

Thankful for family. —Andrea Garn



## CENTRO HISPANO

With news that Centro Hispano of Dane County has recently received a \$4.8 million grant from the State of Wisconsin as part of the Neighborhood Investment Grant Program, it's a perfect time to share a little background about one of the ADRC's community partners.

Centro Hispano of Dane County (Centro) was founded in 1983 by Ilda Thomas and other members of the community to provide assistance to Cuban refugees settling in the Dane county area. Centro has since grown, expanded and adapted to meet the needs of the local Latinx community.

Centro's mission: Empowering Youth, Strengthening Families, Engaging the Community.

#### Youth Programs:

 Centro's youth programs provide services for an estimated 250 youth grades 6-12 in the Madison Metropolitan School District (MMSD) by preparing youth to succeed in life by finishing school and preparing them for post-secondary education.

Family Support:

- Centro has case-managers who provide specialized bilingual assistance with immigration, criminal justice cases, fraud, unemployment, healthcare and much more.
- Caminos (Career) Pathways focuses on building career tracks for Latinx in the fields of healthcare and finance through free 10-week training courses to become a Certified Nursing Assistant or Teller respectively.
- Centro's Wellness Program brings their community together around issues and activities related to food, nutrition, and well-being.

Engaging the Community:

- Centro holds over 100 community events a year that bring together local leaders and community members to shape the future for Latinx in Dane County, celebrate cultural identity, and engage with each other.
- Centro's weekly Mercadito, ongoing workshops, and wellness classes make Centro a popular location for people to come to throughout the year.
- Centro holds community forums where community members can help shape what type of programming Centro creates in the future.

### More grocery retailers take the Quest card/ (SNAP) Benefits Online!



Quest cards can now be used at the following online sites:



- $\Rightarrow$  ALDI
- $\Rightarrow$  Amazon
- $\Rightarrow$  Lou Perrine's Gas and Grocery
- $\Rightarrow$  Meijer
- $\Rightarrow$  Miller and Son's Supermarket
- $\Rightarrow$  Ptacek's IGA
- $\Rightarrow$  Sam's Club Scan and Go
- ⇒ Schnuck's Market
- $\Rightarrow$  Walmart
- $\Rightarrow$  Whole Foods
- $\Rightarrow$  Woodman's Markets

\* if delivery fees apply, you will need to use a different payment source for that service



## Who's Who at the ADRC?

Presenting:

Ellen Taylor, Dementia Care Specialist

#### Welcome Ellen! What is your role with the ADRC of Dane County?

I am the new Dementia Care Specialist with the Aging and Disability Resource Center. My role deals with many aspects of dementia care: I can help with understanding a diagnosis of Alzheimer's or dementia, understanding memory loss vs what is normal aging; I can help customers connect to resources and navigate systems to get the help you need; I assist our customers and caregivers by teaching strategies and coping skills. I am also excited to continue building our Dementia-Friendly Communities and programs.

#### What made you pick this career?

Previously, I was a paralegal and then I worked for the Disability Determination Bureau and I discovered my passion is more toward providing direct services for clients. I really wanted to help people directly and it led me to make my next career move.

#### Can you tell us a little about what did you did before you came to the ADRC?

I have worn many hats in my professional career! Before joining the ADRC, I was a Care Manager at My Choice



Wisconsin. As a care manager I became an expert working with individuals with high medical needs, mental health needs and dementia.

#### Tell us about yourself:

I am active as a mental health facilitator with the Kappa Kappa Gamma (Sorority) Foundation. I do member education at universities giving lectures about mental health awareness and suicide prevention.

For fun, I love camping, hiking, anything outside! I really enjoy going out to trivia night; my favorite topic for trivia night is pop culture. Currently, I am also in a Book Club and our book of the month is *The Seven Husbands of Evelyn Hugo* by Taylor Jenkins Reid. I also love going the movies and I am a big board game player, with *Ticket to Ride* being a fav!

Words of wisdom to share:

"Start where you are. Use what you have. Do what you can." Arthur Ash



Fashion Comes Back Around

You know you're old when your grandkids won't stop raiding your closet because "coastal grandmother" fashion is all the rage.



Q. What did Mr. and Mrs. Hamburger name their daughter? / A. *Patty*!

Q. Where do beef burgers go dancing? / A. The meatball.



## **Benefits** Check-up!

You have mastered your budget, you've pinched every penny. You've been making your own coffee, cut cable TV, plan your shopping trips with the shortest mileage



in mind, but the bills are still more than your income. As food, gas and other prices soar, all of our budgets are feeling that strain. Consider calling the ADRC of Dane County (608)240-7400 for a "benefits check-up" to see if you qualify for any public benefit programs that might help your budget blues.

#### What information will we need?

We need to know how much income you (and your spouse) make before anything like taxes are taken out. Also, you will need to have a rough estimate on how much is in your savings & checking accounts and the value of any other assets (such as investments, life insurance cash value, vehicles, property, etc.)

#### What benefits might I be eligible for?

Based on your income and assets, you may qualify for benefits like help with groceries, with utilities, with phone and internet, as well as help with healthcare expenses.

#### Are you a Veteran?

You may qualify for a variety of Veterans services – depending on when and for how long you served. Reach out to the Dane County Veterans Service Office at 608-266-4158.

#### **Consider community options:**

If money is still tight, there are many food pantries throughout Dane County to help, including pantries that offer personal care products (including incontinence pads) and baby diapers, and some that distribute pet food (dry or canned) and cat litter. Online ordering and delivery is even available at some locations! Or call 2-1-1 for the most up to date pantry info.

#### **Food Bridge**

If you are a low-income older adult living in Madison or Monona, you may be eligible to receive a food delivery from The River Food Pantry once a month. The River Food Pantry, NewBridge Madison and RSVP of Dane County have a coordinated effort to deliver food to low -income adults. NewBridge staff will work with clients to deliver food at a mutually convenient time. Click here to learn more or call NewBridge (608) 512-0000.

#### FoodShare and Medicaid "Unwinding"

The unwinding for FoodShare benefits started in January of 2022. You may have received mail regarding your FoodShare review. After more than two years of not needing to do a review, the time has come! Keep an eye out for a letter or email from the Capital Consortium about your review. If you delay, your Food-Share benefits may end and you may need to complete a new application.

The unwinding for Medicaid has not started yet. The Capital Consortium will notify you by mail or email regarding your review and what will be needed.

If you have questions about your review or are curious when a FoodShare or Medicaid review may be needed, you can contact the Capital Consortium at 1-888-794-5556 or call the ADRC.

#### What is a Benefit "Review"?

As a reminder, a benefit review is needed to update the information on file about your household. Depending on the type of benefits you receive, such as FoodShare, BadgerCare+ or other Medicaid programs, you will have to verify certain information such as:

- address \*
- rent, mortgage, or utility expenses \*
- the people who live in your household \*
- \* your legal obligation to pay child support
- \* job income or wages for all employed or selfemployed members of your household
- unearned income sources for all household members (such as Social Security, etc.)
- assets such as bank account balances, value of investments, cash value of life insurance, etc.
- any other changes that have occurred since your last review

You will have to provide an updated signature, and you may be required to send in written proof - such as paystubs or bank statements, etc.

Don't be stressed about your review. Reviews are needed to make sure you're getting the correct benefits. Additional assistance is available if needed.



#### To Change or Not to Change?

With the changing of the seasons, we may find ourselves looking at what we want to change in our own life. It helps to look at both the positives and

negatives before taking action. We may want to look at what is to be gained or risked by making a change, as well as what is at risk if things remain the same.

## Caring for a Veteran: Get Support from the VA!

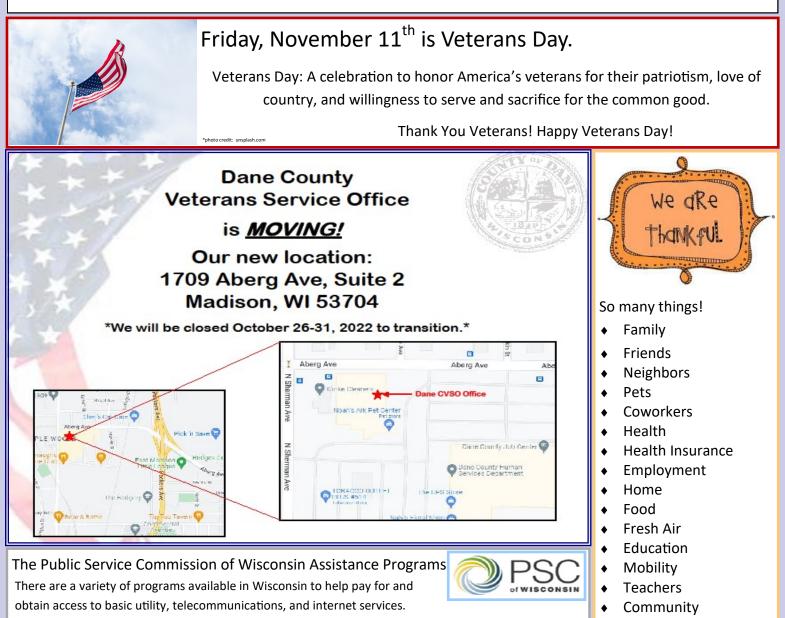
Are you a caregiver of a Veteran? Do you help with medication management, bathing, transportation or bill paying?

The VA Caregiver Support Program may be able to support you with resources, tools, answers and a listening ear if you are providing care to a Veteran who is disabled, living with the effects of war, chronically ill or aging.

#### The program features:

Offers workshops and courses on how to provide better care to your Veteran and how to manage emotions and stress. Self-guided materials are available on managing medications, talking with a provider, budgeting and planning for the future, and utilizing peer support. In addition, home and community-based services are available through the VA to support eligible Veterans and their caregivers.

#### Call VA's Caregiver Support Line today: 1-855-206-3274



The Lifeline program discounts the cost of phone, cell and internet services. Call 608-267-3595 for info.



Wisconsin Telecommunications Relay Service (WTRS) is a free communication service that provides full telephone accessibility to Wisconsin citizens who are Deaf, Hard of Hearing, Blind or those with a speech disability. Dial 711 for more information.

Caregíver Village



Coffee

favorite!

**Running Shoes** 

Double strawberry

custard!!! My all-time

Krista Rasmussen

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## November is National American Indian Heritage Month

There are so many ways to learn and celebrate Native American history. These websites are packed with ways to see, read, watch and learn about Native American history. You may wonder what is the correct term – American Indian, Native American, or First Nations? All of these terms are acceptable. However, if possible, skip the term and use tribal nation's name and self-reference term, for example: Ho-Chunk, Menominee, Lac du Flambeau Ojibwe, etc. If you don't know which term to use, it's okay to ask!

Websites include:

- Indian Country Today (ICT) <u>https://indiancountrytoday.com</u>
- National Congress of American Indians (NCAI) <u>https://www.ncai.org/about-ncai/state-of-indian-nations</u>
- Native American Heritage <a href="https://nativeamericanheritagemonth.gov/">https://nativeamericanheritagemonth.gov/</a>
- Wisconsin First Nations <a href="https://wisconsinfirstnations.org/resources/">https://wisconsinfirstnations.org/resources/</a>

#### First Nations Book Ideas:

-We Are Still Here: A Photographic History of the American Indian Movement, by Dick Bancroft

*—How to be an Indian in the 21st Century* by Louis V. Clark III (Two Shoes) *—The Four Hills of Life: Ojibwe Wisdom*, by Thomas Peacock and Marlene Wisuri

The eleven federally recognized First Nations in Wisconsin are: Bad River Band of Lake Superior Chippewa, Forest County Potawatomi, Ho-Chunk Nation, Lac Courte Oreilles Band of Lake Superior Chippewa, Lac du Flambeau Band of Lake Superior Chippewa, Menominee Indian Tribe of Wisconsin, Oneida Nation, Red Cliff Band of Lake Superior Chippewa, Saint Croix Chippewa Indians of Wisconsin, Sokaogon Chippewa Community, Mole Lake Band of Lake Superior Chippewa and Stockbridge-Munsee Community Band of Mohican Indians.

Wisconsin is home to six languages from three different language families.

-Algonquain language family: Menominee, Ojibwe, and Potawatomi

-Siouan language family: Ho-Chunk

-Iroquoian language family: Oneida and Stockbridge



https://wisconsinfirstnations.org/map/

Running water, electricity, family& friends, Fall colors, belly laughs, coffee, great music, chocolate, modern medicine—Susie McCabe

Time spent with my family camping. —Amanda Stankus



My family....both the 2 legged and 4 legged kind! —Amy Elske I'm thankful for my two boys. And sunny, crisp fall weather (aka sweater weather). —Katie Wells

The Green Thumb Gardening class series will give you the practical knowledge to keep your home garden thriving! Dane County Extension educators and local horticulture experts will provide in depth and accessible information for everyone from the novice to the experienced gardener. Register for the complete class series at a discounted price (\$140.00) or individual classes (\$12.00) according to your interests. In cases of financial need, a limited number of scholarships are available. Contact Lisa Johnson at Johnson.lisa@countyofdane.com or 608-224-3715 for more information.

## Thursday Oct. 6th 6-8 pm Tree Pruning

Thursday Oct. 20th 6-9 pm Plant Disease Monday Oct. 24th 6-8 pm Lawns and Turf Management Tuesday Nov. 1st 6-8 pm Organic Vegetable Garden Monday Nov. 7th 6-8 pm Garden Pests and Disease Thursday Nov. 10th 6-8 pm Tree Fruits Monday Nov. 14th 6-8 pm Wildlife in the Garden Monday Nov. 21st 6-8 pm Intro to Growing Berries Monday Nov. 28th 6-8 pm Perennials Monday Dec. 5th 6-8 pm Annuals For complete class descriptions, visit <u>https://dane.extension.wi</u> or sign up online at Green Thumb Gardening Fall 2022 Registra



For complete class descriptions, visit <u>https://dane.extension.wisc.edu/horticulture/fall2022series</u> To register: Call (608) 224-3700 or sign up online at <u>Green Thumb Gardening Fall 2022 Registration | Eventbrite</u>



## Fall is not for Falling! Presenting: Reaching Aids

Call them reachers, grabbers, pinchers or pick-up tools, these simple devices can make a world of difference in helping keep one's balance and preventing a fall.



Reaching aids are devices developed to assist individuals with limitations to pick up items that are hard-toreach due to limited range of motion, balance issues, injury, or pain—such as with arthritis. The device gives the person additional length without having to bend, stretch, or displace the body's base of support to grab something.

Reachers can come in a variety of shapes, sizes and components - some have pinchers to grab with, some have suction cups for extra strength, some are rigid and others can be collapsible or extended. Finding the right grabber can restore confidence, increase freedom, and provide family members with peace of mind that their loved one is comfortable and safe.

Prices can vary from about \$10 to over \$100, depending on the model and technology. But the cost is much less than the result of falling and sustaining an injury! To learn more about grabbers and try one out, visit the ADRC, or give us a call and



#### Destination: You.

You are driving down an endless road. As you approach the road signs along the way, you reach different destinations of your ideal self in the future.

At the first road sign, draw a picture of yourself or write down words that describe you one year from now.

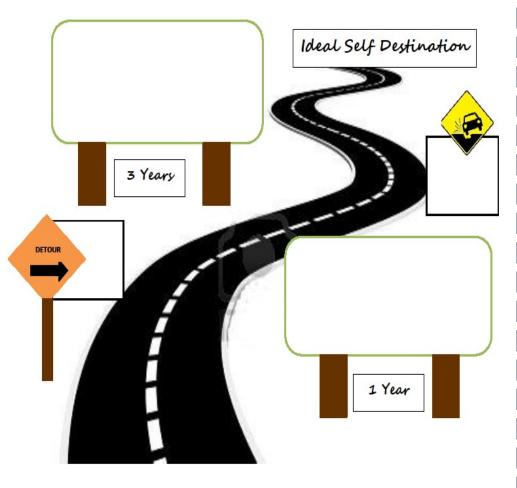
What are you doing? Where are you? What are you happy about?

As you a driving down this road, there are bound to be some bumps, potholes, or road construction on the way. Draw a picture or write down your thoughts in the detour and pothole signs.

What are some obstacles you might face as you approach this first year of your ideal self?

Now, imagine you are back on the road and driving towards your ideal self in 3 years. Draw a picture or write down your thoughts in the next road sign.

Again, what are you doing? Where are you? What is different?



Adapted from 'Ideal Self Activity' by Rita Moua, UW-Madison. Peggy Olive, UW-Madison/Extension.



#### Don't be a Target for Scams!

Even as we honor our Veterans this month, sometimes the distinction of having served our country brings attention of the unwanted variety: SCAMS!

Service members, Veterans, and their families are more likely to be targeted by scammers than civilians, according to research conducted by AARP. Scams against Veterans are also increasing at a rapid pace, more so than against the general public. And Veterans are more than twice as likely to fall for the scams! Scammers know that Veterans often have access to government benefits and income, and they prev on Veterans' patriotism, sense of brotherhood and trust of other service members.

#### Watch your six! The most common Veteran scams:

VA Loan Scam: Offers to refinance VA loans at extremely low interest rates.

Secret Veteran Benefit Scam: Veterans are told they qualify for money from "secret" government programs, only for Veterans, but must first pay a fee or provide personal information.

Aid & Attendance Scam: Veterans or family members receive offers to move their assets into a 'living trust' so that they can qualify for financial assisted-living benefits. However, if done with a shady advisor, you could end up having to pay back the government for those benefits! Also, there are various pseudo-military organizations that offer to assist Veterans with the paperwork needed to apply for Aid & Attendance (or other VA programs), often charging hundreds of dollars for forms and their services; the Dane County Veteran's Services Office does the same for you at no cost. These questionable organizations are *not* able to expedite applications – you won't get benefits any faster than using the Vet Services Office.

Update Your File Scam: An imposter claiming to be from a government agency attempts to get a Veteran's personal information to "update their file" so they can maintain their benefits. A variation is to charge fees to "access" your file.

Veteran Phishing Scams: The crooks may say they are a VA Official or are calling from Tricare or another military organization in order to get your personal data. They often claim to be former military, and use military "lingo" to make you think they're authentic.

Fake Military Charity: Scammers are after your donations by making fake claims about charities benefitting wounded service members, etc. While there are real charities out there benefiting Veterans, be wary! Check out www.charitynavigator.org to verify legitimate organizations.

Special Deals for Veterans Scam: Scammers are after money and personal data by presenting special discount offers "only for Veterans", for deals on cars, loans, housing rentals, for free medical equipment, etc.

**IRS Scam:** Someone posing as a representative of the IRS, stating you owe money.

Credit Card Scam: You receive a message or call about lowering your interest rates.

Tech Support Scam: You get a message or email stating there is a virus on your computer, and you need to pay to remove it.

#### ACCORDING TO THE US POSTAL SERVICE, THE TOP 3 VETERAN SCAMS IN WISCONSIN ARE 1.) CREDIT CARD 2.) TECH SUPPORT and 3.) IRS TAX.

Strategies to protect yourself: Stay alert about unsolicited calls and emails. Do not give out your social security number, bank account information, credit card numbers, addresses or other personal data. Do not send payments or fees – never send or wire money, credit card info or gift cards- to unknown parties. If in doubt, always check with the Dane County Veterans Service Office at 608-266-4158 – they are truly there to serve and assist and help you navigate!

#### If you think you've been a victim of a scam or fraud, call Federal Trade Commission Consumer Response Center at 877-382-4357 or online at <u>ReportFraud.ftc.gov</u>

Source: Operation Protect Veterans - a joint program of AARP's Fraud Watch Network and the U.S. Postal Inspection Service (USPIS).

Always family and friends and my dog! I'm thankful for the vaccines that kept me and my family healthy this year. And in 2022, I've been learning about Farm Sanctuaries – I'm so grateful for these places that save cows, pigs, goats and other animals from slaughter, cruelty, abuse and inhumane testing - to live out their lives in peace, knowing love. And I'm thankful there are good, kind, funny people in this world! — Amy Hunt





**Take antivirals if prescribed.** Antiviral drugs may be prescribed by your doctor if you have the flu. Many people do not need antivirals to recover from the flu, but they can be used to make the illness milder and shorten the time you are sick. They may also help to prevent serious flu complications, such as pneumonia. Antiviral drugs are not antibiotics. Antivirals work best when they are started within two days of getting sick. Starting antivirals later than this can still be helpful, especially if you are at a high risk of developing severe flu illness, or are very sick from the flu.



## ADAPTED REC. FALL 2022

Adapted programs are open to individuals with disabilities ages 18+ and their caregivers, families and friends. Participants 14+ may register if accompanied by a participating caregiver and/or adult. All participants, including caregivers, need to register individually. Fees for caregivers/adults are waived.

**Yoga at MSCR East**, **6:45-7:45pm** #34162

Dance & Move at MSCR East, 4-5pm #34153

Dance & Move at MSCR Odana, 3:45-4:45pm #34154

Chair Exercise at First Baptist Church, 3:30-4:30pm #34163

NOTE: All classes have a delayed start, and will begin the week of October 3





I am grateful for quiet moments, time with family, connecting with my friends and neighbors, pictures and videos of my grandchildren, opportunities for laughter, my health and my job with the ADRC of Dane County —Mindy Russell

Store your apples in the refrigerator – they'll last several weeks longer than storing them at room temperature! But keep those apples away from other fruit, as apples release a gas that causes other fruits and veggies to ripen faster.



Did you know Wisconsin has been the No. 1 cranberry-producing state for more than 20 years?!

The official state fruit of Wisconsin, these tart little superfoods are fiber-rich, low calorie and score among the highest of all fruits in antioxidants. They help maintain a healthy urinary tract, heart and immune system. Roughly 20 percent of cranberries will be consumed during the holiday season.

Making a gallon of cranberry juice takes about 4,400 cranberries! Source: <u>https://www.wiscran.org/</u>

#### With Spring in your Step, Leave Falls Behind

Falling, the act of unintentionally finding yourself prone on the ground, is a serious action.

According to statistics from the National Council on Aging, 1 in 4 older adults fall each year resulting in fatal and non-fatal injuries. In fact, every 11 seconds an older adult is treated in an ER for a fall. And for those hospitalized, the average cost is \$30,000. Even grimmer, every 19 minutes, an older person dies from a fall.

#### Why do we Fall?

There are three main causes of falls:

• Physical risk factors: changes in your body that increase your risk for a fall - these can include muscle weakness, vision complications, poor balance, gait problems, and medication side effects.

• Behavioral risk factors: things we do or don't do that increase our falls risk – for example, use of intoxicating substances, denying our physical and psychological decline, ignoring obstacles and impatience may contribute to falls.

• Environmental risk factors: hazards in our home or community - poor lighting, loose rugs, trailing cords, clutter and a lack of handrails for stairs — help create an unsafe home environment, while the improper use/fit of assistive devices further increases our environmental risk factors.

#### **Steps toward Prevention:**

Physical – Address health concerns with medical professionals such as doctors, physical therapists, optometrists and pharmacists.

Behavioral – Know when to say no or "I've had enough." Be not proud – as life goes on, all things age. Slow down, there's no need to rush.

**Environmental** – Know your home and equipment.

#### Simple ways to modify your home for safety:

In the Bedroom:

- Keep a light beside your bed.
- Have your cane/walker/wheelchair within reach.
- Create a clear path on the floor no loose rugs, cords, clothes, boxes, books or clutter in your path.

In the Bathroom:

- Grab bars help getting in/out of tub and on/off toilet.
- Raised toilet seats help reduce ascent/descent distance.

- Shower chairs provide support and stability.
- Bath mats provide traction on wet surfaces.
- Consider a walk-in tub/shower.
- Use a bright bulb.

In the Kitchen:

- Get rid of those cute throw rugs.
- Wipe up liquid spills from sink/ dishwasher immediately.
- Use reachers to get items on higher shelves if you must use higher shelves at all.
- A seated walker can be used to transport food/dishes/ groceries.

Throughout the Home:

- Never use a walking aid on stairs.
- Use the firm surfaces of chairs to help you get to your feet.
- If you have hardwood or tile floors, consider traction socks for footwear.
- Ensure that the mobility equipment or adaptive aids you use are correct for your situation. Review your needs with qualified professionals to help find the most suitable aids.
- Ask for demonstrations on the proper techniques to use and practice them.
- While it may not prevent you from falling, a Personal Emergency Response System (PERS) can alert others/ authorities/family that you have fallen and send help.

#### Preventing falls starts with you:

Exercise and physical activity for improving flexibility and muscle strength.

Healthy eating for needed nutrients and hydration.

Get your 40 winks! You function better when well rested.

Have your vision tested.

Take medications as prescribed.

Practice moderation or abstain from intoxicating substances.

Be deliberate in your movements.

Pay attention to details and your surroundings.

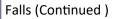
Enlist the help of professionals to "fall-

proof" your home; have a safety assessment and install needed equipment.





(Continued on next page.)



While these insights can reduce your risk of falling, accidents do happen. It's important to have communication devices (phone/PERS, video-cams) handy and with-in reach.

Additionally, use a *File of Life* magnet on your refrigerator to post important information about your emergency contacts, doctors, medications and medical conditions.

So, while falls can make one uptight, don't be a downer and keep upright!

[Please remember, if you have concerns about falling/home safety, you should consult with your medical professionals before using any suggestions/techniques in this article.]



# Take control of your wellness: Wisconsin Institute for Healthy Aging (WIHA) offers many workshops!

This fall participate in a workshop to improve your health and better your life! Connect with people experiencing similar challenges, and get useful, evidence-based information to take charge of your well-being.

#### What workshops are available?

Caregiver support, fall prevention, managing on-going health problems- such as chronic pain, diabetes, bladder/bowel concerns - and even workshops to get physically fit and improve brain health.

Wisconsin Institute for Healthy Aging

Healthy Relationships & Sexual Health

Education Classes

Topics covered in this session

will include:

Different types of Relationships

Friendships

Communication

**Decision Making** 

Moving from Friend to Partner/Sweetheart Internet, Social Media, and Communication

> Many Roads to Relationships Being in a Relationship

Has Your Relationship Gone Bad

Participate in the workshops online, over the phone or in-person at locations throughout Dane County. Workshops are offered in other Wisconsin counties, as well.

#### Find your workshop at <u>https://wihealthyaging.org/workshops</u> or call the ADRC for more information.



I am thankful for a lot of things within the last year: getting to spend more time with family and friends, vacationing for the first time with my children and for my family's our overall health. However, the thing I am most thankful for is finding a job that I enjoy. Working for the ADRC makes me feel like I am making a difference in my community. The last job I held that made me feel this way was 10 years ago. This has truly helped my mental health as enjoying the work you do is a big factor in having good overall mental health. —Nicole Degner

#### Free In-Person Welcome to Medicare Seminars

Sponsored by Area Agency on Aging of Dane County's Elder Benefit Specialist Program

If you are turning age 64 this year, you can get help making informed choices about your Medicare options. You'll receive accurate and detailed info from unbiased experts in benefit programs.

To Register, email <u>aaa@countyofdane.com</u>

### November 12, 2022, 9-11:30 am

McFarland Senior Outreach 5915 Milwaukee Street in McFarland







Free Healthy Relationships Class: Designed specifically for the IDD community

Zoom On-line classes will be held on Mondays from 1:30-3:00 pm Oct 3rd through Dec 5th.

To register:

Call 608-833-1199 www.arcdanecounty.org

#### Federal Health Insurance Marketplace Enrollment:

Depending on your situation, you may be able to enroll in health insurance for the rest of the year. But if you're not eligible, you can enroll in coverage for 2023 starting November 1. Call 1 800-318-2596 for more info.



Neighborhood House Community Center

## New Beginnings Club

Come to Neighborhood House for a weekly social program for people with disabilities! Food, fun, activities and games for all!

Neighborhood House upholds the tradition of being a welcoming space for people of all backgrounds and strives to create opportunities for the greater Madison area. Their mission is to provide high quality programming and social services that facilitate the growth of a diverse, responsible and welcoming community.

Neighborhood House will create opportunities for area residents to strengthen the quality of their community by making connections, building relationships and embracing diversity through social, educational and recreational activities.

Today Neighborhood House offers a plethora of programs and services including:

- In-person food pantry
- Youth & teen summer camps,
- After-school programs, and mentoring
- Meeting spaces for community groups & organizations ٠
- Wellness and enrichment classes for adults
- Social programming for adults with disabilities ٠
- Technology lab
- ٠ Transportation assistance ...And more!

Neighborhood House 29 S. Mills St, Madison, WI 53715 608-255-5337 info@neighborhoodhousemadison.org

A LOT!

## SELF-DEFENSE for Wheelchair Users

#### What can you do from your chair?

Come learn verbal and physical protection skills presented specifically for people in wheelchairs.



We'll focus on your strengths and things you already know how to do. All our techniques are easy to learn and adapt, and are designed to help keep YOU safe!

Monday, October 17, 2022

#### 1:00-4:00 pm

1:00–1:45 pm Madison Police Department Presentation How police investigate self-defense. Where does self-defense end and assault begin?

1:45-2:00 pm Break

2:00-4:00 pm Self-Defense

#### **Romnes Apartments Community Room**

540 W. Olin Avenue, Madison, WI 53715

Register Online: https://www.thercc.org/chimera

Please call Christene at 608-267-9524 with any questions.





sored by the

Chimera is an empowerment self-defense program through RCC Sexual Violence Resource Center.

#### FALL OUTINGS: The Best Time of the Year!

Know before you go! If you're looking to see fall colors, check out the Wisconsin Fall Color Report: https://www.travelwisconsin.com/fall-color-report

Sun Prairie Fall Fun When: Saturday Oct 15, 2:00pm to 4:00pm Where: 1 Cannery Square, Main St, Sun Prairie What: Fall fun, including live music, shopping, and food.

Monona Fall Festival When: Saturday October 15, 10:00am to 3:00pm Where: Winnequah Park Gazebo, Nichols Rd & near Winnequah Road, Monona What: Hay rides, pony rides, pumpkin decorating, arts & crafts and much more *Cost:* Some attractions require ticket purchase.

Dane County Farmers Market on the Square When: recurring weekly on Saturdays until November 12th Where: Capitol Square

16th Annual Healing Art Show When: Oct. 4th-29th Mondays-Saturdays Where: State Line Distillery, Madison What: Features the works of artists identifying as living with mental illness, Cost: free and open for in-person viewing.

## The Sampler! Interesting Events Happening in our Community:

**Wisconsin Science Festival** *When:* October 10 – Oct 16 *What:* Hundreds of venues around Wisconsin & on-line participate in the Wisconsin Science Festival, connecting people with science, technology, engineering, art & math. *Where:* In person & on-line, check out the list of many activities on-line at <u>https://</u>www.wisconsinsciencefest.org/ *Cost:* Many events are free, some do have a cost associated.

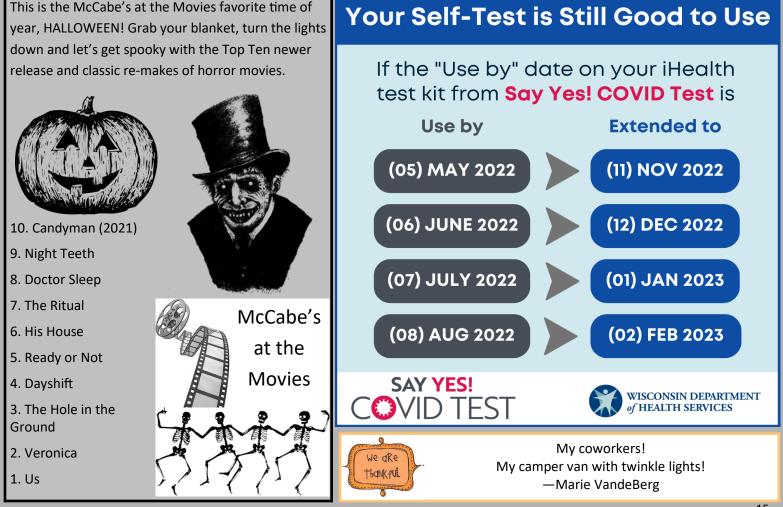
**Sun Prairie Fall Fun When:** Saturday Oct 15, 2:00pm to 4:00pm **Where:** 1 Cannery Square, Main St, Sun Prairie **What:** Fall fun, including live music, shopping, and food.

**Monona Fall Festival** *When:* Saturday October 15, 10:00am to 3:00pm *Where:* Winnequah Park Gazebo, Nichols Rd & near Winnequah Road, Monona *What:* Hay rides, pony rides, pumpkin decorating, arts & crafts and much more *Cost:* Some attractions require ticket purchase.

**Birdability Week 2022!** *When:* Monday, October 17, 4:30pm to 6:30pm *Where:* Badger Prairie County Park, 500 Silent St. Verona. Meeting point: parking lot, which includes accessible parking spaces. The nearby Verona Public Library has restroom and water fountain facilities. *What:* Join Madison Audubon and Access Ability Wisconsin for an accessible, inclusive and fun fall outing! Beginner birders welcome! Field trip leader, Kaitlin Svabek, is adept at birding by ear and able to accommodate those with visual impairments. Bring your water bottle and a camera! If you have binoculars feel free to bring them, but there will be binoculars there to borrow. Estimated Distance is about 0-1 mile, and can be adjusted based on participants' needs and desires. *RSVP required!* Space is limited to 20 – please RSVP at <a href="https://madisonaudubon.org/all-events/2022/10/17/aaw">https://madisonaudubon.org/all-events/2022/10/17/aaw</a>

**Madison Hmong New Year When:** November 5th and 6th, 8am-5pm **Where:** Alliant Energy Center **What:** Celebrate the rich festivities of the Hmong culture. Food, family activities, a play area, games & prizes. **Cost:** \$4 per person Under 5:, Seniors: Free

Madison Herb Fair: When: November 5 9am-3pm Where: Olbrich Botanical Gardens What: features 3 speakers, an outdoor herb garden tour and local vendors. Cost: Free.





Sewers from the Sewing Machine Project are offering free mending at two Madison are libraries, Central Library and Hawthorne Neighborhood Library. These helpful sewers can fix most fabric related repairs - including clothing and coats, with the exception of zippers. Drop in! No sign-up required.

Central Library, 201 W. Mifflin St. Madison: every Thursday from 10am-noon.

Hawthorne Library, 2707 E Washington Ave, Madison: Wednesdays from 12pm-2pm on Sept. 21, Oct. 5, Oct. 19, Nov. 2, Nov. 16, Nov. 30, Dec. 7, and Dec. 21.



## WE THE PEOPLE



### VOTE: The 2022 General Election Tuesday, November 8<sup>th</sup>

**To vote Absentee**: If you want to request an absentee ballot follow these steps from the State of Wisconsin Elections Commission:

#### Step 1: Request an Absentee Ballot

• You don't need a reason to be an absentee voter. Every Registered Wisconsin voter has the ability to request an absentee ballot.

Step 2: Track your Request and Ballot

• It takes time for election officials to process voter requests and mail out ballots. Don't wait until the deadline! [November 3<sup>rd</sup> for Regular voters; November 4<sup>th</sup> for Military & Indefinitely Confined Voters.]

#### Step 3: Fill Out Your Absentee Ballot

office for help.

• Before you begin, line up a witness who can verify that you filled out your own ballot. Choose an adult U.S. citizen who is not a candidate in the upcoming election. Next, fill out your ballot carefully. Once your ballot is complete, place it in the certified envelope. Then seal and sign the certificate envelope, and make sure your witness adds their address and signature, too. If you make a mistake or change your mind about a selection, contact your municipal clerk's

### At the Polls November 8<sup>th</sup>

If you're planning to vote in-person on Election Day but have questions:

- What's on my ballot?
- \* Where do I vote?
- \* Am I registered?
- \* How to get registered?

### Call: (866) VOTE-WIS

#### Or go online: https://myvote.wi.gov/

Need a ride to get to your polling place? Plan ahead. Free rides are offered by:

#### Union Cab 608-242-2000

#### Did you know...

Many public programs in Wisconsin that support older adults and people with disabilities would not exist without volunteers.

WISCONSIN DEPARTMENT

#### Volunteering is Sew Fun!

If you enjoy expressing your creativity through sewing, consider volunteering for RSVP:

Use your talent to keep our community warm, safe and comforted by creating quilts, tote bags, hats, scarves, mittens, shawls, baby items and more!

Materials are furnished, and items are donated to nonprofit and public organizations in Dane County.

For more information, contact Kate Seal at 608-310-7280.

#### Step 4: Return Your Absentee Ballot

• Mail it back using the pre-addressed, postage paid envelope included with your ballot packet. USPS recommends mailing your ballot back at least 7 days before Election Day. Once your ballot is in the mail, you may not vote in person at the polls. Verify your completed ballot was received by tracking your ballot.

- Go to your clerk's office to drop off your ballot or vote in-person absentee.
- Take your absentee ballot to your assigned polling place on Election Day.
- Deadline: Your municipal clerk must receive your ballot by 8:00 p.m. on Election Day, November 8th

Do you have questions? Need help?

Call 1-866-868-3947 for assistance or go to https://myvote.wi.gov/

## **Vote. Every Voice Matters**



#### The Sewing Machine Project

The **Sewing Machine Project** is looking for volunteers for their mending services and other projects. The Project provides the machines and supplies, the volunteers provide the love and expertise. Contact <u>https://</u> thesewingmachineproject org/giving/

thesewingmachineproject.org/giving/ volunteering-2/

#### All skill levels welcome!

I am thankful for having my family and their presence in my life, good recovery in health, and having a great and supportive working environment! —MaiSee Thao





# I Called the ADRC!



Moving woes! Moving is never easy, but when you need to stop-and-start public benefits it can make you even more stressed. But for customer Terry, this is where I&A Susie comes in to help! Terry had just moved to Madison from Florida, and she desperately needed help sorting out her benefits. The I&A knew it was going to involve a lot of phone calls! Susie helped Terry call the Social Security Administration to report her change of address, so that her Social Security benefits are correct and going to the right place. Next, calls were made to the State of Florida to end Terry's supplemental food benefits and Florida Medicaid. After that, they called the Wisconsin Capital Consortium so Terry could apply for these food and health benefits in Wisconsin. Lastly, they reviewed information about help at home, utilizing the Medicaid program for Long Term Care. Although moving is not always smooth sailing the ADRC helps our customers steer their ship into calmer waters!

Customer Hallie called the ADRC and worked with I&A Anna for assistance with her telephone expenses. Hallie was already qualified for the Food Share program and wondered if there was anything else that could help stretch her budget. I&A Anna and Hallie reached out to the Wisconsin Public Service Commission Helpline to learn more about the Lifeline program and the Federal Affordable Connectivity Program. Hallie was approved for both benefits: Lifeline to receive a free phone with minutes; and the Affordable Connectivity Program for reduced-cost internet. After meeting with I&A Anna, Hallie now has a real "connection" to the internet and to the ADRC!

Customer Jackie contacted the ADRC wondering about the Food Share program, and I&A Nestor had all the eligibility information ready for her! He connected Jackie with the experts at the Capital Consortium, who were able to complete her Food Share application immediately over the telephone. I&A Nestor also gave Jackie information about local food pantries, and told her about her local Senior Center's meal site, which provides lunch to those age 60 and over -for a donation. Jackie got a lot of "food for thought" after talking to I&A Nestor! (We got a little "punny" this edition!)



#### CAUTION: Medicare Scam!

The Wisconsin Senior Medicare Patrol has warned that beneficiaries from around the state continue to receive calls asking them about their Medicare card. The caller often identifies themselves as being from Medicare, and that they are "just following up on the status of your Medicare card".

However, there is NOT a new Medicare card. Not a plastic card, a card with a chip, a different colored card, a laminated option, or a different card because of COVID-19. There are NO NEW Medicare cards, for any reason. Your paper red, white, and blue card is the only card issued by Medicare.

If you receive a call like this, **HANG UP!** The caller is trying to get your information to scam you and Medicare.

repair and plumbing, the Habitat Home Repair Program works with families based on



#### Home Repairs Within Reach!

Are you a homeowner in Dane County? Partner with Habitat for Humanity of Dane County to tackle your home repairs! From painting and landscaping to roof

to keep project costs manageable for tight budgets.



DISABILITY ETIQUETTE ADAPTED ATHLETE DEMENTIA CRANBERRY AUTUMN COVID TEST THANKSGIVING GRATITUDE GARDENING FARMERS MARKET MEDICARE ADRC MEDICAID HOME OWNERSHIP

Word Scramble

answers from Page 3:

Don't delay - learn more at <u>https://habitatdane.org/apply/apply-for-repairs/</u> or contact us at 608.255.1549 or homerepair@habitatdane.org

income, need, and willingness to help with the work. Habitat's professional construction staff works

alongside volunteers and contractors to complete the needed work. Habitat provides an affordable loan



## Eviction on your record?

Future Landlords check to see if you have an eviction. We can help you remove your name from the online record. Services are provided for free by law students and lawyers.

Please bring any documents related to your case and any documents related to issues you are experiencing due to the eviction case on your record.

Appointments preferred, but walk-ins are welcome. Please call 608 265 1300 to schedule an appointment.

#### Se habla Espanol

Location:	Drop in Hours:	
UW South Partnership Office	Tuesday 10/18, 4-7pm	
2238 S. Park St. Madison	Saturday 11/19, 12-3 pm	
Eviction Defense Clinic at UW Law School & Tenant Resource Center		



## Dementia Friendly Community

Consider joining your local Dementia Friendly Community to participate in community organizing, outreach, education, and other opportunities!

## **YOU CAN HELP**

RAISE AWARENESS OF DEMENTIA AND REDUCE STIGMA	
INCREASE ACCEPTANCE AND COMPASSION	PROMOTE INCLUSIVITY AND ACCESSIBILITY

For more information, contact the Dementia Care Specialist at the Aging & Disability Resource Center at (608) 240-7400.

## Lam DEAF or HARD OF HEARING.

This card will help you communicate with me.

#### The best way(s) to communicate with me:



#### When communicating with me, please:

- Get my attention first.
- Make eye contact when you speak.
- Take time to make sure I understand. English may not be my first language.
- Repeat, rephrase, or write your request down if necessary.
- Be aware that a hearing aid or cochlear implant does **not** allow me to understand everything you say.

#### For effective communication, I may need:

- A Wisconsin-licensed sign language interpreter for the Deaf or video remote interpreter (VRI) service.
- A communication access realtime translation (CART) for captioning conversations.
- A video phone or computer with internet service, a captioned telephone, or a cell phone for texting.

#### **Disclaimer:**

This card does not waive the user's right to **effective communication under the Americans** with Disabilities Act (ADA).

For more information about COVID-19 in Wisconsin, visit: www.dhs.wisconsin.gov/covid-19/



WISCONSIN DEPARTMENT of HEALTH SERVICES Division of Public Health | P-02629 (04/2020)

Clip and Keep 🛛 🗲



#### The Mission of the ADRC

To support seniors, adults with disabilities, their families and caregivers by providing useful information, assistance and education on community services and long-term care options and by serving as the single entry point for publicly funded long-term care services while at all times respecting the rights, dignity and preference of the individual.

CALL- EMAIL-STOP IN-REQUEST A ZOOM VISIT HOURS: MONDAY - FRIDAY 7:45 A.M. – 4:30 P.M. OTHER HOURS BY APPOINTMENT BILINGUAL STAFF & INTERPRETERS AVAILABLE UPON REQUEST Web: www.daneadrc.org Email: adrc@countyofdane.com Phone: 608-240-7400 TTY: 608-240-7404 FAX: 608-240-7401 Toll Free: 1-855-417-6892

#### Our Experts can help you with information about:

٠	Assisted Living & Nursing	٠	Energy Assistance
	Home Options	٠	Legal Resources
٠	Caregiver Supports	٠	Respite Care
٠	Housing Options	٠	Social Security,
٠	In-Home Personal Care		Medicare, Medicaid
٠	Meals & Nutrition	٠	Support Groups
	Programs	٠	And Much More
Our Services are Free & Confidential I			

Our Services are Free & Confidential !

If you would like to receive our newsletter by email, please contact us at adrc@countyofdane.com