



JANUARY 2023

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Medicare Notification

The Centers for Medicare and Medicaid Services (CMS), the federal agency that manages the Medicare program, is responding to a data breach at one of its subcontractors that



may involve Medicare beneficiaries' personally identifiable information and/or protected health information. No CMS systems were breached and no Medicare claims were involved. This breach has the potential to have affected approximately 250,000 of the over 64 million beneficiaries that CMS serves.

Letters from CMS are being mailed out this week (starting December 14) to those that may have been affected. If you receive this letter, please know that it is a legitimate letter with guidance and instructions on what to do to help protect yourself. If you have any questions, you can call your local ADRC office. The Chippewa County ADRC's phone number is 715-726-7777.

Reminder About New Chippewa County Courthouse Hours

Effective January 1, 2023, the Chippewa County Courthouse hours of operation will be 7:30 a.m. to 4:30 pm Monday through Thursday and 7:30 a.m. to 11:30 a.m. on Friday. The Courts may have additional hours on Friday until 4:30 p.m. for scheduled court hearings only. There will be no change to the Nutrition Program hours of operation...Meals on Wheels and Senior Dining will continue to be served on their usual days and times.





Aging Mastery Program[®]

National Council on Aging

Mark your calendar to attend the National Council on Aging (NCOA), Aging Mastery Program® (AMP). Inclusa is committed to supporting lives well lived across Wisconsin!

uild your own personal playbook for aging well. This fun, innovative program empowers you to take key steps to **improve your well-being**. Feel better today and stay healthy for your future.

Visit www.inclusa.org/providers/aging-mastery-program or scan the QR code to the right to learn more.

Each program is 10 core classes + 2 caregiver focused classes

- January 11 March 29, 2023: Wednesdays, 9 am 11 am
- April 5 June 21, 2023: Wednesdays, 1 pm 3 pm
- July 12 September 27, 2023: Wednesdays, 9 am 11 am
- September 27 December 20, 2023: Wednesdays, 1 pm 3 pm Class will not be held week of November 20 (Thanksgiving)



www.ncoa.org/AMP © 2017 National Council on Aging. All rights reserved.

Join the adventure!

Local Experts Present

- Navigating Longer Lives
- Caregiver Perspectives: Assessing Needs
- Exercise and You
- Sleep
- Healthy Eating and Hydration
- Financial Fitness
- Medication Management
 - Advance Planning
 - Healthy Relationships
 - Falls Prevention
 - Community Engagement
 Caregiver Playbook: Planning, Connecting, and Doing







AMP

Join us and begin planning **AHEAD** for the end of this life

What is Planning AHEAD?

Planning AHEAD is a 7-session course (one hour each) that guides participants through the topics on the right.

This course features a free workbook to help people with the tasks and decisions associated with end-of-life.

Who is the program for?

- This program is for people who:
- Are interested in planning for the end of life to make things easier for family members
- Have lost a loved one
- Are in the process of losing a loved one and are dealing with the transition

When is the program?

We are pleased to offer this virtual course during the month of January in 2023. Mondays and Wednesdays starting January 9th through January 30th from 9:00-10:00 a.m.

Contact us for more information

To register: https://forms.gle/JNmYe8pQo8ozLbLd6



For questions, or to register via telephone, please contact: -Ieanne Walsh UW Madison, HDRI Extension Educator at Chippewa County. jeanne.walsh@wisc.edu or (715)726-7950



ADRC Board Meetings Are Open to Public

Did you know that your Aging & Disability Resource Center (ADRC) Board meetings are open to the public?



They meet the second Thursday of odd numbered months at 4:45 pm. The meetings are in room 302 of the Chippewa County Courthouse and there is plenty of room for you to join us. You can hear first hand what is happening with ADRC programs and services. If you want to speak to the board, you will have the opportunity at the beginning of the meeting. Most meetings last 75-90 minutes.

Our next meeting is January 12, 2023! The agenda will be available starting on January 6, 2023. You can find it on the county website, or you can call Leslie at the ADRC to have an agenda mailed to you. Hope to see you there!

Chippewa County Transportation Copay Reminder

The ADRC works with New Freedom Transportation and several other transportation providers to keep rides affordable to people over 60 and those with a disability. As you can imagine the fluctuating cost of gas has impacted the cost of these rides. To maintain the same level of service, the copay amount will increase to \$5.00 per one-way with an added surcharge of \$10.00 for trips exceeding 100 miles.

This change is taking place starting January 1, 2023. Please call the ADRC at 715-726-7777 if you have any questions or concerns. Thank you for understanding, and we look forward to continuing to assist with your transportation needs.



Aging & Disability Resource Center (ADRC) Staff ... Know us before you need us!

- ADRC Manager Leslie Fijalkiewicz
- Administrative Assistants Breanna Schemenauer, Renee Price, Carmen Olson
- Dementia Care Specialist Carla Berscheit
- Disability Benefit Specialist -Stephanie Rasmussen
- Elder Benefit Specialist Michelle Fellom
- Nutrition & Transportation Programs Coordinator -Kelly Zimmerman
- Options Counselors Holly Anderson, Kasha White, Sarah Hedlund, Erika Stevens, Jessica Gibson
- Nutrition Program Assistant -Jeff Hahn, Jason Kolano
- Nutrition Site Aides Rose August, Sue Barnum, Yvonne Bernier, Kathy Boiteau, Mary Ann Brodbeck, Cathie Mercier, Linda Felmlee, Laura Henderson, Darcy Bjerke

<i>Want to get this paper delivered?</i> A one-year subscription is only \$16! Complete this form, mail to the address below and include your check for \$16. Do not send cash.		
Name:		
Address:		
City:		
Phone:		
ADRC of Chippewa County 711 N. Bridge Street, Room 118 Chippewa Falls, WI 54729		

Aging & 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.

That's A Good Question!

QUESTION:

It's already January and I haven't had my flu shot. Should I even bother with it at this point?

ANSWER:

Absolutely. Flu shots are actually still given up until June! Seasonal influenza is a respiratory illness caused by viruses that infect the nose,

throat and sometimes the lungs. While we typically think of it as a "winter" illness, people do get it outside of those months. That's why you can still get the flu shot right up to summer.



Equally importantly is the fact that older adults and people with chronic health problems are at greater risk for complications

if they get the flu. One of those complications is pneumonia and we all know just how serious that can be. Persons at greater risk for complications:

- Are age 65 or older
- Have certain medical conditions such as asthma, diabetes, or chronic kidney disease
- Have heart disease or have had a stroke
- Live in a nursing home or other long-term care facility

Pregnant people and children under age 5 are also more likely to get very sick from the flu. Even if you are homebound and have few visitors, you can still get the flu from the few people you do see.

Contact your healthcare provider or you can get a flu shot from the Chippewa County Public Health Department. You can call and schedule an appointment or walk in. REMINDER...bring your Medicare and other insurance cards when you come.

Appointments Recommended

In an effort to provide efficient and prompt service to as many customers as possible, we urge you to call and make an appointment before coming to the Aging & Disability Resource Center.



Don't worry if you aren't sure who you

want the appointment with. Our job is to help you get to the right person when you call. As the number of older people and people with disabilities increases, ADRC staff are often on home visits or meeting with someone else...calling the office first will likely prevent you from having to make multiple trips to the office, or having to sit in the waiting area for a lengthy time.

Our number is 715-726-7777. You can also email us at ADRC@ co.chippewa.wi.us. Thank you!

The Aging and Disability Resource Center of Chippewa County Presents

Medicare & You Classes

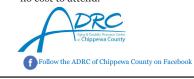


Receive Unbiased Medicare Information!

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. There is no cost to attend.



Registration Required

jotform.com/ADRC adrc/medicareandyou Or use your phone's camera to scan this code & register online.

Or contact us to register: 715-726-7777 or ADRC@co.chippewa.wi.us

Located at the Chippewa County Courthouse 711 North Bridge Street, Chippewa Falls, WI

1st Thursdays...... 5:00 — 7:00 pm 3rd Wednesdays..... 1:00 — 3:00 pm

Upcoming Dates:

January 5th 5:00 – 7:00 pm
January 18th 1:00 – 3:00 pm

2023



SCAMS

Health Scams

People spend billions of dollars a year on products and treatments in the hope of improving their health and fitness. But a lot of that money goes to companies that make fake claims about those products and treatments, cheating people out of their money, their time and even their health. If you're thinking about buying a health product or service, here are some things to keep in mind to get the best outcomes for you and your family.

Six Ways to Avoid Health Scams

- 1. Do your research. Search for the name of the treatment or product online, plus the words "review," "complaint," or "scam".
- 2. Ask your healthcare provider first. If you're curious about a treatment, talk to your trusted healthcare provider about it. Some great questions to ask include:
 - Does this product or treatment actually work?
 - What's the scientific evidence?
 - Are you familiar with this brand?
 - Can you tell me about the ingredients in this product?
 - How will it interact with other drugs I take?
 - What are the side effects?
 - If it's safe to take, what's the right amount?
- 3. Know that unproven products and treatments are dangerous. Taking unproven products might mean that you stop or delay taking proven medical treatments. They may also cause bad interactions with other treatments.
- 4. Don't let any company take advantage of your hope. Be skeptical about any treatment or product that makes guarantees or promises about your health.
- 5. "Natural" doesn't mean either safe or effective. In fact, "natural" can mean both harmful and ineffective.
- 6. Federal law says sellers that peddle cures must have scientific proof to back up their claims. BUT, whenever you see or hear

an ad, know that no government agency approves those ads before they go public!!

Most Common Health Scams

If you or a loved one is facing health issues, you may be feeling anxious and overwhelmed as you sort through information and make decisions about treatment options.



Scammers often take advantage by using these stressful times to steal your money and personal information. These are the health conditions most often targeted by scammers:

- 1. Addiction treatments
- 2. Alzheimer's Disease, dementia and memory loss
- 3. Anti-aging products
- 4. Arthritis
- 5. Cancer
- 6. Chronic pain
- 7. Diabetes

Vitamins and dietary supplements can offer health benefits, but claims that they treat or cure diseases are unproven and not allowed under federal law. Dietary supplements are largely unregulated so some companies feel free to make unsupported claims about the effectiveness of their products.

Reliable Sources of Information about Diseases and Treatments

To find reliable sources of information about diseases and their treatments, visit www.medlineplus.gov a site operated by the National Institutes of Health (NIH) and https://health.gov/ myhealthfinder. Information about alternative and complementary medicine is available through the National Center for Complementary and Integrative Medicine https://www.nccih.nih.gov/.



Check Your Beneficiary Designations

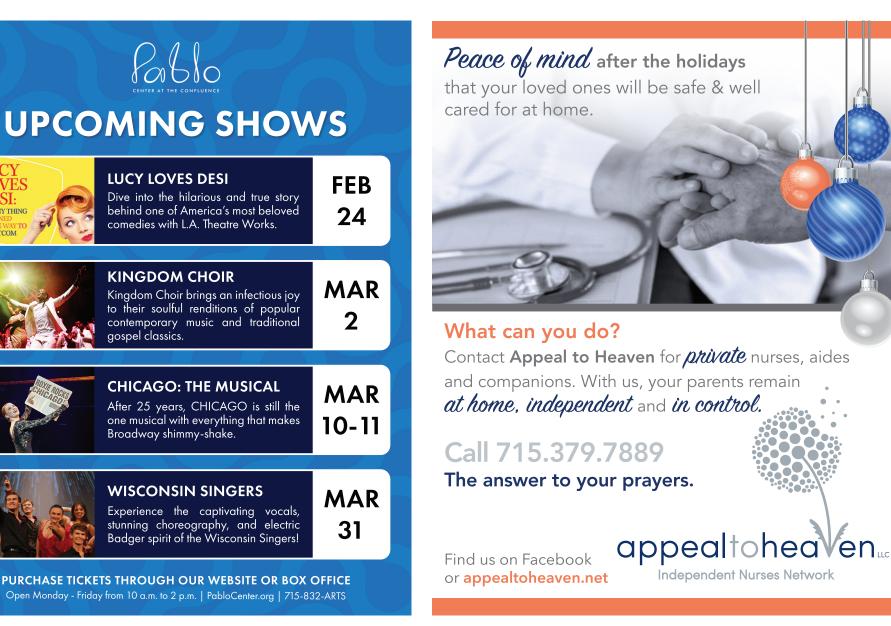
When was the last time you checked the beneficiary designations on your retirement and other investment accounts? When you sign up for a 401(k) or any other bank or investment account, you are asked to name a beneficiary who will receive the money in the account when you pass away. Many people fill out the form and forget who is listed as a beneficiary on an account. Some people even leave the beneficiary designation blank when they open an account.



Fortunately, changing your beneficiary isn't hard to do. If you do not remember who you've chosen as a beneficiary, you can request a copy of your beneficiary forms from your financial institution. You can revoke your beneficiary designation and choose a new beneficiary with a change of beneficiary form. You can also add beneficiaries. If you change or add beneficiaries, make sure that your account administrator has received the form. Beneficiary designations are only effective if they are received by the account administrator before the account owner dies.

You should check your estate plan periodically, including your will, power of attorney documents, and any beneficiary designations. You should also check these documents after major life events, like marriage or divorce. If you have any questions about your beneficiary designation, you should contact your financial institution. If you have questions about any other documents in your estate plan, you should contact an estate planning attorney.

So if you aren't a winter weather person, January is a perfect time to check your beneficiary designations and make sure you have them completed the way you want!



Although many people make sure that important documents like wills are updated

when necessary, they often overlook beneficiary designations on financial accounts. If it has been awhile since you checked, you may find that your designated beneficiary is not who you think it should be. For example, if you named a charity as your beneficiary many years ago, that charity may no longer exist. If you're divorced, your ex-spouse may still be listed as a beneficiary. If you didn't choose a beneficiary or your named beneficiary has passed away, your beneficiary may be determined by federal or state law or by the plan document that governs your retirement accounts. Whatever your beneficiary statement says will trump your will.

★ BRAIN HEALTH ★

Fun Activities To Do In Winter

As many of us are staying home, it can be challenging to create activities for your loved on to do. However, it is worth the effort. Here are a few reasons to create meaningful activities throughout the day.

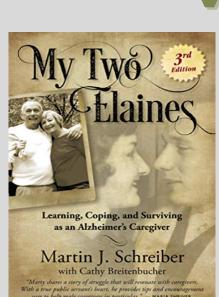
- Stir up good memories
- Can increase connection with your loved one
- Fosters self-expression
- Can increase feelings of engagement in their life
- Can make them feel productiveImprove routine and decrease boredom

It is important to find activities that are enjoyable and meaningful to the person. The activity may need to be simplified to allow the person to participate, so stay nearby to assist as needed.

Try making some illuminaries. You can use jars you would otherwise put in the recycling such as spaghetti sauce jars, pickle jars or salsa jars. Or you can use drinkware or vases.



This is made by tearing or cutting pieces of tissue paper. Paint a thin layer of Mod Podge on your container, then quickly place your tissue paper on your container before the Mod Podge dries. Then paint a thin layer of Mod Podge over the top. Let it dry and place a battery operated or regular candle inside!



BOOK CLUB

January 9 -March 20 3:00 - 4:00 pm



To register, jotform.com/ADRC_adrc/bookclub or call the ADRC at 715-726-7777

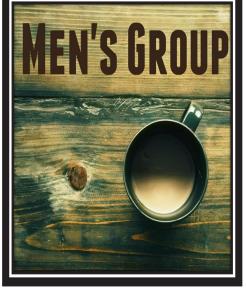


- Share your experiences
- Develop friendships
- Learn about dementia and coping techniques
- Facilitated by men who are caring for a person with dementia

Sponsored by the Aging & Disability Resource Center

For more information, contact Bob Vogler at 414-378-2114 or <u>beevee6610@gmail.com</u>

To help ensure the health and safety of all participants CDC's COVID safety precautions will be followed, including social distancing and mask wearing.



Connections and coffee for men caring for a person with Alzheimer's disease or a related dementia.

WHEN: 1st and 3rd Wednesday of every month 11:00 - noon

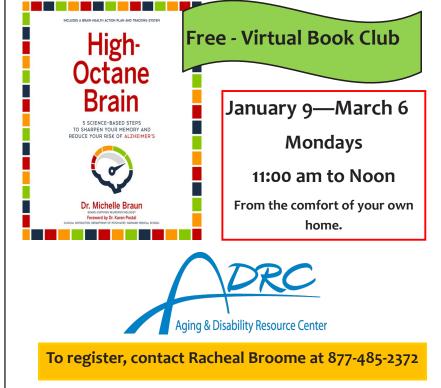
WHERE: Peace Lutheran Church 501 E Fillmore Ave, Eau Claire

ran Church re Ave, Eau Claire

DRC

★ BRAIN HEALTH ★

Start the New Year off Right!





No one should face Alzheimer's or another dementia alone.

Join Jim Adams to learn about the signs, symptoms, causes and ways to slow Alzheimer's disease. Gather skills as a care partner. Learn about current research and actions you can take now. Programs are accessible by phone, smartphone, tablet or computer

IS THIS DEMENTIA? 10 Warning Signs Thursday, January 12, 2023 | 11:30am-12:30pm To Register Online: bit.ly/3VCi7Ng

EFFECTIVE COMMUNICATION STRATEGIES

Thursday, February 16, 2023 | 11:30am-12:30pm To Register Online: bit.ly/3P0TqaC

HEALTHY LIVING FOR YOUR BRAIN & BODY and Support Group Co-Facilitator. Thursday, March 23, 2023 | 11:30am-12:30pm To Register Online: bit.ly/3VBTCj6

TO REGISTER BY PHONE: 800.272.3900

Questions? 715.861.6174 | SBELLEFEUILLE@ALZ.ORG

24/7 Helpline 800.272.3900 alz.org/wi



Jim Adams is the author of Other Me's: My Caregiver Experience with Lewy Body, He lost his wife Diane in 2014. "I needed to turn something bad into something good," says Jim. "That's when I got involved with the Alzheimer's Association. Jim volunteers as a Community Educator

Brain Health Events 2023

Jan 3	Memory Café - Chippewa Falls Time: 10am-11:30am Location: Central Lutheran Church Recurring: 1ST Tues. every month
Jan 9	High Octane Brain Book Club starts Time:11:00 am - noon Location: Virtual Register by calling 877-485-2372 (Rachael)
Jan 9	My Two Elaines Book Club starts Time: 3:00pm - 4:0 pm Location: Virtual Register by calling 715-726-7777
Jan 12	Early Dementia Support GroupTime:1pm-2:30pmLocation:Central Lutheran ChurchRecurring:2ND Thur.every month
Jan 24	Memory Café - Cornell Time: 10am-11:30am Location: Our Saviors Lutheran Church Recurring: 4TH Tues. every month
Feb 7	Memory Café - Chippewa Falls Time: 10am-11:30am Location: Central Lutheran Church Recurring: 1ST Tues. every month
Feb 9	Early Dementia Support GroupTime: 1pm-2:30pmLocation: Central Lutheran ChurchRecurring: 2ND Thur. every month
Feb 28	Memory Café - Cornell Time: 10am-11:30am Location: Our Saviors Lutheran Church Recurring: 4TH Tues. every month

Trinity United Methodist Church - 201 West Central Street, Chippewa Falls Central Lutheran Church - 28 East Columbia Street, Chippewa Falls CVTC - 620 West Clairemont Ave, Eau Claire Our Saviors Lutheran Church - 201 South 6th Street, Cornell



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Find us at seniorreviewnewspapers.com

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★ HEALTHY LIVING ★

Medicare Costs of Insulin: New Rule in 2023

One of the biggest changes to come out of the Inflation Reduction Act (IRA) that passed in 2022 applies to Medicare coverage of insulin. In 2023, out-of-pocket costs for all insulin drugs is now capped at \$35 per 30day prescription under all Medicare drug plans.¹

The change in the law occurred too late to be reflected on Medicare's Planfinder tool for comparing drug plans for 2023. If individuals using insulin chose the wrong plan during the Open Enrollment Period, they will be granted a Special Enrollment Period (SEP) to switch plans in 2023. They can do this by calling 1-800-Medicare. If a person is on what is called the Low-Income Subsidy (LIS or "Extra Help"), they will continue to pay the lower LIS co-pays.

It is important to note that Medicare plans do not necessarily cover all brands and types of insulin, and coverage of insulin drugs can change from year to year. For this reason, it's important for individuals who depend on insulin to check each year during Open Enrollment (October 15-Decemeber 7). It is also important to note that this new rule does not apply to drugs that act like insulin but are not actually insulin, like Trulicity (Dulaglutide). In addition, there are differences between Medicare Part D and Medicare Part B coverage of insulin and insulin products. The \$35 limit applies to Medicare Part D, only.

Another consequence of the rule's sudden implementation is that individuals may need to initially pay a higher amount for insulin, and then ask for reimbursement from their plan. This will vary by plan, so individuals should contact their plan at the beginning of 2023 and ask about the process.

The following steps are recommended for all individuals who rely on insulin:

- 1. Check the plan's formulary to make sure the brand and type of insulin is covered
- 2. Confirm the type of insulin and supplies is covered under Part D and not Part B
- 3. Calculate yearly costs by factoring in the \$35 monthly limit
- 4. Check with the plan regarding reimbursements
- 5. Use the one-time SEP to change plans in 2023 if the plan does not fit with the person's need

For more information, visit https://www.medicare.gov/coverage/in sulin?eType=EmailBlastContent&eId=34438942-60d6-4c53-a82b-5dac6e32a592

¹Similarly, if a person gets a 60-day supply of insulin, they should not pay more than \$70, and a person with a 90-day supply of insulin should not pay more than \$105.

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Thursday, January 19, 2023

11:30 a.m.- 12:30 p.m.

Community Room at Dove Healthcare – West Eau Claire 1405 Truax Blvd, Eau Claire

Medication management can be challenging. Medication errors can result in unwanted effects from medicines, and worse, falls, hospitalizations and even death. Poor communication and medication coordination problems with multiple people prescribing a person's medications can increase these errors even more. Learn about a new research project, Med Wise Rx, designed to build knowledge and skills to address medication problems. In this presentation, you will learn about eligibility, what is involved in the two-session education program, and how participants will be compensated for taking part in the study.

Door prize drawing. Refreshments will be served.

To register: Call 715-839-4735, 888-338-4636 or go to www.adrcevents.org.





Ange S Grad Bar

Eau Claire, WI 54703

Presented by

Deb Bruning, CHES

Prevention Program Coordinator

Aging & Disability Resource Center

Of Eau Claire County

ADRC, 721 Oxford Avenue-Rm 1130

www.eauclaireadrc.org

acebook.com/ECC.ADR

The project is a partnership between the UW School of Pharmacy, the ADRC of Eau Claire County, and Community-Academic Aging Research Network.

Monthly Free At-Home COVID-19 Tests Now Available

All Wisconsin households are now eligible to order one free COVID-19 test kit containing five rapid antigen tests **every month.** The tests can be ordered online and are delivered to your door. With the holidays coming up, more people will be traveling and gathering together. Testing helps



people know if they have COVID-19 so they can take actions to help limit the chance of spreading the virus to those around them.

Be aware that the FDA has extended expiration dates for many COVID-19 self-tests. When you receive your tests, do not be concerned if the expiration date appears to have passed. Your tests are still reliable and good to use for up to an additional six months. You can look up your package of test kits by entering the lot number to find the specific extended expiration date at this website: https://ihealthlabs.com/pages/news#expiration.

You can order your monthly at-home COVID-19 tests here: sayyescovidhometest.org.

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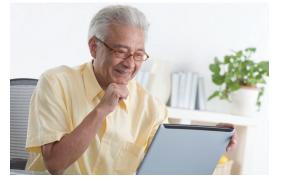
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★ HEALTHY LIVING ★

Several Ways to Improve Your Health in 2023

Healthy Living with Chronic Pain (virtual)

If living with ongoing pain is keeping you from doing the things you want to do, this 6-week workshop can help give you the tools and strategies to manage your pain. If you're 18 or older and have or live with someone



who has chronic pain, this program is for you! Topics include: Shortterm goal setting, Relaxation, Getting quality sleep, Better emotional health, Medication usage and evaluating treatment options, Balancing activity and rest, Creating a pain profile, Fatigue management, Communication skills with friends, family, and medical team.

This program does not replace existing treatments, but serves to complement your current medical treatment plan, and is not meant for a person who has pain medication addiction issues.

WHEN: January 31 - March 7, 2023 Tuesdays, 10:00 am- 12:30 pm

Mind Over Matter: Healthy Bowels, Healthy Bladder (virtual)

Three-session workshop designed to give women the tools they need to take control of symptoms. It provides information and group activities along with simple exercises and dietary changes to practice at home. Even if you do not have leakage symptoms now, it is never too early or too late to think about bladder and bowel health.

WHEN: February 28, March 14 & 28, 2023 Tuesdays, 2:00 - 4:00 pm

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 wellbeing. The StrongBodies program provides a safe environment for older adults to improve both strength and balance with a fun group of peers. Learn more in this free orientation and sign up for classes starting in January.

WHEN: March 2, 2023 Thursday, 10:00 - 11:15 a.m.

<u>StrongBodiesTM</u> 10-weeks, classes meet twice weekly for one hour each. Virtual & In person options

<u>Virtual:</u> April 3 - June 7, 2023 Mondays & Wednesdays, at 8:30 am, 11:15 am, and April 4 - June 8, 2023 Tuesdays & Thursdays, at 8:30 am <u>In-person:</u> April 3 – June 7, 2023 Mondays & Wednesdays, 7:30 a.m. @ Chapel Heights United Methodist Church, 5:00 p.m. @ Dove Healthcare-West Eau Claire

Repeat participants must complete a Re-enrollment Consent Form to sign up by March 20. \$20 suggested donation for repeat participants. Download form at www.adrcevents.org, email adrc@eauclairecounty. gov or call the ADRC at 715-839-4735 to request a form by mail.

REGISTER at least one week prior: Call the ADRC of Eau Claire County at 715-839-4735 or go to www.adrcevents.org.

DO YOU KNOW YOUR RISK FOR DEVELOPING DIABETES?

WHAT IS PREDIABETES

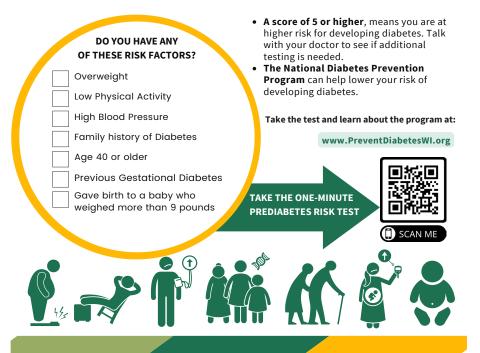
Prediabetes is a serious health condition that comes before diabetes. It means your blood sugar levels are higher than normal but aren't high enough to be called Type 2 diabetes. If left untreated, prediabetes can turn into Type 2 diabetes. Prediabetes can:

affect anyone, any age

- cause damage to your body, often without symptoms, going unnoticed for years
- make you more at risk of severe symptoms from illnesses like the cold/flu/COVID-19 viruses
 be reversed by making small lifestyle changes

KNOW YOUR RISK

The Prediabetes Risk Test can help you know your risk for developing type 2 diabetes.





Help Yourself to Better Health Stand Up

Sitting all day is bad for your health. Reducing your sitting time can improve your strength and balance while reducing your risk for chronic diseases. Try to stand up for 1-2 minutes every 30 minutes.

Wisconsin Institute for Healthy Aging ihealthyaging.org



w ha

for Healthy Aging

Help Yourself to Better Health Caregiving? Take Care of Yourself Too!

Taking care of a family member can be both fulfilling and demanding. Taking time for yourself and finding resources can ease the physical, financial and emotional challenges that come with caregiving.

\star NUTRITION \star

Winter Weather Reminders for Senior Dining and Meals on Wheels

ell it's January which means we haven't seen the lion's share of our snow or cold for this winter season. That means we could have more meal cancellations coming. So here's a refresher on how to know if we are cancelling meals.



If the weather is bad enough, Chippewa County Senior Dining and Meals on Wheels will close. No meals will be served. Watch TV 13 & 18 early in the morning for this announcement.

Thankfully we usually know in advance when bad weather is coming. So when you see a Winter Weather Advisory or Warning you may want to prepare for the possibility of a closing:

- Remember to stock up on extra non-perishable nutritious food. We recommend keeping at least four-days' supply of food, such as canned soup, fruit, vegetables, tuna, and vegetable juices.
- Other nourishing foods to keep on hand are peanut butter, pasta, rice, and dry milk. It is important to have these available. You never know when you will need them.

And just a reminder...during the winter months, be sure to have your driveway, sidewalks, and steps clear from snow and ice so our drivers can deliver your meal safely. We do not want to put our drivers at risk of falling and injuring themselves.

Thank You Lake Wissota **Lions Club**

Special thank you goes out to the Lake Wissota Lions Club for their generous donation to the Meals on Wheels program. We are so blessed in Chippewa County to have organizations like this who are dedicated to making the lives better for the people who live here! Pictured here are Barb Eisold (right) from Lake Wissota Lions Club, presenting a check to Leslie Fijalkiewicz, ADRC Manager.



Volunteer Corner

Did you know the ADRC is on Facebook?

If you are savvy with computers and are on Facebook, search ADRC of Chippewa County; like, follow, and share us with your friends and family. You can find upcoming events hosted or partnered by us or offered by other community organizations. Topics range



from brain health, caregiver, Medicare, scams, and so much more! Follow us, so you don't miss out!

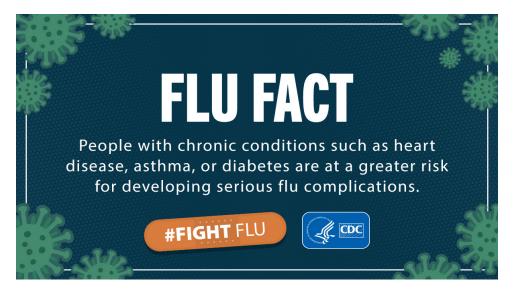
Senior Dining & Meals on Wheels

ust a reminder that starting with the meals served in January, the J suggested donation for both Meals on Wheels and Senior Dining will increase to \$4.50 per meal. This is the first increase in our suggested donation since 2018 and we know it isn't coming at a great time for you either. Unfortunately, our providers are also experiencing the rising costs of food, supplies and the labor to prepare those meals.

We take great pride in the fact that your survey responses have indicated you appreciate the quality of the meals we are receiving from our providers. It's important to us to continue with these high standards and that means we need to make sure the people we get these meals from are being fairly compensated for them.

Please remember that this is just a suggested donation, and we will still serve you if you are unable to donate that amount per meal. Any amount you can give is appreciated and used to support the program. Please do not discontinue meals because you are concerned that you "can't afford them."

Since this starts with the meals served in January, you will not see this increase until your February statement. We appreciate your understanding and thank you for your continued participation.





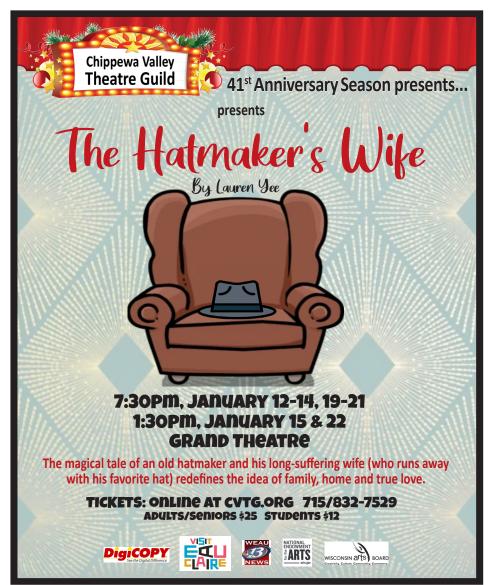
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Medicare Enrollment Changes Coming January 1, 2023

•he Centers for Medicare & Medicaid Services (CMS) recently issued rules that will simplify Medicare enrollment and coverage start dates beginning January 1, 2023. These rules change Medicare coverage start dates for people who enroll in Premium Part A or Part B during the last three months of their Initial Enrollment Periods (IEPs) or the annual General Enrollment Period (GEP). The rules also create new Special Enrollment Periods (SEPs) for people enrolling in Medicare outside of their IEPs or the GEP.



In general, the date an individual's

Premium Part A and/or Part B coverage becomes effective depends on the date of enrollment. Under rules in effect until December 31, 2022:

- For people who enroll during any of the first three months of their IEP, coverage will be effective the first month of eligibility.
- For people enroll during their IEP in the month they become eligible, their coverage will be effective the month after they sign up.
- For people who enroll during any of the last three months of their IEP, their coverage will be effective 2-3 months after they sign up.
- For people who enroll during the General Enrollment Period (GEP), which runs from January 1st through March 31st every year, enrollments are effective July 1st.

As of January 1, 2023, people who become eligible for Medicare on or after January 1, 2023 and enroll during the last three months of their IEP will be enrolled in Premium Part A and/or Medicare Part B the month after enrollment. Premium-free Part A coverage will still be effective the first day of the month they turn 65 for people enrolling during their IEP. In addition, people who enroll during the first three months of their IEP will still have coverage begin the first day of the month they turn 65. Remember that people with first-of-the-month birthdays start their IEPs earlier, and they become eligible for Medicare the first day of the month before they turn 65.

Likewise, beginning January 1, 2023, people who enroll during the GEP will have Premium Part A and/or Part B coverage start the month after enrollment. If they are enrolling in Premium-free Part A for this first time during the GEP, their Part A coverage will backdate up to six months. This change significantly reduces the gap in coverage that can occur with a GEP enrollment.

In addition, the new CMS rules finalized the following new SEPs for enrollment into Medicare Part A or Part B without a late enrollment penalty:

• An SEP for individuals impacted by an emergency or disaster for beneficiaries who missed an enrollment opportunity because they were affected by a disaster or other emergency declared by a Federal, state, or local government agency. This SEP will last for six months after the end of the emergency declaration. The SEP may also be used if the disaster or emergency takes place where the individual's authorized representative, legal guardian, or person who makes health care decisions on their behalf lives.

• An SEP for health plan or employer error for individuals who can show that their employer or health plan materially misrepresented information related to enrolling in Medicare on time. The SEP also includes brokers and agents of health plans as sources of misinformation. This SEP will last for six months after the individual tells SSA, and it allows

the individual to write a statement describing what happened if documentation of misinformation from the employer or health plan is not available.

- An SEP for formerly incarcerated individuals that will allow them to enroll following their release from correctional facilities. This SEP will last for 12 months after they are released and allow them to choose between up to six months of retroactive coverage back to their release date or coverage beginning the month after the month of enrollment. An individual who selects retroactive coverage must pay the premiums for the retroactive covered time period.
- An SEP to coordinate with termination of Medicaid coverage that will allow individuals who have missed a Medicare enrollment period to enroll in Medicare after their Medicaid coverage ends. The SEP lasts for six months after the last date of Medicaid coverage. Individuals may choose between retroactive coverage back to their last date of Medicaid coverage (but no earlier than January 1, 2023) or coverage beginning the month after the month of enrollment. If an individual selects retroactive coverage, they must pay the premiums for the retroactive covered time period. In addition, individuals who would have been eligible for this SEP but who enrolled during the COVID-19 Public Health Emergency before January 1, 2023 are eligible to have any late enrollment penalties refunded and removed.
- An SEP for other exceptional conditions that will, on a case-bycase basis, allow for an enrollment period for individuals when circumstances beyond their control prevented them from enrolling during the IEP, GEP or other SEPs. This SEP will last for a minimum of six months.

To enroll in Medicare Part A or Part B during your IEP, an SEP, or the annual GEP, please contact your local Social Security office. You can find your local office by entering your ZIP code here: https://secure.ssa.gov/ICON/main.jsp. Some individuals may be able to enroll in Medicare online here: https://www.ssa.gov/benefits/medicare/#anchor4.

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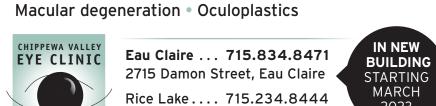


For more information on your long-term care options, contact your local ADRC.

DHS Approved 5/27/2021

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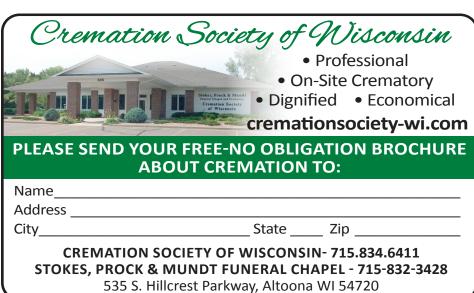
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ARTICLES FROM THE COMMUNITY

Doses of TLC for the New Year

By Shelley Krupa, Business Operations Coordinator at Lake Hallie Memory Care

At this time of year, it is easy to jump on the bandwagon and set lofty goals. We all hope with hard work we'll accomplish those goals. If life in your home involves caring for a person with dementia, setting too high of goals may not be advantageous.

Reality sets in as you discover you and your loved one aren't moving quite as fast as you used to. As dementia progresses, changes will increase.

You notice when something's not quite right. You can't put your finger on what is needed. You wish you could do more. Will a dose of Vitamin D help? Maybe? Maybe not. But you can be a ray of sunshine to each other by learning how to accept and balance changes as they come.

It is okay to give each other a dose of TLC. When it comes to dementia, there isn't a quick fix. It isn't about loftier goals to do more. It isn't helpful to add more pressure to either one of you.

Instead, pass on doses of stress. Give each other permission to be in the moment. Breathe. Watch snow fall and squirrels scramble around the yard. Rest. Reminisce. Notice small moments of connection you and your loved one still share. Watch for twinkles in their eyes. Smile with them as they appreciate you slowing down too. Laugh together. Remember it is okay to set a goal to be the best you can be for each other - one day at a time.



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An Admonition for the New Year: Enjoy Your Life

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

s a teenager I loved reading articles Ain Popular Mechanics and similar magazines predicting what experts expected to see happening in the years ahead. Some made predictions covering 10, 20, or more years in the future. A few of these predictions have proven amazingly accurate, while others couldn't have been more wrong. For example, back in the 1960's, experts predicted that by the turn of the century, technology would have taken over so much of the work that the average American work week would be only 22 hours long. Predictions also said that we would work only 27 weeks a year. As a result, one of our biggest problems would be in deciding what to do with all our leisure time.



That prediction about free time certainly missed the mark as far as my life was concerned! I ended up working a lot more hours at the end of my working career than when I began. I was always in a hurry. I burned the candle at both ends and middle as well.

For instance, I insisted on coming home three days early from our honeymoon just so I could see a mentor who was speaking in our area. (This is still a hot topic in our happy home). I shortened some of our vacations, and even cancelled some of them, so as to get more work done. And there was always work to do. I was part of the group that got to appointments early, walked fast, talked fast, ate fast, and drove fast. Some of us even tried to sleep fast. And after we rushed through our meetings, appointments, and social events, we got up and said, "Excuse me. I've gotta run." And we did.

I later discovered that people who lived like this were labeled "Type A" by the doctors who studied the facts surrounding their short life-expectancies.

This was my life until March 2006 when my blood pressure hit 220/180 and I had three stents placed in my heart. I was put on various medications to keep my blood pressure down, and my blood vessels open. But by October I had declined and was in really bad shape. My coronary specialist told me, "Carl, you need to have a double coronary by-pass." I actually ended up needing a triple! During recovery, I thought a lot about how I wanted to spend the rest of my life. I definitely wanted to enjoy it, but two obstacles stood in my way; regrets for things done or not done in the past, and anxiety about what might happen in the future. I came to realize that life is to be enjoyed in the moments we have. Slow down and avoid living either in the past or in the future. Live in the present and cherish your experiences.

Someone once said, "Life is what happens to you while you're making plans to do something else." This statement can be so true! We tend to let life happen to us while we either look ahead or behind.

So here we are. Another year has come and gone, and a new one

stretches out before us. The question for you to ask yourself is simple. Will you enjoy it?

As we head into 2023, here is an admonition to consider...

During the New Year may you have, Enough happiness to keep you sweet, Enough trials to keep you strong, Enough sorrow to keep you human, Enough hope to keep you happy, Enough failure to keep you humble, Enough success to keep you eager, Enough friends to give you comfort, Enough wealth to meet your needs, Enough enthusiasm to make you look forward to tomorrow, Enough determination to make each day better than the day before...

How we end up spending time and reacting to our circumstances plays a huge role in our ultimate happiness. You have 8,760 hours to spend this year. Please use each and every one in the wisest way you can and enjoy life as it happens!

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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