

FREE



FEBRUARY 2026

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Understanding Social Security Administration Notices

By: The Greater Wisconsin Agency on Aging Resources Legal Services Team (for reprint)

If you receive Social Security Administration (SSA) benefits you understand how many notices are sent and how confusing they can be. Trying to understand SSA notices can be frustrating. Here is a general guide illustrating the types of notices that SSA sends and why they send them. If you have specific questions about your notice, you should contact your local SSA field office by visiting <https://www.ssa.gov/locator/>, or reach out to your local Aging and Disability Resource Center (ADRC) by visiting <https://www.dhs.wisconsin.gov/adrc/contacts.htm>.

Notice Content

Let's look at the basic construction of an SSA notice. There is a heading identifying the SSA program you are being contacted about. For example, it may say "Supplemental Security Income" or "Retirement, Survivors and Disability Insurance." Then, the notice will state the reason for contacting you or the purpose of the letter. It will inform you of any decision SSA has made and why they made that decision. It can include information about your benefit status, payment amount, and when the payment will be paid. Any actions that you should take will be included. The notice will also explain what your next steps should be if you disagree with the information in the notice. They will also include how to contact SSA if you have questions or how to submit the information they are requesting. The specific content of the notice is tied to the benefit/s you receive and the purpose of the notice.

Why Does SSA Send Notices

Notices from SSA are sent to notify you of changes to your benefits or eligibility. This means SSA will notify you if your benefits are increasing or decreasing, ending or beginning, or if you have been overpaid. Notices are sent when you appeal or waive an SSA decision. A notice may be sent to inform you of your rights and responsibilities pertaining to your eligibility in a benefit program. If you receive a notice from SSA you should not ignore it. SSA is contacting you to tell you important information about your benefits and you should read them as soon as you can to avoid interruption of your benefits.

What To Do When You Get a Notice

- 1) Read the notice carefully
- 2) Identify the program they are referring to
 - a. Usually in the heading found at the top of the notice.
- 3) Determine the purpose of the notice
 - a. Are they contacting you to get more information?
 - b. Are they informing you of a change to your benefit amount or eligibility?
 - c. Are they informing you of a decision of an appeal or waiver?
- 4) Identify your rights
 - a. Do you have a right to appeal the decision or determination?
 - b. Do you have a right to submit more information before a decision is made?
- 5) Identify your responsibilities
 - a. Are you required to submit more information, like pay stubs or bank statements?
- 6) Identify deadlines
 - a. Is there a deadline for submitting an appeal?
 - b. Is there a deadline for submitting more information?



Understanding SSA notices can help you avoid interruptions to your benefits. If you receive a notice from SSA you should open it immediately because it will contain deadlines for appeals, waivers, or submission of additional information. Remember if you don't understand what your notice is about or you have questions reach out to SSA directly or contact your local ADRC for help.

Staff Spotlight: Breanna

What Is a Benefit Specialist Assistant?

Have you ever wondered what a Benefit Specialist Assistant does at the Aging and Disability Resource Center (ADRC) Chippewa County? That's where I come in!

As a Benefit Specialist Assistant, I support our Elder Benefit Specialist and Disability Benefit Specialist so they can focus on helping older adults and adults with disabilities understand and access important benefits. I help behind the scenes with scheduling appointments, gathering paperwork, entering information, and making sure everything is organized and ready. This makes the best use of everyone's time which is important because the demand for Benefit Specialist services is on the rise.

I'm often one of the first people you'll talk to when you reach out to a Benefit Specialist. I help connect you to the right staff member, explain what information you may need for your appointment, and answer general questions about programs like Medicare, Medicaid, FoodShare, Social Security, and other benefits.

A great document that I refer to often is our Benefit Check-Up. This is available to you on our website, and it lists various public programs (that have certain income or asset limits), but many people aren't aware of help that's available. These programs range from Energy Assistance, Medicaid, to Homestead Tax Credit. I suggest you take a look if you haven't yet by visiting www.chippewacountywi.gov/202

My role is all about making the process easier and less overwhelming. By keeping things running smoothly, I help ensure our Benefit Specialists can spend more time doing what they do best—advocating for you and helping you understand your options. I'll be there to help guide you along the way!



Inside Hoarding: What It Is, What It Isn't, and How to Help

February 11, 2026
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Presenter: Carla Alejo,
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Aging and Disability Resource Center (ADRC) Staff ... *Your Bridge to Support!*

- ADRC Manager – Sarah Zielke
- Administrative Assistants – Renee Price, Carmen Olson, Karen Herbison
- Benefit Specialist Assistant – Breanna Schemenauer
- Dementia Care Specialist – Carla Berscheit
- Disability Benefit Specialist – Stephanie Rasmussen
- Elder Benefit Specialist – Cory Miller
- Nutrition & Transportation Programs Supervisor – Kayla Colbenson
- Nutrition Program Assistants – Jason Kolano, Jen Buckley
- Nutrition Site Aides – Sue Barnum, Linda Felmlee, Cindy Sarazen, Ann Mueller, Cindy Irish, Vicky Steinmetz, Renae Rosolowski
- Options Counselors – Sarah Hedlund, Erika Stevens, Jessica Gibson, Libby Leinenkugel, Brittany Lofquist

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.

Energy Saving Tips Help Save Money During Winter Months

When your money doesn't stretch as far as it used to, you may be looking for quick and easy ways to save, and one of the first places you may think of is your energy bill.



You are not alone! Many people find it difficult to absorb rising fuel costs. According to the American Association of Retired Persons (AARP), some older adults spend more than 30 percent of their income for home energy costs. Many will sell their valuables, borrow money, and forgo proper diet and visits to the doctor just to keep the heat on.

People who are having trouble paying their utility bills, replacing a furnace, or making energy improvements to their home can get financial help through the government's Low Income Home Energy Assistance Program (LIHEAP). This program is funded on the federal level but administered by the states. You can access more information about energy assistance in Wisconsin at <http://www.homeenergyplus.wi.gov/>.

Here are some simple things that you can do to help reduce your monthly energy costs.

1. Caulk or weatherstrip windows and doors. Outside air can enter your home through leaks and cracks around your doors and windows. Check them, and if outdoor air is getting in, use caulk or weatherstripping in the necessary areas.

- 2. Get a programmable thermostat.** Lowering or raising your home's temperature by 7 to 10 degrees for eight hours as you sleep can save \$100 a year. Get a programmable thermostat so you do not forget.
- 3. Use insulating plastic on your windows.** The savings in annual energy costs can amount to more than 10% of your yearly heating bill.
- 4. Place foam gaskets behind light switch plate covers and electrical outlet covers.** Electrical outlets and light switch plates are common places for air to leak into rooms, especially on outside walls. The foam gaskets are low-cost products that can be purchased at hardware stores. To install them, unscrew the cover, put the gasket in place, and replace the cover (make sure you're using screws that are long enough).
- 5. Dress warmer.** If you are still feeling a little cool, throw on a fluffy pair of sweatpants and a sweatshirt. A pair of snug socks also goes a long way in keeping us warm, since our extremities (like our feet and hands) are where a lot of our body heat escapes. Even wearing a warm hat indoors will help prevent heat loss through your head.
- 6. Use blankets.** Much like dressing in warmer clothes, a warm blanket or throw can really keep you feeling toasty on a chilly day. They act as a barrier between you and the cold air outside and keep the warm air in around you. If you're cutting heating costs this winter, stock up on plenty of blankets to store around the house.
- 7. Close curtains/drapes when the sun goes down or when you are not home to retain heat.** Letting sunlight in by opening curtains, blinds and shades over windows facing the sun helps keep your home warm and reduces heating needs. At night or when the sky is overcast, keeping drapes and curtains closed will help keep the warmth indoors.
- 8. Close doors and vents in unused rooms.** If you have a room in your house that people rarely enter, you're wasting valuable energy heating it in the wintertime. Close off all vents in the room and shut all doors. This will prevent you from paying to heat uninhabited space.
- 9. Radiators and heaters: Make sure these are not blocked by furniture, curtains or other items.** Make sure warm-air registers, heaters and radiators are clean.
- 10. Heating/cooling system maintenance.** It is always a good idea to have your heating/cooling system cleaned before it becomes cold. Make sure it is in good working order. Do not forget to check your outside a/c unit to make sure there are no problems. Keep the area free of debris for best results. Change your air filters regularly. Have your ductwork inspected. Make sure all vents and registers are cleaned and free of blockage.



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To learn about other important financial topics, contact Chippewa County Extension educator Jeanne Walsh at (715)726-7950 or visit <https://chippewa.extension.wisc.edu/>.


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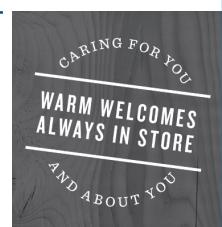
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Age with Strength: Why Building Muscle Matters More Than Ever

By: Wisconsin Institute for Healthy Aging

Staying active is one of the most powerful tools to protect our health, independence, and quality of life as we age. While activities like walking, yard work, or house chores are all wonderful forms of movement, strength training is one of the most impactful forms of exercise.

Beginning around age 30, adults naturally lose 3–8% of muscle mass per decade, with that rate increasing after age 60. This gradual loss, known as sarcopenia, can lead to weakness, increased falls risk, and reduced independence. The good news? Strength training can slow, counteract, or even reverse these changes.



Benefits of Strength Training for Older Adults

Regular, safe strength training can lead to meaningful improvements in how you feel and function day to day. Research from the CDC, National Institute on Aging, and American College of Sports Medicine highlights the benefits such as:

- **Maintaining muscle mass** to support mobility and independence
- **Improving bone density**, reducing the risk of osteoporosis and fractures
- **Enhancing balance** and lowering fall risk through stronger core and leg muscles
- **Boosting metabolism to support weight management**
- **Reducing joint pain** by improving joint stability
- **Improving mood** and easing symptoms of anxiety and depression
- **Supporting better blood sugar control**, especially for people with diabetes or prediabetes
- **Increasing stamina and energy**, making daily tasks easier and more enjoyable

It Is Never Too Late to Begin

One of the most encouraging things about strength training is that we can start at any age. Even in our 60s, 70s, or beyond, starting a regular routine can significantly improve strength and function.

The **Physical Activity Guidelines for Older Americans** recommend a full-body muscle-strengthening routine at least two days per week. Begin with light to moderate resistance, focus on proper form, and gradually progress. Aim for 8–12 repetitions of each exercise and at least one set, noting that 2–3 sets can provide additional benefits.

Safe and Simple Ways to Start

We don't need heavy gym equipment or advanced training. There are many safe and practical ways to begin strength training that fit into our daily lives.

Here are great places for beginners to start:

- **Bodyweight exercises** such as sit-to-stands from a chair, wall push-ups, heel raises, or step-ups.
- **Resistance bands**, which are affordable, versatile, and joint-friendly.
- **Light dumbbells** (1–5 lbs to start), used for exercises like bicep curls, overhead presses, or rows.

- **Local classes designed for older adults**—many senior centers, YMCAs, park & rec departments, or community organizations offer strength or functional fitness classes.
- **Evidence-based programs** like *StrongBodies, Stay Active & Independent for Life (SAIL), Getting Stronger*, or other strength-focused workshops.
- **Working with a trained professional**, such as a physical therapist, certified instructor, or personal trainer experienced in aging populations.

Start Small, Stay Consistent

Strength training just 2–3 days per week can make a measurable difference. Begin with light resistance, focus on good form, and gradually increase reps or weight as you feel stronger. Always check with a healthcare provider before starting if you have concerns or chronic conditions.

Growing Stronger Together

When we make strength training part of our lives, we are choosing to support our health, our independence, and our sense of well-being. As we grow stronger, we may notice that daily tasks feel easier, our balance improves, and we feel more confident in our bodies.

Strength training is a positive and empowering step toward aging well. By practicing it regularly, we give ourselves the opportunity to stay active and enjoy life more fully. This year is a wonderful time for all of us to begin or continue building strength that will support us for many years to come.



Get MEDWISE Rx



Medication management can be challenging

Medication errors can result in unwanted effects from medicines, and worse, falls, hospitalizations and even death.

Build knowledge and skills with Med Wise Rx

The pharmacist is important to help people manage their medications and address their medication-related questions and concerns. Yet, patients and caregivers often are unsure what questions to ask their pharmacist or how to ask them.

In this workshop, you will gain confidence in talking with your pharmacist and learn what to ask about your medicines.

- Meets for two 2-hour classes, separated by one week for home practice.
- It's **free**, convenient, and empowering!

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By Rebecca Gilman Directed by Logan Toftness

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What's New in Medicare

WHAT'S NEW IN 2026?

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\$565 per month if you've worked fewer than 7.5 years



Part A Hospital Deductible

\$1,736 each benefit period

Part A Hospital Coinsurance

\$0 for the first 60 days of inpatient care each benefit period
\$434 per day for days 61-90 each benefit period
\$868 per lifetime reserve day* after day 90 in a benefit period

*You have 60 lifetime reserve days that can only be used once.
They're not renewable.



Skilled Nursing Facility Coinsurance

\$0 for the first 20 days of inpatient care each benefit period
\$217 per day for days 21-100 each benefit period

Part B: Medical Insurance

Part B Premium*

*For individuals with incomes below \$109,000 or couples with incomes below \$218,000
\$202.90 is the standard premium

Part B Deductible

\$283 per year

Part B Coinsurance

20% for most services Part B covers



SHIP

State Health Insurance Assistance Program

Your SHIP is available for any Medicare-related questions or concerns. SHIP counselors offer trusted, unbiased counseling at no cost to you. Visit www.shiphelp.org for more information!

Part D: Prescription Drug Coverage

Part D Premium

\$38.99 per month

Part D Maximum Deductible

\$615 per year

Catastrophic Coverage*

*You will owe \$0 on covered drugs after reaching this cap.
\$2,100



This graphic 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 \$3,000,000 with 100% 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.

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- Report suspicious calls to SMP



Wisconsin Senior Medicare Patrol

888-818-2611

www.smpwi.org



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).

Dark Chocolate: A Delicious Treat with Powerful Health Benefits

When you hear the word chocolate, you might think of indulgence rather than nutrition. However, dark chocolate, especially varieties with 70% cocoa or higher, can be a surprisingly healthy addition to a balanced diet. Rich in antioxidants and beneficial plant compounds, dark chocolate offers both pleasure and potential health perks—when enjoyed in moderation.



What Makes Dark Chocolate Different?

Dark chocolate is made from cocoa solids, cocoa butter, and minimal added sugar. Unlike milk chocolate, it contains little to no milk and a much higher percentage of cocoa. The higher the cocoa content, the greater the concentration of beneficial compounds.

Look for labels that say:

- 70% cocoa or higher
- Minimal ingredients (cocoa mass, cocoa butter, sugar)
- No artificial flavors or hydrogenated oils

Health Benefits of Dark Chocolate

1. Rich in Antioxidants

Dark chocolate is packed with flavonoids, powerful antioxidants that help combat oxidative stress and reduce inflammation. These compounds may help protect cells from damage linked to aging and chronic disease.

2. Supports Heart Health

Studies suggest that the flavonoids in dark chocolate can:

- Improve blood flow
- Lower blood pressure slightly
- Reduce LDL ("bad") cholesterol oxidation

These effects may contribute to a lower risk of heart disease when consumed regularly in small amounts.

3. May Improve Brain Function

Dark chocolate contains caffeine and theobromine, natural stimulants that can enhance alertness and concentration. Flavonoids may also support brain health by improving blood flow to the brain.

4. Supports Mood and Stress Reduction

Dark chocolate stimulates the production of endorphins (feel-good chemicals) and contains compounds that may help increase serotonin levels, supporting mood and emotional well-being.

5. Provides Essential Minerals

Dark chocolate is a good source of:

- Iron (supports oxygen transport in the blood)
- Magnesium (important for muscle and nerve function)
- Copper and manganese (support metabolism and antioxidant defense)

Portion Control Matters

While dark chocolate has health benefits, it is still calorie-dense. A healthy serving is about:

- 1 ounce (approximately 1–2 small squares) per day

Pairing dark chocolate with nutrient-dense foods like fruit or nuts can enhance its benefits without overindulging.

Recipe: Dark Chocolate Berry Bark

This simple recipe combines antioxidant-rich dark chocolate with fiber-packed berries for a nutritious and satisfying treat.

Ingredients

- 8 ounces dark chocolate (70–85% cocoa)
- ½ cup fresh or frozen berries (strawberries, raspberries, or blueberries)
- ¼ cup chopped nuts (almonds, pistachios, or walnuts)
- Optional: pinch of sea salt or shredded coconut to sprinkle on top

Instructions

1. Melt the dark chocolate using a double boiler or microwave in 30-second intervals, stirring until smooth.
2. Pour the melted chocolate onto a parchment paper lined baking sheet and spread evenly into a thin layer.
3. Sprinkle berries and nuts evenly over the chocolate. Gently press them in.
4. Refrigerate for 30–45 minutes or until firm.
5. Break into pieces and store in an airtight container in the refrigerator.

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What is Therapeutic Fibbing?

If you care for someone with dementia, you will want to learn this skill and use it often. Therapeutic Fibbing is a technique of meeting a person living with dementia in their reality and providing them with information that does not upset them, while sometimes accomplishing something that needs to get done. Some examples would be:

Person with Dementia Says:	What not to say:	Therapeutic Fibbing:
"Where is my mother"	"Your mother died 15 years ago!"	"I don't know. I bet you miss your mom, she used to make the best meatloaf!"
"What time are we leaving for my appointment?"	"I already told you three times we are leaving at 2:00!"	"Don't worry, I am keeping track of the time. Can you help me load the dishwasher?"
"I don't need to change my shirt, it's fine"	"You have worn that for 3 days! It is filthy"	"John, I need your shirt to make a full load of laundry. Here is a clean shirt for you to put on"
"You took my wallet!"	"I did not touch your wallet, don't accuse me of that!"	"Oh, I am sorry. I must have moved it when I was cleaning. It's right here"

What is important to remember is that their reality is different than yours. They are not "acting this way" to be stubborn or difficult. Their brain is playing tricks on them and they are having a hard time understanding their environment and what is being asked of them. Reasoning and rationalizing with someone that has dementia will only frustrate both of you. So, give Therapeutic Fibbing a try.

Wisconsin SMP

SCAM SPOTLIGHT



Not Every Ring Is a Friend!

Think back to a time when the telephone was a family's main connection to the outside world. Back then, having a phone meant staying connected to family and having help in an emergency.

Today, that has changed. It is estimated that about 95 percent of the calls are unwanted — sales pitches, donation requests, or scams. What was once a lifeline has become a tool for marketers and criminals. Scammers often target seniors because they want access to personal information, money, or Medicare benefits.

So what can you do? First, let your answering machine or voicemail screen your calls. **ONLY** answer when you recognize the caller. It also helps to plan ahead and prepare a simple response.

Here are a few suggestions:

- If the caller claims to represent a charity, ask them to send information in writing and state that you do not donate over the phone.
- If someone is selling something, request written information. If they say it's a limited-time offer, explain that you don't make decisions during phone calls.
- Ask for the caller's name, company name, and a callback number, and tell them you will verify the offer before responding.

Most importantly, watch for these red flags:

- Requests for credit card or bank information
- Requests for personal information such as Medicare or Social Security numbers
- Pressure to act immediately
- Calls where the caller claims to know information about you but asks you to confirm it

If you hear any of these warning signs, hang up immediately.



Report any suspected fraud or suspicious activity to the Wisconsin Senior Medicare Patrol. Call 888-818-2611 to report fraudulent activity.

For more information, visit 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

The Aging and Disability Resource Center of Chippewa County Presents

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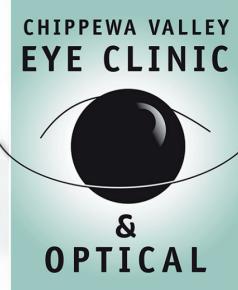
Upcoming Sessions

02-11-2026 from 1:00 – 3:00 PM
Chippewa Courthouse or Virtual

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