



Facts for Life



Aging Advocates Urge No Changes to SeniorCare

(MADISON, WI) In response to Governor Walker’s 2015-‘17 state budget proposal, the Wisconsin Aging Advocacy Network (WAAN) is calling on state legislators to keep SeniorCare as it is to ensure that the nearly 85,000 SeniorCare enrollees are not hurt by higher costs. Calling the program “well targeted and extremely successful in meeting the needs of very low-income older people,” WAAN asserts that proposed changes would significantly increase the out-of-pocket costs for those who can least afford it.

The Governor’s plan calls for SeniorCare recipients to first enroll in the Medicare Part D prescription drug program. According to Janet Zander, Advocacy and Public Policy Coordinator at the Greater Wisconsin Agency on Aging Resources, the average cost for a Medicare Part D plan in Wisconsin is \$61 per month – significantly higher than SeniorCare’s low enrollment fee. “Requiring SeniorCare enrollees to first purchase Part D insurance would increase their total out-of-pocket costs by an average of \$732 per year,” says Zander. “Low-income seniors can’t afford that kind of financial hit.” Medicare Part D requires seniors to have creditable coverage to avoid penalties and SeniorCare provides that coverage. Under the Governor’s proposal however, Wisconsin seniors who may have been using SeniorCare solely to maintain creditable coverage, would be forced to purchase a Part D plan or face a penalty. Zander also notes that older people and their families like the administrative simplicity of SeniorCare. “The program requires a \$30 annual fee and a \$5 or \$15 co-payment for each prescription with most drugs covered under the Medicaid formula,” says Zander. “The same simplicity does not apply to Medicare Part D which requires extensive research every year to determine the best plan in terms of costs and benefits.”

SeniorCare is very cost-effective for the state with the largest share (61.4%) of program costs coming from rebates from pharmaceutical companies, 20% from federal matching, and 18.6% from Wisconsin General Purpose Revenue (GPR). Any savings in the state portion would result in at least the loss of an equal amount of federal matching dollars and the loss of 100% of the rebate revenues which amounted to \$52.9 million from 2013-2014.

According to Zander, the Joint Committee on Finance rejected a similar proposal in 2011 on a 15-1 bipartisan vote and she is hopeful that this legislature will do the same. “We urge legislators to continue their strong bipartisan support for Wisconsin’s unique, successful, and popular SeniorCare program.”

For more information, Contact WAAN at: (608) 243-5670

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The Importance of Appeal Rights

One important activity of the Benefit Specialist Program is to assist seniors with appealing unfavorable decisions that affect their benefits. Under most benefit programs such as Social Security Disability, SSI, Retirement Benefits, Medicare, Medicaid, and Food Share, you have the right to appeal decisions with which you disagree. There are steps that a person can take if they are denied benefits or are receiving a reduced benefit and believe it is wrong. Instructions on how to appeal can be found on the letters or notices that inform you of changes to your benefits. These appeals are often successful in securing the proper benefit. Your local Benefit Specialist, located at the Aging and Disability Resource Center, may be able to assist you with certain appeals.

It is very important to remember that there are time limits in the appeal process. You must read all decisions and statements thoroughly and note any appeal deadlines. If your appeal is not received by the deadline, you will lose your right to protest the decision. It is also very important to start the appeal process as soon as possible, especially if you want a benefit specialist to assist you. Sometimes it is necessary to order medical records to help make your case. Waiting until the last minute makes it difficult to prepare a convincing argument that can win your case. If you wait too long, a benefit specialist may not have sufficient time to even evaluate your case.

You do not need an attorney for any of the first steps of the appeals process. You can often take those steps yourself, or with the help of a Benefit Specialist. The Benefit Specialist Program may be able to secure or refer you to an attorney for the later stages of appeals, if there is merit to your case.

It is also important to note that it is often possible to keep these benefits while you go through the appeal process if the appeal request is made within a certain, usually short, time frame. This fact makes a quick response even more important. The time frame for keeping benefits during an appeal varies with every program; again it is important to read the notice to determine your rights. However, keep in mind that if you opt to keep your benefits during the appeal process and you lose, you may have to pay back the benefits that you received during that time.

For many benefits, you may be able to request a hearing. Sometimes, you must file other appeals first. Information about what your appeal rights are and how to proceed will be found on notices that you receive about your benefits. After you request a hearing, you will have an opportunity to appear before an administrative law judge and tell your side of the story. An administrative law judge is an independent person who makes an impartial decision based on the evidence presented. In some cases, it is possible to appeal to a higher level, such as a circuit court.

These are general guidelines about appeals. If you have specific questions, please contact Medicare, Social Security, or the local office of your ADRC. If you have been denied benefits and believe the decision was wrong, the Benefit Specialist Program can investigate your case and possibly offer you representation in exercising your appeal rights. And don't forget to pay attention to the appeal deadlines!

Brain Health – Is This Normal?

You check your blood pressure and weight but have you checked your brain health? If not and this may be a concern for you or a loved one, call our office and set up an appointment for a cognitive screen. Screenings take about 20 minutes to complete. If it is difficult for you to travel to our office, a home visit to complete a screen and to discuss the results can be arranged. Call 262-284-8120 to schedule an appointment.

The Memory Café

The Aging and Disability Resource Center hosts a monthly Memory Café at two locations for those individuals living with mild cognitive impairment (MCI), early stage Alzheimer's or other dementia. If you are experiencing early memory loss, this is a great opportunity for you! Bring your spouse, significant other, adult child, or friend who supports you. Research tells us that the most proactive and positive things that people can do to address memory loss and cognitive changes are to be socially engaged and physically active. A memory café offers the opportunity to be with others having fun socializing and making new friends. Please call Kathy Glaser, ADRC Dementia Care Specialist, at 262-284-8120 or email her at kglaser@co.ozaukee.wi.us for more information.

Riveredge Nature Center
(in the barn building)
4458 County Road Y, Saukville
**First Wednesday of each month
from 2:30-4:00 p.m.
(April 1, May 6, June 3)**

The Flipside Café and Grill
(in the private dining room)
2074 Washington St, Grafton
**3rd Thursday of the month from 2-3:30
(April 16, May 21, June 18)**

ADRC to Offer Aging in Stride Series Starting in April

As we age we all need to think about the following issues:

Where do I want to live and what do I want to do as I age?

How do I envision the rest of my life?

How do I stay healthy and active?

When should I no longer drive?

How do I find help for myself or my loved one in our home and how much will it cost?

What other housing options are available for me?

What legal issues do I need to be aware of?

What about Medicare, Medicaid, and Long Term Care Insurance?

If you have thought or wondered about any of the above (or even if you haven't) please join us for a seven week series of educational programs on these topics and many more. Those attending will receive a copy of the book "Aging in Stride" that contains a lot of good information and thought provoking exercise.

This program is being offered by the Ozaukee County Aging and Disability Resource Center. The series will be held on Wednesday afternoons from April 8-May 20 from 1:00-3:30PM at the Ozaukee County Fairgrounds Pavilion building. Each weekly session will feature an expert speaker or speakers on the field of aging, legal issues, finances, scams, etc.

Mark your calendars now and call the Aging Services Department at 284-8120 or 238-8120 to reserve your place.

Space is limited so only registered participants will be accepted. You won't want to miss this series. We promise you a lot of information and exciting speakers!!

We All Need People

“People, who need people, are the luckiest...” There is probably more truth to that line from a popular 60’s song than we realized as we listened to Barbara Streisand belt it out.

Everyone needs to be needed, especially as we grow older. As we age friends can truly be lifesavers. Sharing with friends helps multiply the joys and divide the sorrows.

Studies indicate that individuals with strong social supports have fewer colds, lower blood pressure and lower heart rates than their counterparts who have not maintained those connections.

Further studies found that older adults who maintained strong connections to friends and family live two and a half years longer than people who spend most of their time alone.



Large extended families that were often available for support are fewer. The number of single-person households continues to grow. Children have often moved far away from parents due to job relocations. Staying connected to remaining family, friends and social activities has never been more important!

Email and video-chatting has allowed many of us the ability to stay connect to those we love, even when they are hundreds of miles away. As a grandparent, I receive a great deal of joy every Saturday when the bell chimes and I see that someone wants to “facetime” (video chat). I drop everything for those brief few minutes when I get to experience that connection.

We should all be aware of various ways we can stay connected to our world. Taking part in activities at a senior center, rec department or local faith community allows us the opportunity to share our skills. These are all great ways to connect with friends, communities, and keep us socially fit!

Friendship, love and support are critical lifelines that we can all hold on to when we ourselves need it or we can extend to someone who might be struggling.

This spring, as the snow melts and those first few buds pop through, make it a point to get out and reconnect with friends. Come and enjoy lunch at a senior dining center. We always have space at a table where you can sit and talk over a cup of coffee. Make time to strengthen your lifeline, heaven knows we all can use a strong lifeline to help us through the tough times!

To make a reservation at one of our seven senior dining program locations, call 284-8120 or 238-8120. The dining centers offer many opportunities to come together to renew a friendship or to make a new friend.

And lastly, the ADRC is also making final plans for our wellness programs that will be held this spring and summer. Stepping On, Falls Prevention (in late April) and Living Well a Healthy Life with Diabetes in June. Call the ADRC at 284-8120 or 238-8120 for more details.



Farmer’s Market

Don’t forget about the Senior Farmers Market Program. Call the ADRC at 284-2120 or 283-8120 after May 15th for more details.

Caregivers – There’s Help for You

A new year just began a few months ago but for caregivers, their new year may look the same as it did in 2014. The problems and frustrations of years past continue to create stress and tension and new issues may even have heightened those feelings. Is there any help available for those who find themselves in this role?

The Aging and Disability Resource Center provides educational classes for caregivers a number of times during the year. A new session of Taking Care of You: Powerful Tools for the Caregivers will begin on April 2nd. Notice the words in that title –“Taking Care of You”, “Powerful” and “Tools”. Yes, this course will provide you with many techniques and practical tips on how to manage your role as a caregiver. The classes will be held at St. John Lutheran Church, 1193 Lakefield Rd, in Grafton. Your loved one may qualify for free respite care while you take the course. Classes run from 1:30 PM to 4:00 PM for six consecutive Thursday afternoons, ending on May 7th. Throughout the course, discussion will take place on how to control stress, communicate more efficiently with family members and medical professionals, how to handle emotions (especially anger and guilt), as well as ways to help one relax. Participants gather support from others while actually learning different strategies that may help them in challenging situations they find themselves in. The course comes with a book that participants can keep for reference after the course is over. Registration is currently taking place. If you are interested or have additional questions, please call Jan or Cathy B. at 262-284-8120.

The Caregiver Coalition is also providing caregivers with an outlet to assist them on their caregiving journey by offering monthly Caregiver Coffee Breaks. The coffee break time is an informal setting where caregivers come together to chat over coffee, tea, and cookies. Currently there are three coffee sessions being held, two of these take place in the morning and one in the evening. Call Barbara at 262-376-4328 or the ADRC at 262-284-8120 for specific days and locations.

Lastly, once again this year the Aging and Disability Resource Center along with the Alzheimer’s Association and the Caregiver Coalition will be presenting “The Caregiver Journey” (formerly called the Journey series). This year’s emphasis will be addressing a caregiver’s journey from receiving the diagnosis of a loved one’s medical condition through to the end of that person’s life. It will take place at the Grafton Police Department on Wednesday, April 29th, Tuesday, June 2nd, Wednesday, July 15th, Wednesday, August 26th, and Wednesday, September 30th. The time will be 1:00 PM to 3:00 PM. Interested folks can attend all the sessions or just pick and choose which work into their schedule. Look for flyers on this series around town in the next month, or call our office.

13th Annual Senior Conference 2015

Save the date! Tuesday, June 16th and plan to attending the 13th annual Ozaukee County Senior Conference. The conference is held at Grafton High School and is a fun day for all. The committee is busy finalizing a wonderful roster of speakers on a variety of topics including; container gardening, traveling, health issues, style and an art class.

The committee is especially pleased to announce that sportscaster Wayne Larrivee, the “voice of the Packers,” will be the keynote speaker this year. He will entertain the crowd with stories, history and his experience with the team.

Registration information will be available in late April at various community locations. No registration information will be available before that time.

Enjoy spring and we look forward to seeing you at the conference in June!

How to Prevent Identity Theft

The Wisconsin Office of Privacy Protection (OPP) provides information to consumers about preventing identity theft. They can also assist people who are victims of identity theft. A variety of information is available at the website of the Wisconsin Department of Agriculture, Trade, and Consumer Protection (privacy.wi.gov). Some tips are summarized here:

Guard all identifying information carefully. This includes your name, date of birth, Social Security number, Medicare number, email addresses, financial account numbers and any PINs or passwords. OPP recommends that people limit the kinds of documents that they carry with them. Do not put your birth certificate, passport, or Social Security card in your purse or wallet unless you have a specific need for them.

Buy a shredder and shred all documents that contain important information when you no longer need them. This includes bank and doctor's statements, Medicare notices, and credit card offers. Credit card offers and even inserts from magazines and catalogs you receive may contain enough identifying information to pose a risk of identity theft. Shred these instead of putting them in the garbage.

NEVER give out identifying information over the phone. Your credit card company already knows your account number; they will not call and ask for that information. The same is true for Social Security and Medicare; they will not call and ask you for your Social Security number. If someone phones you claiming to be your credit card company, ask for their name and then call the number on your credit card and find out whether someone from there has tried to contact you.

Keep a list of your credit cards and bank account numbers, as well as phone numbers to reach these companies. But remember to keep this information in a safe place.

Finally, OPP recommends that you frequently check your bank and credit card statements for unauthorized withdrawals or charges. Contact the bank or credit card company immediately if you discover fraudulent items. Also be sure to check your credit report annually. You can receive a credit report free once per year. The three main credit reporting agencies are Equifax, Experian, and TransUnion. You can call for your free credit report at 1-877-322-8228.

If you feel you are a victim of identity theft, contact OPP at 1-800-422-7128. They will give you advice about what to do if your identity has been compromised. For example, they will tell you to call the police and report the theft to the credit reporting agencies, to your bank and to your credit card companies. You can request that a fraud alert or security freeze be placed on your credit report account.

Memory Care Connections

Is your family struggling to figure out how to meet the needs of a parent with Alzheimer's or memory loss? Do your children provide you lots of advice on how to care for your spouse but not offer the specific assistance that would be helpful? Is your or your parent's health failing while caring for a spouse or parent with dementia?

Memory Care Connections is an opportunity for our Dementia Care Specialist to meet with you and those you identify as your support system of children and friends, to develop a plan to keep your loved one at home. This program has proved effective around the country in improving caregiver's well-being and aiding in keeping people in their own home longer. Contact Kathy Glaser for more information at 262-284-8120.

Phone Scammers Claiming to be from the IRS

Recently people in our area have reported a particularly aggressive phone scam involving callers who report they are from the IRS. Potential victims are threatened with arrest, having their utilities shut off, or having their driver's licenses revoked. Callers are frequently insulting or hostile, apparently to scare their potential victims.

Potential victims may be told they are entitled to big refunds, or that they owe money that must be paid immediately to the IRS. When unsuccessful the first time, sometimes phone scammers call back trying a new strategy.

Other characteristics of this scam include:

- Scammers use fake names and IRS badge numbers. They generally use common names and surnames to identify themselves.
- Scammers may be able to recite the last four digits of a victim's Social Security number.
- Scammers spoof the IRS toll-free number on caller ID to make it appear that it's the IRS calling.
- Scammers sometimes send bogus IRS emails to some victims to support their bogus calls.
- Victims hear background noise of other calls being conducted to mimic a call site.
- After threatening victims with jail time or driver's license revocation, scammers hang up and others soon call back pretending to be from the local police or DMV, and the caller ID supports their claim.

If you get a phone call from someone claiming to be from the IRS, here's what you should do:

- If you know you owe taxes or you think you might owe taxes, call the IRS at 1-800-829-1040. The IRS employees at that line can help you with a payment issue, if there really is such an issue.
- If you know you don't owe taxes or have no reason to think that you owe any taxes (for example, you've never received a bill or the caller made some bogus threats as described above), then call and report the incident to the Treasury Inspector General for Tax Administration at 1-800-366-4484.
- You can file a complaint using the FTC Complaint Assistant; choose "Other" and then "Imposter Scams." If the complaint involves someone impersonating the IRS, include the words "IRS Telephone Scam" in the notes.

The IRS encourages taxpayers to be vigilant against phone and email scams that use the IRS as a lure. The IRS does not initiate contact with taxpayers by telephone or by email to request personal or financial information. This includes any type of electronic communication, such as text messages and social media channels. The IRS also does not ask for PINs, passwords or similar confidential access information for credit card, bank or other financial accounts. Recipients should not open any attachments or click on any links contained in the message. Instead, forward the e-mail to phishing@irs.gov.

Medication Spring Cleaning

Take a minute today and pull out all prescription medication bottles from your medication cabinet. Did you find some (or many) you are no longer taking? Drop them off at your local police department or the sheriff's department in the OzMed Drop box.



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



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

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Meal Program Drivers

Ralph DeWall
Lee Johnson
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