



OCTOBER 2025

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Prescription Drug Take Back Day is October 25, 2025

By the Greater Wisconsin Agency on Aging Resources Legal Services Team

What do you do when you no longer need medication, or it expires before it's used up? Improper disposal of medication, or not disposing of it at all can be harmful for your loved ones and for the environment. Fortunately, it's easy to participate in Drug Take Back Day. All you need to do is drop your unused medications in a bin at a collection site. You can find a map of collection sites here: <https://www.dhs.wisconsin.gov/opioids/drug-take-back-day.htm>.

The following items will be accepted at collection sites, including:

- Capsules, Creams, Inhalers, Non-aerosol sprays, Ointments, Patches, Pills, Vials

Pet medications will also be accepted. Please note that liquids must be in their original container. In addition, vape pens will be accepted if the batteries have been removed. Similarly, other e-cigarette devices will be accepted if the batteries are removed.

The following items will not be accepted:

- Aerosol cans
- Anything containing blood or a bodily fluid
- Household hazardous waste (paint, pesticides, oil, gas)
- Illegal drugs
- Iodine-containing medications
- Mercury thermometers
- Personal care products (shampoo, soap, lotion, sunscreen, etc.)
- Sharps or syringes
- Vape pens or e-cigarette devices with a built-in battery that cannot be removed.

If you plan to store unused medication for a drug collection event, you can minimize the risk of accidental poisoning, overdose, or illegal use by storing medication out of reach of children or in a locked cabinet. If you have narcotics or other controlled substances, contact your local police department to find out if they will accept them. Some police

departments accept non-controlled substances, too. You can also find a permanent drug drop box here: <https://www.dhs.wisconsin.gov/opioids/permanent-drug-drop-boxes.htm>.

Alternatively, some medication may be reused or donated. Wisconsin allows certain pharmacies to take back unit doses

of medication for cancer and chronic diseases. This medication will be redistributed through the Wisconsin Drug Repository. For more information about the Wisconsin Drug Repository, please see: <https://www.dhs.wisconsin.gov/guide/cancer-drugrepo.htm>. Please note that most charities will not accept unexpired medication from households. If you see an opportunity to donate medication, be very cautious and research the program well.

If you have no other options, do not flush and do not burn your unused medication. Instead, put them in the trash. When there is a risk of accidental poisoning, overdose, or illegal use, it is better to throw out unused medications than to keep them in your home. When you throw out unused medication, you should remove all labels that identify the medication or provide personal information about you, including prescription information that someone could try to refill. In addition, you should consider dissolving the medication in a small amount of water, grinding up pills, or mixing the medication with coffee grounds or kitty litter. You can also put the medication into another container to better hide it in your trash.



Staff Spotlight: Steph

Hello, my name is Stephanie Rasmussen, and I am the Disability Benefit Specialist for the ADRC of Chippewa County. I started this position in 2022 on my favorite holiday (Halloween)! My husband and I live in the Valley with our amazing fur babies; a Jack Russell Terroir named Mylo, and a tortoiseshell (tortie) cat named Nova.



The role of the Disability Benefit Specialist is to be an advocate for those ages 17.5-59 specifically when it comes to understanding their benefits and/or with any benefit related issues they may be having. I understand that navigating Social Security disability, Medicare, and Medicaid can be very complex and am happy to help you understand the programs and benefits more or solve a problem you may be facing. Some of the common problems I can help you with are applying for and/or appealing Social Security, appealing your Social Security overpayment, comparing your Medicare options, and completing a benefit check-up or review. I can help Chippewa County residents determine the benefits they are eligible for and explain and/or assist with any necessary paperwork too! There is no charge for Disability Benefit Specialist Services.

Visit our website at www.chippewacountywi.gov/adrc and click on the “Disability Benefits” page for more information about what a Disability Benefit Specialist can help with.

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.

Visit out our website at seniorreviewnewspapers.com for a FREE email subscription!

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!*

- | | | |
|---|---|--|
| <ul style="list-style-type: none">• ADRC Manager – Sarah Zielke• Administrative Assistants – Renee Price, Carmen Olson, Karen Herbison• Benefit Specialist Assistant – Breanna Schemenauer• Dementia Care Specialist – Carla Berscheit | <ul style="list-style-type: none">• Disability Benefit Specialist – Stephanie Rasmussen• Elder Benefit Specialist – Michelle Fellom• Nutrition & Transportation Programs Supervisor – Kayla Colbenson• Nutrition Program Assistant – Jason Kolano, Jen Buckley | <ul style="list-style-type: none">• Nutrition Site Aides – Sue Barnum, Linda Felmlee, Cindy Sarazen, Ann Mueller, Cindy Irish, Vicky Steinmetz• Options Counselors – Kasha White, Sarah Hedlund, Erika Stevens, Jessica Gibson, Libby Leinenkugel |
|---|---|--|

Aging and 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.

Witchery in America

By Ken Anderson, themayberryguru@gmail.com

"Ebum, shoobum, shoobum, shoobum". To most people who read these words, they mean nothing. But to fans of the Andy Griffith Show, they are very familiar. Sheriff Andy Taylor spoke these words to the Darling family after using Opie's invisible ink to sign a marriage agreement between Opie and the Darling baby. When Brisco Darling heard these words, he said there was witchery, and Andy said there was just a little on his mother's side.

We are in October, and with Halloween approaching, we will see many witch images, witch costumes, and even animated witches. Witches have always been a popular and fun costume for children and adults at Halloween. There was nothing sinister about them at all.

However, witchcraft and witches were not fun topics in early America. During the 1600s, women were often accused of being witches. There was even a test. The people of that day believed that if the accused were a witch, they would float on the surface of the water, and if they were innocent, they would sink. The accused would be thrown into a body of water with a rope tied around them, allowing them to be pulled to safety if they sank and were innocent.

Another strange belief among Christians in the 1600s was the use of



a three-tined fork. When these new forks were introduced in the 1600s, they were associated with the devil and his pitchfork. Eating with a fork was condemned by the church, so meals were eaten with spoons and one's fingers and never with forks, as they were considered to be "a tool of the devil."

Another old practice used to ward off evil was apotropaic magic. One example of this was the practice of buying "witch bottles". Bottles would be filled with sharp, rusty objects such as nails or razor blades. The bottles would then be buried beneath hearths and doorways to ward off the evil spirits. Horse skulls, dried cats, and shoes would also be buried to drive

away the evil spirits of one's daily life.

Witchcraft in modern America refers primarily to the growing Pagan and Wiccan spiritual paths, which blend nature worship, mysticism, and magic for self-empowerment and spiritual development. People engaged in "modern witchcraft" are primarily seeking an alternative to traditional religions and practices. It is considered a "spiritual path" that often incorporates crystals into its practices.

So, if you come across any witches around Halloween, be assured that they are probably just normal people out having a little fun.

Review us on Google



Got a minute?

Help guide someone to the care and support they need.

Your review truly matters.



Scan the code or search "ADRC of Chippewa County"

Stay Healthy This Fall!

As the cooler months approach, it's important to protect yourself from respiratory illnesses like the flu, COVID-19, and RSV. Vaccines can help keep you safe and feeling well.



The Chippewa County Department of Public Health is offering flu and COVID-19 vaccines for the 2025–2026 season. We want to make it easy for you to get protected:

Upcoming Vaccine Clinics:

- **Walk-in Thursdays:** 9:00–11:00 AM, October 2 through November 20
- **Special Clinics:**
 - October 8, 4:30–6:00 PM
 - October 15, 7:00–8:30 AM
- **Home Visits** available upon request for those unable to visit a clinic

Call us today at 715-726-7900 to schedule an appointment or to ask any questions about vaccines. Our friendly staff is here to help you stay safe this season. Most insurances are accepted, including Medicare and Medicaid

Phone: 715-726-7900

Address: 711 N. Bridge Street, Room 121,
Chippewa Falls, WI 54729

Wisconsin SMP

September 2025

SCAM SPOTLIGHT



FREE MONEY



Free money scams happen when you are offered money, a car, cruise tickets, or any other “free” prize that you didn’t sign up to receive. BUT, there is always a catch! To receive the money, you must first pay taxes on it. To get the car, there is a delivery fee. These scams work because they make people feel special, like winners. Oftentimes, the scammers will target vulnerable people with limited income which makes “free money” even more attractive, even if there is a fee.

Publisher’s Clearing House: Publisher’s Clearing House is a legitimate sweepstakes company that offers cash prizes to lucky winners, but scammers are taking advantage of the popularity of this sweepstakes. Scammers will impersonate Publisher’s Clearing House, offering large cash prizes, but before you can accept the cash the scammers will request personal information or even money! The real Publisher’s Clearing House will NOT contact you before giving you your prize, and they will never ask for money or personal information in return.



Medicare Refund Scam

Scammers will contact beneficiaries claiming that you did not use all your Medicare benefits last year and now you are due for a refund. They will claim that Medicare is sending \$100s to cover the unused benefits, but you need to verify your Medicare number and provide them with bank information to do the deposit. Medicare does NOT offer money back and they will never call asking for your Medicare number or bank information.



Wisconsin Senior Medicare Patrol has a toll-free hotline to report any Medicare fraud. Call 888-818-2611 to report fraudulent activity. For more information, please call or go to www.smpwi.org

This project was supported, in part, by grant number 90MPPG0102, from the U.S. Administration for Community Living, Department of Health and Human Services, Washington, D.C. 20201



Caregivers Falls Prevention

Home Safety

Did you know that most falls happen at home? After a long day of caring for others, it is important that you ensure your home is set up for safety. There are many things that you can do to make your home safer and more accessible to prevent falls. Some things you will want to do to improve safety at home are:

- reduce clutter
- improve lighting
- watch for pets underfoot

In addition, many of our homes and apartments have throw or scatter rugs or mats. Throw rugs are a very common fall hazard and should be used with care. Throw rugs often bunch up, which can cause you to lose your balance and fall. If you need a rug or mat in your home, you can reduce your risk by making sure the mat doesn't have corners or edges that are turned up.

The best mats to have in your house or apartment are heavy-backed rubber bottoms so that the mat can stay in place. Studies show that falls due to throw rugs can cause severe injury, it is best to reduce your risk by getting rid of throw rugs.





<https://fallsfreewi.org>

What is SeniorCare?

SeniorCare is a prescription drug assistance program for Wisconsin residents who are 65 years of age or older and meet the enrollment requirements. Wisconsin’s SeniorCare prescription drug assistance program is considered “creditable coverage.” This means SeniorCare meets or exceeds the standard Medicare Part D plan, and you will not have a penalty if you choose SeniorCare instead of drug coverage through Medicare.

Is there an enrollment fee? When can I sign up?

Everyone who enrolls in SeniorCare must pay an enrollment fee. The enrollment fee is \$30 per person enrolled in the program. There is no monthly premium with this program and you can sign up any time of year for 12 months of coverage.

Who can enroll in SeniorCare?

To enroll in SeniorCare you must be:

- A Wisconsin resident
- U.S. citizen or have qualifying immigrant status
- 65 years of age or older.

Your projected 12-month income determines your level of coverage in SeniorCare and how much SeniorCare will cover. See the table below for out-of-pocket expenses and benefits for each level of participation. The limits update each February.

2025	Individual	Couple	Deductible	Drug Copay
Level 1	\$25,040	\$33,840	\$0	After deductible is met: \$5 generic \$15 brand
Level 2A	\$31,300	\$42,300	\$500	
Level 2B	\$37,560	\$50,760	\$850	
Level 3	\$37,561+	\$50,761+	\$850 (must also spend down)	

Some other things to know about SeniorCare

SeniorCare is a program administered by the State of Wisconsin. Because of this, SeniorCare will not work at pharmacies outside of Wisconsin. SeniorCare covers vaccines such as the Shingrix Shingles vaccine if you receive the vaccine at a pharmacy. (Keep in mind that the flu, COVID and pneumonia vaccine are covered by Medicare Part B). Lastly, if you received a bill for your drugs during a hospital stay you would not be able to receive reimbursement from SeniorCare for these drug costs.

Who might benefit from SeniorCare?

Deciding what type of coverage is best for you depends on a number of factors including your income, the medications you take and risk tolerance. Each person’s situation is different and what works well for one person may not be the same for the next. To find out if SeniorCare would be a good option for you contact:

- SeniorCare Customer Service Hotline 800-657-2038
- Prescription Drug Helpline 855-677-2783
- Elder Benefits Specialist at the Aging and Disability Resource Center of Chippewa County 715-726-7777



DIABETES & BRAIN HEALTH

wiha
Wisconsin Institute
for Healthy Aging

Diabetes is very common—about 1 in 10 people in the U.S. have it, and 1 in 3 have prediabetes. If you have diabetes or prediabetes, you probably know how important it is to eat healthy, stay active, and see your health care team regularly.

But did you know diabetes can also affect your brain? Diabetes can damage blood vessels, including those in your brain. This damage can lead to memory problems, called vascular dementia, and may increase the risk of Alzheimer's disease. The good news is, the healthy choices you make every day can help protect your brain as well as your body!

Healthy Eating

What and when you eat affects both your blood sugar and your brain. Follow your health care team's advice by:

- Eating regular meals and snacks
- Watching portion sizes
- Choosing high-fiber foods like fruits, veggies, and whole grains
- Avoiding sweets and refined grains
- Eating lean meats, fish, and low-fat dairy
- Using healthy oils like olive or canola oil

Physical Activity & Weight Loss

If you have type 2 diabetes and are overweight, losing even 5% of your body weight can improve your blood sugar and heart health. Exercise helps blood flow to your brain, boosts memory, and encourages brain cell growth. Try to be active for 30 minutes a day or 150 minutes a week. Always check with your health care team before starting new exercise or diet plans.

<https://wihealthyaging.org/brain>



wiha
Wisconsin Institute
for Healthy Aging

Medication and Blood Sugar Monitoring

Take your medications and insulin exactly as your doctor tells you. Diet and exercise help, but don't replace your medicine. Your doctor will guide you on when and how to check your blood sugar using a glucose meter or a continuous glucose monitor. Keep track of your numbers and share them with your health care team.

Smoking and Alcohol

Smoking and drinking alcohol can make diabetes worse and harm your brain. Smoking damages cells and makes insulin less effective. People who smoke may need higher insulin doses and could have faster memory loss. Drinking too much alcohol can harm your liver and brain. Try to drink in moderation or not at all for better brain and body health.

Get Support from WIHA

The Wisconsin Institute for Healthy Aging (WIHA) offers programs to help you stay healthy and active. Whether you want to manage diabetes, prevent falls, or get support as a caregiver, WIHA has options for you. Learn more at wihealthyaging.org.

For more brain health information, visit: [Wisconsin Dementia Resources](#).

<https://wihealthyaging.org/brain>

Veteran Benefit Information and News

Benefits for anyone who has a service-connected rating of 10-20%

Health Care & Prescriptions

- Cost of health care:
 - You can receive free VA health care for any condition that is service-connected.
 - For non-service-connected conditions, you may still get care through VA but copays may apply.
- Prescription medications:
 - Medications prescribed for service-connected conditions are free.
 - For non-service-connected issues, there may be a small copay



Travel Allowance

- Veterans rated 10% or higher qualify for travel reimbursement (mileage or special transport) for scheduled appointments:
 - To a VA medical center or clinic, or
 - To a VA-authorized community provider.
- Covers mileage (current VA mileage reimbursement rate applies), tolls, and parking if applicable.

Waiver of VA Home Loan Funding Fee

- Normally, Veterans using a VA Home Loan must pay a funding fee (often several thousand dollars).
- With any service-connected rating (even 10%), this fee is waived entirely, which can save you \$5,000–\$15,000+ depending on loan size.

Federal Employment Preference

- 10-point Veteran preference gives you an edge when applying for most federal jobs.
- It means:
 - You get 10 extra points added to your application score.
 - Helps you stand out in competitive hiring.

Vocational Rehabilitation & Employment (VR&E)

- Available if you have:
 - A service-connected disability rating of at least 10%, and
 - A serious employment handicap (your disability impacts your ability to prepare for, obtain, or keep employment).
- Benefits include:
 - Career counseling
 - Training and education support
 - Job placement assistance
 - Sometimes even college tuition coverage

Base Access (Commissary & Exchange)

- With your VA Health ID Card (VHIC) showing "Service Connected," you may:
 - Shop at military commissaries (groceries)
 - Shop at base exchanges (retail stores)
 - Use MWR facilities (gyms, golf, recreation centers)
 - Also includes online access to commissary/exchange shopping.

Burial Benefits

- Veterans with any service-connected disability rating (including 10–20%) qualify for:
 - A burial allowance (helps cover funeral costs).
 - A plot or interment allowance if not buried in a national cemetery.
 - Free headstone, marker, or medallion.
 - Burial flag and Presidential Memorial Certificate.
 - Burial in a VA national cemetery at no cost.

If you have any questions please reach out to the Veterans Service Office.
715-726-7990, veterans@chippewacountywi.gov.



OCTOBER DEMENTIA SUPPORT

FOR MORE INFORMATION AND PROGRAM FLYERS, CHECK OUT THE ADRC
CALENDAR EVENTS AT WWW.CHIPPEWACOUNTYWI.GOV/ADRC
AND CLICK ON "DEMENTIA SPECIALIST"

MEMORY CAFÉ CORNELL/LAKE HOLCOMBE COFFEE • SOCIALIZATION • COMMUNITY

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

Who: Individuals with early to moderate stage
dementia and their care partners and friends
When: 4th Tuesday of the Month
Time: 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

2025 Dates: Oct 28 | Nov 18* | Dec 16*

* November and December will meet the 3rd Tuesday of the month.

DEMENTIA P.A.C.T. Positive & Assertive Caregiver Training

JOIN USE FOR FREE QUARTERLY TRAININGS TO INCREASE
YOUR SKILLS AS A CAREGIVER.

ALL TRAININGS WILL BE HELD AT
ASPIRUS STANLEY HOSPITAL FROM 10 - 11:30AM

- **HOW TO SPEAK DEMENTIA - NOVEMBER 11**
Learn tips and strategies to improve communication and
decrease frustration

Join Carla Berscheit and Hannah Quicker, Dementia Care
Specialists to gain knowledge, understanding and resources.
Attend one or all of the trainings. Registration is required.
715-644-6153 | Diane.Finn@aspirus.org

BRAIN HEALTH CHECK-UP

Contact the ADRC to schedule a free
15 minute Memory Screen.

715-726-7777

DEMENTIA SUPPORT GROUPS

Supporting caregivers of those living with dementia

Colfax

-Grapevine Senior Center | 121 Main Street Colfax
-First Wednesday of the month | 1:00 - 2:30pm

Menomonie

-Menomonie Senior Center | 1412 Sixth Street E
-Fourth Monday of the month | 10:30 - noon

Chippewa Falls

-Central Lutheran Church | 28 East Columbia Street
-Second Thursday of the month | 1:00 - 2:30pm

For more information, call the ADRC at 715-726-7777

VIRTUAL DEMENTIA SUPPORT GROUPS

Join us for support, encouragement & resources

For Caregivers of someone living with dementia:

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

Monday DISH - 1st Monday of the month 7-8pm
Contact Carla at cberscheit@chippewacountywi.gov

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

Evening Conversations - 2nd Thursday of the month 7-8pm
Contact Teresa at teresa.gander@vernoncounty.org

Minds & Voices - 2nd Wednesday of the month, 10:30-11:30am
Contact Rob at 920-386-4308 or rgriesel@co.dodge.wi.us

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

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

Third Wednesday - Third Wed. of the month 6:30-7:30 pm
Contact Tricia at tricia.rotering@co.trempealeau.wi.us

For those living with MCI or early stage dementia

Conversations - 1st & 3rd Wed. of the month, 10:30am - noon
Contact Rob at 920-386-4308 or rgriesel@co.dodge.wi.us

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 or www.alz.org

Dementia Website:



Find more
Brain Health
information
& upcoming
events!

Facebook Dementia
Group:



What is Sundowning?



*Submitted by Carla Berscheit,
Dementia Care Specialist*

Sundowning is a common symptom of dementia. It usually occurs late afternoon or early evening. It is estimated that 30-60% of people living with dementia will have sundowning symptoms. The symptoms can include: agitation, emotional outbursts, restlessness, paranoia, wandering and rummaging. Although we do not truly understand why this happens, there are some theories:

1. As the day wears on, they wear out. They are exhausted from making sense of a confusing world all day
2. Late afternoon may have been a typical shift in activities in earlier years, such as driving home from work and starting supper.
3. It can also be part of unused energy if the person with dementia takes a lot of naps during the day and does not have meaningful activities as part of their daily routine.

4. They may be in pain or hungry and may not be able to find the words to express it to you.
5. Their medications may wear off in the late afternoon.

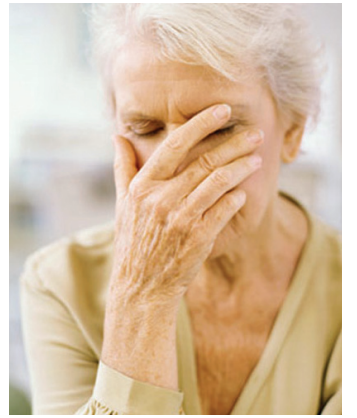
The additional challenge of sundowning is that the caregiver is often tired at this time of day too. So, their ability to help their person living with dementia may be limited too.

So, now that you know more about Sundowning. Here are some strategies to try to reduce the symptoms of sundowning:

1. Limit sugar and caffeine as they are already revved up!
2. Look for triggers, is there something disturbing on TV? Are they over-stimulated?
3. Close the blinds, reflections on the windows can be confusing.
4. Limit daytime naps to 30 minutes, once a day.

5. Encourage good sleep. By limiting daytime naps and including meaningful activities and exercise into their day, also consider creating a consistent sleep routine and restful environment.

If you would like to talk about more strategies related to your caregiving situation, contact Carla Berscheit, Dementia Care Specialist at 715-944-8091.



9 Stress Management Tips



Research has shown that chronic stress can have long-term effects on the brain, so managing stress is an important factor in overall brain health. When experiencing stress, the brain releases cortisol, a hormone that increases sugars in the blood and increases metabolism, partly through stimulating insulin release in the blood. If stress levels remain high for an extended period, the brain is exposed to too much cortisol, resulting in increased anxiety and blood pressure, increased risk for vascular disease, weight gain, depression, and sleep disruptions. It's essential to find effective ways to manage and relieve stress. Below are some tips to help you reduce stress and support brain health:

1 Practice Mindfulness and Meditation: One of the best ways of managing stress is by practicing mindfulness. Practicing mindfulness a few minutes a day can help improve your overall mood, boost focus levels, reduce stress and anxiety, and improve overall brain function. The Healthy Minds Program App offers meditation training and is available for free.

2 Exercise Regularly: Physical activity releases endorphins, which are natural stress relievers. Scan the QR code for exercise ideas, like the Get Movin' and Men in Motion fitness classes.

3 Get Quality Sleep: Sleeping is one of the most important things you do in your day. Develop a sleep routine and aim for 7-9 hours of sleep per night. Scan the QR code for more sleep tips.

4 Social Connections: Interactions with friends and family can help reduce stress and improve your overall well-being. Laughter releases endorphins and reduces stress hormones.

5 Hobbies: Doing things you enjoy, like listening to music, creating art or gardening, can be a great way to de-stress and promote relaxation.

6 Limit Caffeine and Alcohol: Excessive caffeine and alcohol intake can contribute to stress and disrupt sleep patterns.

7 Healthy Diet: Eat a well-balanced diet rich in fruits, vegetables, whole grains, lean proteins, and healthy fats. Omega-3 fatty acids found in fish, flaxseed, and walnuts are particularly beneficial for brain health and can help reduce stress. Scan the QR code to learn more about the MIND diet for healthy brain aging.

8 Cognitive Challenges: Engaging in puzzles, reading, learning a new skill, or playing brain-training games can help boost cognitive function and reduce stress.

9 Seek Professional Help: If stress becomes overwhelming and begins interfering with your daily life, consider seeking care from a mental health professional. They can provide effective coping strategies and support to manage stress and improve your overall well-being.

Loneliness, depression, anxiety, and suicidal thoughts are issues that many people face. If you or someone you care about may be at risk, call or text 988 for help.

Visit
adrc.wisc.edu/stress-management
for links to resources or scan the QR code.



Finding the right combination of these strategies that work for you might take some time; what works to relieve stress can vary from person to person. Be patient and kind to yourself throughout the process.

FREE MOVIE

with FREE popcorn, pizza, and water

Over 7 million Americans have dementia and that includes 1.4 million with Lewy Body Dementia (LBD), a common but lesser-known dementia. Increasing awareness of LBD is essential to improve diagnosis and treatment options.

GOOD DOCS

RESERVATION REQUIRED

call 715-568-2384

WEDNESDAY
OCTOBER 15TH
3:30 PM
RESERVATION REQUIRED

GE Bleskacek Family Memorial
Bloomer Public Library
Jump into reading

FACING THE WIND
A film about love, life, and dementia

Watch Trailer

GOOD DOCS

RESERVATION REQUIRED

call 715-723-1146

MONDAY
OCTOBER 6TH
1:30 PM
RESERVATION REQUIRED

THURSDAY
OCTOBER 9TH
6:00 PM
RESERVATION REQUIRED

CHIPPewa FALLS PUBLIC LIBRARY
It's All Yours

FACING THE WIND
A film about love, life, and dementia

Watch Trailer

Chippewa Falls Public Library
105 W Central St

★ NUTRITION ★



White Chicken Chili

50 servings 1 cup chili

INGREDIENTS

- 6.5 lb raw boneless, skinless chicken breast or 5 lb cooked chicken
- 5 c diced onion
- ½ c olive oil
- ¼ c minced garlic
- 5½ qt low-sodium chicken broth
- 44 oz mild canned green chiles
- 3 T ground cumin
- 1 T smoked paprika
- 1 T dried oregano
- 1 T ground coriander
- 3 lb low fat cream cheese
- 8 c frozen sweet corn
- 190 oz low-sodium canned cannellini beans

DIRECTIONS

1. Wash hands with soap and water.
2. Place chicken in single layer on baking pan. Bake at 450 degrees until reaches internal cooking temperature of 165 degrees, about 15-20 minutes. Once cooled, shred or dice in bite size pieces.
3. Heat oil in a pot over medium-high heat. Add onion & saute for 4 minutes. Add garlic & saute until fragrant, about 1 minute.
4. Add broth, green chilies, cumin, paprika, oregano, coriander and season with pepper to taste. Bring to a boil, reduce heat to medium-low and simmer 15 minutes.
5. Drain & rinse beans. Transfer 1/3 of the beans (~7c per 50 servings) into a food processor with a small amount of broth from soup (~1.5c per 50 srvg). Puree until smooth.
6. Add cream cheese, corn, whole beans and pureed beans to soup. Stir well. Simmer 5-10 minutes longer.



2025 Area Senior and WIC Farmers Market Nutrition Program (FMNP) Locations



Chippewa County

Location	Address	Months	Days	Hours
Chippewa Main Street www.chippewafallsmainst.org/farmers-market.html	12 S Bridge St Riverfront Park Chippewa Falls	June 12 – Oct 16	Thursday	Noon - 6:00 pm
Klinger's Farm (EBT) https://klingerfarmmarket.com	12756 132nd St	Year round	Daily	9am - 6pm
Connells Family Orchard (EBT) Berries, apples, squashes, plums www.facebook.com/connellsfamilyorchard	19372 Hwy OO Chippewa Falls	July 10 – October 31 Check Facebook page for specific hrs & updates	Daily	9am - 5pm
Bushel and a Peck (EBT) bushelandapeckmarket.com	18444 County Hwy OO Chippewa Falls	August 23 – October 31	Daily	9am - 6pm
Chippewa Valley Farmers Market – Festival Foods	1109 Chippewa Crossing Blvd Chippewa Falls	June 19 – October 23	Thursdays	11am – 5pm
Cadott Farmers Market (EBT) www.cadottfarmersmarket.com	Riverview Park, Park Place Rd, Cadott	June 14 – Sept 27	Saturday	9am – noon
Grumpy Grampas Fruit Farm Blueberries, apples, strawberries	28727 295 th St. Holcombe	June 15 – Oct 15	Daily	9am - 5pm

Eau Claire County

Location	Address	Months	Days	Hours
Avenue Orchard https://aveappleorchard.com	6700 US Hwy 53	September 2 - October 31	Daily	9am - 6pm
Lake Street Farmers Market https://tinyurl.com/mpsbx3k	Outside Entrance C12E at corner of Lake St & 2 nd Ave.	June 3 - September 30	Tuesday	11:30am – 2:30pm
Chippewa Valley Farmers Market - Festival Foods www.facebook.com/chippewavalleymarket/	3007 Mall Drive	June 16 – October 27	Monday	11am - 5pm
Chippewa Valley Farmers Market - Festival Foods	2717 Birch St.	June 1 - October 28	Tuesday Sunday	11am - 5pm 8am - 2pm
Chippewa Valley Farmers Market - Festival Foods	2615 N. Clairemont Ave	June 14 - October 29	Wednesday Saturday	11am - 5pm 8am - 2pm
McIlquham Orchard www.facebook.com/mcilquhamorchard	3235 E Hamilton St	Strawberries Mid June-Early/mid July	Daily	10:30 am – 4pm or until sold out
Strawberries, apples		Apples Sept – Oct	2 days/week	
Eau Claire Downtown Farmers Market (EBT, MM) www.ecdowntownfarmersmarket.com	300 Riverfront Terrace	May 3 – October 30	Wednesday & Saturday Thursday	7:30am - 1pm Noon - 5pm

Pick Your Own Options in Surrounding Counties

(Call or visit website or Facebook page first before visiting as days/time may vary according to availability.)

Location	Address	Months	Days	Hours
Blueberry Ridge Orchard 715-287-3366 www.facebook.com/blueberryridgeorchard	E2795 Hageness Rd., Eleva, WI	July 1 – Oct 31	Saturday & Sunday Friday	7am - 5pm 8am – 2pm
Blueberries, plums, apples				
McIlquham near Foster 715-533-3563 www.facebook.com/mcilquhamorchard	S13247 Finch Dr, Osseo, WI	Strawberries Mid June-Early/mid July Apples Sept – Oct	Daily Sat & Sun	6am – noon 10am – 5pm
Check Facebook for more info				



Use your phone camera to view the most up to date map and details of all FMNP approved farmers markets and farm stand locations in Wisconsin.



= farm stand (yellow)



= farmers market (blue)

EBT = These markets allow you to use your FoodShare card to purchase tokens to use at the farmers market
MM = Market Match Use your FoodShare card to double your token purchase (\$1 purchase = \$2 in tokens)

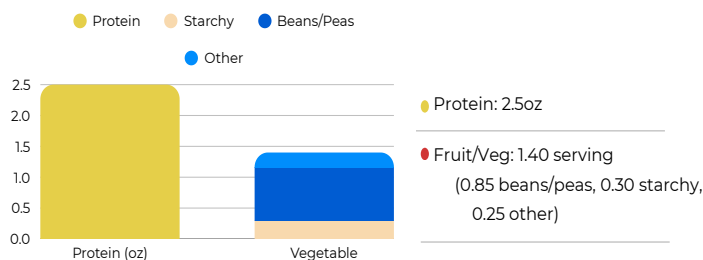
Highlighted Markets and those with an asterisk (*) are not approved to take FMNP checks at the time of publication. Scan the QR code or visit www.dhs.wisconsin.gov/wic/fmnp/index.htm to view an updated map of all approved FMNP locations in Wisconsin.

White Chicken Chili

Hearty and flavorful chicken chili, perfect for warming up on a cool day.

Source:
allrecipes.com - Tested in Home Kitchen

Meal Pattern



Nutrition Facts

servings per container	1 cup (366g)
Serving size	1 cup (366g)
Amount per serving	
Calories	280
% Daily Value*	
Total Fat 8g	10%
Saturated Fat 3.5g	18%
Trans Fat 0g	
Cholesterol 60mg	20%
Sodium 360mg	16%
Total Carbohydrate 30g	11%
Dietary Fiber 8g	29%
Total Sugars 4g	
Includes 0g Added Sugars	0%
Protein 22g	
Vitamin D 0.1mcg	0%
Calcium 120mg	10%
Iron 1.9mg	10%
Potassium 720mg	15%



Menu Idea

White Chicken Chili
Side Salad with Cheese (1/2 oz)
Fruit/Fruit Dessert
Dinner roll/Bread/Crackers



Testing:

- Quantity Accurate



Feedback:

- Complete Survey: bit.ly/Recipe-Feedback OR
- Email Kimberly Gould at KimberlyGouldRD@gmail.com



Health Benefits of Squash

Squash is a food staple in the fall season and is not only delicious but healthy! It is one of the most versatile types of produce and although it is usually steamed or roasted, the name actually derives from a Native American term meaning “eaten raw or uncooked”. This is because there are many types of squash (such as zucchini) that can be eaten without cooking. But whether eaten raw or cooked, the flesh and seeds are full of nutrition.



There are many varieties of squash and each has a slightly different nutritional profile, however, they all share some basic health benefits. Squash is a good source of vitamins A, C, and B; along with being high in antioxidants and rich in such minerals as potassium, manganese and magnesium. They also contain a good amount of water and fiber which helps to hydrate as well as being good for the gut.

The vitamin C and beta-carotene in squash may help to slow or reduce vision loss and macular degeneration as well as help to prevent cataracts.

Some varieties of squash are particularly high in vitamin B6 which, having a deficiency in may put individuals at a higher risk of developing mental health issues such as depression.

Squash also contains a precursor to Vitamin A called Beta-carotene that plays a role in protecting the skin from sun exposure which then can lead to improved skin appearance.

When served raw, one cup of cubed butternut squash continues the following nutrients:

- Calories: 63
- Protein: 1 gram
- Fat: Less than 1 gram
- Carbohydrates: 16 grams
- Fiber: 3 grams
- Sugars: 3 grams

Looking for ways to include squash to your diet? Here are a few suggestions:

1. Combine squash, vegetable broth, canned tomatoes, beans, etc to create a vegan chili.
2. Make spaghetti squash noodles as a healthy substitute for spaghetti.
3. Use squash as a pizza topping.
4. Clean and roast seeds from any squash to enjoy as a healthy snack.
5. Slice and sauté in a pan with onions, tomatoes, garlic, salt and pepper.

OCTOBER RECIPE:

Parmesan Baked Yellow Squash

Ingredients:

- 2 medium sized yellow squash
- Garlic salt and ground black pepper, to taste
- ½ cup freshly grated Parmesan cheese

Directions:

- Place oven rack in center position. Preheat oven to 425 degrees. Line a baking sheet with parchment paper.
- Wash and dry squash and cut into ¼ inch thick slices. Arrange on prepared pan with little to no space between them. Sprinkle with garlic salt and black pepper. Spread a thin layer of Parmesan on each slice.
- Bake for 15-20 minutes or until light golden brown. Serve immediately.



Chippewa Valley Theatre Guild

PERFORMANCE ANXIETY THEATRE
PRESENTS *Waiting Room*
 Written and directed by local playwright Reid Sollberger, the story revolves around a group of people in an Eau Claire hospital waiting room and their experiences of love, loss and faith.
7:30PM, OCTOBER 3-4 1:30PM, OCTOBER 5
GRAND THEATRE TICKETS AT THE DOOR: \$20

TWO GRIFFINS THEATRE
PRESENTS *Jekyll/Hyde*
 The classic horror tale as you've never seen it before. TGT's provocative adaptation of *Jekyll/Hyde* weaves a lurid mindscape amidst not one, but two nightmares that twist the darkness further than can possibly be imagined.
7:30PM, OCTOBER 17-18 1:30PM, OCTOBER 19
GRAND THEATRE TICKETS AT THE DOOR: \$20

CVTG PRESENTS *Crimes of the Heart*
 The Magrath sisters are having a really bad day. Meg's career is a wreck, Lenny is celebrating her birthday alone and Babe has just been accused of shooting her husband. Equal parts heartache and hilarity, this Pulitzer Prize winning play celebrates the importance of family.
7:30PM, NOVEMBER 6-8, 13-15 1:30PM, NOVEMBER 9 & 16
GRAND THEATRE TICKETS: \$28 CVTG.ORG OR 715-832-7529

ADRC Health Promotion Workshops

Healthy Living with Diabetes (Toolkit/Telephone support)

Designed for adults of all ages who have type 2 diabetes, pre-diabetes, or who live with someone who does. Learn how to manage the condition through 14 self-management tools. Self-paced study with group support. Topics include healthy eating: food label reading, meal planning, relaxation techniques, fitness for exercise and fun, problem-solving, stress and depression management, short-term goal setting, communicating with friends, family, and your medical team. Meets weekly for 6 weeks, plus optional class with a Certified Diabetes Specialist for optimum support.

-Mondays, 1:00 - 3:00 pm / October 27 - December 1, 2025
-Session 1 Kickoff: Lake Street Methodist Church, 337 Lake St, Eau Claire

StrongBodies Information Session

for new participants (virtual and phone conference)

Strength training is especially important as we age. Being physically active and socially connected are both essential for health and well-being. The StrongBodies program provides a safe environment for older adults to improve strength and balance with a fun group of peers. Learn more in this free orientation and sign up for classes starting in January 2025.

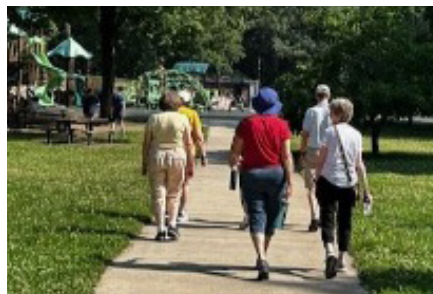
-Thursday, 10:00 - 11:15 a.m./ December 5, 2024

REGISTER at least one week prior: Call the ADRC at 715-839-4735 or go to www.adrc-events.org.

Congratulations

to the Walk With Ease participants in the July - August 2025 workshop!

There were nine participants in the outdoor program. Thank you to volunteer facilitators Mike Bruning and Nancy Watkins for leading classes at beautiful Carson Park. A winter indoor session will be offered in February 2026.



COVID-19 Vaccine Still Recommended by DHS

The Wisconsin Department of Health Services (DHS) continues to recommend the COVID-19 vaccine for everyone 6 months and older. A new statewide medical order makes it easier to get the vaccine—most people can now get it at pharmacies without a prescription.



Health experts, including pediatricians, family doctors, and women's health specialists, all agree that the vaccine is a safe and effective way to protect yourself and your family this fall. If you'd like the vaccine, check with your local pharmacy for availability.

Get Healthy with Eat Smart, Move More, Weigh Less Online



ADRC of CHIPPEWA COUNTY
IS OFFERING A NEW WELLNESS INITIATIVE

NEW SERIES BEGINS SOON.

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.



For registration code, please contact
Sarah Zielke at (715) 726-7777
or adrc@chippewacountywi.gov



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



Join us for the StrongBodies Program!

StrongBodies has been shown to increase strength, muscle mass, and bone density. Classes are held twice weekly and include progressive resistance training, balance training, and flexibility exercises.

For more information, call 715-726-7777

Virtual StrongBodies - Fall Series

Dates: October 7 - December 18, 2025

Time: Tuesdays and Thursdays, 9:00 - 10:15 am

Deadline to register: Friday, October 31st

Offered virtually via Zoom

How to Sign Up: Call 715-726-7777



An EEO/AA employer, University of Wisconsin-Madison Division of Extension provides equal opportunities in employment and programming, including Title VI, Title IX, the Americans with Disabilities Act (ADA) and Section 504 of the Rehabilitation Act requirements.

Blind Fishin Buddy

A great recreational opportunity that Compass IL strives to support and engage with consumers is fishing. In celebration of our 25th annual event in our 26 years as a Fishing Has No Boundaries Chapter. To support these activities, we would like to spotlight the Blind Fishin Buddy.

This device was created by a man named Al. He has been an avid fisherman his entire life. His family has taken annual fishing trips to Canada for over a decade. It has given him more memories than he can count. A trip that his family looks forward to yearly.



Shortly after retirement, he began to lose his eyesight due to health issues. Al still made it out on the water and was dedicated to this way of life he loved. As his vision worsened, he had to begin to rely on others to simply put a hook on his line. This became frustrating to lose independence.

The Blind Fishin Buddy started as an idea and soon became a family project. Originally, they were trying to develop something to help fishermen who could not see. They then realized that this can help literally everyone who wants to fish.

The Blind Fishin Buddy is a tool that should be essential to everyone's tackle box. It is designed to put a lure, hook, or other fishing equipment on your line. Whether you have difficulty seeing or shake a little, this product will give you back the confidence to do it for yourself.

The Blind Fishin Buddy can be purchased directly from their website, <https://blindfishinbuddy.com>, for \$34.99. Additional color and size hook guides can be purchased for \$1.99.

Compass IL offers the opportunity for individuals to borrow or try out items mentioned in our articles before making a purchase.

To learn more about this assistive device or other devices that can improve your independence, please contact Compass IL at 715-233-1070 or 800-228-3287. Our services are provided free of charge. However, we do not directly fund the purchase of assistive technology. Through the WisTech Assistive Technology Program, Compass IL provides a variety of services, including information on alternative financing options like WisLoan, Telework, and TEPP, upon request.

Caregiving Documentary



A new PBS documentary on family caregiving, executive produced by actor and caregiver Bradley Cooper, is now available for streaming. Caregiving explores the real stories, struggles, and strength of America's caregivers. With over 53 million Americans providing unpaid care, this powerful film sheds light on a growing crisis and the need for change. Watch on PBS, the PBS App, YouTube & online. Scan the QR code or enter link below for more information: <https://wellbeings.org/collection/caregiving/>



The Aging and Disability Resource Center Presents

FREE: Power of Attorney (POA)



Why everyone 18 and older should have a POA

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

Attend a FREE event where knowledgeable staff from Chippewa County DHS will provide unbiased information on the POA for Health Care and POA for Finance.

Please plan to attend the entire presentation. No registration required.

Remaining 2025 dates:

- Tuesday, October 14
o 9:00 am – 10:30 am
- Tuesday, December 9
o 3:00 pm – 4:30 pm

Chippewa County Courthouse
Conference Room 003 – Lower Level

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



Human Services

CORNELL
HEALTH SERVICES

The right choice

- 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

MEDICARE OPEN

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.

Why It's Important Not to Skip Comparing Plans

Companies can (and do) change their coverage, prices, premiums, deductibles, copays, network pharmacies, and network providers. Just because you were happy with your plan this year, doesn't necessarily mean it will be the same for the next year – Additionally, just because a plan works well for your friend, doesn't mean it will work best for you. It's important to find the best plan that fits your individual needs. Most people will be "locked in" the plan for the entire calendar year.

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

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.

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.

Important Note from Our ADRC

The ADRC has limited availability 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.

While our office welcomes walk-ins, in some cases, we can't meet with you or answer your questions right away. This is especially true for your Medicare and other benefits-related concerns. During the annual Medicare open enrollment period, which is Oct 15 – Dec 7, the Elder Benefit Specialist is unable to meet with walk-ins for anything other than benefit-related emergencies/time sensitive issues. If you need to meet with the Elder Benefit Specialist, please call the ADRC at 715-726-7777.

As a reminder, we offer monthly Medicare and You classes. These presentations answer a lot of the questions you may have about your Medicare coverage choices. We always ask that people attend our class before reaching out for an appointment, and this is especially true during Open Enrollment.

For people who will be new to Medicare on March 1st or after, please attend our Medicare and You class and then reach out after Dec 7th for individual assistance (if needed).

Marketplace Insurance Plans

The Marketplace Open Enrollment period overlaps with Medicare's and is from November 1st – Jan 15th. These plans are typically for people who do not receive insurance through work and aren't eligible for Medicare or Medicaid. For help with Marketplace insurance, call Covering WI (608) 261-1455 www.coveringwi.org or Family Health Center 715-221-5700.

ENROLLMENT GUIDE

Important Resources for Wisconsin Medicare Beneficiaries

- ❖ Benefit Specialists at local Aging and Disability Resource Centers (ADRCs) in every county offer benefits counseling. The Chippewa County ADRC phone number is 715-726-7777. During Medicare Annual Open Enrollment (Oct 15-Dec 7) there is limited availability due to high demand and only 1 Benefit Specialist to help each age group (over or under 60). There's over 16,000 people in Chippewa County on Medicare.
- ❖ Contact Medicare directly by calling (800-633-4227) or visit <https://www.medicare.gov/>.
- ❖ The Medigap Helpline (800-242-1060) is a toll-free helpline operated by the Wisconsin Board on Aging and Long-Term Care that provides counseling for all Wisconsin Medicare beneficiaries on Medicare, Medicare supplement insurance, employer-based health insurance, Medicare Advantage plans, long term care insurance and related topics.
- ❖ The Wisconsin Medigap Part D and Prescription Drug Helpline (855-677-2783) is a toll-free helpline that answers questions from Wisconsin residents about Medicare Part D and other prescription drug coverage options.
- ❖ Office for the Deaf and Hard of Hearing (video phone: 262-347-3045) provides outreach and individual counseling in American Sign Language.
- ❖ Wisconsin Judicare, Inc. (800-472-1638) provides outreach and benefits counseling to Native American Medicare beneficiaries.
- ❖ The Wisconsin Senior Medicare Patrol (888-818-2611) has a toll-free helpline for Medicare beneficiaries and their families to call to report suspected Medicare fraud, errors, and abuse.

Mark your calendar for the important dates below:

SEPTEMBER

Read your mail. In September, your current Medicare Prescription Drug Plan or Medicare Advantage Plan will send an Annual Notice of Change (ANOC). It will include plan changes in coverage, benefits, costs and service areas for the upcoming year. This ANOC would also inform you if the plan is not going to be offered for the following year.

Medicare Supplements or Medigap Policies are not affected by Medicare's Open Enrollment Period, but you can drop your Medigap policy and enroll into an Advantage Plan during Open Enrollment. Before doing so, we advise attending our Medicare and You class.

OCTOBER 15 - DECEMBER 7

For most people, this is the only time of year you can change your coverage. The only way to find out if you can save money is to review and compare plan options! See options below on how to compare plans.

Comparing Plans

You or another person you trust can:

- Visit our website for information and resources including a step by step guide on how to compare plans yourself Medicare | Chippewa County, Wi (chippewacountywi.gov)
- Call 1-800-MEDICARE (1-800-633-4227) between October 15 and December 7 -- Open 24 hours a day, 7 days a week, during Open Enrollment.
- If you don't have access to a computer or a family or friend that does, you can call a benefits specialist at the ADRC of Chippewa County at 715-726-7777. Limited availability to assist due to high demand.

If you do not elect different coverage during Open Enrollment, the plan you have will continue in the new year.

If you decide to change plans for the following year, you need to enroll in the new plan by December 7. It is not necessary to contact your current plan to inform them of the change; you will automatically be disenrolled from your old plan. Be sure to save your confirmation number into the new plan. You should start to receive mail and an ID card from the new plan by mid-December.

JANUARY 1

If you enrolled in a new plan during Open Enrollment the change will be effective January 1.



CONGRESSMAN
TOM TIFFANY
SERVING THE 7TH DISTRICT OF WISCONSIN

WE ARE HERE TO HELP

- Receive a timely response about your Social Security or Medicare benefits
- Get help with a passport or IRS refunds
- Obtain military records
- Get information on VA claims
- And more!

Contact my office today at (715) 298-9344!

Premium and Co-pay Help from Medicare

It's important to check your Medicare plan to make sure you have the best possible match to your needs. But did you know there are special programs in Medicare that can help you with premiums and copays? Eligibility is based on income and assets.

“Extra Help” may help reduce your drug premium, drug plan deductible and medication co-pays. Those who qualify for Medicaid or a Medicare Savings Program (see below) automatically will receive the Extra Help benefit. To apply for just the Extra Help benefit, call the local Social Security Office for more information or to apply. 1-866-815-2924. The limits are updated in February.

	Single	Married
Monthly Income	\$ 1,956.26	\$ 2,643.75
Assets <i>(assets do not include your home or 1 vehicle)</i>	\$ 16,100 +1,500 burial	\$32,130 +3,000 burial

“Medicare Savings Programs” (MSP) help cover the costs of the Medicare Part B premium (\$185 per month in 2025 for most people). Depending on your income and assets, you may qualify. Even if you are slightly over the limits listed below, call Great Rivers Consortium at 1-888-283-0012 to apply. If you qualify for an MSP, you automatically qualify for Extra Help.

	Single	Married
Monthly Income	\$ 1,760.63	\$ 2,379.38
Assets <i>(assets do not include your home or 1 vehicle)</i>	\$9,660	\$ 14,470

Create an Account for a Personalized Experience When You Shop for a Medicare Plan

When you visit Medicare.gov and create an account, you can:

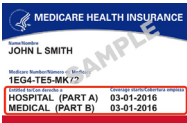
- Build a better drug list. We'll make suggestions based on prescriptions you filled within the last 12 months.
- Update your drug list any time.
- Compare benefits and costs in your current plan to other plans available in your area.
- See costs based on any help you get.

Create your new account

If you want access to personalized information and features, you'll need to create an account. Visit **Medicare.gov** and select "Log in."

Have the following information ready (for yourself or the person you're helping):

1. Medicare Number – You can find this on your red, white, and blue Medicare card. If you're new to Medicare and don't have your Medicare card yet, you can get your Medicare Number by logging into your Social Security account at **socialsecurity.gov/myaccount**.
2. Last name
3. Date of birth
4. Current address with ZIP code or city
5. Part A or Part B coverage start date as shown on your Medicare card



Once you add this information and select "Next," you can create a username and password and use your new Medicare account. You can write your username and password hint below. Just remember to keep this sheet in a safe place to protect your privacy.

My username:	My password:
--------------	--------------

Forgot your username or password?

If you have an account, but forgot the username or password, you'll need this information:

1. Medicare Number
2. Last name
3. Date of birth



CMS Product No. 12064
September 2021

Why It's Important Not to Skip Comparing Plans

Ways to compare and change your plan 24/7:



Call 1-800-MEDICARE
(1-800-633-4227)
Or contact plans directly



Go online to Medicare's
Plan Finder tool

www.Medicare.gov/plan-compare.

Companies can (and do) change their coverage, prices, premiums, deductibles, copays, network pharmacies, and network providers. Just because you were happy with your plan this year, doesn't necessarily mean it will be the same for the next year – Additionally, just because a plan works well for your friend, doesn't mean it will work best for you. It's important to find the best plan that fits your individual needs. Most people will be “locked in” the plan for the entire calendar year.

How to Compare Plans: If you're comparing coverage yourself (or with the help of a trusted family or friend), you can do it online at www.medicare.gov or by calling 1-800-Medicare (1-800-633-4227). See the next pages for self-help instructions for both methods.

Important Note: After you find a plan that you're interested in, we HIGHLY encourage you to call the plan directly to confirm the information is accurate before you enroll with the plan, which you can do in the same phone call. Unfortunately, the online PlanFinder, and the information that 1-800-Medicare agents have, is subject to errors so it's always best to confirm directly with the plan itself when making such an important decision.

Keep Track of Deadlines – Put on Your Calendar

- October 15 - Open Enrollment starts
- December 7 - Open Enrollment ends / last day to make a switch
- January 1 - The plan you choose will go into effect

Know Where to Turn for Help: If you end up needing additional help after trying on your own, here's some other Helplines:

- Medicare1-800-633-4227 (open 24/7)
- Medigap Helpline1-800-242-1060
- Part D Helpline1-855-677-2783
- ADRC of Chippewa County1-715-726-7777 (limited availability)

The Aging and Disability Resource Center of Chippewa County Presents

Medicare & You Classes



Free 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.

This is open to anyone new to Medicare, currently on Medicare, caregivers, families and community partners.

Registration Required (3 ways)

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

Various locations offered throughout Chippewa County, including *Virtual. See our website for the full schedule.

Upcoming this month

10-14-2025, 1-3pm.Chippewa Public Library
10-28-2025, 5-7pm....Chippewa Courthouse



Follow the ADRC of Chippewa County on Facebook

2025

Are You Ready?

Medicare's Open Enrollment Period is Right Around the Corner

The Senior Medicare Patrol Newsletter

It is almost that time of year again, when the airwaves are full of Medicare commercials touting that the insurance coverage you have right now isn't good enough, and that you're missing out on all sorts of benefits that you are entitled to. You're probably familiar with these advertisements: they often feature a celebrity, a well-known figure that you can "trust." The commercials are a reminder that Medicare's Open Enrollment Period, which is October 15 – December 7, 2025, is right around the corner. This is the time of year that Medicare health and drug plans can make changes each year – things like cost, coverage, and what providers and pharmacies are in their networks. The October 15 – December 7 period is also when people with Medicare can change their Medicare health plans and prescription drug coverage for the following year to better meet their needs.

Television commercials will try to entice you with additional benefits or make you feel like you are missing out. These ads can be confusing and can use potentially misleading marketing tactics. Mailings will have messages of urgency, telling you that you need to respond within 5-7 business days to make sure all benefits are available to you.

BE CAREFUL! If it sounds too good to be true, it probably is. Decisions don't need to be made quickly. You have until December 7, 2025, to make changes to your Medicare coverage that will take effect on January 1, 2026.



Before you change plans, or sign up for Medicare when you're eligible, it's important to do some fact-finding to make sure that you understand what benefits and plans are available to you where you live. You want to have accurate and necessary information to make coverage choices that best meet your needs.

Here are a few important things to know before you make the decision to call the number on the TV screen or respond to a flyer you received in the mail:

- While the commercials and mailings use the word Medicare, and perhaps the red, white, and blue colors and images of a Medicare card, the telephone numbers that are displayed on these commercials are NOT Medicare, but rather a licensed insurance agent or broker. The fine print on the bottom of the TV screen or mailing, which is almost impossible to read, states that these plans are not affiliated with any government program or agency.
- The benefits that are mentioned (eyeglasses, hearing aids, rides to appointments, etc.) are benefits that MAY be offered with certain Medicare Advantage plans. Medicare Advantage plans vary greatly from state to state, and even county to county, so it is important to do your homework. In some cases, there are additional costs associated with these benefits or eligibility guidelines that must be met to qualify. It is not a "one size fits all" type of option.

What's the bottom line? By responding to the TV commercials or mailers, you may end up with a Medicare Advantage plan that is not available in your area, does not include your preferred health care provider, or has costs that you were not anticipating. And since the new plan doesn't go into effect until January 1, 2026, you may not find out these things until it's too late.

So, what can you do to make sure that you understand all your options?

Do your homework and become an informed consumer. Make sure that you understand the differences between Medicare Part A, B, C, and D and other plans available such as Medigap. Yes, it can be complicated, but there are available resources across the state of Wisconsin that provide unbiased information, at no cost to you.

Medicare's Open Enrollment Period

CONSIDERATIONS WHEN CHOOSING A NEW PLAN

Questions to ask before choosing a Medicare Advantage Plan:

- 1 How much are the premiums, deductible, and coinsurance/copay amounts?
- 2 What is the annual maximum out-of-pocket cost for the plan?

- 1 What service area does the plan cover?
- 2 Are my doctors and hospitals in the plan's network?
- 3 Does the plan cover additional benefits not covered by Original Medicare?

- 1 What is the star rating?
- 2 What are the rules I must follow to access health care services and my drugs?
- 3 Will this plan affect any additional coverage I may have?

Questions before choosing a Part D drug plan:

- 1 Does the plan cover all the medications I take?
- 2 Does the plan have restrictions on my drugs? (i.e. step therapy, prior authorization, or quantity limits)

Prior authorization requires approval from your Part D plan before it will cover the drug. **Step therapy** requires you to try a cheaper drug before your plan covers the more expensive one. **Quantity limits** cap how much of a drug you can get per prescription fill.

- 1 How much will I pay for monthly premiums and the annual deductible?
- 2 How much will I pay at the pharmacy (copay/coinsurance) for each drug I take?

- 1 Is my pharmacy in the plans' preferred network?
- 2 Can I fill my prescription by mail order?
- 3 What is the plan's star rating?

Remember, the Medicare Prescription Payment Plan can spread your Part D out-of-pocket costs throughout the year. With this plan, you'll receive a monthly bill from your Part D plan and pay \$0 at the pharmacy. While it doesn't reduce your overall costs, it can help manage expenses, especially for those with high drug costs early in the year. To enroll, contact your Part D plan.

Call your SHIP for help comparing your Medicare coverage options.
shiphelp.org | 877.839.2675

You can use Medicare's Plan Finder tool for a list of Medicare Advantage and Part D plans, including covered drugs and estimated costs at [Medicare.gov/plan-compare](https://www.Medicare.gov/plan-compare) or 1-800-Medicare

This flyer is supported by the Administration for Community Living (ACL), U.S. Department of Health and Human Services (HHS) as part of a financial assistance award totaling \$2534,081 with 100 percent funding by ACL/HHS. The contents are those of the author(s) and do not necessarily represent the official views of, nor an endorsement, by ACL/HHS, or the U.S. Government.

Reminder: Spend Your Farmers Market Vouchers by October 31!

The application period is now closed, but if you received **Senior Farmers Market vouchers**, you can still **use them through October 31**. Let's make sure every dollar goes to supporting local Wisconsin farmers—this funding was set aside for them, so let's put it to good use!



Good to know:

- Vouchers can be used outside of your county, too.
- Look for the yellow vendor sign at farm stands and markets to know who accepts vouchers.
- A list of local farmers market hours and locations is included in this newsletter!

Even if you're not in need of fresh produce right now, you can still make the most of your vouchers:

- **Prep and freeze** fruits and veggies for use later.
- Try new recipes or ways to add more fruits and vegetables to your meals.
- Need inspiration? Visit www.eatfresh.org or www.myplate.gov for healthy ideas.

Quick & Easy Produce Tips

Make it easy to grab and go:

- Keep fruit on the counter to remind you to eat it.
- Choose easy-to-eat options like baby carrots, cherry tomatoes, or pears.
- Stock your freezer with ready-to-use veggies for soups or casseroles.

Sneak more veggies into meals:

- Add cooked veggies to omelets, pasta, or even mac & cheese.
- Stir-fry veggies with your favorite protein.
- Dip broccoli or cucumber in hummus or ranch.
- Top sandwiches with sliced tomato, cucumbers, or lettuce.
- Mix in colorful veggies like corn or sweet peppers into salads.

Easy Fruit Smoothie Recipe

1 cup frozen fruit + 1 cup milk

Blend until smooth

Add peanut butter or oats for extra nutrition!

How to Microwave Veggies:

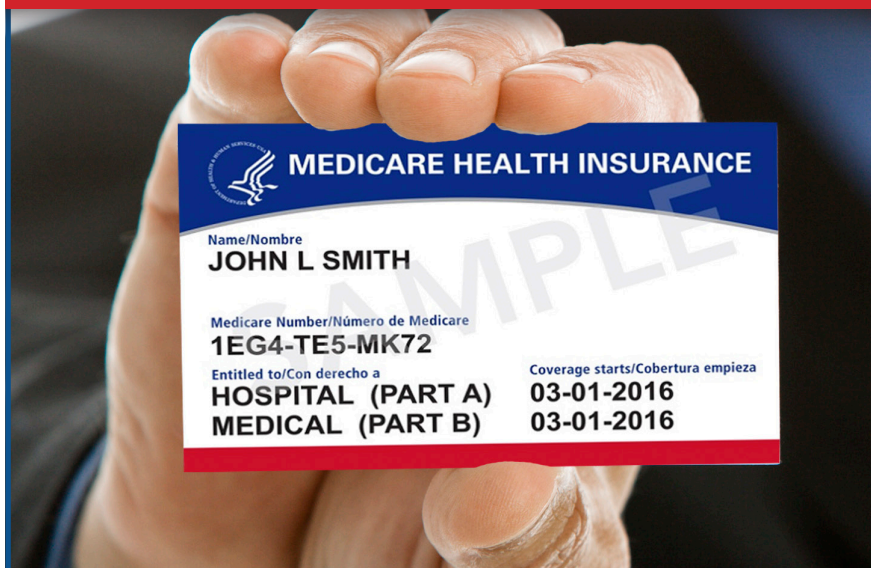
1. Wash and chop fresh or use frozen vegetables.
2. Place in a microwave-safe bowl with 2 Tbsp water (no water for leafy greens).
3. Cover loosely with a paper towel or wrap.
4. Microwave 3–5 minutes; check doneness with a fork.
5. Let sit carefully to finish steaming—watch out for hot steam!

Thank you for a fantastic season!

Want updates on next year's program? Sign up for our e-newsletter: www.jotform.com/ADRC_adrc/newsletter

This institution is an equal opportunity provider.

NO NEW MEDICARE CARD



Have you been told you need a new Medicare card?

STOP! It's a scam

Here's the truth

- Medicare is NOT issuing plastic cards
- You do NOT need to 'update' your Medicare Card
- Medicare will NEVER call or text you asking for your Medicare number

Protect Yourself

- Never give out your Medicare number to unexpected callers
- Hang up on anyone asking for personal information
- Report suspicious calls to SMP



Preventing Medicare Fraud

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

Contact Senior Medicare Patrol

888-818-2611

www.smpwi.org

 [WisconsinSeniorMedicarePatrol](https://www.facebook.com/WisconsinSeniorMedicarePatrol)

Social Security Administration Implements New Anti-Fraud Measures to Enhance Telephone Claim Processing

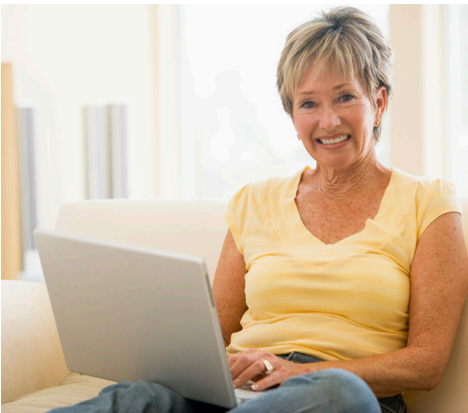
Resourced from Social Security Administration

The Social Security Administration (SSA) recently announced the implementation of enhanced fraud prevention tools for claims filed over the telephone, further modernizing the agency’s services and strengthening program integrity. Effective April 14, 2025, SSA allows individuals to complete all claim types via telephone, supported by new anti-fraud capabilities designed to protect beneficiaries and streamline the customer experience. The enhanced technology enables SSA to identify suspicious activity in telephone claims by analyzing patterns and anomalies within a person’s account. If irregularities are detected, the individual will be asked to complete in-person identity proofing to continue processing their claim. These advancements allow SSA to maintain the security of its services while continuing to expand access for customers who may be unable to file online or visit an office in person. The agency will continue to conduct identity verification for all in-person claims. “We are modernizing how we serve the public – enhancing both security and accessibility,” said Leland Dudek, Acting Commissioner of Social Security. “These updates improve our ability to detect and prevent fraud while providing more flexible options for people to access their benefits.” The updated policy reflects SSA’s broader commitment to customer service, program integrity, and responsible stewardship of taxpayer resources. SSA has worked around the clock to develop and deploy these improvements, driven by the return of employees to full-time in-office operations.



Tailor-Made Tutoring

Hello: My name is Patti. I am a resident of Chippewa Falls who is older, semi-retired with many years of secondary education, several years of teaching experience ranging from kindergarten to sixty-five young years of life. At the age of twenty-seven I began my journey of obtaining a bachelor degree. My first day of class was terrifying as I was given an assignment utilizing a computer requiring quite extensive knowledge of computers. However I had never even turned on a computer, let alone used one.



On Saturday morning I went to the computer lab as I knew extra effort on my part was required to master this assignment. When I arrived, there was a group of freshmen college classmates in total despair of our assignment. After speaking with them, I knew I must take action or no one would handle this task. Intellectually I understood the assignment, but lacked any computer skills. I am happy to say with the assistance of the young freshmen who were very computer savvy together we mastered our assignment.

From my first encounter to the present date, I continue to encounter technology updates requiring more learning and adapting. More entities are requiring the use of technology for basic living needs. I would like to help people lacking computer and smart phone capabilities the knowledge and the ability to feel comfortable and confident with their advancing technology needs.

I enjoy working with children of all ages in primary school who benefit from one-on-one tutoring. For several years I have been able to reach children with learning disabilities allowing them to over come obstacles gaining total comprehension of new concepts. Teaching is building trust, making people feel comfortable and focusing on what is working or not beneficial. A good teacher is always open to trying new methods and sometimes combining teaching ideas.

Graduating from high school today is mandatory for survival. Passing a GED examination is stressful for some. I offer preparation for a GED exam in all subject areas of this testing instrument.

If you personally or someone you know would benefit from tutoring services I offer, please reach out to me at (715) 226-5361 or germanp641@Outlook.com. I look forward to our learning journey.



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Share Your Experience

The Survival Coalition of state disability organizations is conducting this survey of people with disabilities and older adults who use Medicaid, their caregivers, and their providers. The purpose of the survey is to find out how much time and effort currently goes into Medicaid eligibility, how much unpaid care already is provided, and what people are most concerned about with the more than \$900-990 billion in Medicaid cuts that were signed into law July 4, 2025.



Survey links:

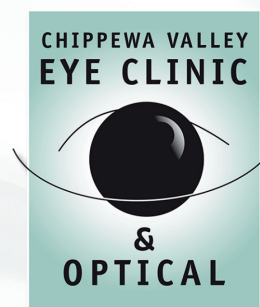
English: <https://www.surveymonkey.com/r/SBLJQYN>

Spanish: <https://es.surveymonkey.com/r/KC2RFW2>

Please share this survey with people with disabilities and older adults who use Medicaid, their caregivers, and their providers.

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Embracing the Beauty of Seasonal Changes

By Carl A. Trapani, MA, MS, LPC, Chippewa Manor Campus Chaplain

As summer fades and we head into autumn, we are reminded of the passing of time and the continual change of seasons. With each change, we witness the rhythmic dance of nature—spring's bloom, summer's vigor, autumn's tapestry, and winter's quietude. For those of us in our golden years, each season offers wisdom from memories of days gone by.

Each season carries its own personality, much like us! In spring, for instance, everything wakes up from winter's slumber, reminding us that growth is possible at any age. One of the advantages of being a seasoned citizen is recognizing that life rarely follows a linear path—much like the unpredictable weather of early spring. One moment it's sunny, and the next, a surprise snowfall.

We've all had our share of unexpected surprises in life, haven't we? When a long-lost friend suddenly reconnects, or we hear of the success of our children or grandchildren we feel a sense of warmth in our hearts. The feeling is just like seeing daffodils conquering the final days of winter by blooming defiantly in patches of snow.

Summer bursts onto the scene with its welcome warmth. It seems there is more laughter in the summertime – probably because we are outside more and can hear it. Do you remember your own childhood joys of summer? Playing tag until the sun dipped beyond the horizon and then catching fireflies and putting them in jars to be kept as night lights? Remember savoring ice cream treats that melted faster than you could devour them? Those memories can still make us smile. Hosting barbecues, sharing stories around the fire, or creating new adventures can help us embrace the essence of summer days. As we gather with loved ones, don't forget the humor found in mischief—like forgetting to add the secret ingredient in grandma's famous potato salad. After all, nothing bonds families quite like a little kitchen mishap!

Then there's autumn. Autumn provides us time for reflection as the leaves turn golden and fall gently to the ground. It symbolizes the beauty of letting go and the wisdom that comes from embracing change. This season encourages us to ponder our battles, victories, and the legacy we wish to leave behind. Remember to share your life's stories with those you love. If the kids call you a "classic," just respond with humor that a classic is something really special - like a great book, painting or fine wine - you keep getting better with age. By Thanksgiving, try to organize a family gathering where you can share your life lessons over a meal made for memories. It's a beautiful way to blend the history of your life with the warmth of family unity.

Lastly, winter comes with a blizzard's blast or quiet chill that turns our breath into puffs of steam. As a snowy blanket covers the landscape in its cold white embrace, it reminds us of the need for rest and stillness amidst life's chaos. Winter offers us a time for reflection and gratitude. Winter can bring about a shift in perspective, urging us to lean into faith—whether it's faith in family, friends, or something greater. Embrace the quiet winter moments to reflect on past joys, lost loved ones, and what tomorrow may bring.



So, as the seasons change and we transition through life's stages, let's laugh heartily, share our wisdom, and nurture our faith. Build memories with family and friends and embrace the moments—big and small. Remember, life is not measured by the number of breaths we take but by the moments that take our breath away.

Here's to celebrating each season for the special beauty that each phase brings! After all, at 50 and beyond, life is just getting started, and we owe it to ourselves to savor every single moment. Every day is a gift.

Carl Trapani, MA, MS, LPC serves as campus Chaplain at Chippewa Manor. For more information please call (715) 723-4437 or email him at carl.trapani@chippewamanor.com.

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