



## February 2025 NEWSLETTER

517 Court Street, Room 201, Neillsville WI

866-743-5166 (toll free) or 715-743-5166

<https://www.clarkcountywi.gov/adrc>

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### **AARP Foundation Tax-AIDE**

AARP Foundation Tax-Aide volunteers will be providing in-person tax preparation to area residents, with a focus on taxpayers who are over 50 and have low to moderate income.

This free program is funded by AARP Foundation and the Internal Revenue Service and supported locally by Clark County ADRC. Local volunteers, who are trained and IRS-certified, will prepare and then electronically file Federal, Wisconsin and Homestead Credit tax returns.

To have your 2024 income tax returns prepared, call Clark County ADRC at (715) 743-5166 to make an appointment. Appointments will be schedule in Neillsville on Thursdays and Fridays between 8:30 AM and 2:15 PM starting February 14 and ending March 14. **Walk-in appointments will not be accepted.**

### **Are you a caregiver and looking for information?**

Each month, we send out a **Caregiver Newsletter** packed with valuable tips, resources, and updates.

If you're interested in receiving this newsletter via mail or email, give us a call at 715-743-7117 or send us an email—we'd love to add you to the list!



# Powerful Tools FOR Caregivers

## **CAREGIVING IS REWARDING**

### **But also can be challenging!**

Caring for someone with an injury or illness such as dementia, cancer, heart disease, Parkinson's disease, stroke or others can be physically, emotionally and financially demanding.

### **Taking care of yourself is important!**

Powerful Tools for Caregivers (PTC) can show you way!

### **Class Information!**

**What:** Powerful Tools for Caregivers

**Where:** Colby Senior Care, 510 W. Wausau Street,  
Colby, WI

**When:** March 5, 12, 19, 26, April 2, 9 from 2:00 p.m. —3:30 p.m.

**Cost:** A suggested contribution of \$25.00 for class materials.

#### **Why should I take Powerful Tools?**

Improve emotional well being, learn to manage time, set goals and solve problems, communicate effectively and find and use community resources.

**Register by calling 715-743-5251  
before February 28**



**Start simple**  
with MyPlate



## Vary Your Vegetables

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 vegetables to eat, choose options that are full of nutrients and limited in added sugars, saturated fat, and sodium. Start with these tips:



### Start your day with vegetables

Add leftover cooked vegetables to your omelet or breakfast wrap. Or, add spinach to a morning smoothie and enjoy a burst of flavor and nutrition!



### Add variety to salads

Make your salad pop with color and flavor by including corn kernels, radish slices, or diced red onions. Include seasonal vegetables for variety throughout the year.



### Try a stir-fry

Stir-fry vegetables like carrots, shredded cabbage, greens, and low-sodium jarred mushrooms for a quick meal. Add some tofu as a protein source.



### Spruce up your sandwich

Add spinach or some thinly sliced sweet onions to your favorite sandwich or wrap for extra flavor and a little crunch.



### Go for a dip or a dunk

Enjoy baked potato wedges, cucumber slices, or cauliflower pieces with a homemade Italian dressing or dunked into a low-fat dip or hummus.



### Take vegetables on the go

Carry along some crunchy carrot, celery, or jicama sticks. A small container of cherry tomatoes or sugar snap peas also makes an easy snack.



## One Dish Italian Chicken & Veggie Bake:

### Ingredients:

1/2 pound chicken breast, halved  
6 small red potatoes, quartered  
6 oz. green beans  
1 tablespoon olive oil  
1 tablespoon garlic  
1 tablespoon Italian seasoning

### Directions:


1. Preheat oven to 350F
2. Place chicken, potatoes and green beans in rows in 13X9 inch baking dish, with chicken in the middle
3. Drizzle with olive oil, season with garlic and Italian seasoning
4. Bake 50 minutes or until chicken reaches an internal temp of 165 and potatoes are tender

Recipe makes 2 servings

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**SAVE THE DATE**



**Chippewa Valley  
Dementia  
Conference**

**For Professionals and Family Caregivers**

**Tuesday  
May 20, 2025  
Florian Gardens**



# DEMENTIA P.A.C.T.

## Positive & Assertive Caregiver Training



JOIN US FOR FREE QUARTERLY TRAININGS TO INCREASE YOUR SKILLS AS A CAREGIVER. ALL TRAININGS WILL BE HELD AT  
**ASPIRUS STANLEY HOSPITAL FROM 10AM - 11:30AM**

### RESPIRE 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.

### DEMENTIA & HOME SAFETY AUGUST 12

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

### STAGES OF DEMENTIA MAY 13

Determine roughly what stage of dementia your loved one is in and how to best support them

### 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



[Diane.Finn@aspirus.org](mailto:Diane.Finn@aspirus.org)

# Explore, Learn, and Connect:

## Join Us at the Library

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### Abbotsford

**Landlord/Tenant Rights**                      February 12                      6:00 pm

Wisconsin Department of Agriculture, Trade and Consumer Protection (DATCP) This informational presentation, Wisconsin Department of Agriculture, Trade and Consumer Protection (DATCP) will focus on the responsibilities of both landlords and tenants and how they can help make tenancy a positive experience for each other. Along with the presentation DATCP will also provide two resources for attendees to take home; DATCP's landlord - tenant guide and a tenants' rights and responsibilities pamphlet.

### Colby

**Magazine Mania Month**                      Month of February

Earn tickets to win prizes by checking out magazines. Also, a "show you care" service project will be hosted: pick up supplies to make collage placemats (with magazine pictures of Wisconsin) to share with residents at assisted living facilities in the Colby area.

**Beginning Knitting**                      February 1                      10:00 am

There is a \$10 charge for all supplies. The class is limited to 10 participants; registration is required. The class is sponsored by the Friends of the Colby Library.

**Healthy Heart Adult Education**                      February 11                      1:00 pm

Learn about how the heart works, how it changes with age, signs of heart disease, what is heart failure, and how to keep your heart healthy. The class is presented by Aegis Therapies and is free to the public.

**Craft and Hobby night for Adults**                      February 17                      4:00 pm

Bring individual items to work on throughout the evening. Snacks and beverages are welcome; usually, dinner is ordered in. There is no charge for the evening of camaraderie and crafting.

# Explore, Learn, and Connect:

## Join Us at the Library

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### Greenwood Library

Branching Out Book Club	February 3	6:30 pm
Recipe Round Up	February 14	11:00 am
Liven & Learn	February 18	10:30 am

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

Adult Craft	February 19	2:00 pm
Coffee Talk Book Club	February 21	10:30 am

### Loyal Library

Game Group	February 3	1:00 pm
Golden Agers Gab & Gobble	February 11	10:30 pm

Cooking for 1 or 2—60+ may stay after for nutritious meal for a suggested \$4.50 donation. You will not be turned away if you are unable to pay. RSVP for lunch by Dec. 10 by calling 715-255-8189

Listening Session with Senator Ron Johnson staff mobile office hour	February 12	5:00 pm
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Movie Day: The Wild Robot	February 14	1:00 pm
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Card Stamping with Charlene	February 17	2:00 pm
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\$10 to make 3 cards. RSVP by February 14 to 715-255-8189

Book Club—The Only One Left	February 20	7:00 pm
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Book Club—The Only One Left	February 25	1:30 pm
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Rate Your Date(book) card to be entered in the prize drawing at the end of the month.

2025 Annual Reading Challenge: Forms available at the library. Every month includes a different topic to read.

# Explore, Learn, and Connect:

## Join Us at the Library

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### Owen

Lunch & Learn @ Owen Community Center      February 26      10:30

Crystal Walters of the U-W Extension will give a presentation on using smartphones with confidence. FBLA students will be on hand to give one-on-one help.

60+ may stay after for nutritious meal for a suggested \$4.50 donation. You will not be turned away if you are unable to pay. RSVP for lunch calling 715-229-2939.

### Neillsville

#### Frosty the No-Show Snowman Challenge

The Neillsville Chamber of Commerce along with The Neillsville Public Library and C.A.R.T. center is encouraging businesses and individuals to get in on the FROSTY THE NO-SNOW SNOWMAN Challenge! It's a No-snow-required snowman contest.

You could win Chamber Bucks prizes and bragging rights as winner of the Snowless Frosty Snowman contest! We challenge businesses and groups to get involved with Winter Carnival and to construct snowmen out of any materials they chose except real snow.

The deadline to enter a snowman display at the Neillsville Public Library is Monday February 17 through Tuesday February 18! The Library hours for entering are Monday 10 am – 8 pm and Tuesday 10 am – 5 pm.

BYOBOOK Club      February 18      2:00 pm

B.Y.O.B. (Club) is a non-traditional book club for adults. Instead of reading a predetermined title, participants meet at the library to share what they're currently reading and pick up new recommended reads. We will have a hot cocoa bar to share while we talk.

Whether you can't wait to talk up your new favorite title or just want to listen to the conversation, all are welcome to join!

Sneek Peak at New Releases      February 27      4:00 pm

This will be a sneak peek at our new release items! You are allowed 2 items from the Sneak Peek table and the check out period is just two weeks!



# WINTER WEATHER SAFETY TIPS FOR OLDER ADULTS

## Stay hydrated.



Many people believe dehydration is only a concern during the summer months. Cold Wisconsin weather causes moisture to leave our bodies quickly. Stay hydrated by drinking water throughout the day.

## Protect Your Skin.



Winter weather can take a toll on aging skin, causing cracking and bleeding. Be sure to use moisturizing cream or lotion regularly. Running a humidifier may also help.

## Bundle Up.



As we age, our bodies become less effective at regulating heat, increasing your risk of developing hypothermia. When heading outdoors, dress in multiple layers of clothes, along with a hat, scarf, gloves, and coat.

## Monitor Indoor Temperature.



It is possible to develop hypothermia indoors. The National Institute on Aging recommends setting your heat to at least 68-70 degrees.

## Be Smart About Space Heaters.



Space heaters can provide a lot of warmth during the winter, but they can also be health hazards. Ensure the cord is not frayed or damaged. Keep space heaters away from flammable materials.

## Avoid Slips and Falls.



Wear shoes or boots with good traction and non-slip soles when venturing outside. Only walk on pathways that are clear of snow and ice. Remove your boots or shoes as soon as you get inside, as snow and ice often stick to the bottom of your shoes.



# Strength Training Class StrongBodies

LIFTING PEOPLE TO BETTER HEALTH



STRONGBODIES

## Benefits of Strength Training:

- **Reduced risk for chronic diseases:**
  - Diabetes
  - High Blood Pressure
  - Heart Disease
  - Osteoporosis
  - Arthritis
  - Some Cancers
- **Increased:**
  - Strength
  - Muscle mass
  - Bone density

## UPCOMING 2024/2025 CLASSES

- Greenwood 12 week classes-Starts January 7th-Tues/Thurs- 11:00-12:00PM
- Granton- 10 week classes- Starts March 3rd- Mon/ Thurs- 11:00-12:00 PM
- Loyal-11 week classes- Starts February 17th-Mon/Thurs- 9:30-10:30 AM
- Colby- 8 week classes- Starts January 7th-Tues/Thurs-9:30-10:30 AM
- Dorchester- 10 week classes- Starts February 4th-Tues/Thurs-11:00-12:00PM
- Owen-10 week classes- Starts February 4th- Tues/Thurs- 8:30-9:30 AM

**Suggested Contribution: \$20**

Please contact the UW-Extension office to register:

517 Court Street, Room 104  
Neillsville, WI 54456  
Phone: 715-743-5121

# Help Spread the Word



# 2025



## Clark County Scholarship

**Four (4) \$750 scholarships available**  
**Applications Due: June 23rd 2025**

### REQUIREMENTS:

- Must live in Clark County or have lived in Clark County during High School
- In the process of or have completed at least 1 year of higher education beyond High School and have 24 credits by June 1st
- Must have cumulative GPA of 3.0 or Higher.

For more information or to request an application, please contact the  
Clark County Extension office at 715-743-5121  
Applications are also available online at:  
<https://clark.extension.wisc.edu/hce-information/>

# Three Tips to Help Seniors Age in Place

Staying in your own home as you get older is called "aging in place." With the right help, you might be able to do just that. These three tips can help you age in place:

1. **Reach out to people you know.** Family, friends, and neighbors are the biggest source of help for many older people. Talk with those close to you about the best way to get what you need. If you are physically able, think about trading services with a friend or neighbor. For example, one could do the grocery shopping, and the other could cook dinner.
2. **Talk to geriatric care managers.** These specially trained professionals can help find resources to make your daily life easier. They will work with you to form a long-term care plan and find the services you need. Geriatric care managers can be especially helpful when family members live far apart.
3. **Learn about community and local government resources.** Health care providers and social workers may have suggestions for services in your community. The local Area Agency on Aging, local and state offices on aging or social services, and your tribal organization may have lists of services. If you belong to a religious group, talk with the clergy, or check with its local office about any services they offer for older adults.

Source: National Institute on Aging

**CALL  
AND  
GET  
SIGNED  
UP  
TODAY!**



The advertisement features a smartphone with various app icons on its screen, set against a background of blue dots. The HCE logo, consisting of a house icon and the letters 'HCE', is in the top left. The University of Wisconsin-Madison Clark County Extension logo is in the top right. The main title 'SMARTPHONE TECHNOLOGY CLASS' is in large blue letters. Below it, a short paragraph invites seniors to join the class. A black-bordered box contains the event details: 'LOYAL LIBRARY FEBRUARY 17TH, 2025 11:00 AM'. At the bottom of this box, it provides registration information: 'REGISTER BY PHONE/EMAIL: CLARK COUNTY EXTENSION 715-743-5121 CRYSTAL.WALTERS@WISC.EDU'. The text 'SPONSORED BY: CLARK COUNTY HCE' is at the bottom right of the advertisement.

**HCE**

**SMARTPHONE TECHNOLOGY CLASS**

Join us to get answers to your smartphone technology questions and maybe learn some new fun things!

**LOYAL LIBRARY  
FEBRUARY 17TH, 2025  
11:00 AM**

REGISTER BY PHONE/EMAIL:  
CLARK COUNTY EXTENSION  
715-743-5121  
CRYSTAL.WALTERS@WISC.EDU

**SPONSORED BY: CLARK COUNTY HCE**

# What the Lifeline Program Is and How to Sign Up

*By the GWAAR Legal Services Team*



## What is Lifeline?

Lifeline is a program that provides qualified low-income Wisconsin residents with affordable access to essential telecommunications services by discounting the cost of phone, cellular, and internet services. Lifeline is a voice-based benefit, however, so while the discount can be applied to bundled internet and voice service, voice service must be included as part of the package for a Lifeline discount to be provided. Discounts range from \$5.25 to \$18.50 per month, depending on the type of service you have. Your service provider can tell you the exact amount of your discount. Tribal members living on Tribal land are eligible for a further discount of \$25 and have additional qualifying programs.

## Who is Eligible for Lifeline?

To be eligible for Lifeline, your income must be at or below 135% of the [Federal Poverty Guidelines](#), or you must participate in one of the following programs:

- Medicaid
- FoodShare
- Supplemental Security Income (SSI)
- Federal Public Housing Assistance (Section 8)
- Veterans and Survivors Pension Benefit

In addition, only one person per household may receive a Lifeline discount. If you live with someone who has Lifeline but is not a part of your household, you may still qualify. Complete the [Household Worksheet](#) at LifelineSupport.org.

You can check your eligibility for Lifeline online by going to the [FCC Lifeline National Verifier](#) website. The National Verifier website is connected to federal databases and can determine if you are enrolled in a qualifying program listed above. If you do not participate in a qualifying program, you must provide proof that you meet the income guidelines in order to be eligible for Lifeline.



# What the Lifeline Program Is and How to Sign Up Continued

## How Can You Sign Up for Lifeline?

To get Lifeline, you have two options. You can start by first qualifying for the service through Lifeline. You can receive proof that you qualify either by going online to the [FCC Lifeline National Verifier](#) website and receiving a code or by mailing in a [paper application](#) to Lifeline. Once you receive proof that you qualify for Lifeline, you can choose a [participating phone or internet company](#) in your area and apply the Lifeline discount to new or existing service.

Alternatively, you can start by just reaching out directly to a local participating service provider and asking them to help you find out if you are eligible to sign up for the program.

## For Additional Information

For additional information on Lifeline in Wisconsin, visit <https://psc.wi.gov/Pages/ForConsumers/Lifeline.aspx>, or call the Wisconsin Internet & Phone Helpline at (608) 267-3595, Monday through Friday, from 7:45 a.m. to 4:30 p.m. You can request an interpreter if you need assistance in a different language. For additional information about Lifeline at the federal level, you can visit [lifelinesupport@usac.org](mailto:lifelinesupport@usac.org), or call (800) 234-9473, Monday through Friday, from 10 a.m. to 10 p.m.

## **KEEP WARM WITH A COAT**

Hope on the Hill Coat Drive is an annual coat drive facilitated by Clark County Forestry & Parks and Clark County Social Services. During the 2024-2025 coat drive, 63 coats were donated!

These coats are FREE to any Clark County resident that is in need of a coat.

If you, or someone you know, is in need of a coat, please call or stop by the Clark County Department of Social Services. They are located in the court house at 517 Court Street, Room 502 or can be reached at 715-743-5233.

# Don't Overlook Your Mental Health

By the GWAAR Legal Services Team



Mental health is an essential aspect of your overall health and well-being. Mental health has gained more acceptance over the years, but as we get older, mental health is often overlooked. It often gets overlooked due to ageism, stigmas, communication barriers, and wrongful attributions to cognitive decline. Mental health is important for all individuals, no matter their age.

Taking care of your mental health is just as important as eating right and exercising. It's helpful to take a deeper look at why mental health issues are overlooked to ensure people receive the care they need.

Mental health issues often get overlooked because symptoms are wrongfully attributed to cognitive decline in older people. Family and caregivers attribute symptoms like mood swings, lack of energy, trouble remembering things, or isolation as symptoms of getting older. These symptoms could be mental health issues and should not be ignored. Discuss these symptoms with a doctor to see if they could be mental health-related to help them receive care if needed.

Another reason mental health symptoms are overlooked is due to stigmas. Many older individuals lived in a time that didn't acknowledge mental health. Feelings and mental health were not talked about or even taken seriously. This means mental health may be a touchy subject, and they may deny symptoms to avoid talking about an uncomfortable topic. This makes it even more important for caretakers and family members to be mindful when discussing mental health topics with their loved ones.

Ageism is another reason that mental health may be overlooked in older individuals. Many people assume that older individuals want to be alone or don't want to do the things they used to do because they are getting older. These misconceptions can be harmful. When we dismiss mental health symptoms because someone is older, we risk poor health outcomes. The harmful stereotypes and assumptions associated with ageism can affect whether a person receives the care they need.

Lastly, communication barriers contribute to mental health issues being overlooked in older people. These barriers may exist due to being isolated and not having access to someone who can help them get care. Sometimes, communication barriers come from a lack of healthcare providers or caregivers being trained on proper ways to screen for mental health issues in older individuals. Some people may not know how to talk about their mental health. These communication barriers prevent people from accessing the mental health care they need.

## Don't Overlook Your Mental Health Continued

Mental health issues can be overlooked for many reasons. Mental health has been seen as a weakness and a stigma for many years, creating gaps in treatment access, education, and awareness. There is a more significant gap for older individuals, but understanding the reasons mental health is overlooked can help bring to light the importance of acceptance, education, and awareness. Our overall health and well-being is dependent on our mental health and should be taken seriously.

### Additional Mental Health Resources

[988 Lifeline](#)—If you are in a mental health crisis, dial 988 to receive immediate support.

[SAMHSA Mental Health](#)—Substance Abuse and Mental Health Services Administration has a webpage with helpful information and resources.

[FindTreatment.gov](#)—This website provides a search option to find local mental health providers. Some providers accept Medicare and Medicaid.

[National Council on Aging— Mental Health Resources & Support](#)—National Council on Aging provides general mental health information.

## SELF CARE TIPS

Self Care means taking time to do things that help you live well and improve both your physical health and mental health. This can help you manage stress, lower your risk of illness and increase your energy. Even small acts of self care in your daily life can have a BIG impact.



Get Regular Exercise

Set Goals & Priorities

Eat Healthy, Regular  
Meals and Stay Hydrated

Practice Gratitude

Make Sleep a Priority

Focus On Positivity

Try a Relaxing Activity

Stay Connected

Self care looks different for everyone, and it is important to find what you need and enjoy. It may take trial and error to discover what works best for you!

<https://www.nimh.nih.gov/health/topics/caring-for-your-mental-health>

# Limited English Proficiency Accommodation

**Rights** — by the GWAAR Legal Services Team



The healthcare system is already challenging to navigate, but it can sometimes be almost completely inaccessible for people with limited English proficiency (LEP). These individuals may struggle to communicate symptoms and health concerns to their medical providers because they do not speak English or have a limited understanding of English. This language barrier results in inadequate medical care and poor medical outcomes. When a medical provider receives federal money from the Department of Health and Human Services (HHS) for programs like Medicare and Medicaid, they are required to accommodate LEP individuals. The providers are expected to safeguard equitable access to HHS-funded programs.

The inability to access equitable medical care can result when assumptions about a person's English language proficiency are made. For example, when LEP accommodations are not given because an individual can answer basic questions, like their name and address in English, even though they can't fully understand their provider's diagnosis or care plan. The communication barrier creates inequitable access to healthcare for the LEP individual. Even if the individual can speak some English, it does not mean they don't need LEP accommodations. The complexity of medical care may require a deeper understanding of English and a need for translation services to help LEP individuals achieve a better understanding of their medical care. The provider is responsible for ensuring that all patients understand the care they need and receive.

Federal law protects the right to meaningful healthcare access regardless of what language you speak. Title VI of the Civil Rights Act of 1964 and Section 1557 of the Patient Protection and Affordable Care Act outline the rights of individuals to be free from discrimination based on race, color, sex, national origin, religion, age, or disability. These rights extend to healthcare settings and services. Medical providers are required to take reasonable steps to accommodate LEP individuals. These steps may include interpretation services, translating important materials, or any other accommodation needed to ensure LEP individuals understand their medical care and can effectively communicate their medical needs.

These Federal laws help protect LEP individuals from poor health outcomes and ensure that federal money is used equitably to provide for all individuals. Language barriers should not prevent a person from accessing appropriate medical care. Poor healthcare outcomes occur when communication breaks down between the patients and their medical providers. When accommodations are provided, medical outcomes improve and allow people to receive the care they need. It is essential that healthcare providers accommodate LEP individuals, not only because it is the law but because it improves the medical outcomes for these individuals.

## Limited English Proficiency Accommodation Rights Continued

Meaningful access to critical healthcare is a right, not a privilege. The ability to communicate with healthcare providers is vital for a person's overall health and well-being, regardless of what language they speak.

If you have issues receiving LEP accommodations and feel that you have been discriminated against based on your race, color, national origin, age, sex, religion, or disability, you can file a complaint with the Office of Civil Rights. This process can be done in writing or online at the [Office of Civil Rights](#) website. Follow the website's directions to submit your claim.

### Additional Information on LEP

[Department of Health and Human Services Limited English Proficiency \(LEP\)](#) - DHS provides information and resources for LEP individuals.

[Office for Civil Rights \(ORC\) Limited English Proficiency \(LEP\)](#) - This website provides information about the rights and protections for LEP individuals.

## Subsidized Housing Eviction Notices

By the GWAAR Legal Services Team



During the coronavirus pandemic, the federal government passed the Coronavirus Aid, Relief and Economic Security Act (the "CARES" act). Among other things, the CARES act made it more difficult for landlords to evict their tenants. When the national Public Health Emergency ended in May 2023, most of the elements of the CARES act also ended, but one important piece of the law remains in effect. That piece can be very important for people who live in housing that is subsidized by any form of federal funding, such as Section 8 or Section 42 housing units.

Under Wisconsin state law that applies to most rental housing, landlords are required to give at least 5, 14, or 28 days notice, depending on the nature of the lease and the reason for termination, before cancelling a lease agreement and having the right to evict a tenant. The CARES act imposed a moratorium on evictions for non-payment of rent, which has now ended, but it also imposed a 30-day notice requirement for residents of publicly subsidized housing before a landlord could begin eviction proceedings. That 30-day notice requirement was written into the law with no end date, so it still applies today.

Although there hasn't yet been a case about the 30-day notice requirement that has gone through Wisconsin's appellate courts, other states including Washington, Colorado, Ohio, and Indiana, have dismissed eviction cases where landlords failed to provide 30 days' notice. Not only can the notice requirements of the CARES act help residents of subsidized housing avoid getting evicted, there are also penalties for landlords who fail to follow the notice requirements. Being aware of the notice requirements can make a big difference for lower income renters who may be getting threatened with eviction by landlords hoping to re-rent a property at a higher rental rate.



# Troubleshooting Your Drug Coverage After the Fall Medicare Open Enrollment Period

By the GWAAR Legal Services Team

Are you experiencing issues with your new Medicare drug coverage after the Medicare Fall Open Enrollment Period? If so, read on to learn more about what to do.

First, read your current plan documents carefully. Make sure that your preferred pharmacy is in-network and that your current medications are included in the plan's formulary. You may find that your medications are not on the plan's formulary or that there may be coverage restrictions, like a prior authorization or step therapy requirement. In addition, make sure you understand the costs of your plan, including the premium, deductible, copay or coinsurance, and out-of-pocket maximums. Remember that medication pricing shown in the Medicare Planfinder is not a guarantee, and prices will likely change throughout the year.

## Issue: No Coverage at the Pharmacy in January

If a medication you have been taking is no longer covered when you fill your prescription in January, you may need a transition refill. This is a one-time 30-day supply of a medication you were taking before switching plans or before your plan changed its coverage at the beginning of the new calendar year. A transition refill lets you get temporary coverage for drugs that are not on your plan's formulary or that have coverage restrictions. You can only request a transition refill for drugs you were already taking before switching plans or before your plan changed its coverage. Transition refills are not for new prescriptions.

All standalone Part D plans and Medicare Advantage plans with prescription drug coverage must provide transition refills. When you use a transition refill, the plan must send you a written notice within three business days explaining that the supply was temporary. You should work with your doctor to find a new drug that is on the plan's formulary or for help obtaining coverage for a medication with coverage restrictions.

## Issue: No Coverage at the Pharmacy in February

If you received a transition refill in January, you may find that the same medication is not covered in February. This could be because the medication is not on the plan's formulary or because there are coverage restrictions like a prior authorization or step therapy requirement. You should check the plan's formulary to determine what the problem is. If the medication is not on the formulary, you will need to work with your doctor to switch to a similar drug that is on your plan's formulary. You could also work with your doctor to request a "formulary exception" from the plan, which means that you ask the plan to cover your medication even though it is not on the formulary. Your doctor will need to explain why it is medically necessary for you to take this medication instead of similar medications that are on the formulary.

## **Troubleshooting Your Drug Coverage After the Fall Medicare Open Enrollment Period Continued**

If a medication requires prior authorization, you must first get approval from the plan for it to be covered. Your plan will likely have a form for your doctor to fill out with an explanation of why this medication is medically necessary.

If your plan has a step therapy requirement, you will first need to try a different or less expensive drug that treats your condition to see if it will be effective for you. You should work with your doctor to do this. If the less expensive medications are not effective for you, your doctor will need to explain this to the plan in order for your preferred medication to be covered.

### Issue: Plan is Covering your Medication, but your Coinsurance or Copayment is Expensive

You may find that your coinsurance is more expensive than you expected. This may be because the retail price of your medication has increased. If your plan requires you to pay coinsurance for a medication, that means that you pay a certain percentage of that medication's price. If the price goes up during the year, your coinsurance dollar amount will also increase. If you have a copayment, on the other hand, you will pay a set dollar amount each time you fill the prescription instead of a percentage, which means that what you pay at the pharmacy does not depend on the medication's retail price.

Your medication may also be more expensive than you expected if the medication is on a higher tier. Plans use tiers to categorize prescription drugs on their formulary. Higher tiers are more expensive. Each plan sets its own tiers, and plans may change their tiers from year to year. If you cannot afford your copay or coinsurance, talk to your pharmacist and doctor about whether your medication is in a higher tier than similar medications on the formulary. If so, you can work with your doctor to request a tiering exception. This means that you ask the plan to cover your medication as if it was in a lower, and less expensive tier on the formulary. Your plan should have a form for your doctor to fill out. Your doctor will need to explain why the less expensive medications for treatment of your condition will not work for you.

### Issue: Plan not Showing Low-Income Subsidy (Extra Help)

Some people are eligible for the Low-Income Subsidy (LIS) because they are dually enrolled in Medicare and Medicaid, enrolled in a Medicare Savings Program, an SSI beneficiary, or enrolled in the federal Extra Help program. People who are eligible for LIS pay low copays for their medications at the pharmacy. If you have LIS, and you think that you are being charged higher copays than you should be, you will need to show proof of your LIS status to your plan.

## Troubleshooting Your Drug Coverage After the Fall Medicare Open Enrollment Period Continued

This could be the notice you received when you became eligible for Medicaid or the letter you received from the Social Security Administration telling you that you are eligible for the federal Extra Help program. Contact your local Aging and Disability Resource Center for assistance from a benefit specialist in providing proof of your LIS status to your plan. The plan should update your records quickly after receiving this proof.

If you have tried the suggestions described above, and your plan still does not work for you, you may need to switch plans. If you are in a Medicare Advantage plan that does not meet your needs, consider switching plans during the Medicare Advantage Open Enrollment Period between January 1-March 31. People who are enrolled in Advantage plans can use this period to switch Advantage plans or drop an Advantage plan and return to Original Medicare. Those who drop an Advantage plan will have a special enrollment period (SEP) to enroll in a standalone Part D plan. If you would like to switch or drop your Advantage plan after March 31, you will need a special enrollment period (SEP). You can learn more about SEPs

<https://www.medicare.gov/basics/get-started-with-medicare/get-more-coverage/joining-a-plan/special-enrollment-periods>

If your standalone Part D plan does not meet your needs, you will need an SEP to switch plans. If you are eligible, you can also consider enrolling in other creditable drug coverage, which means that it is expected to pay, on average, at least as much as Medicare drug coverage. [Wisconsin SeniorCare](#) is one example of creditable drug coverage.



# Payment Options for Individuals Who Owe Past-Due Medicare Premiums — *By the GWAAR Legal Services Team*



There are certain circumstances where someone may owe past-due Medicare premiums. For example, someone could lose eligibility for a Medicare Savings Program that helps pay for Medicare premiums. Another example occurs when someone is granted Medicare coverage retroactively and has to pay those back premiums. When someone owes past-due Medicare premiums, typically the amount will be deducted from their Social Security check all at once. However, if someone relies on that amount to meet their monthly expenses, this can cause considerable distress.

There are a few options to help individuals in these situations. First, individuals can request an installment payment plan. Monthly payments can be as low as \$15 if the past-due Medicare premium is \$630 or less; otherwise, the monthly payment must be higher. The monthly installment payment must be high enough to pay back the past-due amount within 42 months. Someone can request this option by calling Social Security (1-800-772-1213) or by calling or visiting their local Social Security field office. It is important to note that under this installment payment plan option, the amount of past-due Medicare premiums already paid (including money taken out of Social Security checks) can be refunded in a matter of days after the request.

The second option is to request a waiver. The form to request a waiver of Medicare premiums is the same form to use for a Social Security overpayment – SSA-632, found online at: <https://www.ssa.gov/forms/ssa-632-bk.pdf>. If a waiver is granted, the amount owed in back Medicare premiums is eliminated and the amount of past-due Medicare premium already paid (including money taken out of Social Security checks) can be refunded in a matter of days after the request is approved.

If the reason for the past-due Medicare premiums is because someone lost eligibility for a Medicare Savings Program through the state Medicaid program and that termination was incorrect, they can request a fair hearing to appeal. Note that this fair hearing request does not go to the Social Security Administration, but to the State of Wisconsin Division of Hearings and Appeals. In the meantime, if the individual cannot afford to have the premiums deducted from their check, they can try either of the two options outlined above.

# Payment Options for Individuals Who Owe Past-Due Medicare Premiums

The last option would be to request reconsideration if the individual feels that the amount of Medicare premiums owed is correct. This appeal goes to the Social Security Administration. Individuals can complete the [SSA-561 PDF](#) form and fax it or send it via certified mail with a return receipt to their local SSA office. They should keep proof of when the local SSA office receives the appeal.

If you or someone you know receives a bill for past due Medicare premiums and requires assistance, you or that individual may reach out to a benefit specialist for help navigating these options above. To find a benefit specialist near you, visit: <https://www.dhs.wisconsin.gov/benefit-specialists/counties.htm>.



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FOR IMMEDIATE RELEASE

January 7, 2025

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## PROTECT YOUR FAMILY FROM RADON

Radon is a naturally occurring gas that is radioactive. You can't see or smell it, yet it is the second leading cause of lung cancer in the United States. Radon seeps into homes and buildings from the surrounding soil. Fortunately, the risk from radon can be reduced.

The Clark County Health Department (CCHD), along with the Wisconsin Department of Health Services (DHS) and the U.S. Environmental Protection Agency (EPA), recommends that every home and building be tested for radon levels. For more accurate testing, it is suggested to test for radon during the winter months when homes are closed up. The CCHD has short-term radon test kits available to test homes or buildings in Clark County. The test kit can be picked up at the Clark County Health Department for \$10 or mailed to you for \$10 plus a mailing fee. To receive a test kit, please call 715-743-5112 or email [paige.lindner@co.clark.wi.us](mailto:paige.lindner@co.clark.wi.us).

If a high level of radon gas is detected (the unsafe level of radon exposure set by the EPA is 4 pCi/L-picocuries per liter of air), simple steps can be taken to decrease the problem. A certified contractor can install a radon mitigation system to greatly reduce the radon concentration in your home. For more information about radon, including a list of certified radon mitigation contractors, visit the Clark County Health Department's website at <https://www.clarkcountywi.gov/ph-radon>.





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## Ablenet Visionboard 2

With the advancing technology, most individuals now own a laptop, computer, or tablet that they use daily. Whether for professional or personal purposes, these devices have become integral to our everyday lives. CILWW would like to introduce an assistive device aimed at supporting individuals experiencing challenges with vision and keyboard use. The Ablenet Visionboard 2 is specifically designed for individuals with vision loss, featuring high-contrast keys with easy-to-read black lettering on a white background. It is simple to set up and can be connected effortlessly via a USB cable.

The Ablenet Visionboard 2 retails for approximately \$90.00 at most retailers, including Amazon and Walmart.



**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.**

# Valentine word search



HEART	COUPLE	VALENTINE	DIAMOND
CUPID	CHOCOLATE	CARD	RING
FRIENDSHIP	CANDY HEARTS	ROSES	TEDDY BEAR
KISS	FEBRUARY	FAMILY	ROMANCE
SWEETHEART	PINK	LOVE	SWEET
TRUE LOVE	HUG	FLOWERS	AFFECTION



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## **ADRC Newsletter Online**

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