



A Publication of the Aging & Disability
Resource Center - Wolf River Region

September 2023

Serving Shawano, Oconto and Menominee Counties and the Stockbridge-Munsee Community

Don't Wait! Review Your Medicare Plan Options Now!
Be Ready for the Annual Open Enrollment Period Starting in October

Do you have a Medicare Prescription Drug (Part D) plan? Did you know:

- Every year Medicare Part D plans can change the list of prescription medications they will cover. That means even if you are taking the same medications, the amount you pay for your medications may change in 2024!
- The plans’ premiums, deductibles, and co-pays can also change each year.

What can people do about this?

All Medicare beneficiaries should check their Part D coverage each year during Medicare’s annual open enrollment period, which runs October 15th through December 7th.

- This is the time of year to find out if your current plan will cost you more, or less than other Part D plans in 2024. If it is no longer the best plan for your medications, this is the time to make a switch to a Part D plan that will suit you better.
- Make sure you will have appropriate prescription drug coverage in the new year. You can compare plans on the official Medicare website at Medicare.gov.

Can I get help? Yes! Medicare beneficiaries in Shawano, Menominee, Oconto and the Stockbridge Munsee Community can receive free, unbiased assistance with plan comparisons from the your ADRC's Elder Benefit Specialist or Disability Benefit Specialists with your county or tribe.

Start preparing early this year. Don’t let this opportunity pass you by! Go to Medicare.gov to compare plans online – or for local assistance, call the ADRC of the Wolf River Region at 855-492-2372.



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FREE Assistance is Available Through the Following Resources

- Your ADRC Elder Benefit Specialist or Disability Benefit Specialists: 855-492-2372
- 1-800-MEDICARE or www.Medicare.gov
- Medigap Helpline: 800-242-1060
- Disability Rights Wisconsin Medicare Part D Helpline: 800-926-4862 (if under age 60)
- Wisconsin Medigap Prescription Drug Helpline: 855-677-2783



The ADRC is committed to providing unbiased services. Endorsements should not be implied or assumed.

Supporting People with Dementia and Family Caregivers

At the ADRC of the Wolf River Region, we provide information and resources to people living with dementia and Alzheimer's disease as well as their caregivers. Our goal is to listen to your needs and match them with the most appropriate support services.

PROGRAMS AND TOOLS:

Dementia care specialists of the ADRC Wolf River Region provide the following evidence-based or evidence-informed programs to those living with dementia and to family caregivers:

- Savvy Caregiver
- Powerful Tools for Caregivers
- Boost Your Brain & Memory
- Time Slips
- Dementia Live
- DICE (Describer, Investigate, Create and Evaluate – an approach for assessing and managing behavioral and psychological symptoms of dementia)

FOR INDIVIDUALS LIVING WITH MEMORY CONCERNS/DEMENTIA:

In addition, dementia care specialists provide the following to support people with memory concerns or a dementia diagnosis, when appropriate:

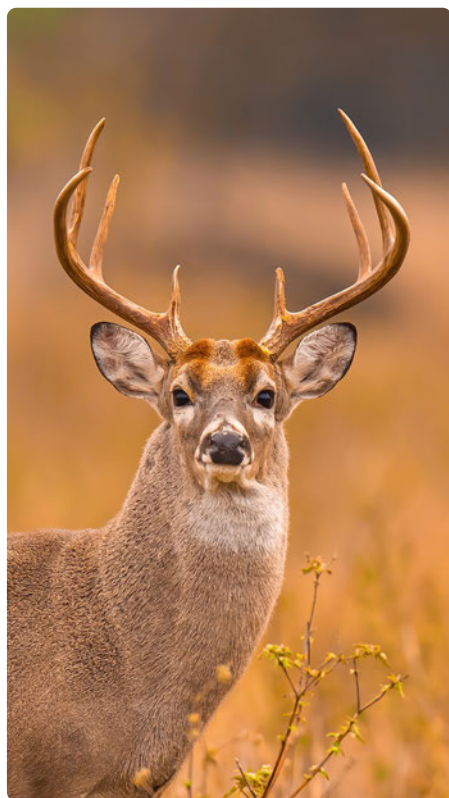
- Memory screens and support in accessing a diagnostic evaluation
- Referrals to services that support remaining independent at home
- Informed referral to research opportunities
- Connections to enrichment opportunities, including memory cafés, support groups, and recreational activities
- Assistance with advanced and ongoing care planning

CAREGIVER SUPPORT:

The Dementia Care Specialist Program also serves family caregivers of people with dementia. Dementia care specialists provide the following to caregivers, when appropriate:

- Information and education about dementia, communication strategies, and safety considerations
- Assistance with identifying, appropriately responding to, and managing behavioral symptoms
- Assistance with advanced and ongoing care planning
- Referral to support groups, respite care providers, memory cafés, research opportunities, and other community resources

Contact the ADRC of the Wolf River Region at 855-492-2372 for more information. Also, see additional information & resources on pages 6 & 7.



Strategies for Keeping Your Brain Healthy as You Age

Research has confirmed that people of all ages – even those in their 80s – can improve cognitive function and even reduce their risk of Alzheimer's Disease and other dementias through certain lifestyle behaviors.

Boost Your Brain and Memory is a program developed by Mather Lifeways: Institute on Aging. This program is unique because it takes a holistic, whole-person approach to brain fitness. The aim is to provide participants with healthy new habits that help maintain cognitive health, while also helping you remember things better, be more organized, pay closer attention, reduce your stress – and reduce your risk of dementia.

This FREE, evidence-based course includes a participant's guide, with each week's session building on previously learned information. The interactive sessions focus on cognitive reserves, physical activity, emotional health, nutrition, setting personal goals and much more! Light refreshments will be provided.

Class sizes are limited, and pre-registration is required.

To learn more or find a class offering near you, contact the ADRC of the Wolf River Region at 855-492-2372.





Ask a Benefit Specialist –

Q. What is Medicare Open Enrollment?
When is it?

A. Medicare Open Enrollment starts October 15th and continues through December 7th each year. Medicare Open Enrollment (also sometimes called the Annual Election Period) is the enrollment window that takes place each Fall. During this time, Medicare enrollees can reevaluate their existing Medicare Coverage and make changes for the following year.

Q. What Changes Can I Make During Medicare Open Enrollment?

A. During the Medicare open enrollment period – if you're already enrolled in Medicare coverage – you can:

- Switch from Original Medicare to Medicare Advantage (as long as you're enrolled in both Medicare Part A and Part B, and you live in the Medicare Advantage plan's service area).
- Switch from Medicare Advantage to Original Medicare (plus a Medicare Part D plan, and possibly a Medigap Plan, although medical underwriting might be required for Medigap).
- Switch from one Medicare Advantage plan to another.
- Switch from one Medicare Part D prescription drug plan to another.
- Enroll in a Medicare Part D plan if you didn't enroll when you were first eligible for Medicare. If you haven't maintained other creditable coverage, a late-enrollment penalty may apply.

Looking for assistance in reviewing plan options?

An ADRC Benefit Specialist can assist you by sitting down with you to review the different plan options to help give you the tools in information you need to select the best plan for your needs!

Contact the ADRC of the Wolf River Region at 855-492-2372 if you are interested in more information!



Impostor Scams – Learn More Here About

Beware! Impostors are everywhere! When the phone rings, do you know who is calling before you answer or who sent the mail you just opened? When at your computer or on your smart phone, do you know who sent the email in your inbox? Do you know who created that pop up message on your screen? All of these methods, and many more, are being used by scammers who are not what they may seem to be.

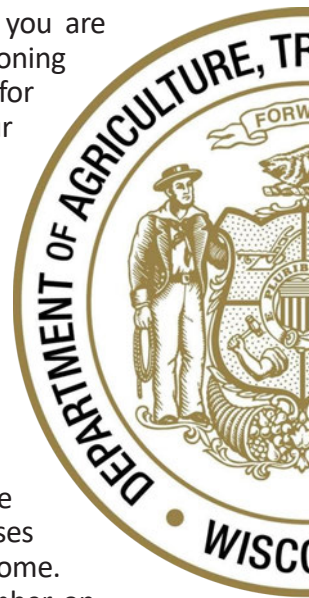
Signs of an Impostor Scam

Here are some common indicators you are dealing with an impostor:

- **Requests for personal information.** Examples include: date of birth, social security number, Medicare ID number, credit card numbers, or bank account numbers.
- **Requests for payment of any kind.** No contest, prize or grant recipients have to make payment to receive their winnings or award.
- **Requests for payment by wiring money or pre-paid debit cards.** Providing money through either of these is the same as giving someone cash and it is not likely it can be traced or retrieved once given.
- **Threats and urgency.** The more threatening the call – you'll be arrested, have to go to court, have your credit ruined – the more likely it is from an impostor. Calls requiring urgent action from someone you do not know are likely made by impostors.
- **Requests for secrecy.** This is especially true for appeals for financial assistance from relatives who say "Don't tell my mom and dad." Also for calls about winning a prize where you are told by the caller "you can't tell anyone else about it until you have received your winnings."

Impostor Phone Scams

- **IRS or Department of Treasury.** Calls threatening you must pay now for tax violations. The IRS will not contact you by phone. They would contact you by mail. They will not make threats.
- **Federal Grant Award.** Do not be fooled by the 202 area code used to look like the call is coming from Washington, D.C. These unsolicited grants are not awarded. In the rare case where someone receives a grant they did not apply for, no payment is required to receive the grant.
- **Medicare or Affordable Health Care Act.** The caller claims to be a government representative insisting you provide personal identification information and/or pay a fee or face loss of benefits. Government agencies will contact you by mail, not by phone. They will not make threats on the phone.
- **Other Law Enforcement or Government Agency.** The caller may threaten deportation, but for a fee will assist you to get your certification. They hope you will be scared enough to part with money and/or personal identification information. A caller may claim that a foreign dignitary, needing help with a money transfer, is "legitimate". No law enforcement or government agency makes these kinds of calls.
- **Lottery or Prize Winner.** The caller says you have won but an administrative fee, shipping, or taxes need to be paid. You never have to pay for a prize or winnings.
- **Family Assistance.** Also known as the "Grandparent's Scam". These callers prey on the goodwill and desire to help family. The caller will say they are a family member, usually a younger one, in some kind of trouble needing immediate financial assistance. These scammers will feed off of information you inadvertently give them. The caller will ask you not to call someone who could verify the legitimacy of the call ("Don't call mom or dad") and to send money in an untraceable manner.
- **Computer Problems.** The caller claims to be from "Microsoft" or "Google" or another known company and states they have detected a problem with your computer. The caller may tell you to look in a particular place in your computer where you will see many error messages. The caller will tell you this is because of a virus or other problem with your computer. The error messages you are seeing are completely normal on any properly functioning computer. These callers will attempt to get you to pay for services, likely via credit card, and to give access to your computer so they can steal personal information and download damaging software known as "malware" that will continue to allow access and even control of your computer. Legitimate companies do not make these kinds of calls. Never give a caller access to your computer unless you are sure you know who is on the other side of the phone.
- **Utility shut off.** The caller states you haven't paid your utility bill and someone is on the way over to disconnect your service unless you make an immediate payment to the caller. These calls target small businesses but some consumers report receiving these calls at home. To check if what the caller says is true, call the number on your billing statement, not the number the caller gives you.
- **"Spoofed" Numbers.** Technology exists that allows a caller to control what shows up on Caller ID. This is called "spoofing". Calls may appear to come from a governmental agency, company or even a neighbor, when the calls are actually coming from outside the country. If you do not recognize the number on the Caller ID, let the call go to your answering machine or voicemail. If it is important or a personal call, the caller will leave a message. If you have a question about the message left, call the Consumer Protection Hotline at 800-422-7128.



How to Avoid Becoming a Victim!

Impostor Mail Scams

Mail scams require a response once you've received the mail. The most common impostor scams are prize scams where you are instructed to call and told you need to make a payment of some sort to receive your winnings. Versions of the phone impostor scams may also come in the mail or through email.

Impostor Computer Scams

- **Email scams.** Email impostor scams may be versions of the impostor phone or mail scams. Often the objective may be to get you to click on a link that will ask you for personal information or to click on an attachment that will download a virus or other malware to your computer.
- **Screen Pop-Ups.** A message will pop up on your screen, usually claiming there is something wrong with your computer and telling you to click on the window for assistance. You will then be given information to contact someone to help you, possibly from a known company like "Microsoft" or "Google". This is a variation on the Computer Problem calls. Often the screen pop-up messages are the result of a virus that has been downloaded to your computer to get you to make contact with them rather than them calling you. Sometimes you may receive a call once this message appears or you click on the pop up window. If an error message appears on your computer, contact someone you know and trust for help. Do not click on pop-up windows reporting a problem with your computer.
- **Online search impostor scams.** When looking for assistance through an online search, be aware that some companies, including scammers, have paid to have their links appear at the top of your search list. It is very easy to think you are talking to a representative of the actual company you want, or are on their website, only to find you are being asked to provide personal information, payment information and/or access to your computer. Check the website address to make sure you are dealing with the real company.
- **Online dating impostor scams.** Online dating makes it easier for a person to misrepresent themselves. Fake or outdated photos may be used, personal histories enhanced or exaggerated, or personal traits fabricated. With traditional dating, it is possible to talk with friends, family members or acquaintances to check a person's reputation. Online dating does not usually make this possible. Once a scammer is confident they have your trust, they will start asking for money. They may tell you they need it to help get money the government owes them, cover the costs of a sudden illness, surgery, a robbery, accident, or job loss. It may be for them or a daughter or son. They may ask for money to cover the cost of travel to finally meet face-to-face. You might

get documents from an attorney as "proof" of their genuine intentions along with a promise to pay it back. As real as the relationship seems, it is a scam and you will lose the money sent.

- **Social networking website impostor scams.** Treat links in messages on these sites as you would a link in an email message. If it looks suspicious, even if you know the source, it is best to delete it or mark it as junk. Hackers can break into accounts and send messages that look like they are from your friends, but are not. If you suspect that a message is fraudulent, use an alternate method to contact your friend to find out. Do not trust that a message is really from who it says it is from.

Do Not Respond!

The best defense against all these impostor scam is to not respond.

- **Do not answer the call.** Use your Caller ID. If you do not recognize the number, let it go to your answering machine or voicemail. If you do answer the call, hang up as soon as you realize this is not someone you want to talk with. Talking to these callers or calling them back will likely result in additional contacts from them and other scammers.
- **Delete email from unknown senders.** If you do not know who sent it, do not open it. Sometimes opening an email is enough to tell a scammer that this is a valid address and they will continue to send you email. If you do not know who sent it, never click on a link or attachment in an email.
- **Verify your search result.** Before acting on the result of an online search, check to make sure you are dealing with the company you want. If you do make contact, watch for the signs of a scam.
- **Do not call the verification number you are given.** Call the number on a billing statement, found in the phone book or reliable online directory. Never check to see if something is legit using the number given to you on the call, mailer, email or message.

For more information or to file a complaint, visit our website or contact:

Wisconsin Department of Agriculture, Trade and Consumer Protection Bureau of Consumer Protection

2811 Agriculture Drive, PO Box 8911
Madison, WI 53718-8911

Email: DATCPHotline@wi.gov

Website: datcp.wi.gov

Phone: 800-422-7128

TTY: 608-224-5058



Need Help Paying for Health Care?

There are programs that can help you pay for health care and health benefits. How do you know which is right for you? Health insurance Navigators in Wisconsin can give free, unbiased help on the best options for your situation.

Covering Wisconsin is here to provide free, impartial health insurance help. Get help and stay insured.

Covering Wisconsin is a statewide program from Extension that provides free, local help with finding and using affordable health insurance including: HealthCare.gov, BadgerCare Plus, Medicaid, and other health coverage programs. They can help you apply, renew, or make changes to your existing plan. They can also help you determine if health insurance from your job is considered affordable for the whole family.

Start with the Marketplace

If you don't have affordable health insurance from a job, aren't eligible for Medicare, or don't get Medicare part A for free, you should start with HealthCare.gov. This is the Federal Health Insurance Marketplace and many people qualify for financial help. HealthCare.gov Open Enrollment starts November 1 and goes to January 15.

"When you apply on HealthCare.gov, it will also alert you if you qualify for state-based Medicaid, also called BadgerCare Plus," says Tony Lee, a Navigator from Covering Wisconsin.

Medicaid or BadgerCare Plus

BadgerCare Plus is State of Wisconsin Medicaid and it is available for people with low incomes. Children and people who are pregnant qualify at higher income levels. People can apply for BadgerCare Plus anytime during the year at www.access.gov.

If you are currently a Medicaid or BadgerCare Plus member, you will need to renew your benefits sometime during the year. Contact us for a handy How-To sheet with step-by-step instructions for the renewal process and what to do if you can't renew. If you no longer qualify for BadgerCare Plus or Medicaid, a Navigator can help review your options on HealthCare.gov. **Be sure to act before your renewal date to keep your insurance and avoid a gap in your coverage!**

**Contact Kirk Moore at Covering Wisconsin:
608-234-0211**

What to Know

- HealthCare.gov Open Enrollment is from November 1 – January 15
- Free help is available from federally and state certified Health Insurance Navigators. Go to www.CoveringWI.org to find a Navigator near you.
- Federal funding lowered plan costs for many people, including those with higher incomes
- Special programs can help you pay for medical care
- If you have Medicaid or BadgerCare Plus, renew your benefits by your renewal date to avoid loss of coverage

**covering
Wisconsin**
Connect to Care, Engage in Health

Dementia Care: Memory Screening in the Community

Wisconsin has approximately 120,000 people living with dementia, according to the Wisconsin Department of Health Services (DHS). Because age is the greatest risk factor for Alzheimer's disease, the number of people with dementia is expected to rise dramatically as the population ages, likely doubling by 2040.

Early intervention is important.

This is true even when the cause of a person's cognitive change is an irreversible condition such as Alzheimer's disease. Early detection can allow people to:

- Work with their doctors to make lifestyle changes or find treatment options to address the progression and ease symptoms.
- Make plans for the future. This might mean making health care and financial decisions at a time when the person with dementia can participate.
- Learn about dementia and caregiving for a person with dementia. It can also give families time to arrange support.

- Be prepared. People can get the information and support they need to avoid potential crisis situations and enjoy better quality of life.
- **A person can also benefit from memory screening even if the screen indicates that there are no concerns.** If a person is worried about memory loss, screening may bring a sense of relief. It can also serve as a baseline for comparison with future memory screens. This baseline can help to track changes in memory and cognition over time.

Access to memory screening and other early detection methods can help people with dementia and their families. **ADRC of the Wolf River Region offers FREE Memory Screening.** Contact us at (855) 492-2372 for more information or to schedule an appointment.



Learn About Memory Cafés

Memory Cafés may be a new term to you – especially if you don't know anyone living with dementia or cognitive impairment, or if you've only recently known someone who has been diagnosed. A Memory Café is simply designed to provide a safe, calm, and inclusive space for individuals who have been affected by dementia or cognitive impairment.

What is a Memory Café?

Memory Cafés allow a caregiver and care recipient to relax, socialize together and build friendships. Attendees can receive or offer peer support to others who are in a similar situation. Those working at the Cafés are trained or experienced in working with people with dementia

The program may focus on casual socializing. Or it may include activities that can stimulate the memories of a person with dementia. Planned or potluck-style refreshments may be included to increase enjoyment and to create another form of memory recall.

What is it Not?

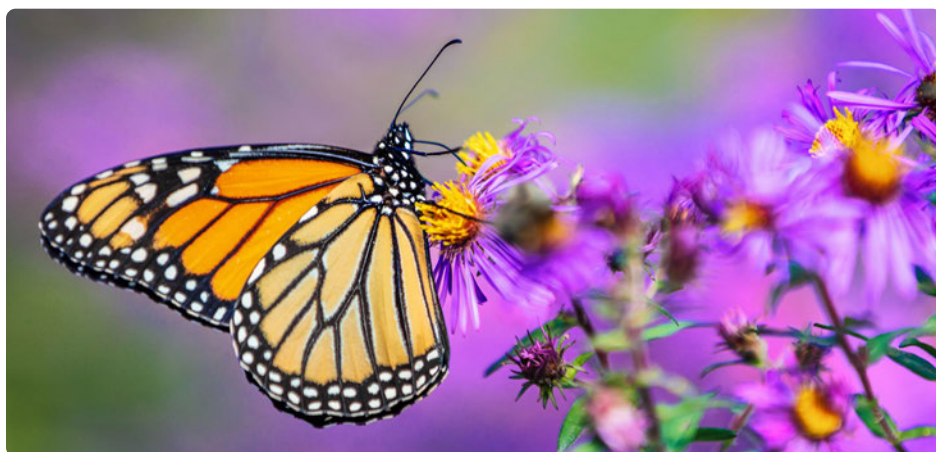
Memory Cafés in America do not provide diagnoses of dementia or Alzheimer's or offer other medical or professional advice. Additionally, a Memory Café is not an adult day care program. *(Because the goal is to be relaxing, those marketing health services should not actively solicit customers in Café settings.)*

Who are Memory Cafés For?

Memory Cafés are for anyone who has been affected by a form of dementia or another mild cognitive disorder.

Most commonly, individuals who have been diagnosed with dementia and their caregivers visit Memory Cafés. You are also welcome to visit a Memory Cafés if you are worried about someone's memory.

Memory Cafés benefit both the caregiver and care recipient. Caregivers can feel at ease. And they can enjoy a different experience with their loved ones outside of the daily challenges of providing care.



Upcoming Area Memory Cafés

Memory Café provide a fun, comfortable environment where people with early-stage memory loss, along with their companion or caregiver, can relax and enjoy the company of others who are on the same journey.

There is no cost to attend. Family and Friends are typically welcome. **Reservations are preferred**, but not required **unless noted below**. Reserve your spot by calling the ADRC at 855-492-2372.

GILLETT AREA

All Cafés are at the **Gillett Community Center** unless otherwise noted.

Thursday, October 19 | 1:00 – 2:30 pm

Cookie decorating, relaxing music & aromatic autumn refreshments/warm beverages.

Thursday, November 16 | 10:30 am – Noon

Make an autumn decoration to display at home. Includes comforting refreshments.

Thursday, December 21 | 10:30 am – Noon

Make ornaments/winter crafts, enjoy holiday music & winter refreshments.

SHAWANO AREA

All Cafés are at the **Shawano Civic Center** unless otherwise noted.

Tuesday, October 10 | 1:00 – 2:30 pm

***at Navarino Nature Center**

Autumn Trolley Ride! Enjoy a fun, relaxing ride while taking in the beautiful fall colors.

Refreshments provided. **RSVP REQUIRED by Oct. 6 at 855-492-2372**

Tuesday, November 14 | 1:00 – 2:30 pm

An afternoon of painting & live music, lead by a local artist and musician.

Tuesday, December 12 | 1:00 – 3:30 pm

Join us for a musical event with Shawano High School Choir! Sing along to Holiday Favorites - refreshments provided. **RSVP REQUIRED by Dec. 8 at 855-492-2372**

OCONTO COUNTY AREA

All Cafés are at the **Oconto Falls Library** unless otherwise noted.

Tuesday, October 17 | 1:00 – 2:30 pm

***meet at Oconto Falls ADRC**

A seasonal tour of the changing leaves in Oconto County. The tour will stop at a county park to enjoy refreshments. **RSVP REQUIRED by Oct. 13 at 855-492-2372**

Tuesday, November 21 | 1:00 – 2:30 pm

Create works of art to give as a gift or enjoy for yourself! Enjoy holiday music and refreshments.

Tuesday, December 20 | 1:00 – 2:30 pm

Make an ornament, create a gingerbread house to bring home, listen/sing along to holiday music.

Enjoy this Month's Recipe!



Blueberry Brain Boost Smoothie

Recipe from Super-Charged Smoothies

Ingredients

- 1 cup fresh-pressed apple juice
- 1 fresh ripe banana
- 1 1/2 cups frozen blueberries
- 1/2 cup frozen raspberries
- 1/4 cup raw walnuts , preferably soaked and drained

Directions

Combine the apple juice and banana in a blender. Add the blueberries, raspberries, and walnuts. Blend until smooth.

Servings:

Serves 2 (makes about 2 1/2 cups)

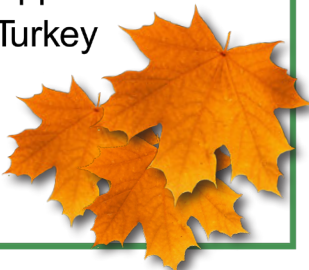
Enjoy this Month's Word Search!



Happy Fall to All!

I W D A C B S M V C D F Q U V I Z J C E
W G S D B A T C E K S F C X L D Q U Q O
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Hot Chocolate
Stuffing
Flannel
Baking
Scarecrow
Cinnamon
Leaves
Hunting
Halloween
Pumpkin
Apples
Turkey



Aging and Disability Resource Center - Wolf River Region 855-492-ADRC (2372)

Shawano County
W7327 Anderson Ave. | Shawano, WI

Menominee County
W3272 Wolf River Rd. | Keshena, WI

Oconto County
229 Van Buren St. | Oconto Falls, WI

Stockbridge-Munsee Community
N8651 Maplewood St. | Bowler, WI