

FREE



NOVEMBER 2024

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2024 Caregivers Summit
Caregiving in Today's World
 Sponsored by: WellMed Charitable Foundation and AACOG-Area Agency on Aging



November 14, 2024
10 a.m.–12:30 p.m. CT
 Online and in person.
 Nursing and Social Work CEUs available.

Family caregivers and professionals are invited to join us at this exciting event at **no cost**.

Spanish language Caregiver Summit:
 November 19, 2024, 10 a.m.–12:30 p.m. CT.
 For assistance call 1-866-390-6491.

Annette Wick
 Author of *I'll Have Some of Yours*

Dave Iverson
 Author of *Winter Stars: An elderly mother, an aging son, and life's final journey*

Heating Assistance Program

Through the Wisconsin Home Energy Assistance Program (WHEAP), West CAP is able to help households with a one-time payment during the heating season (October 1-May 15). The funding pays a portion of energy costs. The payment is not intended to cover the entire annual energy costs of a residence. The amount of the energy assistance payment varies depending on a variety of factors, including the household's size, income, and energy costs. The benefit is paid directly to the household's energy supplier.



To apply for Energy Assistance, you can either schedule a phone appointment to speak to a West CAP representative to guide you through programs, services, and application process, complete the fillable form on your own electronically, or print, complete and mail the form to West CAP. If you have any questions or need assistance, call (715) 598-4750. Priority is given to applicants in a crisis or at-risk of a shut-off.



Registration
 1-866-390-6491 or scan QR code

How to join:

- **Smart device** (phone, computer or tablet)
- **Call-in only**
- **In-person location** Please visit www.caregiversos.org for locations



Customer Satisfaction Survey

People who received assistance from an ADRC in Wisconsin between June and September 2024 may receive a survey in the mail. If you receive this survey, please know it is legitimate and your responses are confidential. Please complete it and return in the postage-paid envelope. Results will be used for service evaluation and improvement. Thank you!



Marketplace Open Enrollment Starts November 1

By the Greater Wisconsin Agency on Aging Resources

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



If you don't have health insurance through your job, Medicare, Medicaid, the Veterans Administration (VA), or another source, the Marketplace can help you get coverage.

Marketplace health insurance plans provide coverage for benefits like doctor visits, inpatient and outpatient hospital care, prescriptions, mental health services, and laboratory tests. Marketplace plans are also required to provide coverage for pre-existing medical conditions. That means that a plan cannot reject you, charge you more, or refuse to pay for care for any condition you had before your coverage started.

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

Please note that Marketplace plans are not for people who have job-based health insurance, Medicare, Medicaid, or VA coverage. If you already

have this type of coverage or are eligible for it, you will most likely not be eligible for premium tax credits. In addition, if you have Medicare, it is illegal for an insurance company to sell you a Marketplace plan. Medicare and the Marketplace are two completely different programs.

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

- Online at www.healthcare.gov,
- By phone at 1-800-318-2596,
- With in-person help from local enrollment assisters or insurance agents or brokers (you can search for local help here: <https://localhelp.healthcare.gov/#/>)

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

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

If interested contact Family Health Center at 715-221-5700 or Covering WI at 608-261-1455

The ADRC is Online!

Subscribe for FREE to get this eNewsletter emailed to you each month at www.chippewacountywi.gov/adrc or scan the QR code below. You can always pick up this free newspaper at most local grocery stores, or pay \$16/year for a mailed subscription. Call the ADRC at 715-726-7777.

Website	Resource Guide	Facebook	Events	Email	eNewsletter
					

Aging and Disability Resource Center (ADRC) Staff ... *Your Bridge to Support!*

- ADRC Manager – Brenda Scheurer
- Administrative Assistants – Breanna Schemenauer, Renee Price, Carmen Olson, Carrie Schick
- Dementia Care Specialist – Carla Berscheit
- Disability Benefit Specialist – Stephanie Rasmussen
- Elder Benefit Specialist – Michelle Fellom
- Nutrition & Transportation Programs Supervisor – Kayla Colbenson
- Nutrition Program Assistants – Jeff Hahn, Jason Kolano
- Nutrition Site Aides – Sue Barnum, Linda Felmlee, Darcy Bjerke, Cindy Sarazen, Ann Mueller, Laurie Hanson
- Options Counselors – Kasha White, Sarah Hedlund, Erika Stevens, Jessica Gibson

Aging & Disability Resource Centers are the first place to go with your aging and disability questions. We are an "information station" where you can get accurate, unbiased information related to aging or living with a disability. Our job is to help you remain as independent as possible! Give us a call at 715-726-7777 or stop in at 711 N. Bridge Street (Courthouse), Room 118, Chippewa Falls.

Let's Get VACCINATED!

- + Chippewa County Department of Public Health
- + Thursdays, October 3rd - November 21st
- + Walk-in from 9:00 a.m. - 11:00 a.m., or call for an appointment

\$50 for Flu and \$195 for Covid-19 without insurance. Most major insurances are accepted including Medicare and Medicaid.



Call **715-726-7900** for details, and get your Flu & Covid-19 vaccine!

711 N Bridge St., Room 121
Chippewa Falls, WI 54729

health@chippewacountywi.gov
715-726-7900



Veteran Benefit Information and News

By Peter Johnston, Chippewa Veterans Service Director

VA Prescription Refills

You are able to refill and track your prescriptions using one of two options:

1. Using the VA benefits and health application on your smart phone or
2. The MyhealthVet website.

You can use this tool if you:

- Are enrolled in VA health care, and
- Are registered as a patient in a VA health facility, and
- Have a refillable prescription from a VA doctor that you've filled at a VA pharmacy and that's being handled by the VA Mail Order Pharmacy



You must have an ID.me account to utilize this service.

You can also call-in a prescription refill by calling 612-467-2090 (press option #2) or 855-560-1721 (toll free).

Please reach out to the Veterans Service Office if you have any questions by phone (715-726-7990) or email veterans@chippewacountywi.gov.

Veterans Events

Veterans Day is November 11 - numerous Veterans Day events are happening that day. More details will be posted on the Chippewa County Veterans Service Office Facebook Page.

Low Vision Care

Low vision is vision loss that cannot be corrected even with glasses, contacts, medication, or surgery.



There is no way to regain vision loss, but you can learn to adapt to your low vision and live a fuller life. A low vision exam can help you get training and tools that improve your abilities and your everyday life.



LAURA PAULSON, O.D.
OPTOMETRIST

Dr. Laura Paulson offers low vision exams & low vision devices at the clinic.

Schedule an eye exam if you notice ANY of the following symptoms:

- Blind spots in your field of vision
- Distortion of images
- Sudden deterioration or loss of vision



cveclinic.com

For inquiries & appointments call 715.834.8471



- Flexible visitation for loved ones
- Physical, occupational & speech therapy 7 days a week
- Concierge services

Our residents have the opportunity to be a partner in the care they receive, to develop trusting relationships with our caregivers, and to reach their highest level of independence.

We are passionate about making our center The Right Choice for you or your loved one.

320 N 7th Street, Cornell | 715-239-6288 | cornellhs.com

The ADRC is Hiring!

Please see the Chippewa County website for details:

<https://www.governmentjobs.com/careers/chippewa/>

Unveiling the 3-Year Plan

YOUR IDEAS MATTER



Attend a local public forum and provide your feedback

The local Public Forum will include:

- Results of the ADRC survey from March through May 2024
- Presentation of goals created from that survey
- Opportunity to share your thoughts and ideas with the ADRC Manager, Brenda Scheurer



The Public Forum will be held in November.

Additional details of date, location, and time will be made available soon.

To learn more, contact the ADRC at (715) 726-7777, visit our website at www.chippewacountywi.gov/adrc or check our FaceBook page.

FREE: Power of Attorney (POA)



Read why everyone 18 and older should get this

Did you know that **Wisconsin doesn't recognize relatives** as automatic decision makers when someone is incapacitated?

Completing a POA is a gift to your family and friends because they won't be left wondering what you would like.

You can also save money by avoiding the need for court-appointed guardianship.

Bring a friend and attend one of these FREE events to learn more about guardianship alternatives POA for Health Care and POA for Finance.

Knowledgeable staff from Chippewa County DHS will help you at this event.

December 17, 3:00pm – 4:30pm
Conference Room 003

No registration required.

Please plan to attend the entire presentation.

Chippewa County Courthouse
711 N Bridge St, Chippewa Falls
Follow the signs in the hallways

For questions, contact the ADRC.
715- 726-7777 or find more info online:
www.chippewacountywi.gov/ADRC/events



Are you experiencing **TECH-nical Difficulties?**



(715) 834-5043

United Way of the Greater Chippewa Valley offers a **Digital Navigator Program** to assist community members in using the internet, smart phones, computers and more.

This service is open to all residents of Chippewa and Eau Claire Counties. Digital Navigators will meet with residents who wish to further their digital skills and become more confident with using the internet.

Digital Navigators work one-on-one to meet YOUR unique learning goals and needs, including:

- Components of a Computer
- Mouse and Keyboard Use
- Using an Internet Browser
- Privacy and Security
- Creating and Using Email
- Basics of Word Processing (Create, Edit, Print Documents)
- Telehealth Services
- Social Media
- Video Calls (Zoom, Skype)
- Online Banking
- Streaming Services

AND MORE!

Reach out and get matched with a Digital Navigator!

Phone: (715) 834-5043

Email: DigitalNavigator@uwgcv.org
bit.ly/digital-navigator-program



United Way of the Greater Chippewa Valley

Peace of mind after the holidays that your loved ones will be safe & well cared for at home.



What can you do?

Contact **Appeal to Heaven** for *private* nurses, aides and companions. With us, your parents remain *at home, independent* and *in control*.

Call 715.379.7889

The answer to your prayers.

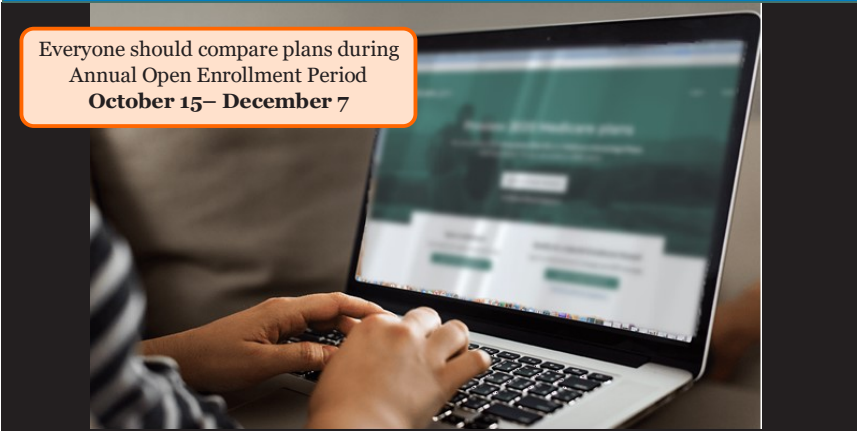


appealtoheaven LLC
Independent Nurses Network

Find us on Facebook or appealtoheaven.net

Compare Medicare Drug Plans Online

Everyone should compare plans during
Annual Open Enrollment Period
October 15– December 7



Using Medicare's Online PlanFinder Tool

Did you know drug plans change their costs and coverage every year? Want to see if you can save money on drug costs? Don't get stuck in a plan that doesn't work for you. The power is at your fingertips!

Everyone on Medicare (or their caregivers) should compare plans every year during Open Enrollment either online or by calling 1-800-Medicare.

Use your phone's camera to scan this code to receive an email with instructions on how to find the PlanFinder Tool.



Questions? 715-726-7777 or
ADRC@chippewacountywi.gov



2023

The Aging and Disability Resource Center of Chippewa County Presents

Medicare & You Classes



Receive Unbiased Medicare Information!

New to Medicare or want to know more about those Medicare commercials you keep seeing? Wondering where you can go for objective Medicare information?

We will cover multiple topics including: enrolling in Medicare, the parts of Medicare, the difference between advantage plans, supplements & drug coverage options.

Classes are open to anyone new to Medicare, currently receiving Medicare benefits, caregivers, families and community partners. **There is no cost to attend.**



Follow the ADRC of Chippewa County on Facebook

Registration Required (3 ways)

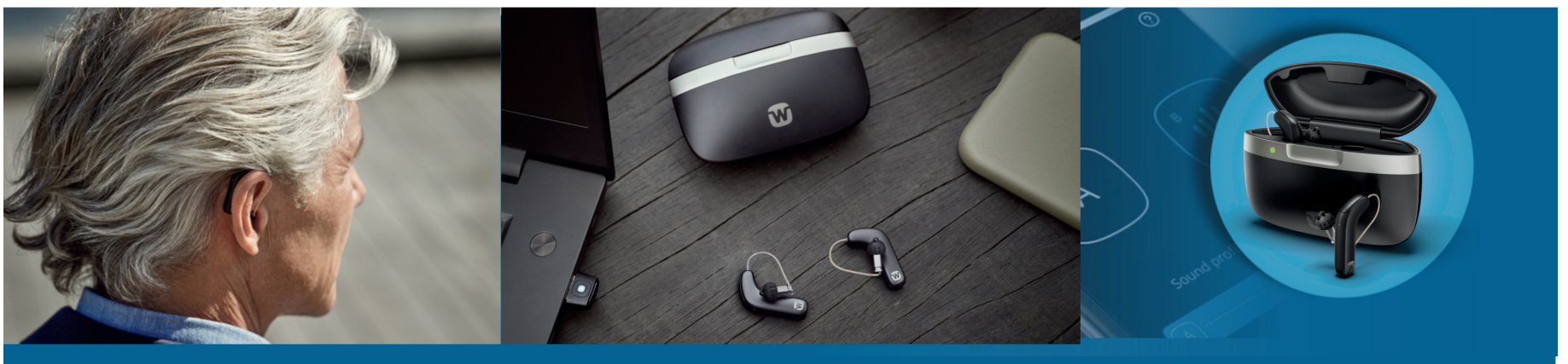
1. Visit www.chippewacountywi.gov/adrc
2. Or use your phone's camera to scan this code & register online
3. Or call us to register: 715-726-7777



November 12: 1:00-3:00pm in Room 119 at the Chippewa County Courthouse, 711 North Bridge Street, Chippewa Falls

December 10: 1:00-3:00pm in Room 119 at the Chippewa County Courthouse, **also offered virtually**

2024



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MIDWEST HEARING IS NOW ACCEPTING NEW PATIENTS IN HUDSON

At Midwest Hearing, our Doctors of Audiology do more than provide hearing aids. We offer comprehensive support for all your hearing health needs, from consultations and fittings to ongoing care and maintenance. Whether you're purchasing new hearing aids or need service for your existing ones, we work with all major brands to ensure you receive the highest level of care.

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SOUND LIKE NO OTHER

Living Well with Memory Loss Events

For more information and program flyers, check out the ADRC calendar events at www.chippewacountywi.gov/government/aging-disability-resource-center-adrc/adrc-events

Growing Connections of Chippewa County Gardening Club - No green thumb required

When: 4th Thursday of the Month
Time: 1:00 to 2:30 pm
Where: Chippewa Falls Public Library - 105 W. Central Street, Chippewa Falls
RSVP 715-723-1146

This FREE program is designed for people living with dementia & their caregivers. Enjoy indoor & outdoor gardening projects and social engagement! Light refreshments provided.

Dementia Support Group

When: 2nd Thursday of the Month
Time: 1:00 to 2:30 pm
Where: Central Lutheran Church, 28 East Columbia Street Chippewa Falls
For more information, call the ADRC at 715-726-7777

This group meets to support those living with dementia and their care partners.

Dementia BINGO

When: November 12th
Time: 1:00 to 2:30 pm
Where: Aspirus Stanley Hospital, 1120 Pine Street - Stanley
To register: call: 715-644-6153 or email: diane.finn@aspirus.org

Join us for a fun interactive BINGO game about dementia. You will learn more about the disease and resources available... and win some prizes!

Brain Health Check-Up

Normal Aging or Something Else?

Contact the ADRC to schedule a free 15 minute Memory Screen 715-726-7777.

A brain health check up is a 15 minute, free wellness tool that helps identify possible changes in memory. Annual brain health check ups provide early detection and better treatment, just as blood pressure, diabetes and stroke screenings do.

Virtual Support Groups

Are you a family caregiver of someone living with dementia? You don't have to do it alone. We have several virtual support groups available.

Monday Coffee Connect - Every Monday 10 - 11 am.
 Contact Kelsey at kflock@lacrossecounty.org

Monday DISH - 1st Monday of the Month 7-8 pm.
 Contact Scott at scott.seeger@adrc-cw.org

Circle of Support - 3rd Tuesday of the month 2-3 pm
 Contact Teresa at teresa.gander@vernoncounty.org

Evening Conversations - Every Thursday night 7:30-8:30 pm
 Contact Teresa at teresa.gander@vernoncounty.org

Savvy Caregiver Support Group -
 1st Tuesday of the month, 10 - 11am. Contact Lisa at lisa.wells@eauclairecounty.gov

Lewy Body Dementia Caregiver Support Group -
 2nd & 4th Wednesday of each month 1:30 - 3:30 pm.
 contact Rob at 920-386-4308 or rgriesel@co.dodge.wi.us

Friday Support - Every Friday morning 9-10 am.
 Contact Karen at karen.tennyson@co.rock.wi.us

Memory Café - Cornell/Lake Holcombe COFFEE • SOCIALIZATION • COMMUNITY

Who: Individuals with early to moderate stage dementia and their care partners and friends
When: 4th Tuesday of the Month / 10:00 am to 11:30 am
Where: Our Saviors Lutheran Church - 201 S. 6th Street, Cornell
For more information, call the ADRC at 715-726-7777

Lively discussion, laughter, fun and friendship... and it's FREE

Remaining 2024 Dates: November 19 | December 17

Understanding Dementia

When: November 11, 2024
Time: 2:30 to 3:30 pm
Where: Bloomer Senior Center, 2121 Duncan Road
This event is free to the public.

- How common is it?
- Warning signs of brain changes.
- How to communicate with someone living with dementia.

Questions about brain health, dementia, and/or caring for a person with dementia?

Contact Carla Berscheit, Dementia Care Specialist, ADRC
 715-738-2584 or 715-944-8091 | cberscheit@chippewacountywi.gov

National 24/7 Helpline 1-800-272-3900



★ BRAIN HEALTH ★

How to Speak Dementia

Did you know that even in the early stages of dementia, a person can miss 1 out of every 4 words! Can you imagine how much more a person would miss in a simple conversation if there was background noise of a television or radio? What if you are not making eye contact with them while you are talking? Now, the ability to hear what someone is saying is different than the ability to comprehend what someone is saying. Comprehension is a skill of the brain, it allows us to understand and process what was said. Hearing has to do with the functional abilities of the ear.



It is estimated that 55% of face-to-face communication is non-verbal, such as gestures and body language! So, if you are speaking to someone with dementia, use this to your advantage. Make eye contact and keep your verbal communication short and to the point. Eliminate as much background noise as you can. Wait 20 seconds for the person with dementia to process and comprehend what you said and provide a response. After 20 seconds, you may ask the question or make the statement again. It can also be helpful to address them by name to get their attention.

Often it is more effective to make statements instead of asking questions. One of the first words we ever learned was “NO”. So, if the person with dementia did not comprehend what you said, but knows that you asked a question, you may get an automatic “NO” response. A better strategy might be “ok, get your coat, it’s time to go” (instead of “do you want to go to the store with me?”) or “do you want to wear the blue shirt or red shirt today” (instead of “your shirt is dirty, can I get you a clean shirt?”).

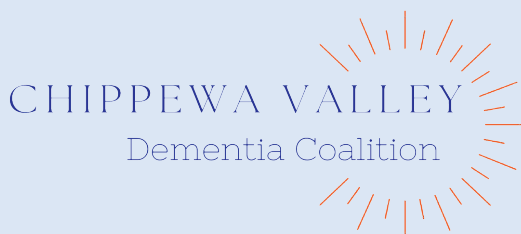
Join the Movement!

- ✓ Family caregivers & professionals
- ✓ Six meetings per year
- ✓ Community events



Contact us to join our efforts!

(Lisa) lisa.wells@eau Clairecounty.gov | 715-839-4735
 (Carla) cberscheit@chippewacountywi.gov | 715-726-7777



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Call (715) 723-4437 for more information today!

Exercise & Brain Health

Source: *The High Octane Brain* by Michelle Braun

You may have heard this saying before, “what’s good for the heart is good for the brain”. This is true when it comes to exercise. The American Heart Association recommends at least 150 minutes of moderate intensity exercise per week (22 minutes per day). So, what is “moderate intensity exercise”? Well, that will vary from person to person based on their current activity level. One way to gauge if you are in the moderate intensity exercise zone is that you are able to talk, but not sing. It is also important to change up your exercise routine. Your body will quickly get used to the same 2-mile walking route, therefore you will not continue to challenge your heart. It is best to find a variety of activities that you enjoy that gets your heart pumping. If you need more motivation to exercise, studies have shown that higher levels of exercise is linked to increased brain volume and decreased beta amyloid plaques in the brain.



ADRC of CHIPPEWA COUNTY IS OFFERING
A NEW WELLNESS INITIATIVE

GET HEALTHY ONLINE WITH EAT SMART, MOVE MORE, WEIGH LESS



www.esmmweighless.com

Check it out—a 15-week weight management program that works because it is not a diet—it’s a lifestyle!

All weekly classes are conducted online by a live instructor, fostering interaction between the instructor and all participants. Participants can conveniently attend classes from home or office using a computer or mobile device.

ADRC of Chippewa County is covering the full cost of the program.

Go to www.esmmweighless.com to view class times for the upcoming series beginning soon.

For the registration code, please contact Kasha at 715-726-7777 or adrc@chippewacountywi.gov

FREE

Stay Active & Independent for Life (SAIL)

Exercise Program to Improve

STRENGTH . BALANCE . FLEXIBILITY

Adults aged 65 or better can learn exercises that focus on feeling better and helping stay independent longer. The program accommodates people with a mild level of mobility difficulty (e.g. people who are occasional cane users) and can be done standing or seated.

Monday, Sept. 9 - Monday, Nov. 25, 2024
Mondays & Thursdays at 10:30 am
Stanley Area Dance Studio, 200 N Broadway St
Call 715-559-6440 to register

Sponsored by Aging & Disability Resource Center of Chippewa County

Free StrongBodies Strength-Training Class

Join us for in-person classes 2 days a week!

STRONGBODIES

Tuesday, October 1 – Friday, December 20
Tuesdays and Fridays • 9:30am – 10:30am
Bloomer Senior Center • 2121 Duncan Rd., Bloomer

Registration is not required.

Fight The Flu With a Shot of Prevention

Keep your family healthy this cough and cold flu season with a flu shot. It’s part of our wellness plan that includes everything you need, from preventive care to everyday remedies.

STOP IN OR CALL US TODAY FOR DETAILS.

Mondovi Pharmacy | 715-926-4938
122 South Eau Claire Street, Mondovi

Wally Shong Pharmacy | 715-286-2515
153 W Lincoln Street, Augusta

Ed’s Pharmacy | 715-568-2190
1511 Main Street, Bloomer

Colfax Pharmacy | 715-962-3784
525 Main Street, Colfax

Food Safety for the Fall & Winter Holidays

Adapted from the Greater Wisconsin Agency on Aging Resources

With the fall and winter holidays fast approaching, here are some helpful safety tips to prevent foodborne illnesses:



Keep meat, seafood, and eggs separate from all other foods in the refrigerator.

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

Cook and microwave food thoroughly.

- Use a food thermometer to ensure that meat, seafood, and eggs are all cooked to a safe internal temperature to kill germs.
- Roasts, steaks, chops, and fresh ham should rest for 3 minutes after being removed from the grill or oven.

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

- After food is prepared, keep hot food hot and cold food cold.
- Refrigerate or freeze perishable food, such as meat, seafood, eggs, chopped fruit, cooked rice, and leftovers within 2 hours of leaving the grocery store.
- Keep the temperature in your refrigerator set at 40°F or below and the temperature in the freezer set at 0°F or below.

Use pasteurized eggs for dishes containing raw eggs, to prevent salmonella poisoning.

- Do not eat raw dough or batter that is meant to be baked or cooked, to prevent salmonella and E. coli poisoning.
- Thaw your turkey safely, by thawing it in a refrigerator, in a sink of cold water (change the water every 30 minutes), or in the microwave. Do not thaw turkey or other foods on the counter. A turkey must thaw at a safe temperature to prevent bacteria and other harmful germs from growing rapidly.
- Wash your hands with soap and water for at least 20 seconds to effectively kill germs during these key times:
 - o Before, during, and after preparing food
 - o After handling uncooked meat, seafood, or eggs
 - o Before eating food
 - o After handling pet food or pet treats or touching pets
 - o After using the toilet

- o After changing diapers or cleaning up a child who has used the toilet
- o After touching garbage
- o Before and after caring for someone who is sick
- o Before and after treating a cut or wound
- o After blowing your nose, coughing, or sneezing

Clean kitchen surfaces often, especially where food is prepared, to kill germs.

- Wash countertops, utensils, and cutting boards with hot, soapy water after preparing each food item.
- It is a good idea to use separate cutting boards and plates for raw meat, seafood, produce, bread, and any foods that won't be cooked.
- Rinse fresh fruits and vegetables under running water.

Check your refrigerator regularly for spoiled food, and throw away any that you find immediately. Happy holidays, and happy eating!

Recipe: Split Pea Soup

Ingredients:

- 2 c dried split green peas
- ½ tsp celery seed
- 1 tbsp dried chopped onions
- 1 tbsp dried minced garlic
- 1 bay leaf
- 1 chicken bouillon cube



Photo courtesy of pixabay.com

Directions:

1. Layer all ingredients in a mason jar and seal to store
2. When ready to prepare, place all ingredients into four cups of water in a saucepan
3. Bring to a boil over high heat and reduce to low after
4. Simmer the peas until tender —30 minutes
5. Remove and discard the bay leaf

Two Servings Nutrition Information

Calories	308
Total Fat	2 g
Saturated Fat	1 g
Sodium (mg)	1060
Fiber	25 g
Total Sugars	9 g
Cholesterol (mg)	0
Protein	18 g

This is a great shelf-stable emergency meal!

Find us at seniorreviewnewspapers.com

Social Connection Awareness Week is November 11-15, 2024!

Here are some tips to stay connected.

Tip for Building Connections:

Make Your Hobby Your Happy Place

What do you love to do? There are likely others in your area that love to do that too! Connect with people who enjoy the same hobby. You'll have something in common right away and be part of something!



Tip for Building Connections:

How's Your Neighbor?

Is there someone in your family or community who may be lonely and isolated? There are simple ways to help.

Stop by, call, schedule a video chat. Invite them to an event or over for coffee.

Reach out. Stay in touch!



Make your random act of kindness a Random Act of Connection

Is there someone in your family or neighborhood who may be lonely and isolated? There are simple ways you can help.

Call, stop by, schedule a video chat. Give a ride. Invite them to an event or over for coffee.

Reach out. Stay in touch!



Tip for Building Connections:

Volunteer!

Do you have time to share? You can make a big difference in your community by volunteering. You'll be amazed at what you get in return when you volunteer.



Do you know how to report Medicare fraud?



Contact Senior Medicare Patrol

888-818-2611

www.smpwi.org

f WisconsinSeniorMedicarePatrol

Protect your personal information
Detect suspected fraud, abuse, and errors
Report suspicious claims or activities



Preventing Medicare Fraud

Call us with questions about billing errors, scams, and medical identity theft



SMPs are grant-funded projects of the federal U.S. Department of Health and Human Services (HHS), U.S. Administration for Community Living (ACL).

November is National Family Caregiver Month

It is estimated that 580,000 family caregivers in Wisconsin provide a staggering \$540 million in unpaid family care, with an estimated economic value of \$ 16.97 per hour and a total Wisconsin value of \$9.2 billion. Respite care is a critical public health intervention that supports mental health, reduces abuse and neglect, prevents hospitalization, and improves care outcomes.



Resources are available for caregivers at <https://caregiverdoc.com/> resources and within this newsletter.

CAREGIVING IN WISCONSIN

1 OUT OF 5 WISCONSINITES is a family caregiver, providing help to a family member or friend with an illness or a disability.

1 IN 8 EXPECT to become a caregiving sometime in the next 2 years.

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For Long-Term Care options contact your local [Aging and Disability Resource Center](#).

www.dhs.wisconsin.gov/adrc/

www.mychoicewi.org/hh

800-963-0035 TTY 711



Medicare Open Enrollment is October 15 – December 7

What is Open Enrollment?

Each year from October 15 through December 7, during Medicare's Open Enrollment Period, you have an opportunity to review your Medicare Part D Plan or Advantage Plan for the following year. For most people, this is the only time of year you may be able to add, drop or change your plan.

Open Enrollment is also the time of year when you can review changes made to your Medicare Advantage Plan for the new year, enroll in an Advantage Plan or go back to traditional Medicare for your other healthcare needs.

Medicare Supplements (also called Medigap Policies) are not affected by this enrollment period.

Do I Have To Do Anything?

Most people should review and compare plan options during Open Enrollment. The exception to this is people who are covered through original Medicare in addition to VA healthcare and who are satisfied receiving their medications through the VA. Additionally, people who have no prescription medications and are enrolled in SeniorCare to avoid a penalty would not need to do this either. Everyone else should be looking at plan options to make sure it is providing the best possible coverage for their needs.

If you are enrolled in a Medicare Advantage Plan (even if you are enrolled in VA Healthcare or SeniorCare) you should look at your health and drug benefits if applicable to determine whether staying in the Advantage Plan is still in your best interest. Be sure that your provider network still works for you. If you are happy with the coverage you are getting, and your plan is offered for the new year you do not need to do anything.

Maybe you are wondering if going back to traditional Medicare is better for you, or you think an Advantage Plan might be right...well this is the time to make that decision. It's a big decision so you will want to start gathering information from plans available in this area. Your ADRC Benefits Specialist can provide you with some tips to follow when making this decision.

I Need To Look At My Plan...Now What?

Medicare beneficiaries have several options to compare plans. During Open Enrollment, Medicare is open 24/7 to help you navigate your options. The phone number for Medicare is 1-800-MEDICARE (1-800-633-4227). It will be helpful to have your Medicare ID and a list of your prescription medications including the name, dosage, and frequency handy when you call.

Are you familiar with using the internet? If not, perhaps you have a family member or friend who can help you. Using the Medicare webtool is the most efficient way of comparing plans. The speed of your computer and the number of people visiting the website can cause the process to slow down a little but overall, it's pretty user friendly. Visit www.chippewacountywi.gov/adrc for more information and step-by-step instructions on how to compare plans or call 715-726-7777 to have instructions sent to you.

The ADRC will be available to assist people who are not able to call Medicare nor have access to a computer or a family/friend able to help. If you need assistance and cannot call Medicare nor have a computer or a friend or family member that can help you can contact the ADRC at 715-726-7777.

Whether you need help or you can do it yourself, it's important to start as early as possible. It will reduce your stress and give you plenty of time to gather all of the information you need to make an informed decision.



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Honoring Service: Funeral Traditions for Military Veterans

By Stokes, Prock & Mundt Funeral Chapel

The passing of a military veteran is a profound moment, marked not only by grief but also by deep respect for the individual's service to their country. Funeral traditions for veterans are steeped in history, symbolism, and ritual, reflecting the honor and sacrifices made by these brave individuals. Understanding these traditions can provide comfort to families and friends as they navigate the loss of their loved ones.



to serving it. After the ceremony, the flag is typically presented to the next of kin as a cherished keepsake.

Honor Guard: A military honor guard is often present to perform ceremonial duties. This unit, composed of active-duty military personnel, pays tribute to the deceased by performing

rituals such as the folding of the flag and the presentation of military honors. Their presence underscores the importance of the occasion and signifies the respect given to all service members.

Military funerals are not just a means of saying goodbye; they are a formal acknowledgment of the veteran's service. These ceremonies serve to honor the sacrifices made for the nation, recognizing the individual's commitment to protecting freedom and ensuring peace. The Department of Defense has established specific protocols to ensure that veterans receive the dignified farewell they deserve.

Gun Salute: A 21-gun salute is a traditional part of military funerals, representing the highest honor. This gesture, performed by a firing party, serves as a final salute to the deceased. The number 21 holds significance in military tradition, as it symbolizes the ultimate respect for a fallen soldier.

Casket and Burial Flag: One of the most recognizable symbols at a military funeral is the American flag draped over the casket. This flag not only represents the nation but also the veteran's dedication

Taps: The haunting sound of "Taps" resonates at military funerals, serving as a poignant farewell. This bugle call has been used since the Civil War and symbolizes the end of the day, akin to the closing of a soldier's life. Its emotional weight reinforces the solemnity of the ceremony.

Religious and Personal Touches: While military traditions are paramount, many families choose to incorporate personal or religious elements into the service. This can include readings from sacred texts, eulogies, or even music that held significance for the deceased. Balancing military honor with personal touches helps to create a unique tribute to the life lived.

For many veterans, burial in a national cemetery is a fitting conclusion to their military journey. These cemeteries, such as Arlington National Cemetery, hold special significance and provide a final resting place where veterans can be honored alongside their comrades. The committal service at the gravesite often includes the same military honors as the main funeral service, emphasizing the ongoing respect for the veteran's service.

Families of veterans are often eligible for specific benefits, including burial allowances and headstone markers. Understanding these options can help ease some of the financial burdens during an already difficult time. The Department of Veterans Affairs provides resources to assist families in planning military funerals, ensuring they receive the honors their loved ones deserve.

Funeral traditions for military veterans serve as a powerful reminder of their service and sacrifice. These rituals, deeply rooted in history, provide a framework for honoring the lives of those who dedicated themselves to protecting their country. For families and friends, participating in these traditions can offer solace and a sense of connection to the veteran's legacy, ensuring that their memory lives on. Through solemn ceremonies, heartfelt tributes, and the presence of military honors, the contributions of these brave individuals are celebrated, fostering a lasting appreciation for their sacrifices.

HOW DO YOU WANT TO BE REMEMBERED?

Honoring a veteran at their funeral or memorial service not only shows respect to the veteran, but also to their families and can be part of the healing process.

Our staff is here to guide and assist you with a high degree of respect and concern during your time of loss. We will provide the most fitting service for your individual needs, at the most affordable cost with the many options that we offer.

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Do you need help paying for burial or cremation expenses for your loved one?

Helpful Hearts Foundation was created by Randy Mundt, former owner of Stokes, Prock & Mundt Funeral Chapel and Cremation Society of Wisconsin, to help low-income families who have experienced the death of a loved one, to pay for funeral expenses. While the primary purpose is to help with the loss of a child, the application process is open to anyone in financial need, for final expenses in Eau Claire and surrounding counties. We are reaching out to help our community, during their time of greatest need.

For more information on the application process, or to make a monetary donation to this 501(c)3 non-profit organization, please visit www.helpfulheartswi.org.

Enhancing Your Life Through Better Hearing

By Kristi Gravel, Au.D., CCC-A, Director of Midwest Hearing

Hearing health plays a key role in how we connect with others and engage in daily life. Yet, hearing loss often goes unnoticed, gradually impacting our emotional, mental and physical health. By addressing it early, you can take control of your overall well-being.

Research shows that untreated hearing loss can increase feelings of isolation, anxiety and depression, especially in older adults. In contrast, using hearing aids can help improve relationships, confidence and participation in daily activities.¹



Hearing loss is also linked to a higher risk of falls, but consistent hearing aid use can improve balance and safety.² If you have diabetes, hearing loss is twice as common for you than for someone without the condition, making early intervention crucial for staying active and healthy.³

Signs of Hearing Loss

Age-related hearing loss often progresses so gradually that you may not notice it at first. On average, it takes seven years for a person to seek treatment after recognizing hearing loss.⁴ Early action is important, so be aware of these signs:

- Frequently asking people to repeat themselves
- Feeling like others are mumbling
- Struggling to follow conversations with background noise
- Turning up the volume on the TV or radio
- Avoiding noisy social gatherings

Comprehensive Hearing Assessment

At Midwest Hearing, we have seen firsthand how untreated hearing loss can affect not only your communication but also your safety and well-being. Diagnosing hearing loss begins with a detailed review of your medical history, followed by an otoscopic exam and hearing tests.

There is a common misconception that hearing aids are a one-size-fits-all solution. Your audiologist will set clear expectations and help you navigate your hearing journey with realistic goals. They will explain your hearing loss, its impact on communication and any treatment options, including how an ENT physician may assist if needed.

We recommend involving family members in these discussions to help your loved ones understand your hearing challenges and the available solutions.

Ongoing Support for Your Hearing Health

At Midwest Hearing, we are committed to personalized care. Whether you are considering hearing aids for the first time or need adjustments to your current devices, our goal is to ensure optimal hearing and connection with those around you.

We work with leading hearing aid brands to offer the latest technology tailored to your needs. Our ongoing support ensures that your hearing aids function well over time so that you enjoy consistent, vibrant hearing.

Schedule Your Consultation

Ready to take the first step? Midwest Hearing is here to guide you, whether you are exploring hearing aids for the first time or seeking continued support. Schedule your comprehensive hearing assessment today and start your journey to better hearing.

Contact Us

Call Midwest Hearing at 651-770-1363 to schedule your consultation. We are dedicated to enhancing your hearing and improving your quality of life.

¹ Chisholm, H et al. (2017). A systematic review of health-related quality of life and hearing aids: final report of the American Academy of Audiology task force on the health-related quality of life benefits of amplification in adults. *Journal of the American Academy of Audiology*. <https://pubmed.ncbi.nlm.nih.gov/17402301/>

² Lin, F and Ferrucci, L. (2012). Hearing loss and falls among older adults in the United States. *JAMA Network*. <https://jamanetwork.com/journals/jamainternalmedicine/fullarticle/1108740>

³ Horikawa, C et al. (2012). Diabetes and risk of hearing impairment in adults: a meta-analysis. *Journal of Clinical Endocrinology and Metabolism*. <https://pubmed.ncbi.nlm.nih.gov/23150692/>

⁴ Hearing Loss Association of America. (n.d.). Do you think you have a hearing loss? <https://www.hearingloss.org/hearing-help/hearing-loss-basics/symptoms-diagnosing/>



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