

# senior review

FREE

December 2025

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*Merry Christmas!*

A Senior Magazine for Living a Healthier, Smarter and More Active Life in Rock County



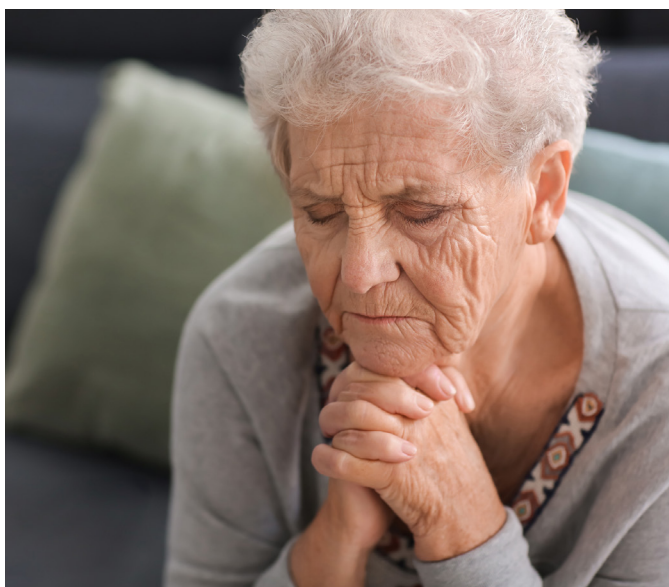
## Coping With Grief and Loss During The Holidays *by Mercyhealth*

The holidays are often a time of joy and cheer. However, for many people, they can also bring feelings of loss, painful memories and loneliness. Shorter days and colder temperatures make the season even more challenging for people mourning the loss of a loved one.

When we experience a loss, we begin a grieving and mourning process. Anniversaries, birthdays and holidays can intensify these emotions. We can't predict how we'll feel from moment to moment; we simply do the best we can.

Grieving can be complicated, but understanding what feelings are common—and what may signal a need for additional support—can help.

If you're spending time with someone who is grieving, try to listen as much as you talk. Everyone's grief is unique, but guilt about a loved one's death is common, natural and universal. Many times, talking through these feelings can often help ease them.



If you're grieving, responding to people who offer comfort is normal. If you find yourself unable to accept help, that may be a sign you need more support.

Feeling angry is also normal. But if your anger becomes overwhelming, makes you feel out of control, or leads to inappropriate reactions, that goes beyond typical grief.

Using your words to express what you're feeling is healthy. However, if you're lashing out at others or experiencing a constant sense of dread or doom, you may need additional support.

If you notice these symptoms lasting for two or more weeks—especially if they affect your ability to interact with family or perform at work—it's time to reach out to your primary care provider.

If you need help finding a primary care or behavioral health provider, call (888) 39-MERCY or visit [mercyhealthsystem.org](https://mercyhealthsystem.org).



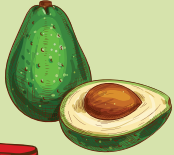
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**Broccoli** **SOOTHING** This cruciferous queen packs a serious crunch and a vitamin C punch. Broccoli is loaded with C, which boosts collagen production to soften fine lines and wrinkles.



**Avocado** **HYDRATION** Like you really need another reason to love avos. They're packed with healthy mono-unsaturated fats and vitamin E that help maintain skin's barrier function and prevent moisture loss.



**Ginseng** **BRIGHTENING** Sipping tea made from this antioxidant-rich root can help defend your body against stress. In an eye cream, it also protects you, but this time the enemy is inflammation-causing free radicals, which can result in dark marks and dullness.



**Blackberries** **EXFOLIATION** The pint-size fruit has two forms of alpha hydroxy acids (AHAs), citric and malic. They're chemical exfoliants that gently break up the stuff that holds skin cells together, so dead ones easily slough off without harsh scrubbing.

The pigment that gives orange veggies their safety-vest color is the same one your body uses to make vitamin A-and this nutrient is vital for immune system health. It even makes immunizations-like that flu shot you got-more effective. And, emerging research suggests vitamin A may provide against autoimmune diseases, such as type 1 diabetes, lupus and multiple sclerosis.



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# Reporting Income To Social Security Administration

By the GWAAR Legal Services Team

There are several types of benefits administered through the Social Security Administration (SSA) that require recipients to report their monthly wages – Social Security Disability Insurance (SSDI), Social Security Retirement (SSRE) if taken before full retirement age, and Supplemental Security Income (SSI). The information below outlines each program's requirements as well as information on how beneficiaries may report their monthly wages.



## **Social Security Disability Insurance (SSDI)**

If you collect an SSDI benefit, you need to report your wages and some other types of income as well. You need to report if you stop working, change a job, start a new job, have a change in self-employment, or have an increase or decrease in hours and/or pay. You must also report your wages from employment if you earn over a certain threshold. For 2025, that threshold is \$1,160 per month. You do not need to report changes in your spouse's income.

To report your wages, you can call SSA or log in to your Social Security account. For more information on how to report your earnings for SSDI, visit: <https://www.ssa.gov/disability/reporting/wages>.

## **Social Security Retirement (SSRE) (before full retirement age)**

You may begin collecting a Social Security benefit as early as age 62. However, you will have your benefit amount permanently reduced depending on when you begin collecting. Additionally, there is an earnings limit and if you go over that limit, you will have a reduction in benefits. The formula to figure out what that limit is and by how much your benefit will be reduced depends on several factors. SSA has a calculator at the following website to assist: <https://www.ssa.gov/benefits/retirement/planner/whileworking.html>.

When collecting SSRE early, you estimate your gross earnings each year. Gross earnings means before taxes or other deductions and does not include your spouse's income. Additionally, if your earnings change during the year for whatever reason, you should report this to SSA.

There is not an online or app-based reporting system for this at this time. You may call SSA or complete a basic statement form (SSA-795) and submit it to SSA. More information on this is available here: <https://www.ssa.gov/retirement/reporting>.

## **Supplemental Security Income (SSI)**

Supplemental Security Income or SSI is a needs-based program. This means that it is reserved for people with low or no income from any other sources. It also requires that an individual have low resources – under \$2,000. Therefore, you need to report ALL of the income you and your spouse receive. You must also report if you go over (or back down below if previously over) the \$2,000 resource limit. You

must report your (and your spouse's) wages monthly and report other income sources only if there are changes. See below for the full list of income you need to report.

### **Every month:**

- Wages from employment (self and spouse)
- Child support
- Unemployment benefits

### **Yearly by January 10:**

- Self-employment income

### **As changes occur:**

- Cash from friends or relatives
- Pensions
- Lottery and gambling winnings
- Self-employment income estimates
- Changes in income from all sources

For SSI, there are many options to report your monthly wages. You can report online by signing in to your online account. SSA also has a smart phone app for reporting monthly SSI wages. This app is available for Apple or Android smartphones. There is also an automated telephone wage reporting system. For more information on SSI wage reporting options, visit: <https://www.ssa.gov/ssi/reporting/wages>.



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# Wartime Christmas *By Ken Anderson, themayberryguru@gmail.com*

As we celebrate another Christmas, we will hear the familiar mantra "Peace on earth, goodwill toward man". As Americans, we can be thankful that at no time since the Civil War has America celebrated Christmas with war upon its soil. For the most part, Christmas in America has always been celebrated with long-standing traditions and joy. However, throughout our history, many fathers, sons, and brothers were absent at Christmas as they were engaged in warfare in other parts of the world.

For the people of Great Britain, this is certainly not true. Sadly, Britain celebrated Christmas while experiencing bombardment from Germany. Beginning in 1915, Britain was attacked during World War I by German airships, the Zeppelins, and later by Gotha bomber planes. These attacks became more numerous as the war progressed. For four long years, Britons did not experience any "Peace on Earth, goodwill toward man".

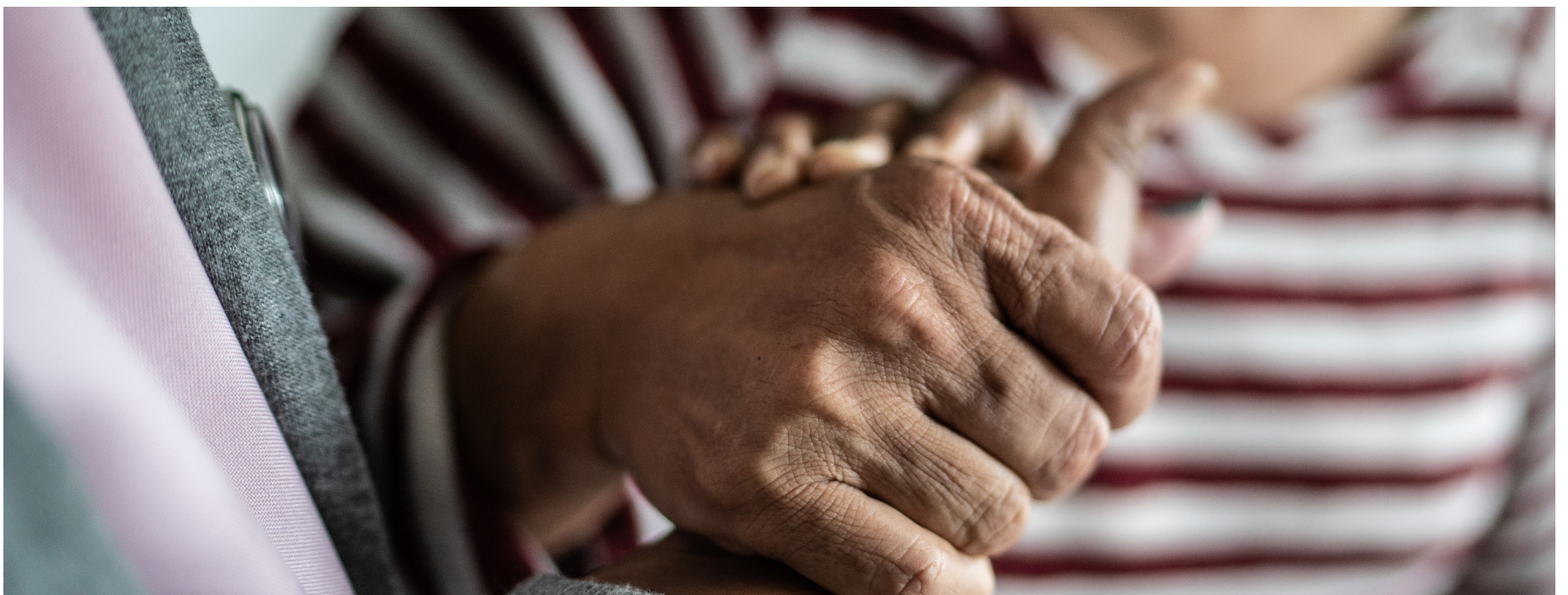
During the first Christmas of World War I in 1914, an unplanned Christmas Truce occurred along the Western Front. British and German soldiers spontaneously ceased hostilities, with over 100,000 soldiers participating, meeting in no-man's land to exchange gifts, sing carols, and even play football. However, this was a one-time truce and was never repeated during the remaining years of war.



When the armistice of the Great War was finalized, little did the people of Britain realize that within twenty years, the sounds of war would once again prevail throughout their land. Christmas would once again be celebrated without many fathers, sons, and brothers gathered around the Christmas tree. It would be six years before the normalcies of Christmas would return to the families of Britain.

Not only were thousands of men away from their homes fighting for their homeland, but many mothers were also actively involved in the war effort. Each Christmas, thousands of children would spend Christmas away from their families as evacuees in the countryside. Children's gifts were often homemade and practical. When a child received a toy, it would be made from recycled, cheap materials. In 1941, to conserve paper, the Ministry of Supply decreed that "no retailer shall provide any paper for the packing or wrapping of goods excepting food stuffs or articles which the shopkeeper has agreed to deliver." This meant children often received their gifts unwrapped.

This Christmas will be my 79th, and like all others, it will be a wonderful, joyful time spent with family and friends. Linda and I will have an abundance of food, and our gifts will be beautifully wrapped. And I pray someday the entire world will enjoy "Peace on Earth and goodwill toward man."



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# How are Special Needs Trusts Used to Avoid a Wasteful Spend Down?

by James Giese, Wispact Director of Outreach

Individuals over age 65 and planning to apply for Medicaid benefits or go onto long term care are generally faced with the million dollar question (or more appropriately, the \$2,000 question), “How do I get under a \$2,000 asset limit?”

Pursuant to federal and state law, individuals with disabilities who have more than \$2,000 in available assets are not eligible for means-tested public benefits, such as Medicaid<sup>1</sup> and Supplemental Security Income (SSI)<sup>2</sup>. A “means-tested benefit” (also known as a “needs-based benefit”) is a public benefit provided by the federal or state government agencies (i.e., Department of Health Services and Social Security Administration) to an individual based on his or her income and resources or assets. Therefore, individuals with disabilities looking to apply for means-tested public benefits, but have over \$2,000 in available assets, need to find ways to become eligible for these types of benefits. Typically, they “spend down” their assets before they can apply for and receive public benefits. However, this “spend down” option becomes impractical when an individual acquires large sums of funds at once (e.g., damages awarded in a personal injury settlement, sale of a house, cash distributions from an IRA, or an inheritance from a deceased relative). In scenarios more conducive with the latter category, individuals looking to apply for means-tested public benefits might not have the option of a spend down and are therefore left scrambling trying to find a solution to their health benefit needs. Luckily, there is another option for individuals with disabilities applying for means-tested public benefits who are over the asset limit – transferring funds to a special needs trust (“SNT”) or a pooled special needs trust (“PSNT”).

With a traditional trust, such as a revocable living trust, assets titled in the name of the trust or “owned” by the trust are countable and may prevent the individual from qualifying for means-tested public benefits. Conversely, federal law was passed to allow for the creation and funding of an SNT or PSNT, whereby the assets of the individual placed into the SNT or PSNT are not countable under the means-tested public benefits eligibility rules<sup>3</sup>.

For example, gifted assets have a five-year “look back” restriction. However, by putting their assets into a Special Needs Trust, an individual with a disability can receive public benefits and conserve their assets. These assets can be later used to pay for certain expenses which will improve the quality of their life.

## I’m over 65 years old, can I create my own SNT and have my child act as Trustee?

The short answer is “No.” According to federal statute, if a person desires to create a standalone self-settled SNT (a/k/a (d)(4)(A) trust, referring to the federal code), they must be under age 65.

## Well, if I can’t create my own SNT, what options do I have?

If spending down the funds is not a practical or available option for an individual with a disability and they are over age 65, they still have the option to create a first-party funded PSNT sub-account (a/k/a (d)(4)(C) trust). For Wisconsin residents, the two most commonly used PSNT organizations are Wispact, Inc.<sup>4</sup> and Life Navigators<sup>5</sup>.

If the sub-account is properly created, funds of an individual with a disability placed into a sub-account in a PSNT created for that individual’s sole benefit will be considered an exempt resource for means-tested public benefits purposes.

*For purposes of this article, PSNT creation and usage will be detailed using Wispact as the PSNT organization.*

## Using SNTs in Estate Planning by Family Members of Individuals with Disabilities

Another situation in which SNTs are used is in estate planning for individuals with disabilities by parents, grandparents, and others. Giving a gift of money or property directly to individuals with disabilities could put them over the \$2,000 asset limit if they receive or plan to apply for means-tested public benefits. Instead, the money (e.g. an inheritance) can be directed to and placed into a third-party SNT. Directing the funds to a third-party funded SNT, allows the individual to use the money without being concerned about the means-tested financial eligibility restrictions. For example, funds placed into a Wispact Trust II sub-account (third-party funded PSNT) are considered exempt to the individual with a disability for means-tested public benefits purposes. Please be aware that to remain an exempt resource for the Wispact Beneficiary, the funds in the individual’s Wispact Trust sub-account can only be spent for the sole benefit of the Beneficiary.



## How is a Wispact Trust I Sub-Account Created?

In its simplest form, a Wispact Trust I account Contribution Agreement is advised on and completed by a licensed Wisconsin attorney familiar with Special Needs or Elder Law. The trust application form is then submitted to Wispact for legal review. If the application meets the requirements set forth by Wispact and its Trustee (in accordance with federal and state laws), it is forwarded to the Trustee for its approval, and the Trust sub-account is created.

*For more information on Wispact and how a sub-account within its PSNT may benefit you or a family member, please visit [www.wispact.org](http://www.wispact.org) or contact James Giese at (608) 268-6006.*

Sources: <sup>1</sup>Wisconsin DHS Asset Limit. <sup>2</sup>Social Security SSI Asset Limit. <sup>3</sup>42 U.S.C. § 1396p(d)(4)(A) & (C). <sup>4</sup>Wispact, Inc. <sup>5</sup>Life Navigators.



Our Special Needs Trusts help preserve the assets of people with disabilities without endangering their eligibility for public benefits. For information on setting up a Wispact Trust use our Contact Us Form at [wispact.org/contact-us/](http://wispact.org/contact-us/)

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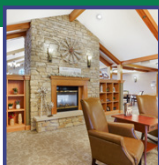
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# Christmas Joy

By Dave Olson, Realtor®, SRES™ RE/MAX EXCEL

It's just a few days before the Wisconsin deer gun season as I write this column. As a busy Real Estate agent, I don't take a lot of time off, but one thing that I've loved for the past 52 years is this Wisconsin tradition. Of course, as I eagerly try to get away, old Mr. Murphy and his "law of real Estate" comes rolling along, smothering me with time sensitive tasks and bringing my work list and stress level both up, up, up! Just when that happened, I was reminded of my deadline for this article. Due by tomorrow morning! Oh no! Listing contracts, an offer to write, showings, tasks, hustle.... and now this?

I'm incredibly happy to say that smack in the middle of all that fretting, I was reminded that this is to be my Christmas article. Christmas! My favorite time of the year! I stopped what I was doing immediately and gave thanks to God. I took some time thinking about all the Blessings that me and my family were blessed with throughout 2025. After giving thanks and taking a deep breath, I was able to be filled with the amazing Peace and Joy of Christmas. If you've been reading my column for a while, you probably already know how much I love Christmas and all that goes with it. How after the whole year of Blessings we get to stop the hustle and bustle and gather with our families and friends and welcome the Christmas miracle.

That is why this is different kind of column today. A column to remind all of you about the true peace and great Joy we get to share each Christmas. Don't let the hustle and bustle take over. Stop, catch your breath and be still.

Take time to visit, share and value one another. Give thanks and enjoy each day looking forward to Christmas with anticipation.

The Blessings of Christmas are way more important than work, errands, presents, baking and decorating. We all need to do those things, but let's step back first. Stop and allow the true meaning of Christmas to settle into us, filling us with true peace and real gratitude. The Peace you can't get anywhere else. I promise if you do, you'll still get all those things completed, but you'll feel SO MUCH better, less stressed and more filled with anticipation of the amazing miracle that's coming.

Make your lists and check them twice. Somehow all the tasks will get done. If you take in that peace, you'll look forward to Christmas, not as a big list of things to get done, but a chance to remember again this year the greatest miracle of all time, our Savior leaving Heaven and coming to Earth as a baby. A baby who would grow up to offer his life in place of ours. The greatest gift of all. A most BLESSED Christmas to each of you this year. May it be your best Christmas ever.



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# THC and Dementia: A Natural Option for Comfort and Calm

For individuals living with dementia or Alzheimer's disease, daily life can be filled with confusion, agitation, sleeplessness, and physical discomfort. Families and caregivers often search for gentle, effective ways to help loved ones feel calmer and more comfortable. In recent years, many have started exploring THC (tetrahydrocannabinol)—the primary psychoactive compound in cannabis—as a complementary option for easing symptoms and enhancing quality of life.

THC interacts with the body's endocannabinoid system (ECS), a network of receptors spread throughout the brain and nervous system. The ECS is crucial in regulating mood, memory, pain perception, sleep, and inflammation—many of the same areas affected by dementia. By binding to CB1 and CB2 receptors, THC helps restore balance, potentially alleviating several distressing symptoms related to cognitive decline.

One of the most promising uses of THC for dementia is its ability to reduce agitation and anxiety, two of the most troubling behavioral symptoms. Studies indicate that small doses of synthetic THC (such as dronabinol) can calm aggression, restlessness, and verbal outbursts in Alzheimer's patients. Instead of heavy sedatives, which can dull awareness or worsen confusion, THC seems to promote a gentler sense of calm. Families often notice that patients become more relaxed and cooperative, with fewer mood swings or “sundowning” episodes later in the day.

THC may also help improve sleep—a common challenge for those with dementia. Irregular sleep patterns can intensify confusion and agitation, but THC can help regulate circadian rhythms and encourage deeper rest. Better sleep leads to clearer mornings, fewer behavioral issues, and reduced stress for caregivers.

Pain management is another area where THC can make a significant difference. Many dementia patients suffer from arthritis, neuropathy,



or chronic muscle pain but struggle to communicate their discomfort. THC's natural analgesic and anti-inflammatory properties can ease these hidden aches, allowing for greater comfort and mobility. When physical pain is relieved, agitation often decreases.

In addition to calming mood and reducing pain, THC may also stimulate appetite, helping patients who face weight loss or have a reduced interest in food. Restoring the enjoyment of eating can support strength, hydration, and overall vitality.

Emerging research also suggests THC may possess neuroprotective properties—helping shield brain cells from inflammation and toxic buildup associated with Alzheimer's disease. While not a cure, these effects hint at a potential to slow disease progression or support brain health alongside traditional treatments.

Because THC is psychoactive, the key is to use low, carefully controlled doses. Even a few milligrams can provide noticeable benefits without causing intoxication or confusion. Many care providers recommend starting with a balanced formula including CBD, another non-psychoactive cannabinoid that enhances calmness and helps counteract THC's stronger effects.

Ultimately, incorporating THC into dementia care focuses on comfort, dignity, and connection. When agitation reduces, sleep improves, and pain lessens, patients can enjoy moments of peace and clarity that enhance their overall well-being—and allow families to spend more meaningful time together.

Although more clinical research is needed, growing real-world evidence suggests THC, when used responsibly and under medical supervision, can offer dementia patients a gentler path toward feeling calmer, more comfortable, and more at ease in their own minds and bodies.

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# Winter Wellness and Nutrition

Submitted by Jadynd Anderson, UW-Stout Dietetic Intern – Dunn County ADRC

Good nutrition is crucial to support a strong immune system, increase mood-boosting foods, promote cognitive function, and maintain overall health. The lack of sunlight and increase in respiratory illness during the winter months results in the need for health boosting nutrients.



Nutritious foods provide essential vitamins and minerals to help immune cell function and fight off infection. These nutritious foods can easily be found by eating a balanced diet. This type of diet would include a variety of fruits and vegetables, lean proteins, and whole grains. Consuming a diet enriched with the nutrients from these types of food alongside proper hydration, will boost the immune system and overall gut health. Although it is important to eat a healthy, well-balanced diet, some specific immune-boosting foods include citrus fruits, fatty fish, nuts and seeds, and leafy greens.

These are the top 4 nutrients for winter wellness and where you can find them in your food!

## Vitamin D

Vitamin D influences the body's immune cells, helping the body fight off infection and reduce inflammation. Vitamin D is available in fatty fish, like salmon, mackerel, and herring, fortified milks, and fortified cereals like Cheerios, Kellogg's corn flakes, and Special K.

## Vitamin C

Vitamin C is rich with antioxidants that strengthens the body's defense against illness and infection. Vitamin C is available in citrus fruits, like oranges, grapefruits, and lemons, kiwi, mango, and berries, like strawberries, blueberries, and raspberries. Vegetables such as bell peppers, broccoli, and cauliflower are also rich sources of Vitamin C.

## Zinc

Zinc supports cell function, promotes wound healing, and can help reduce the duration and severity of common respiratory infections, like the cold and flu. Zinc is available in animal food sources like pork, chicken, beef, eggs, and seafood like oysters. Plant sources such as legumes, pumpkin seeds, fortified cereals, and whole grains like oatmeal and quinoa are also good sources of zinc.

## Vitamin E

Vitamin E acts as an antioxidant to support cell function, strengthening the body's ability to fight off seasonal illness. Nuts and seeds like almonds, peanuts, sunflower seeds, cashews, and pumpkin seeds are great sources of Vitamin E. Though, it is also available in vegetables such as avocado, spinach, and broccoli, nuts and seeds tend to be richer sources.

## December Recipe: Crockpot White Chicken Chili

Recipe from: *Deliciously Sprinkled Home Recipe Blog*

### Ingredients

- 2 large chicken breasts (uncooked)
- 1 can of black beans (drained and rinsed)
- 1 can of corn (undrained)
- 10-ounce can of Rotel with green chilis (undrained)
- 1 packet of ranch seasoning/powder
- 1 teaspoon of cumin
- 1 tablespoon of chili powder
- 1 teaspoon of onion powder
- ½ cup of water
- 8-ounce block of cream cheese



### Directions

1. Spray the bottom of the crockpot with non-stick cooking spray
2. Place the chicken breasts into the bottom of the crockpot
3. Add the black beans, corn, Rotel, ranch powder, seasonings, and water- mix together
4. Place the block of cream cheese on top- Do not mix
5. Cook on low for 6-8 hours or cook on high for 4 hours
6. Stir and shred the chicken. Serve and top with your favorite chili toppings.

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# Caregiving And The Holidays: From Stress To Success!

For many caregivers the holiday season gives rise to stress, frustration and anger, instead of peace and good will.

Caregivers may feel resentful towards other family members who they feel have not offered enough assistance. Managing care for someone who has a cognitive impairment may leave caregivers feeling that they will not be able to participate as fully as they would like in family gatherings. Already feeling overwhelmed with caregiving tasks, stressed-out caregivers may view traditional holiday preparations as more of a drain of precious energy than a joy.

Following are some suggestions that may help make the holidays more enjoyable for you and your loved ones. Keep in mind that the holidays can, in fact, provide unique opportunities to seek better communication, connection and support from family and friends.

## An opportunity for communication

It's hard to know how much to communicate about a loved one's decline in cognitive functioning and personal care needs. Whom do you tell? How much do you tell?

Although it is understandable to have reservations about discussing a loved one's impairments, honest communication about the realities of the caregiving situation offers others the opportunity to respond with assistance. Sharing the truths of your situation may help reduce some of the feelings of isolation and lack of appreciation common in caregivers.

## Holiday greetings and a brief note

Some caregivers have had success in writing a brief note describing the person's condition and enclosing it in a holiday greeting card. This can be a nonthreatening way to inform distant or uninvolved relatives about the realities of the caregiving situation. If written in a tone that's not accusatory or guilt-inducing, family members may be more forthcoming with assistance or, at least, have a better understanding of the effort you are putting into providing care.

## Let sleeping dogs lie?

It is common for caregivers to be disappointed with family members who they feel are not "pulling their weight" in caregiving responsibilities. If this holds true for you, and your goal is to enjoy the holidays, you must decide how much and when to communicate this disappointment. Consider clearing the air before the holidays or perhaps resolve within yourself to put those feelings on hold, with the intention to discuss the matter after the holiday season passes. In the meantime, enjoy the holiday!

## Be clear about your energy level

Let family members know that your caregiving duties are keeping you very busy and that you only have so much energy for holiday preparation and hosting duties.

## Accept the need to adapt

Caregivers often have to adapt their traditional role or experience of the holidays. This may mean allowing another family member to host more time-intensive festivities. You may need to modify the amount of time away from home to match the comfort level of your impaired loved one. You may also have to choose which events to attend based on which would be the simplest, least exhausting and most enjoyable for the person for whom you provide care—and for you.

## The visit room

Don't expect the person with cognitive impairment to be able to adapt to all situations; you may need to adapt the environment to their needs. See if you can arrange to have another room in the house designated as a quiet place for the impaired person. Many people with dementia find multiple conversations and background noise disturbing. To avoid

this anxiety, the person may benefit from time in a quieter room with less stimulus where family members could take turns visiting with them.

## Share your wish list

- *Respite:* some caregivers ask for time off from caregiving duties as a gift for the holidays. This could mean another family member gives you a break. Sometimes asking for a Saturday off "in the next three months" is more accepted, as family members can then schedule it into their calendars. If this is not possible, perhaps they would consider paying for a home care worker or a stay at a respite facility. Your FCA Family Consultant can help you locate these resources in your area.
- *Home repairs:* Do light bulbs need changing, or grab bars need installation? That maddening pile of junk in the garage needs to go to the dump? Tasks such as these may be the perfect way for a family member to help out if providing personal care is too uncomfortable for them.
- *Care for you!* How about a gift certificate for a massage, facial or manicure? How about an opportunity to spend the day fishing or a walk in the outdoors?
- *Book your homecare worker early!* Speak with your home care worker or home care agency early about your holiday plans!



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Schedule one-on-one time

While caregiving, it is easy to get caught up in all the tasks of personal care and homemaking chores. Make a point of setting some time aside this holiday season to enjoy the person you care for in a relaxed, one-on-one context. The best activities are those which take advantage of long-term memory—usually less impaired in people with dementia. Try looking through family photo albums or unpacking holiday decorations, which may stimulate memories.

Reflect on the rewards

Reflecting on the rewards of caregiving can help maintain your self-esteem. It may feel very rewarding to know that you are fulfilling a vow or promise you have made to the person for whom you provide care. Your caregiving may be an expression of living up to your personal ideals or religious beliefs. You may also be experiencing a great deal of growth as you learn new skills and meet challenges in ways you never imagined possible.

A little thank you goes a long way

After the holidays, write a thank you note to family members or friends who spent time with your loved one. Emphasize the positive impact their visit or brief time spent with your loved one had on them. This may reinforce positive feelings from their visit and diminish any discomfort they experienced. They may then be more encouraged to visit again or be more supportive of your efforts. <https://www.caregiver.org/resource/caregiving-and-holidays-stress-success/>

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SCAM SPOTLIGHT

**Beware: AI & Medicare Scams Are on the Rise!**

Artificial Intelligence (AI) is growing rapidly and that means scams are growing with it. Artificial Intelligence (AI) are programs that are able to "learn" and adapt to information it is given. This means it can write messages on its own, holding conversations with people and responding in real time. Scammers are using this to create believable fraud schemes!

**Common AI and Medicare Scams**

**Voice cloning or deepfake calls impersonating Medicare or doctors**

⇒ Scammers use AI to generate realistic sounding voices (or even altered video) to pretend they are from Medicare, a doctor's office, or another trusted institution.  
Example: They call you saying "we're from Medicare, we need to confirm your Medicare number/social security/ bank info" or "you're eligible for a new benefit" and pressure you.

**False claims or billing for services not provided**

⇒ Fraudsters may use AI to generate realistic looking medical records, documents, or billing forms to bill Medicare for services or medical equipment you never received.  
Example: You receive a piece of medical equipment (braces, medical supplies, etc.) you never asked for; then Medicare gets billed.  
The risk: Your Medicare number gets used without your knowledge, which can lead to future complications (misbilling, identity issues).

**Identity theft / impersonation of beneficiaries**

⇒ Scammers may gather personal information (via social media, data breaches, etc.), then use AI to generate fake identities or alter patient records so they can submit claims under someone's Medicare number.  
Example: Someone steals your Medicare number and uses it to get health services, medical equipment, or prescriptions. You may not even realize it until you check your statements.

**Telehealth / online "doctor" scams**

⇒ Scammers set up fake telehealth websites, fake doctor chats, or use chatbots/AI to simulate a medical consultation, then ask for your Medicare details or bill Medicare for the "visit".  
These scams can lure you by saying "you're eligible for a free equipment," "new Medicare benefit," or "you must sign up now."

**During Open Enrollment**

⇒ During times like Open Enrollment, scammers ramp up efforts claiming: "You have to switch your plan now," or "you're eligible for a special benefit," or "we need to verify your Medicare number."  
Once you respond, the scam can lead to giving away your Medicare number, plan details, or setting you up with a fake plan.

AI itself isn't good or bad — it's a tool. The intentions and ethics of those who create and deploy it are what determine whether it helps or harms society.

If you experience a possible AI scam with your Medicare information, call the Wisconsin Senior Medicare Patrol at 1-888-818-2611 to report the possible scam.

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