

March 2025 NEWSLETTER

517 Court Street, Room 201, Neillsville WI

866-743-5166 (toll free) or 715-743-5166 https://www.clarkcountywi.gov/adrc

REGISTRATION OPENS MARCH 10!

Aging Advocacy Day!

May 13, 2025, Madison, WI

10:00 a.m. - 3:00 p.m.

Registration and check-in begin at 9:00 a.m.

Best Western Premier Park Hotel, 22 S. Carroll St., Madison and the Wisconsin State Capitol

Share your story with state legislators about issues affecting older adults and caregivers in Wisconsin! Training is provided prior to your meetings with state lawmakers at the State Capitol.

Make a Difference. Let Your Voice Be Heard!

Aging Advocacy Day 2025 helps connect advocates with their legislators to share the WAAN priorities and discuss state policy solutions to improve the health and well-being of the state's older adults.

2025 priorities include: Aging & Disability Resource Center (ADRC) Investment, Direct Care Workforce Supports, Home-Delivered Meal Funding, and Healthy Aging Grants – Falls Prevention.

Register by calling ADRC of Clark County at 715-743-5166.

Registration deadline is April 25, 2025

#WIAgingAdvocacyDay2025 #WIAAD





Understanding Dementia: A New Perspective

Learning what it's like to have dementia can help us be more patient, compassionate, and supportive of those living with it.

Hannah and Lisa from the ADRC recently led **Dementia Live** mini sessions with staff from Social Services and the Veteran's Office. These hands-on experiences provide powerful insight into the daily challenges faced by individuals with dementia.

Keep an eye out for upcoming classes around Clark County! If you're interested in learning more about **Dementia Live**, give us a call at **715-743-5166**.



a



Café 60:

A Delicious Dining Opportunity for Those 60 and Older

Café 60 is a fantastic program for individuals **60 years of age and older** to enjoy a **nutritious and delicious meal** at participating restaurants for a small **suggested donation of \$5.00 per voucher**. Currently, you can dine at **Schmitty's on Main** in Neillsville or **Aroma Café** in Thorp.

How Do I Get Started?

Getting started is easy! Simply **call us or stop by** to pick up a **Welcome Packet**. If you visit in person, you can **fill out the necessary forms and receive your vouchers on the spot**.

How Do I Use the Voucher?

Visit Schmitty's or Aroma Café and **order from the program-approved menu**. (You'll leave full—promise!)

- 1. **Present your voucher when seated.** Each person must have their own voucher with their name on it.
- 2. Use the voucher to pay for your meal when you leave, which include gratuity.

Voucher Details:

- Vouchers are valid until the end of the year. If you have unused vouchers, you can trade them for the new year's vouchers when available. The color of the vouchers changes annually.
- Each participant is allowed up to 15 vouchers per month. However, we encourage you to use your existing vouchers before requesting more.

Enjoy great meals and social time through Café 60—call or visit us today to get started!

TUNA CASSEROLE

-Contributed by Lynn Crothers

6 ounce noodles, cooked and drained 1 can cream of celery soup

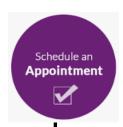
1 can tuna 1/2 can of milk

1 cup chopped celery 1/2 tsp salt — pepper to taste 1/4 cup chioped green pepper 1 cup sharp cheddar cheese

1/2 cup chopped onion 1/2 cup mayonnaise

In saucepan heat soup, milk, cheese, salt and pepper just until melted. Mix noodles, tuna, onions, celery, and peppers. Pour heated mixture over noodle mixture.

Bake 425° for 20 minutes in a greased casserole dish, uncovered.



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!

GRATITUDE SPOTLIGHT

We recently received a touching letter from the daughter of a HomeDelivered Meals participant, expressing her gratitude for the program and
the impact it has had on her loved one. Here's a portion of what she shared:

"Thank you for helping my mother stay in her home and live independently. I didn't know much about the program until I signed my mom up. Now I see how truly valuable it is to keeping seniors in their home."

Stories like these remind us why we do what we do. Thank you to our dedicated home delivered meal staff for making a difference in the lives of older adults in our community!



Take a NOURISH Step!

Celebrating Connection, Nutrition, & the Power of Listening

March FUN Days!

3-2: Dr. Seuss Day What's your favorite book?

3-2 to 8: Celebrate Your Name Week What does your name mean or symbolize?

3-17 to 23:

Act Happy Week Do something that makes you happy!

3-20: Story Telling
Day
Share a story with
someone.

More at brownielocks.com March brings a unique opportunity to celebrate how we connect with others and care for our well-being. Listening Awareness Month reminds us that active listening strengthens relationships and fosters understanding. In alignment, Food Connects Us: National Nutrition Month® highlights the role of shared meals in building community while nourishing our bodies. Meanwhile, Hearing Awareness Week emphasizes the importance of hearing health in maintaining meaningful communication. (See Resources on page 2).

Together, these observances encourage us to prioritize our health, savor the moments that bring us together, and truly listen—to others and our bodies.

March Featured Foods

March is Peanut, Quinoa & Frozen Foods Month. Healthy Fats
Day is March 21st.

Peanuts are a nutrient-rich snack with healthy fats, protein, fiber, vitamins, minerals, and antioxidants. Watch the portion size; they are high in calories.

Quinoa (pronouced keen·waa) A gluten-free, complete protein grain.

High in fiber, and heart-healthy nutrients. Find recipes at

https://foodhero.org/recipes/recipe-categories/quinoa

Frozen Food NOURISH Steps Tips.



Compare the Sodium, Saturated Fat, and Added Sugar on frozen food labels. (Understand)

Frozen fruits & veggies without added salt or sugar are as healthy as fresh!

Add frozen
veggies to rice
dishes.
(Increase Fiber,
Nutrient Rich)

*NOURISH stands for: Nutrient-Rich Foods, Omega-3s & Healthy Fats, Understand, Recipes, Increase Protein & Fiber, Sugar & Sodium Awareness, and Hydrate.



For more information visit: gwaar.org/nourishstep

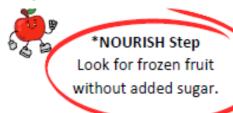
Try Frozen Fruit Yogurt

Ingredients

4 cups Frozen Fruit*

7. ELFWRNSOU SEDSE

- 1 Cup Plain or Vanilla Greek Yogurt
 - Note: You can use regular yogurt but the protein content will be lower.



Directions

- Wash your hands before starting.
- Add frozen fruit and yogurt to blender or food processor and blend until creamy, about 2 to 4 minutes.
- Store in the freezer up to 1 month.

Recipe adapted from FoodHero.org

Healthy Fats Word Scramble

1.	OVDCOAA
2.	IFHS
3.	ESLTDNUA TNSU
4.	IVOEL LIO
	CALBAERO NAUT
6.	SONLMA

Learn more about healthy fats at https://www.heart.org/en/healthy-living/healthy-eating

® Hydration Tip:

In recognition of National Bubble Week (March 17- 22) try Carbonated flavored water this month.

They are calorie-free and often made with natural essences.

They may help relieve indigestion and promote feelings of fullness.

They are a great substitute for sugary sodas!

Resources:

- National Nutrition Month https://www.eatright.org/national-nutrition-month
- WI Coalition for Social Connection https://connectwi.org/
- . WI Office of Deaf & Hard of Hearing https://www.dhs.wisconsin.gov/odhh/index.htm

Answers to Word Scramble:

Avocado, Fish, Unsalted Nuts, Olive Oil, Albacore Tuna, Salmon, Sunflower Seeds



If you want more pep, take a NOURISH Step!
For more information visit: gwaar.org/nourishstep
GWAAR Nutrition Team Pam VanKampen, RDN, CD 3/25



Grandparents make great pen-pals!



When children and grandparents are far apart, sometimes the long-distance can be difficult. Keep in touch by becoming a pen pal. **Here are a few ideas for bridging the gap:**

- **Be a pen pal the old-fashioned way**. Pick out some nice stationery and pen a letter.
- Make your own notecards using blank paper folded in half, stamps, stickers, markers or other embellishments. Pen the note inside and find an envelope to fit.
- Buy and send postcards from home or wherever you may be..
- **Draw pictures or take pictures** with your camera and send with your letter or notecard.
- **Send messages electronically** with e-mails or text messages. Send digital pictures along with your message if you have them.
- Using a paint program on your computer **create a picture** and send to someone.
- Make and send puzzles using a puzzle maker found on-line or make up your own. You can make word searches or crossword puzzles and type in your own word list. Your word list might consist of family member names, favorite team names, names of flowers, constellation names, favorite family

What is a Power of Attorney for Health Care?

A **Power of Attorney for Health Care (POA-HC)** is a legal document that allows you to designate someone to make medical decisions on your behalf if you become unable to do so. Having a POA-HC in place ensures that your healthcare choices are made by a trusted individual who understands your wishes.

You do **not** need an attorney to create a POA-HC. The form is available online, or you can obtain a paper copy at the Aging & Disability Resource Center (ADRC).

When Does a POA-HC Take Effect?

A POA-HC does not automatically grant decision-making power to your chosen representative. It must first be **activated**, which happens only if you are deemed unable to make your own healthcare decisions. Two doctors must determine that you are **unable to receive and evaluate information effectively or to communicate decisions**, meaning you lack the capacity to manage your own healthcare choices.

Planning ahead by completing a POA-HC can provide peace of mind, ensuring that your medical care aligns with your wishes, even in unexpected situations.



For Professionals and Family Caregivers

Tuesday

May 20, 2025

Florian Gardens, Eau Claire

Positive & Assertive Caregiver Training



JOIN USE FOR FREE QUARTERLY TRAININGS TO INCREASE YOUR SKILLS AS A CAREGIVER. ALL TRAININGS WILL BE HELD AT

ASPIRUS STANLEY HOSPITAL FROM 10AM - 11:30AM

RESPITE CARE ASSOC OF WISCONSIN FEBRUARY 11

Learn more about the value of respite care and the funding that may be available to help pay for it.

STAGES OF DEMENTIA

Determine roughly what stage of dementia your loved one is in and how to best support them DEMENTIA & HOME SAFETY
AUGUST 12

learn about low tech and high tech solutions to keep your loved one safe at home

HOW TO SPEAK DEMENTIA
NOVEMBER 11

Learn tips and strategies to improve communication and decrease frustration

Join Carla Berscheit and Hannah Quicker, Dementia Care Specialists to gain knowledge, understanding and resources. Attend one or all of the trainings.

Registration is required.



715-644-6153

ASPIRUS[®]



Diane.Finn@aspirus.org

Start simple

Healthy Eating for Older Adults



Healthy eating is important at every age. Eat a variety of fruits, vegetables, grains, protein foods, and dairy or fortified soy alternatives. When deciding what to eat or drink, choose options that are full of nutrients and limited in added sugars, saturated fat, and sodium. Start with these tips:



Make eating a social event

Enjoy meals with friends or family members as often as possible. Take advantage of technology to enjoy meals virtually with loved ones in different cities or States.



Drink plenty of liquids

You may not always feel thirsty when your body needs fluids, and that's why it's important to drink beverages throughout the day. Enjoy coffee and tea if you like, or some water, milk, or 100% juice.



Add a touch of spice

Limiting salt is important as you get older. Fresh and dried herbs and spices, such as basil, oregano, and parsley, add flavor without the salt.



Make the most of your food choices

Older adults need plenty of nutrients but fewer calories, so it's important to make every bite count. Foods that are full of vitamins and minerals are the best way to get what you need.



Be mindful of your nutrient needs

You may not be getting enough nutrients such as calcium, vitamin D, potassium, dietary fiber, vitamin B12, and also protein. Read the Nutrition Facts label on packaged foods and also speak with your healthcare provider about possible supplements.



Keep food safe

Discard food if it has an "off" odor, flavor, or texture. Refer to the "use by" dates for a guide to freshness. Canned or frozen foods store well if shopping trips are difficult.



Go to MyPiate.gov for more information. USDA is an equal opportunity provider, employer, and lender.

The benefits of healthy eating add up over time, bite by bite.

FNS-905-21 March 2022

Planning AHEAD

Advance directives, Handling financial changes, Estate planning, and Arriving at Decisions for the end of this life

Save the Dates!



Thursday, April 10 -Thursday, May 22, 2025 weekly, 1-hour sessions starting at 11:00am

Scan for more inforamtion:

Registration is \$35 and will open at the end of February.



For questions, contact Life Span Program Manager, Sara Richie, at sara.richie@wisc.edu

An EEO/AA employer, University of Wisconsin–Madison Division of Extension provides equal opportunities in employment and programming, including Title VI, Title IX, the Americans with Disabilities Act (ADA) and Section 504 of the Rehabilitation Act requirements.

Explore, Learn, and Connect:

Join Us at the Library



Colby (715-223-2000)

Maddie Month: In memory of Maddie Thums, library volunteer and former nurse, take and make its will be available beginning March 3 throughout the month of March (until all are gone). Sew the items at home and bring them back by March 31 to be donated to the Marshfield Medical Center for youth patients. Items to be sewn are comfort covers, reusable ice bag covers, and baby blanket/burp cloth sets. The flannel fabric will be provided by Thrivent, Creative Hideaway, and Friends of the Colby Library.

March's Adult Education Class is Mindful Movements Yoga with Emily. The chair assisted yoga session will use each joint and muscle group. The class will meet on Tuesday, March 11 at 1 p.m. The instructor is Emily Auberg, LMT.

Friends of the Colby Library annual meeting will be Monday, March 24 at 6 p.m. at the Colby Community Library. The Friends group celebrates 35 years of supporting the CCL with time, talent, and treasure. A tropical food bar begins at 5:45 p.m. New members are always welcome.

Immediately following the Friends meeting, beginning at 7 p.m., the public is invited to a free presentation by author Marcy West. Her book, "Protecting Paradise in the Driftless: How the Kickapoo Valley Reserve Came to Be," is the saga of how the US Army Corps of Engineers removed 149 families from their property in southwest Wisconsin to construct a dam on the Kickapoo River—a dam which ultimately never completed. West will discuss the controversy which found local communities stepping up to create a new environmental opportunity.

Winning o' the Green: Stop in at the Colby Community Library (CCL) during the month of March to guess the amount of "green" in a special container for a chance to win the jar and its monetary contents.

Owen (715-229-2939)

Lunch & Learn @ Owen Community Center March 26

10:30 am

Avoid Scams! Join Police Chief Patrick Fehlman for a presentation on how to identify and avoid scams. 60+ may stay for a nutritious meal for a suggested \$4.50 donation. You will not be turned away if you are unable to pay. RSVP for lunch by calling the Owen Library at 715-229-2939.



Explore, Learn, and Connect:

Join Us at the Library

Greenwood Library (715-267-7103)

Branching Out Book Club March 3 6:30 pm

Beginner Crochet Class (sign up required) March 7 4:00—6:00 pm

Adult Game Day March 13 Noon—3 pm

Beginner Crochet Class (sign up required) March 14 4:00—6:00 pm

Live & Learn March 18 10:30 am

60+ may stay after for a nutritious meal for a suggested contribution of \$4.50. You will not be turned away if you are unable to pay. RSVP for lunch by calling 715-267-7103.

Coffee Talk Book Club March 21 10:30 am

Beginner Crochet Class (sign up required) March 21 4:00—6:00 pm

Beginner Crochet Class (sign up required) March 28 4:00—6:00 pm

Loyal Library (715-255-8189)

Game Group - all are welcome March 3 1:00 pm

Golden Agers Gab & Gobble March 11 10:30 am

Authors Tom & Kristi Manus! 60+ may stay after for meal for a suggested \$4.50 donation. You will not be turned away if you are unable to pay. RSVP for lunch by March 7 by calling 715-255-8189.

Card Stamping March 17 2:00 pm

\$10.00 to make 3 cards—RSVP by March 14 to 715-255-8189

Book Club—The Stranger in the Lifeboat March 20 7:00 pm

Let us know if you need a copy of the book to join our discussion

Book Club—The Stranger in the Lifeboat March 25 1:30 pm



Explore, Learn, and Connect: Join Us at the Library

Neillsville Library

Calling All Poetry Writers!

The Neillsville Public Library is hosting a **Winter Poetry Writing Contest!** Poets of all ages are invited to submit their original winter-themed poems throughout the month of March.

How to Submit:

Drop off your poem at the library desk
Email your submission to Director@neillsville.lib.wi.us

Deadline: Monday, March 31st

Prizes will be awarded in three age categories:

Youth: Grades K-6

Middle/High School: Grades 7-12

Adult: 18+

Winners will be invited to share their poems at **Poetry Night on Wednesday, April 23rd, at 6 p.m.** at the library. For questions, call **715-743-2558**. Get creative and let your words shine!

Granton Pop-Up Pantry Schedule

Granton Fire Station
21 S Main St.
Please enter on Railroad St.

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

First and Third Friday of the month 11am to Noon

2025 Dates

Jan 3, 17

Feb 7, 21

Mar 7, 21



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

Loan Closet

We have a great selection of durable medical equipment available in our loan closet for short-term use.

If you or someone you know could benefit, don't hesitate to reach out at 715-743-7117!

We also accept donations of unused, unopened incontinence garments.



6 Tips: How Herbs Can Interact With Medicines

Many people take both herbal supplements and prescription or over-the-counter medicines. But did you know that these medicines and supplements may interact in harmful ways? Some supplements can *decrease* the effects of medicines, while others can *increase* their effects, including unwanted side effects. Unfortunately, for many medicines and supplements there's currently little information on possible interactions, and more research is needed. But here are 6 things you should know about herbs that have a high risk of potential interactions with certain medications.

- 1. <u>St. John's wort</u> interacts with many types of drugs. In most instances, it speeds up the processes that change the drug into inactive substances, leading to a decrease in drug levels in your body. St. John's wort can also interact with some drugs, including certain types of antidepressants, in a different way that increases the risk of serious serotonin-related side effects.
- 2. There are uncertainties about whether <u>Asian ginseng</u> might interact with certain medicines, such as calcium channel blockers and other medicines used for high blood pressure, statin medicines used for high blood cholesterol, and some antidepressants.
- 3. Concentrated green tea supplements can reduce blood levels of some drugs, such as the cholesterol-lowering drug atorvastatin and the beta-blocker nadolol.
- 4. The herb goldenseal may change the way your body processes many drugs, including the diabetes medicine metformin.
- 5. People who take medicines with a narrow therapeutic index (digoxin, cyclosporine, warfarin, and others) should take special care to tell their health care providers about their use of herbal supplements. A narrow therapeutic index means that if the amount of the drug is even a little too low or too high, it can cause big problems.
- 6. When you visit your health care providers, it's important to tell them about all the medicines and supplements you take. Bring a written list of everything you take, how often you take each product, and the doses.



Clark County Highway Department

Brian Duell, Highway Commissioner
511 W South Street Loyal, WI 54446
Office 715-743-3680 Fax 715-743-2219
Email: highway.department@co.clark.wi.us

Tom Clark Patrol Superintendent

> Lacy Knoop Financial Manager

February 6, 2025

Dear Clark County Residents and Businesses:

This summer Clark County will see a significant amount of construction activity. Clark County, along with WisDOT, have allocated a significant amount of funding for construction and infrastructure projects for the 2025 construction season. This letter is to inform residents of the locations of the upcoming 2025 highway and bridge improvements projects. This initiative is aimed at improving the condition of our highways and ensuring safety for the traveling public. Clark County is fortunate to have received the funding to complete these needed projects.

Financial and construction planning often align with the summer weather months allowing for efficient project execution to maximize productivity and complete a quality project in a timely manner. Due to Wisconsin's short construction season these project timelines require overlap, resulting in several projects being worked on at the same time. Construction timelines are also set by the awarded contractor on the individual projects.

The traveling public will experience construction activities including milling, pulverizing, paving, application of oil and chips. Temporary lane and highway closures, detours, and traffic flagging will be implemented to facilitate construction, traffic delays should be expected. Please be patience and professional with construction crews as they work to complete these projects.

Work Zone Safety

- Any combination of orange barrels, orange signs, flagging operations, workers, or flashing lights is considered a work zone.
- Drivers should take alternative routes where possible and allow additional travel time.
- Be Alert! Be Prepared to Stop! Do not speed and do not change lanes.
- It is illegal to talk on a handheld mobile device while driving in a Wisconsin Work Zone. Texting while driving is illegal on Wisconsin roads.
- Traffic fines are doubled in a work zone.
- We want everyone to go home to their families. Construction workers are someone's father, mother, son, daughter, sister or brother.

State Highway Construction

- These are WisDOT managed projects and awarded on a state bid system
- Traffic is maintained open in both directions during construction with a lane closure. Expect delays at the traffic controlled lane closures.
- State Highway 73 from the City of Greenwood to US Highway 29, Pavement Replacement
- US Highway 29 from Koser Ave to CTH D (east and west bound lanes), Pavement Repair and Replacement

County Highway G; Black River Bridge

- Cost of Construction \$3,811,436
- County Highway G Closed From STH 73 to CTH O, with local traffic access
- Alternate route is CTH OO or CTH N to CTH O, additional construction activities will be on CTH GG, M and I
- Contractor: Lunda Construction Company
- Anticipated Start Date June 2025 and Anticipated Completion Date December 2025

County Highway M; S Fork Eau Claire River Bridge

- Cost of Construction \$2,805,965
- County Highway M Closed From CTH GG to CTH MM, with local traffic access
- Alternate route is CTH O additional construction activities will be on CTH GG, M and I
- Contractor: Lunda Construction Company
- Anticipated Start Date January 2025 and Anticipated Completion Date October 2025

County Highway H and County Highway K Intersection

- Cost of Construction \$1,017,249
- County Highway H Closed From Cardinal Ave to Pelsdorf Ave, with local traffic access
- Detour Route is CTH Y and STH 98
- Contractor: Haas Sons, Inc
- Anticipated Start Date May 2025 and Anticipated Completion Date July 2025

County Highway Asphalt Pavement Replacement

- Cost of Construction \$3,795,000
- Pulverize existing asphalt, pave with new hot mix asphalt and graveling the shoulders
- Traffic is maintained open in both directions during construction with a lane closure. Expect delays at traffic controlled lane closure.
- Contractor: Clark County Highway Department
- County Highway I, Hizer Rd to CTH M
- County Highway GG, CTH M to CTH G
- County Highway M, CTH GG to CTH I
- County Highway K, Chickadee Rd to STH 98

County Highway Chip Seal Projects

- Cost of Projects \$494,000
- Apply Asphalt Emulsion Oil and ¼" stone chips
- Contractor: Clark County Highway Department
- Local highway closed for just several hours during the project on that highway. This is to allow time for the oil to cure. Expect delays and temporary closure.
- Timeline is unknown at this time, the expectation is to begin between middle of June and middle of July.
- County Highway D, 9th Street Center Rd
- County Highway E, CTH N STH 29
- County Highway G, CTH GG O
- County Highway K, CTH H Chickadee Rd
- County Highway P, CTH N STH 29
- County Highway Y, CTH H STH 98 (completed after CTH K and CTH H Intersection is completed)

Additional project information is available on our website https://www.clarkcountywi.gov/highway.

We appreciate your patience and cooperation during these essential infrastructure improvement projects. Please plan your travel accordingly and drive with caution, especially in construction zones.

Brian Duell

Brian Duell

Clark County Highway Commissioner

March is National Colorectal Cancer Month

By the GWAAR Legal Services Team

FOLLOW US

March is National Colorectal Cancer Month! Colorectal cancer is the third most common cancer in both men and women in the United States. Approximately 1 in 23 men and 1 in 25 women will develop this cancer during their lifetime. Sadly, colorectal cancer is also the second most common cause of cancer deaths in the U.S., when mortality numbers for men and women are combined. This year alone, over 53,000 people are expected to die from it.



There are steps that individuals can take to lessen their risk of developing colorectal cancer. These include maintaining a healthy diet, staying physically active, limiting alcohol consumption, and avoiding tobacco. It is also important for individuals aged 45 – 75 years old to discuss their specific risk factors with their doctor and to undergo regular screenings. Screening helps detect potential issues early, making treatment easier and more effective. How often someone should be screened depends on their level of risk and the type of screening test used.

Individuals on Medicare should be aware that although Medicare generally covers preventive colorectal cancer screenings and tests -- including colonoscopies -- in full, if a polyp or other suspicious tissue is found and removed, the patient may have to pay 15% of the Medicare-approved amount for the doctor's services. In a hospital outpatient setting, they may also have to pay the hospital a 15% co-insurance. The Part B deductible would not apply. If the individual has a Medicare Advantage Plan or Medicare Supplement Policy, it may cover the costs mentioned above that the patient would otherwise have to pay out-of-pocket.

Stay updated by following us on Facebook!

We share regular updates, event announcements, and resources from the Clark County Aging & Disability Resource Center.

What is Wisconsin SeniorCare Prescription Drug Assistance Program? By the GWAAR Legal Services Team

SeniorCare in Wisconsin is a prescription drug assistance program available to Wisconsin residents who are 65 years of age or older. There is no asset or resource limit for Senior-Care and there is no income limit either. However, a person's income will determine what level of SeniorCare they will be placed in.

SeniorCare levels are:

Level 1 is for individuals or couples who have income at or below 160% of the federal poverty level (FPL). For 2025, the annual amount is \$25,040 per individual or \$33,840 per couple. The benefits in Level 1 are as follows:

- · No deductible or spenddown.
- \$5 co-pay for each covered generic prescription drug.
- · \$15 co-pay for each covered brand name prescription drug.

Level 2a is for individuals who have income above 160% FPL but below 200% FPL. For 2025, these annual amounts are between \$25,040 to \$31,300 per individual and \$33,840 to \$42,300 per couple. The benefits in Level 2a are as follows:

- · \$500 deductible per person.
- · Pay the SeniorCare rate for drugs until the \$500 deductible is met.
- · After \$500 deductible is met, pay a \$5 co-pay for each covered generic prescription drug and a \$15 co-pay for each covered brand name prescription drug.

Level 2b is for individuals who have income above 200% FPL but below 240% FPL. For 2025, these annual amounts are between \$31,300 to \$37,560 per individual and \$42,300 to \$50,760 per couple. The benefits in Level 2b are as follows:

- · \$850 deductible per person.
- · Pay the SeniorCare rate for most covered drugs until the \$850 deductible is met.
- · After \$850 deductible is met, pay a \$5 co-pay for each covered generic prescription drug and a \$15 co-pay for each covered brand name prescription drug.

What is Wisconsin SeniorCare Prescription Drug Assistance Program?

Continued

Level 3 is for individuals or couples who have income above 240% FPL. For 2025, the annual amount is \$37,560 or higher per individual and \$50,760 or higher per couple. The benefits in Level 3 are as follows:

- · Pay retail price for drugs equal to the difference between the member's income and \$36,144 per individual or \$49,056 per couple. This is called "spenddown."
- · Covered drug costs for spenddown will be tracked automatically. During the spenddown, there is no discount on drug costs.
- · After spenddown is met, meet an \$850 deductible per person.
- · Pay SeniorCare rate for most covered drugs until the \$850 deductible is met.
- · After the \$850 deductible is met, pay a \$5 co-pay for each covered generic prescription drug and a \$15 co-pay for each covered brand name prescription drug.

You can enroll in SeniorCare at any time by submitting an application fee of \$30 for an individual or \$60 for a couple. The application requires you to provide a good faith estimate of your annual gross income. If your income goes up midyear, there is no need to do a new application, but if your income goes down, you may want to do a new application if it will put you in a lower level. You would just need to submit a new application and application fee. You must also do a renewal and pay the application fee each year to remain enrolled in SeniorCare.

SeniorCare does count as creditable coverage. This means that, as long as you are enrolled in SeniorCare, you will not have a Part D late enrollment penalty accruing. If you do want to enroll into a Part D plan, you may be able do it at any time of the year if you are in levels 2b or 3 or if you have another special enrollment period (SEP). Additionally, you can use SeniorCare if you already have a Medicare Part D drug plan – the Part D plan will just pay first. However, you cannot have SeniorCare if you are enrolled in a Medicaid program. An additional consideration is that if you travel out-of-state, you will likely not find a pharmacy able to bill SeniorCare. You also cannot submit claims yourself – they have to be submitted by a participating pharmacy.

If you are interested in applying for SeniorCare, the application and instructions are here: https://www.dhs.wisconsin.gov/library/collection/f-10076. You must then return the completed application form and \$30 fee to:

SeniorCare

PO Box 6710

Madison, WI 53716-0710

Protect Yourself this Flu Season

By the GWAAR Legal Services Team

There are easy ways to help protect yourself from the flu and other respiratory illnesses during the winter months. These are just suggestions to help you avoid the flu, and you should always talk to your medical provider to decide what precautions are safe for you. Follow these simple everyday precautions to prevent the spread of and exposure to illnesses in general.

If you are sick, you should limit contact with others. If you can, staying home will help prevent the spread of illnesses. If you can't stay home, wearing a mask can help reduce the spread. Covering up will slow the spread of illnesses and help protect vulnerable populations. Avoiding contact with others that are sick will also lower your risk. Staying home is an easy way to prevent the spread of illnesses.

Covering coughs and sneezes will also help prevent the spread of illnesses. You should always cover your mouth and nose with a tissue or the crook of your arm. Covering sneezes and coughs is essential even if you don't feel sick. You can be contagious without symptoms, and due to the incubation periods, you may be contagious days before symptoms show up. Cover your coughs and sneezes to stop the spread of illnesses.

Washing your hands is an easy way to slow the spread of illnesses. It's important to wash your hands often, using soap and water. You can use alcohol-based hand sanitizer if you don't have access to soap and water. When you are out in public and touching surfaces, washing your hands is an easy way to help prevent from getting sick or spreading illnesses.

To help prevent illness, avoid touching your eyes, nose, and mouth. Many illnesses are spread through these areas, which is also why masks are helpful. If you have to touch those areas, wash your hands first. If you are sick, touching your face could also spread your illness. Avoid touching areas on your face when you are out in public to prevent illness.

Finally, getting vaccines for the flu and other everyday illnesses can help prevent you from getting sick. Vaccines help reduce the spread of these illnesses and may lessen the severity

of your symptoms if you get sick. The decision to vaccinate should be discussed with your doctor. If you need assistance finding low-cost or free vaccinations, you can look on the <u>Wisconsin Department of Health Services</u> to find out if you are eligible. Do your part to help reduce the spread of illnesses this winter.

Pets, Service Animals, and Emotional Support Animals in Rental Housing

By the GWAAR Legal Services Team



As a general matter, when it comes to pets such as dogs, cats, snakes, hamsters, and fish, private landlords can choose to allow or disallow pets in their units at their discretion. They can also impose breed restrictions, require pet-owning tenants to purchase renter's insurance and sign a pet addendum to the lease, charge additional rent and deposits, and withhold actual damages caused by the pet from security deposits at move-out. Also, if a lease prohibits pet ownership, a landlord is permitted to bring an eviction action against a tenant if they have an unauthorized pet.

Pets should not be confused with service animals or emotional support animals (ESA), however. A service animal is defined under the federal <u>Americans With Disabilities Act</u> to include a dog or miniature horse that is "individually trained to do work or perform tasks for the benefit of an individual with a disability, including a physical, sensory, psychiatric, intellectual, or other mental disability."

ESAs are also called "companion animals" or "assistance animals." Unlike service animals, they do not require specific training and may be considered reasonable accommodations under fair housing law if a tenant has a disability and there is a disability-related need for the animal. ESAs are defined under Wisconsin law in Wis.Stat.106.50(1m)(im) as "an animal that provides emotional support, well-being, comfort, or companionship for an individual but that is not trained to perform tasks for the benefit of an individual with a disability."

Neither service animals nor ESAs are pets. Rather, they are best thought of as a reasonable accommodation for a disability. Except in limited circumstances (discussed below), the law requires landlords to allow tenants to have an ESA or service animal if the person has a documented disability and there is a disability-related need for the animal. In fact, it could constitute <u>unlawful discrimination</u> for a landlord to refuse to rent to, evict, require a fee from, or harass a prospective or current tenant based solely on the tenant having an ESA or service animal.

Pets, Service Animals, and Emotional Support Animals in Rental Housing

Continued By the GWAAR Legal Services Team

A landlord can require a tenant to provide documentation from a medical provider that:

- the individual has a disability, unless the disability is evident (e.g., the person has a visual disability and is walking with a mobility cane), and
- · the animal is necessary to treat that disability.

A landlord cannot require an individual to reveal what kind of disability they have or to prove that their animal has been specifically trained.

If a tenant has an ESA or service animal, the landlord cannot charge them any sort of pet fee or special pet deposit for the animal. However, if the animal causes damage to the premises, <u>Wisconsin law</u> allows the landlord to charge a tenant for the actual damage caused.

A landlord can deny a request for a tenant to keep an ESA or service animal in a rental unit under limited circumstances, including:

- · If the landlord lives in the unit, and they or an immediate family member are allergic to the animal.
- · Allowing the animal would cost the landlord an unreasonable amount of money or would require unreasonable changes to the unit or the services offered on the property.
- The tenant is not disabled, does not have a disability-related need for the animal, or the tenant fails to provide the required documentation.
- The specific animal poses a direct threat to a person's health or safety or would cause substantial physical damage to the property, and those risks cannot be eliminated or reduced by another reasonable accommodation.

o For example: A landlord could not deny a request for an ESA simply because the animal was a German shepherd, but the landlord could deny the request if there was evidence that the specific German shepherd had caused significant property damage at a previous apartment.

Test Your Home for Radon

By the GWAAR Legal Services Team

The Wisconsin Department of Health Services (DHS) and Gov. Tony Evers are encouraging Wisconsinites to test their home for radon. Exposure to radon gas is the second leading cause of lung cancer, and the leading cause of lung cancer for non-smokers. An estimated 21,000 lung cancer deaths per year among non-



smokers are caused by radon, according to the U.S. Environmental Protection Agency and Surgeon General.

Radon is an odorless radioactive gas that is naturally present in the ground. It can enter buildings through the foundation. Any house or building can be at risk for high radon levels, including apartments and businesses. "About one out of every ten homes in Wisconsin has high radon levels. Any home, whether old, new, with or without a basement can have radon," said Gov. Tony Evers. "Since you cannot smell, taste, or see radon, the only way to know if you have high radon levels is to test for it. Test kits are available to help protect you and your family from radon exposure."

Tests kits that measure radon concentrations in the air are available at hardware stores and local public health agencies. Reduced-cost test kits are available through Radon Information Centers (RIC) in Wisconsin. To find a RIC, please see: https://www.dhs.wisconsin.gov/radon/infocenters.htm.

There are also nationally certified contractors who can measure radon concentrations in your home: https://www.dhs.wisconsin.gov/radon/radon-proficiency.htm.

If you find that the radon levels in your home are high, there are more than 100 radon mitigation contractors in Wisconsin who are nationally certified to install radon mitigation systems. Thousands of these systems are installed in existing homes in Wisconsin each year.

You can find a contractor here: https://www.dhs.wisconsin.gov/radon/radon-proficiency.htm. If the cost of radon mitigation is a barrier for you, you can contact your local RIC or speak with local public health department experts at 1-888-LOW-RADON (1-888-569-7236) to discuss available options.

For more information, please see: https://www.dhs.wisconsin.gov/radon/index.htm.

Medical Debt and Credit Reports

By the GWAAR Legal Services Team

Earlier this month, the Consumer Financial Protection Bureau (CFPB) finalized a rule to remove medical bill debt from credit reports. The CFPB reports that this will affect approximately 15 million Americans. Lenders can no longer use medical bills on credit reports, and lenders cannot use medical information to determine lending decisions. This helps improve consumer privacy protections and stop unfair medical debt collection practices that pressure consumers into paying medical bills they may not even owe to protect their credit reports.

Research from the CFPB indicates that medical debt offers little in predicting a borrower's ability to repay other types of debt. Furthermore, many consumers report experiencing issues such as receiving incorrect medical bills or being asked to pay bills that insurance should have covered. As a result, including medical debt on credit reports often leads to unnecessary financial strain and denies people access to credit they can afford, for things such as mortgages.

The new rule aligns with broader privacy protections established by Congress, which restrict lenders from accessing or using medical information. However, a previous exception allowed lenders to consider medical debts when making decisions, and the CFPB has now closed this carveout. The rule also maintains certain exceptions, such as the ability to verify medical expenses for loans, assessing income for underwriting, and making other legitimate uses of medical information.

This new rule will soon take effect, allowing many individuals to access previously inaccessible lending opportunities. It will also enable individuals to review medical bills and resolve invalid ones without fearing that their credit scores will drop. The average American can worry less about their medical bills affecting their ability to find lending. Medical care is expensive, and this rule helps people get the care they need without missing out on lending opportunities.



ST. PATRICK'S DAY WORD SEARCH i d a n r e S p h t S a r c e u m W f d h S a p p a c u r f i k a 0 a \mathbf{c} S a p r i h h t t a a 0 u y e 1 h c a e p r r e u n i b t a r u a m r m W i e r 0 c e S r 0 r X 1 d k t r a S p W 0 r d i d h C n a g g 0 1 1 d k t s e a r v i h d h t S c a n e S k f i r r e e W e e r h f k h 1 t \mathbf{c} g 0 n 0 Irish Parade Pot Leprechaun Shamrock Emerald Patrick Clover Green Lucky' Gold Saint Ireland Rainbow March

ADRC OF CLARK COUNTY

STAFF

ADRC Director

Lynne McDonald

Nutrition Manager/Finance

Lynn Crothers

Admin Assistant/Information & Assistance

Lisa Waldhart

Admin Assistant Aging & Nutrition

Kim Stetzer

Elder Benefit Specialist

Terri Esselman

Disability Benefit Specialist

Crystal Rueth

I&A Specialist/Dementia Specialist

Hannah Quicker

I&A Specialist

Michelle Berdan

ADRC Newsletter Online

http://www.co.clark.wi.us/index.aspx?NID=767

Connect With Us

ADRC Toll Free Line

1-866-743-5144

ADRC Local Number

715-743-5166

ADRC Fax Number

715-743-5240

ADRC Email Address

clarkadrc@co.clark.wi.us

Mailing Address

ADRC of Clark County

517 Court Street Room 201

Neillsville, WI 54456