

Aging and Disability Resource Center of  
Ozaukee County

# Facts for Life



November 2016

## Take Care to Give Care – National Family Caregivers

November is National Family Caregivers Month. This year’s theme is *Take Care to Give Care*. “You can only be strong enough to take care of your loved one if you take care of yourself first; you really do need to *“take care to give care,”* according to the Caregiver Action Network, the nation’s leading family caregiver organization. Caregiving is physically and emotionally demanding; it can be very stressful, even when it’s also rewarding. If caregivers don’t pay attention to their own health and wellness first, they may be at risk of developing physical and mental health issues, often serious and chronic, as they care for a loved one.

“You can’t pour from an empty cup—Take care of yourself first!”

## Caregiver Coffees Anniversary Celebration!

During National Family Caregivers Month, the Caregiver Connection of Ozaukee County is celebrating the 4<sup>th</sup> Anniversary of its **Caregiver Coffees**. Led by fellow caregivers, these informal “coffee breaks” are gatherings which allow caregivers a chance to relax and chat with other caring, compassionate caregivers in order to take a break and reenergize. At these coffees, one receives much-needed support, often helpful suggestions, and many laughs along the way. They also learn how to take better care of themselves. Please join us in this celebration of the Caregiver Coffees. Every caregiver who attends one of our Caregiver Coffees during the month of November will receive a special anniversary gift! The dates and locations of the coffees are:

**Nov. 1 – The Providence Place**, Grafton: 6 – 7:30 pm. Call Barbara at 262-376-4328 to rsvp.

**Nov. 8 – County Administration Building**, room 117, Port Washington: 10 -11:30 am. Call Ruth at 414-702-7246 to rsvp.

**Nov. 14 – Cedarburg City Hall**, Room 1, Cedarburg: 1:30-3 pm. Call Jan at 262-501-6891 to rsvp.

**Nov. 23 – St. John Lutheran Church**, Grafton: 10-11:30 am. Call Barbara at 262-376-4328 to rsvp. (Adult Day Center available for respite)

For information about all the caregiver resources available, please call the ADRC at 284-8120.

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# **SENIOR DINING PICNIC**

## ***Saving The Best For Last***

August 18, 2016 started out a bit on the hot and humid side, but in Ozaukee County we don't worry about the weather! Grafton High School provided a safe haven from any conditions and allowed over 175 seniors from all corners of the county to enjoy music by Steve and Friends, a wonderful picnic lunch provided by Taher Catering, and exciting bingo games called by Jill Casper. Kemps Dairy (Cedarburg) provided the ice cream and plenty of staff to dish it up, which topped off the day just right! Something a bit different this year was the opportunity everyone had to do was to add a bit of "color." Tablecloths with markers gave picnickers the opportunity to leave their "mark" on the day.

An array of door prizes was made available through donations from Aging and Disability Resource Center of Ozaukee County staff and local community businesses. Other door prizes were donated by local organizations and all were enjoyed by those lucky enough to walk away with something special!

Local business that added to the enjoyment of the picnic include ... Port Washington State Bank, Big Apple Bagels, Costco, Wal-Mart, Target, Walgreens, Dairy Queen (Cedarburg), Armbrusters Jewelry, Kemps Dairy, Cedarburg Popcorn, Cousins Subs (Port Washington), China King (Port Washington), Anchor Men's Wear, Broadway Popcorn, Camping World, EVS Saukville, Noodles and Company, Saukville Vet Clinic, Pear and Simple, Twisted Willow, Tomaso's, The Chocolate Factory, Cherry Berry, Rivoli Theatre, Wing It, Like Nu Car Wash, Birchwood Wells, Baltica Tea Room, Vintage Café and City Deli, YMCA Saukville, Maurices, The Patio, Little Caesars, Charcoal Grill and Great Clips (Grafton). In addition to the area businesses, many individuals also went above and beyond to make the day so much fun. Thanks again to everyone who made the day so wonderful.

One thing to remember is that the most important part of the senior dining program is our participants. We want to extend a warm invitation to anyone (60 years and better) to attend our senior dining program at one of the seven dining centers throughout the county. In addition to a delicious noon meal we offer the chance to catch up with old friends, make a new friend or pick up some information that is meant to make your life easier. Our dining center participants typically receive first notice for the opportunity to participate in one of the many prevention programs offered through the department.

Enjoy the fall and winter, but don't forget to keep the 3<sup>rd</sup> Thursday of August free- you won't want to miss the party in August 2017...but next year you will have to do it without me, as after 17 years of what has seemed like a picnic each day, I will be retiring!

I have had an amazing a job for the past 17 years, the best clients, wonderful staff & co-workers and the most amazing volunteers anyone could have asked to work with. It is not without some sadness that I will be leaving, but family-especially as you all know-grandkids await a little extra attention and candy that I will gladly bestow on them at any opportunity!

Remember come and eat at the dining center, we newly crowned seniors need to make sure the services will still be there when we are ready for lunch!

*Mary*

## Explanation of SeniorCare

Medicare requires that all beneficiaries have a Part D drug plan, or something “creditable” - as good as, or better than, what Medicare offers.

For people who don't take any medications, the options are to have a Part D plan (usually choosing the lowest-cost plan), a retiree plan, VA coverage for drugs or Wisconsin Senior Care. Many people, however, don't like paying for something they aren't using.

Wisconsin SeniorCare is a nice alternative for drug coverage. It is open to any Wisconsin resident who is 65 or over. It costs \$30 per YEAR (not per month like Part D plans). There are income guidelines that determine when a person gets their drug benefit (with or without a deductible), but for those who takes no medications, or uses very inexpensive generic medications (think Walmart or Target \$4 drugs), SeniorCare can be a good option.

Because SeniorCare is a State Pharmaceutical Assistance Program, participants have a Special Enrollment Period to use any time they want to switch into a Part D plan—without waiting for the Annual Enrollment Period at the end of the year. This allows people to get a plan that is appropriate for them if they suddenly have a need for medications, or if their current drugs change to something more expensive.

The one-page application is easy to complete and needs to be sent, along with a check for \$30, by mid-month to have coverage on the first day of the following month.

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## **Health Screenings Available**

The Wisconsin Well Woman Program (WWWP) provides preventive health screening services to women with little or no health insurance coverage. It is a screening program, not an insurance program. The program pays for mammograms, clinical breast exams, and pap and pelvic exams.

Covered services are available from participating health care providers at no cost to Well Woman clients. There is no premium, co-payment or deductible. Not all covered services are available from every provider.

Eligibility is open to women who:

- are of age 45 through 64 years (there is limited enrollment for ages 35-44)
- meet income eligibility guidelines
- do not have health insurance, or have health insurance that does not cover routine check-ups and screening, or are unable to pay the deductible or co-payment

To enroll, please call the Washington/Ozaukee Public Health Department at 262.238.8170.

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## Having Trouble Hearing on Your Home Telephone?

Consider using the Telecommunications Equipment Purchase Program (TEPP). TEPP helps people with disabilities buy equipment they need in order to use basic telephone services. TEPP is paid for by the Wisconsin Universal Service Fund (USF) established by the Public Service Commission. Money is collected from Wisconsin telephone service providers to fund the USF.

### **This sounds too good to be true! What's the catch?**

There is NO CATCH. All you do is fill out an application on-line or send in the simple application form.

### **To qualify for TEPP you must:**

- Be a Wisconsin resident.
- Be a person who is deaf, hard of hearing, speech impaired, or mobility or motion impaired.
- Need special equipment to use the telephone in the home or when traveling (like a TTY, amplification, visual alert system, etc.).

There is no age or income limit, but an individual can only get a TEPP voucher once every three years for the same type of disability.

### **How much will TEPP pay?**

The amount depends on your disability. On the application form, you must identify which disability affects your telephone use. You will be mailed a voucher (like a check) for the amount based on your disability category.

### **Below are the voucher amounts for each category of disability:**

Hard of Hearing (HH) \$100 (No co-payment required for HH vouchers)

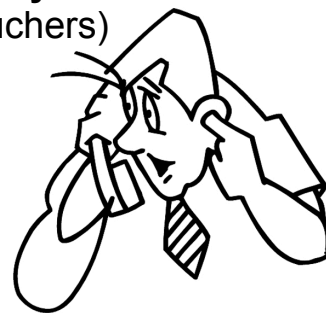
Deaf/Severely HH \$800

Speech Impaired \$1,600

Mobility/Motion Impaired \$1,600

Deaf with Low Vision \$2,500

Deaf and Blind \$7,200



### **How much do I have to pay?**

You pay the first \$100 (except for HH vouchers). The voucher pays the rest, up to the maximum voucher amount. If you buy equipment that costs more than the voucher plus your \$100, you also pay the extra charges. For example, if you are deaf or severely hard-of-hearing, you can get a voucher for \$800. If you buy equipment with a total cost of \$918, you will pay \$118.

### **What if I can't afford the \$100?**

The Telecommunication Assistance Program (TAP) may be able to pay the \$100. TAP is a program of the Office for the Deaf and Hard of Hearing (Department of Health & Family Services). TAP is only for persons who are deaf or severely hard of hearing in a low income household. TAP funds pay the \$100 TEPP co-payment if you qualify.

Continued on Page 5

### **How do I get TAP to pay the \$100?**

The TEPP and TAP application form are combined. For TAP, you must also fill out the household income lines and send a hearing loss certificate. You must add up all income for everyone living in your house. If your total household income meets the TAP income limits, your application will automatically be processed for a TEPP and TAP voucher so your voucher may include the \$100 co-payment.

### **How do I apply or get answers to my questions?**

Go on-line at: <https://tepp.wipfli.com> to fill out an application or click on “TEPP Information” to print an application or find answers to your questions. You can also get an application or ask questions by calling or writing:

### **Public Service Commission**

**P.O. Box 7854**

**Madison, WI 53707-7854**

(608) 231-3305 Voice

(888) 816-3831 Toll Free Voice

(608) 266-3957 Fax

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## **Can't Afford to Pay an Outstanding Medical Bill?**

Recently the ADRC learned about a man who could not afford to pay his entire bill which resulted from a procedure performed at a local hospital. This individual had been sending the hospital \$100 per month towards his outstanding balance. This worked fine for a few months but then the man learned the hospital had sent his case to collections. The man may have been well intended but made one critical mistake. He should have made a formal payment arrangement with the medical provider. Every provider has its own billing policies, but for the most part it is assumed that the bill will be paid in full before the next statement is mailed if an approved payment plan is not made.

If you cannot pay your bill in full, contact the medical provider's billing department as soon as possible to set up an interest-free payment plan. The length of the repayment plan will depend on the total balance that is due. Accounts not protected by a payment plan will continue to age to external collection activity. The collection agency assumes the debt from the provider, but now you will have to pay not only the billed charges, but also interest on these charges.

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## **Free Memory Screen!**

Do you wonder if memory changes you are experiencing are normal for your age? Call (262) 284-8120 and set up an appointment for a free memory screen today and find out!

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## NOW IS THE TIME!

The year 2017 will be a challenging one for the seniors of Port Washington who take advantage of the opportunities offered through the senior center and the senior dining program, as their fate lies outside of their direct control and in the hands of local public officials. But this does not mean that you all can't influence the path this may take.

Public officials in any city/town rarely take advantage of the offerings supported by the local senior center. They are often personally unaware of the advantages that are realized when people come together to maintain friendships and socialize, enjoy a nutritious meal or participate in activities that help maintain their minds and bodies. So the challenge now is to make sure that the public officials do become aware of the benefits that are realized by those who take advantage of their local senior center!

Each person in Ozaukee County who has experienced these benefits should be contacting their local aldermen/alderwomen to express their appreciation that these opportunities exist in their community, and encourage them to make sure that these services/programs remain in place. This should not be limited to seniors in Port Washington-everyone should be concerned that these programs will continue to exist in their community!

Contacting public officials is not a difficult endeavor, you just have to take the time to do it, and that time is now! Contact your local city/town/village office for the phone numbers or address for local alderpersons. The following are phone numbers for the city/town halls in Ozaukee County: All (262)

|                           |          |                           |          |
|---------------------------|----------|---------------------------|----------|
| Port Washington City Hall | 284-5585 | Port Washington Town Hall | 284-5235 |
| Grafton Village Hall      | 375-5300 | Grafton Town Hall         | 377-8500 |
| Cedarburg City Hall       | 375-7600 | Cedarburg Town Hall       | 377-4509 |
| Saukville Village Hall    | 284-9423 | Saukville Town Hall       | 675-9217 |
| Fredonia Village Hall     | 692-9125 | Fredonia Town Hall        | 692-9673 |
| Mequon City Hall          | 242-3100 | Thiensville Village Hall  | 242-3720 |
| Belgium Village Hall      | 285-7931 | Belgium Town Hall         | No #     |

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**AS THE HOLIDAY SEASON APPROACHES, MAY YOUR HOME BE  
FILLED WITH THE LOVE & LAUGHTER OF FAMILY & FRIENDS!**

Happy Holidays from the ADRC Staff

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# Original Medicare Part A Coverage of Inpatient Hospital Stay

*Adapted from: Is My Test, Item, or service covered? Inpatient Hospital Care on Medicare.gov and Medicare and Your Hospital Benefits, CMS Brochure*

Medicare Part A will cover hospital services including semi-private rooms, meals, nursing care, medications that are part of your inpatient treatment, and other hospital services and supplies. You will likely be covered if all of the following criteria are met:

- A doctor certifies by written order that you require 2 or more midnights of medically necessary inpatient hospital care and you are formally admitted by the hospital.
- The kind of care that you require can only be provided in a hospital.
- The hospital's Utilization Review Committee approves your inpatient hospital stay.
- The hospital accepts Medicare.

Examples of things that will not be covered by Medicare Part A include:

- Private duty nursing
- Private room (unless medically necessary.)
- Television and phone in your room (if there is a separate charge for these items.)
- Personal care items.

Your costs in Original Medicare include:

- A deductible of \$1,288 for each benefit period.
- Days 1-60: \$0 Coinsurance for each benefit period.
- Days 61-90: Coinsurance of \$322 per day of each benefit period.
- Days 91 and beyond: Coinsurance of \$644 per each lifetime reserve day after day 90 for each benefit period.
- 20% of all charges approved by Medicare.
- Any charges not approved by Medicare.

A benefit period begins the day you are admitted as an inpatient in a hospital or skilled nursing facility and ends when you haven't had any inpatient hospital care (or skilled care in a skilled nursing facility) for 60 days in a row. You can have more than one hospital stay within the same benefit period. There is a limit on the number of days Medicare will cover in a benefit period, but there is no limit on the number of benefit periods you can have over your lifetime.

**CAUTION: Inpatient vs. Outpatient status.** Staying overnight in a hospital does not necessarily mean that you are actually an "inpatient" for Medicare purposes. This can have serious consequences particularly if you need to go to a Skilled Nursing Facility for care after your hospital stay. Medicare requires an inpatient stay over at least two midnights before they will cover a stay in a skilled nursing facility. Being classified as an outpatient can also affect how Medicare pays for other hospital charges. If you are unsure if you are an inpatient or outpatient, ask your doctor or the hospital staff.

Aging and Disability Resource  
Center of Ozaukee County

121 W. Main Street  
Port Washington, WI 53074

Phone: (262) 284-8120 or  
(262) 238-8120 metro  
Fax: (262) 268-7726 or  
(262) 238-7726 metro  
Toll Free: (866) 537-4261  
E-mail: [adrc@co.ozaukee.wi.us](mailto:adrc@co.ozaukee.wi.us)



ANY CORRECTIONS TO  
NAMES, ADDRESSES,  
NOTIFICATION OF A  
DECEASED RELATIVE STILL  
RECEIVING THIS  
NEWSLETTER, OR TO BE  
ADDED TO OUR EMAIL LIST  
PLEASE CALL  
(262) 284-8120 OR  
(262) 238-8120 METRO

The Aging and Disability Resource Center (ADRC) of Ozaukee County is primarily supported by State and Federal funds. We also rely on donations from the public to help support our services. Due to the current economy, each of these funding sources has decreased in the past several years. If you have received services from the ADRC and are able to make a monetary contribution of any amount, please consider donating to the ADRC. You may also want to consider the ADRC as a recipient of a memorial in honor of a loved one who has passed away. Thank you for your consideration.

## Staff and Committees

### ADRC Board

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Jim Kasum  
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Michelle Pike

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Becky Johnson  
Monica Lewein  
Kathy Schmitz  
Cassie Sierakowski

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Kay Ella Dee (*Disabilities*)

### Dementia Care Specialist

Kathy Glaser

### Aging Services Manager

Mary Ferrell

### Caregiver Specialist

Valeree Lecey

### Dining Center Managers

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Lynn Crevcoure  
Patty Gylland  
Louann Lazzari  
Deb Sheets

### Meal Program Drivers

Ralph DeWall  
Mike Dow  
Jeff Rozek

*"Ozaukee County agrees, in accordance with applicable state and federal law, not to discriminate on the grounds of age, race, religion, color, handicap, sex, physical condition, developmental disability as defined in Wis. Stat. 51.01 (5), sexual orientation or national origin."*