



Newsletter

Toll Free: 866-743-5144

Office: 715-743-5166

Fax: 715-743-5240

November 2024

Wishing You a Wonderful Thanksgiving!

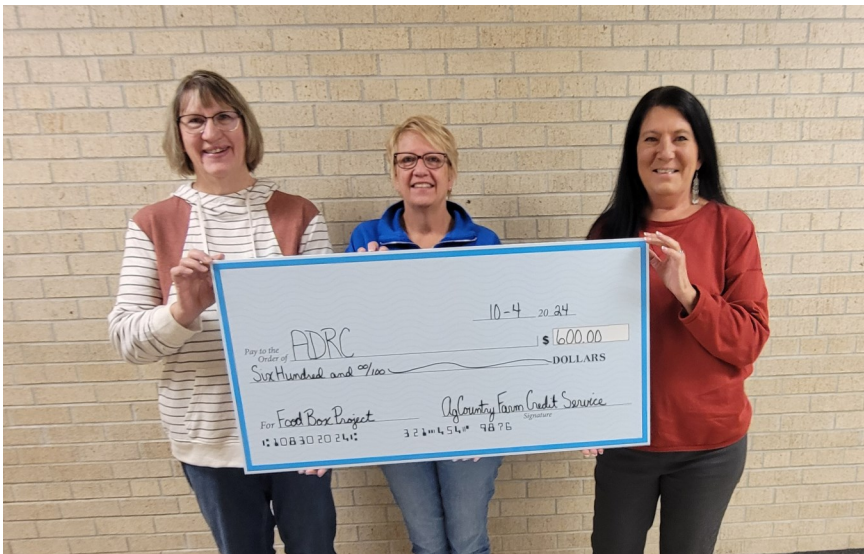
As Thanksgiving approaches, we at the Clark County ADRC want to extend our warmest wishes to you and your family. This time of year reminds us to pause and reflect on the many blessings in our lives. Whether you're gathering around the table with loved ones or taking a quiet moment to yourself, we hope your day is filled with warmth, gratitude, and joy.



We are incredibly grateful for the support of our community and the opportunity to serve you throughout the year. Your dedication and involvement help make our community stronger.

Please note that our office will be closed on Thursday, November 28th, and Friday, November 29th in observance of the holiday. We will resume normal business hours on Monday, December 2nd.

From all of us at the ADRC, have a safe and happy Thanksgiving!



A Huge Thank You to Ag Country!

We are incredibly grateful to Ag Country for their generous donation of \$600.00 to the ADRC Food Box project! This donation will help spread some cheer to our Home Delivered Meal participants.

Thank you, Ag Country, for supporting our community and making the season brighter for those we serve!

Help Us Spread Holiday Cheer! Donate to the Christmas Food Boxes Fund

This holiday season, the ADRC and Thrivent are working to provide **Christmas Food Boxes** for our home delivered meal families. We need YOUR help! By donating, you can ensure that families in our community have food to enjoy.

How You Can Help

We're accepting **monetary donations** to fill these boxes with essential shelf stable food and paper items. Every contribution, no matter the amount, makes a difference!

Donate Today and Brighten Someone's Christmas

Check donations can be made out to ADRC and sent to Aging & Disability, Lynn Crothers, 517 Court Street, Room 201, Neillsville, WI 54456 or stop by our office to make your donation.

Let's come together to make this holiday season special for everyone!

Thank you for your generosity and support.



Looking for a Meaningful Holiday Gift?

This holiday season, the ADRC can help you find the perfect gift for your loved ones! Consider one of these heartfelt options:

Contribute to their Meals on Wheels – Support their daily nutrition and show you care.

Purchase Café 60 Vouchers – Give the gift of a warm meal and social connection.

Make a Donation to the Monthly Newsletter – Honor them by supporting a resource that keeps our community informed.

Call us today at 715-743-5166 to get a gift certificate for any of the above options!

MEDICARE OPEN ENROLLMENT

Medicare beneficiaries who are enrolled in a Medicare prescription drug plan or Medicare Advantage plan should have received a “Plan Annual Notice of Change” (ANOC) in September outlining changes to their plan for 2025. **READ THIS NOTICE CAREFULLY.**

A plan can change their provider network and/or the list of prescription medications they cover every year. In addition, plan premiums, deductibles, and co-pays can also change each year. The ANOC will also indicate if your current plan is not renewing and which plan you will be auto-enrolled in. If you take no action, you will have that coverage for 2025 unless you are eligible for a Special Enrollment Period.

Medicare open enrollment takes place annually from **October 15th to December 7th.**

During this period, Terri Esselman, our Elder Benefit Specialist, is available to review your coverage through face-to-face meetings, phone consultations, or by mail. Appointments tend to fill up quickly, and **walk-in appointments are not available during this busy time.** To secure a spot, call 715-743-5166, and the receptionist will assist you in scheduling an appointment. **DON'T WAIT—CALL TODAY!**

Other options to review your coverage include:

- ◆ Using the plan finder tool at www.medicare.gov.
- ◆ Calling 1-800 Medicare for assistance. They are open 24/7 during Open Enrollment.
- ◆ Calling the Wisconsin Medigap Prescription Drug Helpline at 855-677-2783.

World Diabetes Day 2024: Promoting Awareness and Action

World Diabetes Day, observed on **November 14, 2024**, is a global initiative aimed at raising awareness about diabetes, its prevention, and the importance of managing the condition.

This year's theme focuses on **“Access to Diabetes Care,”** highlighting the need for accessible healthcare, education, and support for everyone affected by diabetes. By spreading knowledge and encouraging healthy lifestyle choices, we can work together to reduce the impact of diabetes worldwide.

Join the movement to support those living with diabetes and promote a healthier future for all.

Honoring Our Veterans: Veterans Day 2024

As we approach Veterans Day on November 11, 2024, we take a moment to honor and recognize the courage, sacrifice, and dedication of the men and women who have served in the United States Armed Forces. This special day is not just about remembrance, but also about showing gratitude for the freedoms we enjoy because of their service.



Veterans Day, originally known as Armistice Day, marks the anniversary of the end of World War I. Over the years, it has evolved into a day to honor all veterans, living and deceased, who have protected our country in times of war and peace. These individuals come from all walks of life, but they share one common goal: to serve their country.

As we reflect on this day, it is important to remember that many veterans face challenges even after their service. Physical and mental health issues, adjusting to civilian life, and finding employment are just a few of the obstacles some veterans encounter. This is a time for communities to come together to support our veterans, offer help where it's needed, and show our appreciation in meaningful ways.

We encourage everyone to find ways to get involved this Veterans Day. Whether by attending a local Veterans Day ceremony, volunteering with organizations that support veterans, or simply taking the time to personally thank a veteran for their service, every gesture of gratitude counts.

Veterans Day is a time to honor not just the service, but also the sacrifices made by veterans and their families. As we observe this important day, let's continue to build a supportive community for our heroes, not only on Veterans Day, but every day of the year.

Happy Veterans Day to all who have served, and to those who continue to serve, we thank you.

ADAPTIVE EQUIPMENT

The ADRC office has several pieces of DME equipment available in our loan closet. If you are in need of a short term use, please give us a call at 715-743-7117.

We also accept donations of unused or unopened incontinence garments.

Thank you!



COMPUTER CLASSES FOR OLDER ADULTS



6-weeks of classes for older adults
Basic to intermediate coursework
Small class size for individualized attention
You do not have to own a computer to attend
If you need assistance to be able to attend contact us

Contact the ADRC for more information
715-743-5166
1-866-743-5144

Next Session starting: November 4, 2024
11/4, 11/11, 11/18, 11/25, 12/2, 12/9
from 3:00—4:30 pm
Where: Chippewa Valley Technical College
11 Tiff Avenue, Neillsville, WI 54456



*CVTC does not discriminate on the basis of race, color, national origin, sex, disability, or age in employment, admissions, programs, or activities. General inquiries regarding the College's non-discrimination policies may be directed to: Director of Human Resources. Chippewa Valley Technical College. 620 W. Claremont Ave. Eau Claire, WI 54701.

PUBLIC NOTICE

There will be a public hearing on the 2024-2027 Clark County Aging Plan on Tuesday, November 19, 2024 at the Clark County Courthouse Auditorium, 517 Court Street, Neillsville, at 10:00 a.m. on the first floor next to secured entrance.

Aging programs and services play a major role in the health of our communities. Come and hear information on our plan on how best to provide the services that keep older people healthy and independent. Your feedback is important. Call the office additional information at 715-743-5166 or toll free 1-866-743-5144 .

NUTRITION PROGRAM INFORMATION

RESERVATIONS ARE REQUIRED AT ALL MEAL SITES.

ANYONE 60 YEARS OF AGE AND OVER ARE WELCOME.

A SUGGESTED CONTRIBUTION OF \$4.50 IS APPRECIATED.

Greenwood Nutrition Center

Black River View Apartments

312 N. Reese Street

Greenwood, WI 54437

715-495-1928

Owen-Withee Nutrition Center

Owen Senior Care

112 E. 5th Street

Owen, WI 54460

715-229-4567

Colby Senior Care

510 W. Wausau Street

Colby, WI 54421

715-223-1612



Café 60 is another nutrition option. If you are over 60 years of age, you are eligible for the Café 60 program. Call or stop by the ADRC office to request a welcome packet, complete the forms, and choose how many vouchers you'd like.

Present your voucher to Schmitty's on Main in Neillsville or Aroma Café in Thorp and get a nutritious and delicious meal. Each voucher includes tax and gratuity. All of that for a \$5.00 suggested contribution.

****No individual will be denied a meal due to inability to contribute.***

HOME DELIVERED MEALS

are also an option.

To see if you would qualify, please give Kim a call in our office at 715-743-7117.





Don't forget to stop by **Schmitty's in Neillsville** or **Aroma Cafe in Thorp** for a delicious meal while your green CAFE 60 vouchers are still valid. The voucher color will be changing in **January 2025**, so make sure to use them up before the year ends!

If you have any questions, feel free to give us a call at **715-743-7117**.

PLAN AHEAD!

MAKE AN APPOINTMENT WITH THE ADRC

We love seeing you at the ADRC! To ensure we can provide the best possible service, we kindly ask that you schedule an appointment before stopping by. This helps us make sure the right staff member is available to assist you with your needs, whether it's for information, resources or support.

How to Schedule:

Give us a call at 715-743-5166 to set up a convenient time. We look forward to helping you!

Thank you for your understanding and cooperation.



OFFICE CLOSINGS

Please note that the ADRC will be closed on the following dates for the holidays:

Thanksgiving Break

Thursday—November 28

Friday—November 29th

Holiday Break

Tuesday, December 24 and

Wednesday, December 25

New Year's

Wednesday, January 1

Thank you for your understanding, and we wish you all a safe and happy holiday season!



EMERGENCY PREPAREDNESS for Older Adults and Caregivers

Join us to learn more about what you and your loved ones can do to prepare for the unexpected!

Each household will receive items to take home.



Thursday
December 5th, 2024



Colby Community Library
505 W. Spence St., Colby



10:00am-11:00am: Preparedness Presentation
11:00am-11:30am: Hot Lunch (Provided)
11:30am-12:30pm: Open Conversations & Resources

Limited spots available.

Please call or go online to register by: **11/27/24**



(715) 743-6517



<https://forms.gle/BPQHfHob6vjr6HrF6>



Clark Electric Appliance & Satellite Inc.
1234 W. Oak St., Ste. 101
Oshkosh, WI 54901
(920) 234-5678
Fax: (920) 234-5679

Your Trusted Energy Connection

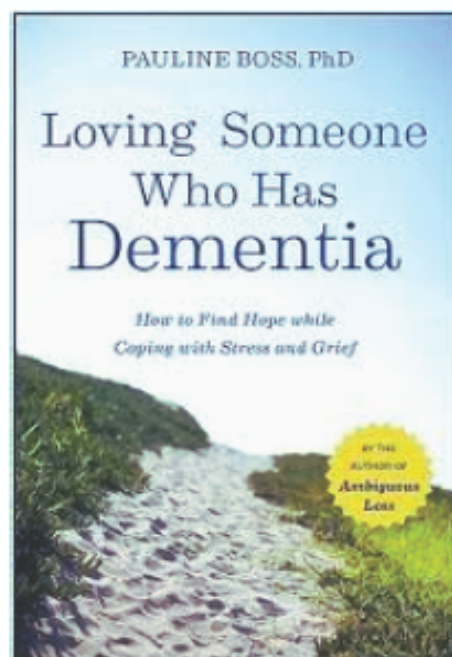
THE CHIPPEWA AND CLARK COUNTY ADRC ARE PARTNERING TO BRING YOU THIS VIRTUAL BOOK CLUB. IF YOU HAVE TROUBLE USING ZOOM, PLEASE GIVE HANNAH AT CALL AT 715-743-5251 FOR SOME POSSIBLE OPTIONS.

2025

Virtual Book Club

Loving Someone Who Has Dementia, is a guidebook designed for caregivers, family and friends of someone impacted by dementia. Providing strategies for managing ongoing stress and grief; while offering hope. Books will be provided.

Wednesdays
January 8 -
March 5
3:00 pm - 4:00 pm



Registration and email required

Contact the ADRC at 715-743-5251

PLEASE JOIN US FOR
SPARTA'S
KRISKINDLMARKT



BE
PART
OF
THE
FUN!

KRISTI & TOM TRAVEL

Saturday, December 7
8 a.m. - 6 p.m.
Loyal and Neillsville Pick-up/Drop-Off
Chartered Bus and Lunch Provided
931-237-1365
kristiandtomtravel@gmail.com
kristiandtomtravel.com

Have the time of your life on this day trip led by local authors and travel writers Tom and Kristi Manus. Tom and Kristi's passion for finding unique and quirky attractions is evident in their *Secret Wisconsin: A Guide to the Weird, Wonderful, and Obscure* and *Historic Wisconsin Roadside* travel guides. Among many notable publications, Tom and Kristi have been featured in *Newsweek*, *Travel Awaits*, *Wander with Wonder*, and *Food, Wine & Travel Magazine*. However, one of their favorite activities is getting tongues wagging at local libraries. Tom and Kristi want you to join them for this memory-making experience!

Although the Kriskinglemarkt is the main attraction, you will also visit Ben Bikin', the world's largest bicyclist statue. The 32-foot-high biker sits on an 1890s-era Penny Farthing Bicycle created by Sparta's FAST Fiberglass—known for manufacturing many American roadside attractions. Tom and Kristi will take you to more area attractions featured in their books if time allows.

For lunch, savor a delightful spread inside Ginny's Cupboard, a vintage wonderland where each piece of retro decor has a meaning and story. The restaurant holds fragments of the past from front to back and floor to ceiling, including a 1957 soda fountain that still serves old-fashioned ice cream sundaes, malts, shakes, phosphates, and sodas. Ginny's serves a delicious lunch, and you will have a blast ruffling through relics from the past.

Be part of the fun! Sign up now for the Kriskinglemarkt adventure.

Cost: \$112, which includes chartered transportation, activities, and lunch.

You can sign up at kristiandtomtravel.com, the Loyal Public Library, email kristiandtomtravel@gmail.com, call 931-237-1365, or message them through their Facebook page, Kristi and Tom Travel.

Saturday, December 7th, from 8 a.m. to 6 p.m.: Pickup/drop-off locations are in Loyal and Neillsville.

This Sparta Kriskingle day trip is a must for anyone looking to celebrate the holiday season..

Granton Pop-Up Food Pantry

***NEW LOCATION* BEGINNING IN OCTOBER: 21 S Main St, Granton**
1st & 3rd Fridays • 11 am—12 pm

UPCOMING DATES ~~September 6, 20~~ ~~November 1, 15~~
~~October 4, 18~~ ~~December 6, 20~~

This free resource is available to anyone in need of some extra food!

Receive fresh produce, dairy/meat, and dry goods for your household.

- No ID or proof of income is required.
- You may pick up food for more than one household.



fmpfoodbank.org | (715) 835-9415 | info@fmpfoodbank.org

Feed My People Food Bank Inclement Weather Pop-Up Distribution Cancellation Policy

IF IT IS DETERMINED THAT IT IS UNSAFE, DUE TO WEATHER CONDITIONS,
FOR OUR DRIVERS AND VOLUNTEERS TO BE OUTDOORS WE WILL CANCEL
THIS DISTRIBUTION. WE WILL NOT RESCHEDULE THIS EVENT. THE
DECISION TO CANCEL THE DISTRIBUTION WILL BE MADE WITH AS MUCH
NOTICE AS POSSIBLE.

WE WILL UPDATE CHANGES TO OUR FACEBOOK PAGE OR YOU CAN CALL
715-835-9415 FOR INFORMATION ABOUT A SPECIFIC POP-UP
DISTRIBUTION.

Dessert for Two

PREP TIME

30 minutes

COOK TIME

20 minutes

TOTAL TIME

50 minutes



Ingredients

For the crust:

- 6 tablespoons cold unsalted butter, diced
- 3 tablespoons cold shortening, diced
- 1 ¼ cup all-purpose flour
- ½ teaspoon salt
- ¼ cup cold water

You may use refrigerated roll-out pie dough crust instead.

For the filling:

- 3 tablespoons + 1 teaspoon granulated sugar
- 1 teaspoon ground cinnamon
- ¼ teaspoon ground ginger
- ¼ teaspoon ground nutmeg
- pinch of ground cloves
- pinch of salt
- ½ cup + 2 tablespoons canned pumpkin puree
- 2 tablespoons milk
- 2 large eggs
- freshly whipped cream, for serving

Instructions

1. In a medium bowl, combine the butter, shortening, flour and salt. Blend the butter and shortening into the flour using your fingertips. Pinch the dough through your fingertips for the flakiest results. When the fats are evenly distributed, sprinkle the cold water on top. Stir the dough together with a fork. It may need more water, but try not err on the dry side.
2. Bring the dough together into a ball, press it into a disk, then wrap and refrigerate it for 20 minutes.
3. Meanwhile, preheat the oven to 400°F.
4. Stir together all filling ingredients with a whisk. Set aside.
5. Remove the dough from the fridge and flour a work surface. Roll the dough out to a rough 9" circle, using more flour as needed to prevent sticking.
6. Use a 4" round cookie cutter to cut out 10 round pieces of dough. You'll need to gather scraps and re-roll to get 10 circles.
7. Fit one dough circle into each cup in the muffin pan, and use your fingers to gently push it into the cup. You can flute the edges with your fingertips, or just leave it plain and rustic.
8. Divide the pumpkin filling mixture between the cups.
9. Bake for 10 minutes, then turn the oven down to 325° for another 10 minutes.
10. Let mini pies cool in pan completely before removing. You may need to run a knife around the edges of the pies to pop them out of the muffin pan. Serve with whipped cream.

Join Us at the Library Continued



Loyal Library

Game Group	November 4	1:00 pm	
Golden Age Gab & Gobbles	November 12	10:30 am	Porch Pots
60+ may stay after for a nutritious meal for a suggested \$4.50 donation. You will not be turned away if you are unable to pay. Be sure to call and reserve your spot at 715-255-8189.			
Card Stamping *RSVP By 11/15	November 18	2:00 pm	\$10 for 3 cards
Book Club (Run, Rose, Run)	November 19	1:30 pm	
	November 21	7:00 pm.	

Owen Library

Lunch & Learn	November 20	10:30 am	Porch Pots
60+ may stay after for a nutritious meal for a suggested \$4.50 donation. You will not be turned away if you are unable to pay. Be sure to call and reserve your spot at 715-743-7117.			



Everyone is invited to join in any or all of the sessions.

Yoga / Tai Chi

Balance, Breathing & Stretching
 Advanced Floor — Please bring rug or mat
 Colby City Hall - Use West Entrance
 Tuesdays 8:15 am — 9:15 am

Gentle Yoga / Tai Chi

Balance, breathing & stretching
 Chair & Standing
 Colby City Hall— Use West Entrance
 Tuesdays 9:15 am — 10:15 am

Gentle Yoga/ Tai Chi

Balance, Breathing & Stretching
 Chair & Standing
 Dorchester Library
 Wednesdays 10:05 am — 11:05 am

Instructor: Carol Duvall

Carol began teaching Yog Tai Chi when she was 22 years old for UW Marshfield and Northcentral Tech. Carol is now retired and enjoys helping people keep or regain mobility, balance and flexibility.

Contract Information:

Phone: 715-223-2014

Email Address: cduvdance@gmail.com

The Opportunity to Pause

By Wendy Pearson

Do a simple search and you will come up with a plethora of articles, books, and podcasts on the challenges of caregiving, the importance of self-care, and a laundry list of everything one “gives up” in order to take care of another person.



And there is a lot of truth in those resources. But what you probably won't find is a thoughtful discussion on the opportunity caregiving provides to take a pause in your life to make sure you are on the right track. I'm nearing the ten-year anniversary of the loss of my mother to multiple myeloma. And as I reflect on that pivotal moment when I first became a caregiver, I'm struck not by the hard work of the endeavor, but by how the experience changed me fundamentally as a person and as a professional in ways that I am just now coming to fully understand and appreciate. Put simply, the person I am now bears almost no resemblance to the person I was before caregiving. And I am forever grateful for that. If I had to guess, and it is a guess, I'd say the following had a lot to do with the changes in perspective, priorities, and direction that I experienced.

The Opportunity to Pause

Caregiving can interrupt your life in such an abrupt way that it can be quite jarring. No one is prepared to be thrown into the role of caregiver. No one. But once you establish a routine, something strange begins to happen. I call it the beauty of boredom. My day-to-day routine prior to caregiving was work at work followed by work at home. There were the rare moments between “shifts” where I could pursue my own dreams, but for the most part, my life revolved around my job.

When I suddenly found myself in my childhood home, surrounded by the things I used to treasure, it forced me to take a long, hard look at the life I had created. While there was some good there, I realized that in many ways my life had taken the path of least resistance, where I just accepted what people threw at me without question and without putting my own needs and desires on the table. It was in fact, how I became my mother's caregiver in the first place. But that “decision,” if you can even call it that, was years in the making.

I have to admit that it was a difficult realization for me. It was a lot easier to blame others for my decisions and the problems in my life. It was much harder to acknowledge the role I played in setting myself up for a life I didn't want.

The Opportunity to Pause Continued

By Wendy Pearson

Caregiving provides the space to have those moments of reflection and self awareness.

In the quiet of the waiting room, in the hours when my mother was resting, and over those sleepless nights, I experienced breakthroughs that I would not have experienced had my life not been interrupted. I was able to become acquainted not just with the person that I was, but also with the person that I wanted to be. And it was in those moments that I began to dream again about what I wanted to become, outside of the roles I had been playing to date.

Now before you say it, I admit that my life was in complete limbo. I didn't know how long I'd be home with my mother. I didn't know whether I'd still have a job at the "end" of caregiving. I certainly didn't know what the end would even be, and frankly I was almost too scared to think about that. But I was coming to a clearer understanding of what I wanted for myself, independent of the role I played in the lives of others, and that was completely new for me.

And while I still mourn the loss of my mother, I am so grateful for the extended time I spent with her and how through that experience my life came out better on the other end.

For those in the midst of caregiving and living lives "interrupted," I urge you to lean into the boredom and allow yourself to really take a hard look at your life. I found journaling incredibly helpful to chart my thoughts as well as to fully explore my feelings.

Here are a few prompts that you may find useful.

- * Are you the person you want to be?
- * Was your life before caregiving the life you wanted?
- * What dreams have you put to the side?
- * Was it your choice to become a caregiver, or did you take the path of least resistance? If the latter, has that been your approach to life?
- * Can you say that your job is your career of choice?
- * What can you do differently to inject more of what you want into your life?
- * Can you imagine a life after caregiving? What does that look like for you?



I encourage you to continue to explore opportunities to reassess your life while caregiving. Connecting with other caregivers is also a great way to support your journey.

VOLUNTEER

Benefits to the Community:

1. **Strengthening Local Services:** Volunteers support essential services like food pantries, senior care, and public health initiatives, filling gaps in resources.
2. **Fostering a Sense of Belonging:** Community members come together, building stronger social ties, which can improve local cohesion and reduce isolation.
3. **Economic Savings:** Volunteers provide free labor, saving community organizations money, allowing more funds to go directly to programs that benefit the public.
4. **Inspiring Others:** Volunteer efforts often encourage others to get involved, creating a ripple effect that spreads goodwill throughout the community.
5. **Addressing Critical Needs:** Volunteers are instrumental during crises or special events, whether it's distributing food during a shortage, organizing fundraising events, or cleaning up after disasters.

Benefits to the Volunteer:

1. **Personal Growth:** Volunteering enhances skills such as leadership, communication, and problem-solving. It also boosts self-esteem and confidence.
2. **Creating Networks:** Volunteers often meet new people, building relationships that can lead to both personal and professional opportunities.
3. **Health Benefits:** Studies show that volunteering can reduce stress, improve mood, and even lower the risk of depression.
4. **Giving Back:** There's a deep sense of fulfillment that comes from knowing you're making a tangible difference in the lives of others.
5. **Expanding Perspectives:** Volunteering can expose individuals to different ways of life, fostering empathy and understanding.

This mutual benefit makes volunteering a cornerstone of thriving, resilient communities.



Flipper Big Button Universal TV Remote

CILWW would like to share a cost-effective assistive device designed to support individuals with low vision: the Big Button Universal TV remote. This remote is specifically tailored for seniors and features large, color-coded tactile buttons to facilitate ease of use. It incorporates only three essential functions: Volume Up/Down, Channel Up/Down, and an On/Off button. Furthermore, it is compatible with all major TV brands as well as cable and satellite boxes, all integrated into one device.

An optional Favorite Channel feature allows users to program up to 30 preferred channels, streamlining the viewing experience. Additionally, the setup includes a lock feature to prevent any unintended reprogramming of the TV. This remote operates using two AAA batteries (not included). Assistance with setup may be beneficial, given the varying levels of experience and age among users.

The Flipper Big Button Universal TV remote is available for purchase through online retailers such as Amazon and Walmart, with a retail price of approximately \$40.00.



CILWW offers the opportunity for individuals to borrow or try out items mentioned in our articles before making a purchase.

To learn more about this assistive device or other devices that can improve your independence, please contact CILWW at 715-233-1070 or 800-228-3287. Our services are provided free of charge. However, we do not directly fund the purchase of assistive technology. Through the WisTech Assistive Technology Program, CILWW provides a variety of services, including information on | alternative financing options like WisLoan, Telework, and TEPP, upon request.

Tell Social Security About Changes When You Are Receiving Benefits

If you receive Social Security, you can help make sure Social Security pays you the right benefit each month. You can do that by telling Social Security about relationship or other life changes that could affect your eligibility or retirement, survivors, or disability benefits — or the benefit amount. You and your family may miss out on additional payments you may be due if you don't report changes to Social Security in a timely manner. Or you may be overpaid benefits and have to pay Social Security back.

What You Need To Tell Social Security:

To make sure you are paid correctly and receive the payments for which you are eligible, let us know right way if:

- ✓ You get married or divorced.
- ✓ Your spouse or former spouse dies.
- ✓ You become the parent of a child (including an adopted child).
- ✓ The child (or stepchild) who gets benefits on your record gets married.
- ✓ The child (or stepchild) who gets benefits on your record no longer lives with you.



Note, we will need the name and address of the person with whom the child is living.

How to Report Changes:

Social Security offers several ways to report changes. Call your local Social Security Field office: 877-772-1213. Fax, mail or deliver your updates to your local office.

If you get retirement, survivors, or disability benefits and need to update your address, phone number or direct deposit, it's easy to make those changes using your personal my Social Security account, www.ssa.gov/myaccount.



Protecting Yourself from Misleading Marketing & Marketing Violations



Health insurance companies try to reach people in various ways, like television commercials, radio ads, events, mailings, phone calls, and texts. The Centers for Medicare & Medicaid Services (CMS) has rules for marketing Medicare Advantage plans and Part D plans, though. These rules protect Medicare beneficiaries from aggressive or misleading marketing.

Watch out for people who:



Ask for your Medicare number, Social Security number, or bank information, especially before you decide to enroll. Someone can use this information to enroll you in a plan without your permission.



Say they represent Medicare. Plans are never allowed to state they represent or are endorsed by Medicare or any other government agency. They cannot use the Medicare name or logo on their marketing materials.



Send you unsolicited text messages or phone calls. Plans must provide you with the option to opt out of communications. It must be done annually and in writing.



Pressure you to enroll in their plan. You can use the entire Open Enrollment Period to make your decisions. You will not receive extra benefits for signing up early for a plan, and you will not lose your Medicare coverage if you don't pick a plan.



Offer you gifts to enroll in their plan. Gifts must be given to everyone at an event regardless of their enrollment choice, and cannot be worth more than \$15.



Plans must provide you with the option to opt out of communications (mail, calls, text messages, etc.) about Medicare products. It must be done annually and in writing. Also, before enrolling you, plan representatives must explain the plan's effect on your current coverage. For example, if you have a Medigap, a plan representative must explain how you will lose that Medigap if you enroll in Medicare Advantage.



Understanding Medicare Supplement Enrollment

By the GWAAR Legal Services Team



If you want to buy a Medicare supplement policy, also known as Medigap, it is important to understand the best times to enroll.

When you enroll can affect your monthly premium costs, coverage for preexisting conditions, and whether you can buy a policy at all.

Open enrollment period

In general, the best time to enroll in a supplement is during your open enrollment period. In Wisconsin, your open enrollment period begins the month your Part B coverage starts and continues for six months. If you are under age 65 and enrolled in Medicare due to disability or end-stage renal disease, you are entitled to another six-month open enrollment period when you turn 65.

During your open enrollment period, insurance companies cannot deny you coverage. They must sell you a policy at the best available rate regardless of your health status. The best available rate will depend on factors like your age and gender. If you enroll during your open enrollment period, companies may not charge you an increased premium amount because of your use of tobacco. Some policies may require waiting periods before they will cover preexisting medical conditions.

Guaranteed Issue

If you miss your open enrollment period, you can also buy a supplement when you have a guaranteed issue right because your other health insurance ended. In Wisconsin, an insurance company must sell you a supplement if:

- Your Medicare Advantage or Medicare Cost plan stops participating in Medicare or providing care in your service area; or
- You move outside the plan's geographic service area; or
- You leave the health plan because it did not meet its contractual obligations to you; or
- Your employer group health plan ends some or all of your coverage; or
- You leave your employer group plan to join a Medicare Advantage plan but leave the Medicare Advantage plan within 12 months of enrollment; or
- Your insurance company ends your Medicare supplement or Medicare SELECT policy and you are not at fault; or

Understanding Medicare Supplement Enrollment Continued

By the GWAAR Legal Services Team

- You drop your supplement to join a Medicare Advantage plan, a Medicare Cost plan, or buy a Medicare SELECT policy for the first time, and then leave the plan or policy within one year after joining. You may return to your former plan or to any available supplement if your former plan is unavailable; or
- You join a Medicare Advantage plan or Medicare Cost plan when you first become eligible for Medicare Parts A and B at age 65 and within one year of joining you decide to leave the health plan; or
- You have Medicare Parts A and B and Medicaid, and you lose eligibility for Medicaid; or
- Your employer group plan increases your cost from one 12-month period to the next by more than 25% and the new payment for the employer-sponsored coverage is greater than the premium charged under the supplement plan for which you are applying.

If you have a guaranteed issue right, you must apply for a new supplement policy within 63 calendar days of when your old health plan or policy ends. During this time, an insurance company:

- Cannot deny insurance coverage or require a waiting period for coverage,
- Must cover you for all preexisting conditions, and
- Cannot charge you more for a policy because of any preexisting conditions.

If your old plan ended, that insurance company must send you a notice explaining your guaranteed issue rights. You will need this notice or other evidence that your coverage ended when you apply for a new supplement.

Enrolling in a Supplement at Other Times

If you try to enroll in a supplement outside of your open enrollment period or when you have a guaranteed issue right, you may run into problems. Insurance companies may refuse to sell you a policy, or they may require a waiting period before the policy will cover any preexisting medical conditions. In addition, the company may charge you a higher monthly premium.

Marketplace Open Enrollment Starts November 1

By the GWAAR Legal Services Team



Open enrollment for 2025 health insurance coverage through the Marketplace starts November 1 and ends January 15, 2025. If you enroll in a health insurance plan before December 15, 2024, your coverage will start January 1, 2025.

If you don't have health insurance through your job, Medicare, Medicaid, the Veterans Administration (VA), or another source, the Marketplace can help you get coverage. Marketplace health insurance plans provide coverage for benefits like doctor visits, inpatient and outpatient hospital care, prescriptions, mental health services, and laboratory tests. Marketplace plans are also required to provide coverage for pre-existing medical conditions. That means that a plan cannot reject you, charge you more, or refuse to pay for care for any condition you had before your coverage started.

What you pay for Marketplace insurance depends on your expected income for the year. You may qualify for a premium tax credit that lowers your monthly insurance bill. In addition, some people are eligible for extra savings on out-of-pocket costs like deductibles and copayments.

Please note that Marketplace plans are not for people who have job-based health insurance, Medicare, Medicaid, or VA coverage. If you already have this type of coverage or are eligible for it, you will most likely not be eligible for premium tax credits. In addition, if you have Medicare, it is illegal for an insurance company to sell you a Marketplace plan. Medicare and the Marketplace are two completely different programs.

There are several ways to apply for Marketplace coverage. Starting November 1, you can apply:

- Online at www.healthcare.gov,
- By phone at 1-800-318-2596,
- With in-person help from local enrollment assisters or insurance agents or brokers (you can search for local help here: <https://localhelp.healthcare.gov/#/>), or
- With a paper application, available at: <https://marketplace.cms.gov/applications-and-forms/marketplace-application-for-family.pdf>.

In order to apply, you will need to provide information about your household size, income, and any current health insurance coverage. Even if you currently have a Marketplace plan, it's a good idea to review your application information to make sure it is up-to-date. In addition, you should make sure that your plan is still the best fit for you.

If you do not sign up for a 2025 Marketplace plan by January 15, 2025, and you do not have another type of health insurance coverage, it may be very difficult for you to find health insurance if you need it later. Outside of Open Enrollment, you can only enroll in a Marketplace plan if you have a special enrollment period. Examples of events that might give you a special enrollment period include getting married, losing your health insurance, or moving to a new county or zip code.



Many Older Adults Missing Out on Benefits

By the GWAAR Legal Services Team

The National Council on Aging (NCOA) reports that over 9 million older adults with lower incomes and resources are not enrolled in benefits that they would be eligible for. These benefits include the Supplemental Nutrition Assistance Program (SNAP or FoodShare in Wisconsin), Supplemental Security Income (SSI), which is a needs-based cash benefit for individuals who are disabled or over 65, and Medicare Savings Programs (MSPs), which help pay Medicare premiums and may help pay for Medicare deductibles and co-insurance.

An [interactive map](#) developed by the NCOA and the Urban Institute should help states and community-based organizations identify where to focus enrollment efforts for the greatest impact. The data also show the following:

- ✔ SNAP: Almost 9 million older adults are eligible for but not enrolled; only 30% of eligible older adults are enrolled
- ✔ SSI: More than 2.3 million older adults are eligible for but not enrolled; 49% are enrolled
- ✔ MSP: Almost 5.8 million older adults are eligible for but not enrolled; 46% are enrolled

In Wisconsin, the SNAP program is called Foodshare. You may find out if you're eligible and apply for FoodShare by contacting the income maintenance consortium for your county.

<https://www.dhs.wisconsin.gov/forwardhealth/imagency/index.htm>

To apply for SSI, you must contact the Social Security Administration (SSA). SSA will determine if you are eligible and if so, how much of a benefit you will receive. You will also be eligible to receive Medicaid health coverage and an additional cash supplement from the State of Wisconsin. To find your local SSA field office, visit: <https://www.ssa.gov/chicago/wisconsin.html>

The Medicare Savings Programs (MSPs) are Qualified Medicare Beneficiary (QMB), Specified Low-Income Medicare Beneficiary (SLMB), and Specified Low-Income Medicare Beneficiary Plus (SLMB+). QMB pays for your Medicare Part B premium (and your Part A premium if you are required to pay one), as well as the costs that Medicare leaves behind such as deductibles and copays. SLMB and SLMB+ help pay for your Part B premium only. Like with the FoodShare program, to find out if you are eligible for an MSP, you will want to contact the income maintenance consortium for your county. <https://www.dhs.wisconsin.gov/forwardhealth/imagency/index.htm>

Free COVID-19 Tests Available by Mail

By the GWAAR Legal Services Team



The federal government has once again made at-home COVID-19 tests available by mail this fall. U.S. households can order four free COVID-19 tests at [COVIDTests.gov](https://www.covidtests.gov). The tests will detect current COVID-19 variants and can be used through the end of the year.

If you need a COVID-19 test immediately, and cannot wait for tests to be mailed, contact your doctor, pharmacy, or local health department to learn about testing options near you. If you have COVID-19 tests at home, and you are concerned that they may have expired, you can find information on at-home COVID-19 test expiration dates on the Food and Drug Administration's (FDA's) website: <https://www.fda.gov/medical-devices/coronavirus-covid-19-and-medical-devices/home-otc-covid-19-diagnostic-tests>.

The expiration dates of many at-home tests have been extended.

At-home COVID tests typically provide results within 30 minutes. If your test is positive, it means that you likely have COVID-19. You should follow Centers for Disease Control and Prevention guidance to avoid spreading the virus to others: <https://www.cdc.gov/respiratory-viruses/prevention/precautions-when-sick.html>.

Treatments for COVID-19 are widely available. If you have a positive test result and are at high risk of severe illness, talk to your doctor as soon as possible about treatment options. COVID-19 treatments are covered by most major insurance plans, and patient assistance programs are available for eligible individuals: <https://aspr.hhs.gov/COVID-19/Treatments/Pages/Possible-Treatment-Options-for-COVID19.aspx#PAP>.

A negative at-home test result means that the test did not find the virus. However, a single negative at-home test does not mean that you are not infected, especially if you do not have symptoms. If you have symptoms, the FDA recommends taking a second at-home test 48 hours later. If you do not have symptoms, the FDA recommends that you take a total of three at-home tests, performed 48 hours apart in order to rule out COVID-19 infection.

If you have any questions, please contact your doctor, local pharmacy, or local health department for more information.

Food Safety for the Fall & Winter Holidays

By the GWAAR Legal Services Team



With the Fall and Winter Holidays fast approaching, here are some helpful safety tips to prevent foodborne illnesses:

- Keep meat, seafood, and eggs separate from all other foods in the refrigerator.
- Prevent juices from meat and seafood from leaking or dripping onto other foods by keeping them in sealed plastic bags or containers.
- Store eggs in their original carton inside the main refrigerator compartment. Eggs can contain salmonella, both inside and outside.
- Cook and microwave food thoroughly.

Use a food thermometer to ensure that meat, seafood, and eggs are all cooked to a safe internal temperature to kill germs. Check out the chart on this U.S. Department of Health & Human Services website for a detailed list of temperatures and foods:

<https://www.foodsafety.gov/food-safety-charts/safe-minimum-internal-temperatures> .

Roasts, steaks, chops, and fresh ham should rest for 3 minutes after being removed from the grill or oven.

- Keep food out of the “danger zone” of 40°F and 140°F, where bacteria are likely to grow rapidly.

After food is prepared, keep hot food hot and cold food cold.

Refrigerate or freeze perishable food, such as meat, seafood, eggs, chopped fruit, cook rice, and leftovers within 2 hours of leaving the grocery store (1 hour if food is exposed to temperatures above 90°F, such as in a hot car or at a picnic).

Keep the temperature in your refrigerator set at 40°F or below and the temperature in the freezer set at 0°F or below.

- Use pasteurized eggs for dishes containing raw eggs, to prevent salmonella poisoning.
- Do not eat raw dough or batter that is meant to be baked or cooked, to prevent salmonella and E. coli poisoning.
- Thaw your turkey safely, by thawing it in a refrigerator, in a sink of cold water (change the water every 30 minutes), or in the microwave. Do not thaw turkey or other foods on the counter. A turkey must thaw at a safe temperature to prevent bacteria and other harmful germs from growing rapidly.

Food Safety for the Fall & Winter Holidays Continued

By the GWAAR Legal Services Team

- Wash your hands with soap and water for at least 20 seconds to effectively kill germs during these key times:

Before, during, and after preparing food

After handling uncooked meat, seafood, or eggs

Before eating food

After handling pet food or pet treats or touching pets

After using the toilet

After changing diapers or cleaning up a child who has used the toilet

After touching garbage

Before and after caring for someone who is sick

Before and after treating a cut or wound

After blowing your nose, coughing, or sneezing

- Clean kitchen surfaces often, especially where food is prepared, to kill germs that can cause food poisoning.

Wash countertops, utensils, and cutting boards with hot, soapy water after preparing each food item.

It is a good idea to use separate cutting boards and plates for raw meat, seafood, produce, bread, and any foods that won't be cooked.

- Rinse fresh fruits and vegetables under running water.

Check your refrigerator regularly for spoiled food, and throw away any that you find immediately.

Happy holidays, and happy eating!



Sweater Weather Home Maintenance

By the GWAAR Legal Services Team

As the weather cools, maintenance around your home should become a priority. Days are getting shorter and the weather is getting cooler, meaning your home needs to be winterized before the winter weather rolls in. A little prep now will help ensure that you are ready for the unforgiving colder temperatures of a Wisconsin winter.

Here is a list of home maintenance chores that are important to consider as sweater weather begins. Always remember that you don't have to do all these chores yourself. Ask your loved ones, a neighbor, or professionals to help you finish this list.

Storing your outdoor furniture. Storing your outdoor furniture may help extend their use. The wet cold weather of fall and winter can cause damage to your outdoor furniture, rendering them useless by the time you want to pull them out in the spring. Taking the time to bring your furniture indoors or even just the furniture padding, can help to ensure you get to enjoy them again next year. Take this time to also bring in any gardening tools, yard games, and water hoses.

Winterize lawn mowers and lawn equipment. Taking the time to properly winterize your lawn equipment will help to guarantee they start right up next year. Remember to check your equipment's user guide to ensure you are winterizing the equipment per the manufacturer's recommendations.

Check roof and gutters. As the autumn leaves begin to fall, you want to maintain your gutters by clearing them of debris. This is also a great time to get your roof inspected to make certain it can handle the heavy snows that Wisconsin winters can bring. Checking them now may help prevent a winter disaster and expensive repairs. This may be a chore to ask for help with, as climbing ladders to clean gutters can be dangerous.

Furnace inspection. Colder weather is on its way and you don't want winter weather to sneak up on you. Getting regular inspections of your furnace will ensure that you have a warm house come winter. It is better to know that your furnace works properly now than it is to fix a broken one in the middle of a winter storm. You will also want to check your furnace filters and change them if necessary.

Check your toilets. Now is the time to check your toilets for leaks. This helps conserve water and saves you money. When utility costs are up in winter due to furnaces running constantly, saving money on a leaky toilet is an easy money-saving fix.

Sweater Weather Home Maintenance Continued

By the GWAAR Legal Services Team



Check smoke alarms and carbon monoxide detectors. With the colder weather, you will undoubtedly spend more time indoors. Check your smoke alarms and carbon monoxide detectors to ensure they are working properly and change the batteries as needed. You want to ensure your safety and protect your home. Again, please ask for help doing this as most fire alarms are up high and may require climbing.

Caulking and weatherproofing. The caulking and weatherproofing around your windows and doors will crack and split with use. These cracks and splits will allow warm air to escape and cold air to enter your home. These leaks will increase your heating costs. A simple visual inspection will let you know if you need to replace caulk or weatherproof your windows and doors. There is information below for assistance for those who qualify in Wisconsin.

Doing a little maintenance now will safeguard your home through winter and ensure you're ready for spring next year. These little tasks also help you save money and hassle by preventing unwanted wear and tear on your home and yard equipment. Don't forget to ask for help on tasks that require heavy lifting or climbing.

Utility and Weatherization Resources

[Wisconsin Weatherization Assistance Program \(WAP\)](#) - WAP is a federally and state funded program providing low-income families assistance with weatherization of their homes to help make their energy more efficient and affordable. [WAP Fact Sheet](#)

[HE+ Program Services](#)- Provides year-round help to eligible Wisconsin households with HE+ HVAC Program Services for help with primary heating systems and HE+ Water Conservation Program Services for help with water heaters, leaky fixtures, toilets, and piping.

[Wisconsin Home Energy Assistance Program \(WHEAP\)](#) - Provides heating and electric bill assistance to low-income Wisconsin households. [Application](#)

[Focus on Energy Insulation and Air Sealing Rebates](#)

Additional Resources and Information

[Keep Wisconsin Warm/Cool Fund](#)—1-800-891-WARM (9276); <https://kwwf.org>

[Utility Disconnection Prohibition for Non-Payment](#)—Wisconsin law prohibits residential utility disconnections for non-payment from November 1st – April 15th each year. Contact your local ADRC for assistance if you have issues with disconnections during this time period.



Wisconsin Alzheimer's Institute
UNIVERSITY OF WISCONSIN
SCHOOL OF MEDICINE AND PUBLIC HEALTH

Wisconsin Dementia Resource Network

Webinar Topic: **Boost Your Brain & Memory Program**

Presenters: **Candice LeGros, Dementia Care Specialist**
Milwaukee County DHHS Aging and Disability Services

Ellen Taylor, Dementia Care Specialist
Aging and Disability Resource Center of Dane County

When: **Thursday, December 5, 2024 • Noon - 1:00pm**

Attend this 1-hour webinar to learn about the evidence-based Boost Your Brain & Memory Program. This program takes a holistic approach to improving brain health. The Boost Your Brain & Memory Program teaches individuals strategies to lower their dementia risk and keep their brain healthy.



The Zoom webinar is free and will also cover the “how-to-do” the program.

Registration is required:

[Boost Your Brain & Memory](#)

Please contact Jody Krainer at jkrainer@wisc.edu with questions.

Advancing Education, Research, Clinical Care, and Community

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