Greetings,

It’s been a long winter for sure, but the sun is rising higher in the sky each day. With that, the snow is beginning to melt, even if slowly.

We’ve included an article from the Administration for Community Living entitled: “Staying Socially Connected This Winter”, which touches on the importance of staying connected to beat isolation, depression, and other maladies. It might seem as though the deck is stacked against us; we live in a rural area, resources are sparse; winter came early and has been hard with a lack of sunshine. Maybe it is the right time to take a class, such as Tai Chi or a class from CORE’s Superior Lifelong Learning. Perhaps a chance to break bread and attend a senior lunch to connect with others sounds easier to manage. Do you have a pair of Yaktrax, or something similar? If not, maybe it’s time to invest in a pair so you can get outside safely, even if only for a short walk, some fresh air, and sunshine.

We have spoken before of the power of the mind; it is up to each of us individually to decide how we approach what life delivers. Small steps or large leaps are acceptable. Before you know it, spring will be right around the corner.

The 2020 Census is upon us. The distribution of more than $675 billion in federal funds, grants, and support are based on census data. That money is spent on schools, hospitals, roads, public works, and other vital programs. Every person not counted in the previous Census equated to a loss of roughly $1500 per year, or $15,000 for the past 10 years in Federal support. All information is confidential. Please do your part and help Bayfield County get a complete count.

Until next time, live well.

Carrie Linder, CSW
Aging & Disability Services Manager

Elizabeth Lexau
Human Development & Relationships Extension Educator
When was the last time you checked the beneficiary designations on your retirement and other 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. Some even leave the beneficiary designation blank when they open an account.

Although people often make sure important documents like wills are updated, they may overlook beneficiary designations on financial accounts.

If it’s been awhile since you checked, you may find that your designated beneficiary is not who or what 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 the 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.

Fortunately, changing your beneficiary isn’t hard.

- 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 additional beneficiaries.
- If you change or add beneficiaries, make sure 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 your plan after major life events, like marriage or divorce.

If you have any questions about your beneficiary designation, contact your financial institution. If you have questions about other documents in your estate plan, contact an estate planning attorney.

To find an estate planning attorney near you, contact the State Bar of Wisconsin’s Lawyer Referral and Information Service at: (800) 362-9082 or search online at the State Bar of Wisconsin Lawyer Referral Service: https://www.wisbar.org/forPublic/INeedaLawyer/Pages/Lawyer-Referral-Request.aspx
What to do if . . .

You Picked the Wrong Medicare Drug Coverage

Each year, during an enrollment period that takes place from October 15 to December 7, Medicare beneficiaries can make changes to their Medicare coverage. Beneficiaries can switch between Original Medicare and private Medicare Advantage plans, they can switch between Medicare Advantage plans, and they can join or change stand-alone Part D prescription drug plans. These changes go into effect on January 1.

For the enrollment period that just ended this past December, the Centers for Medicare and Medicaid Services (CMS) rolled out a completely redesigned Medicare Plan Finder tool. Medicare beneficiaries can use this online tool to compare plan options, estimate costs, and enroll in plans. In late November 2019, CMS reported that Plan Finder traffic was 14% higher than in 2018.

However, you may have heard about reports of “glitches” with the new Plan Finder. These include inaccurate details about drug prices and pharmacy networks. Some people also reported difficulty sorting search results. Although CMS updated the Plan Finder almost daily, beneficiaries may have signed up for plans before the mistakes were caught. Unfortunately, now that their new coverage has started, some people are learning that the plans they chose do not work well for them. For example, their copays might be higher than estimated on the Plan Finder, or their preferred pharmacy might not be in their new plan’s network.

If you chose a Medicare Advantage plan or Part D plan based on bad information, you may be able to change your plan. CMS has a process for you to request a special enrollment period that would allow you to change your plan. You can call 1-800-MEDICARE and explain that there is an issue with your plan choice. If your choice was based on inaccurate information, you might be granted a special enrollment period to change your coverage.

People who are enrolled in a Medicare Advantage plan already have an opportunity to switch plans. Each year, from January 1 until March 31, beneficiaries enrolled in Advantage plans can change plans or switch to original Medicare and a stand-alone Part D plan.

In addition, some other circumstances will give you a special enrollment period to change plans. For example, people who recently moved to a new area with different coverage options, lost employer-sponsored drug coverage, or were recently released from jail may qualify for a special enrollment period. In addition, someone living in a skilled nursing facility can switch or drop plans. Finally, if you are enrolled in both Medicare and Medicaid, you have additional opportunities for a special enrollment period.

If you have any questions about whether you qualify for a special enrollment period or would like help choosing a new plan, please contact the Aging and Disability Resource Center at 1-866-663-3607 and ask for the Elder Benefit Specialist in your county.

If you have an urgent need for medication, and you cannot fill your prescription because your Medicare plan does not work the way you expected it to, please contact the Aging and Disability Resource Center right away.

By the GWAAR Legal Services Team (for reprint)
Medicare 101
Informational Meetings in 2020

The Bayfield County Elder Benefits Specialist, Marianne Johnson will be offering “Medicare 101” presentations for those who are approaching age 65 or who will soon be on Medicare. These presentations will introduce attendees to the basics of Medicare, as well as give you the information you need to know before making decisions about enrolling in Medicare. Information provided will help you understand what Medicare options would best suit your needs.

If you are turning 65 this year, attending one of these trainings is strongly encouraged. This training will give you enough information to understand your Medicare options and be ready to make decisions about your Medicare when it is time to do so.

All presentation dates and locations are listed below. All presentations will start at 6:00pm and will last up to 2 hours depending on the questions asked by the audience. Please register by the day before the presentation so enough materials can be ready, there is no charge for the presentations. Call Marianne at 715-373-6144 ext. 83355 to register.

<table>
<thead>
<tr>
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<th>Time</th>
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We’ve all felt it. That nagging feeling like we’ve done something wrong or failed. You could have done more, done better; and now you’ve let someone down. **Guilt.**

The person you’ve failed or let down the most is probably you! You have an image of the “perfect you” - the way you believe you should be and the way you want to be. This image is based on your values and beliefs of how things ought to be - in a perfect world. When things are different than the way the “perfect you” would have done them, you feel guilty. You’ve let yourself down.

For example, the “perfect you” has unending patience, but after answering the same question 10 times in 5 minutes, you raise your voice in irritation. Guilt. The “perfect you” makes sure your spouse is happy, but when you have lunch with a friend on Saturday, your spouse eats alone. Guilt. The “perfect you” believes your father should live with you when he is no longer able to live alone, but your job and family make that impossible. Guilt.

These feelings of guilt are common among caregivers and can actually help guide you into making good decisions.

However, if your image of the “perfect you” is misaligned from what you realistically can do, these emotions can make you feel bad about yourself. If you are prone to guilt, learn to manage your guilt and use it to help you make realistic decisions. Here are some tips for managing caregiver guilt.

**Recognize when you feel guilt.** In order to handle guilt properly, you must first be able to name it. When you get that nagging guilty feeling, own it and manage it before it gets you down.

**Figure out where the guilt is coming from.** What is the discrepancy between the real you and the “perfect you?” Are your expectations of yourself or your loved one too high? Do you have needs that are not being met? Do you need a break?

**Give yourself a break.** There is no certain way a caregiver should feel. Some days are better than others. Allow yourself to feel any emotion – anger, sadness, joy – and remember that emotions don’t control your actions.

**Look for ways to change how you do things.** If you believe you should be more patient, find ways to deal with repetitive questioning. If your husband doesn’t like to eat alone, find a friend or volunteer to eat with him while you have lunch with a friend. Let your guilt guide you into new solutions.

**Recreate your image of a “perfect you”.** You may have created the image of who you should be when life was simpler. The idea of having dad move in was great at the time, but may not be possible now. Committing to have him visit every week may be more realistic. Promising to be your spouse’s only caregiver was okay when he just needed a little help, but with the care he needs now, having someone come in to help is a must.

**Ask for help.** Your guilt may be caused by not being able to do all that needs to be done. Listen to your guilt and get help. Ask friends or family for help or call the Aging and Disability Resource Center of the North at 1-866-663-3607. There is no shame in asking for help. No one can do it all alone.

Keep in mind that when you take care of yourself first you are a healthier caregiver, both physically and emotionally. Make sure your own needs are being met, and when that nagging feeling creeps into your thoughts, don’t let it overtake you. Let it guide you to be the best caregiver you can be today.
Senior Medicare Patrols (SMPs) empower and assist Medicare beneficiaries, their families, and caregivers to prevent, detect, and report health care fraud, errors, and abuse. SMPs work in three main areas:

**Conduct Outreach and Education.** SMPs give presentations to groups, exhibit at events, and work one-on-one with Medicare beneficiaries.

**Engage Volunteers.** Protecting older persons’ health, finances, and medical identity while saving precious Medicare dollars is a cause that attracts civic-minded Americans.

**Receive Beneficiary Complaints.** When Medicare beneficiaries, caregivers, and family members bring their complaints to the SMP, the SMP makes a determination about whether or not fraud, errors, or abuse is suspected. When fraud or abuse is suspected, they make referrals to the appropriate state and federal agencies for further investigation.

To learn more or volunteer, Call—1-888-818-2611 or visit our website at [https://gwaar.org/senior-medicare-patrol](https://gwaar.org/senior-medicare-patrol) or our Facebook Page at [https://www.facebook.com/WisconsinSeniorMedicarePatrol/](https://www.facebook.com/WisconsinSeniorMedicarePatrol/)
Raising grandchildren can be a tremendous challenge. Grandparent caregivers need to develop a support system to help. It's also important for grandparents to take care of themselves so they can stay mentally and physically healthy enough to do the job.

One way to make the task easier is to connect with other grandparents in the same situation. Many relative caregivers connect with others face to face or via the internet in online groups.

If you are unable to find a group in your area, you might consider starting one yourself. Ask a local agency to sponsor your support group and help you find community resources and speakers. Try your Area Agency on Aging, child welfare office, county extension service, faith-based organization or other human services agency for help getting a group started.

**How can I get other people to help me out?**

As you take on the task of caring for grandchildren, your friends and family will probably want to help. But they may not be sure of what they can do.

- **Ask for help.** Make a list of small and large ways family and friends can support you. Asking for help is a sign of strength, not weakness. It shows you are going to do your best in raising your grandchild and you know what it will take to get that done.

- **Have a family conference** or meeting of close and extended family members. Discuss how your life, your grandchild's life and other family members' lives will change.

- **Try to divide up tasks and responsibilities** for other areas of your life, such as caring for older parents, so you can have time and energy for raising children again. A small amount of planning can save some big headaches later.

- **Talk with friends about how your social life will change.** Let them know you'd still like to see them, but you might need help with babysitting.

**How do I find support services in my neighborhood?**

Start by checking out these resources:

- **Schools.** Talk to the counselor at your grandchild's school about what kind of help might be available

- **Children's Services, Children and Families or Child Welfare Office.** Call your town or county government offices to find out what kind of help you may be eligible for

- **Faith-based organizations** (religious organizations often have programs to help families even if they are not members of their faith)

- **Recreation and Community Centers**

- **County Extension Offices— 4-H Clubs, Adventure Clubs**

- **Boys and Girls Clubs, Girl Scouts, Boy Scouts, and other youth programs**

- **Mentoring programs, like Big Brothers and Big Sisters**

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**Upcoming Local Opportunities for Support**

**A Special Day for Grandparents Raising Grandchildren.** Red Cliff Community Health Center - May 7 (See p. 11)

**Relative Caregivers Support Group & Lunch for relatives raising children— March 10th Blue Wave on the Bay in Ashland. Call Ashland County Health & Human Services for details: 715-682-7004**
Winter is upon us. While some enjoy the colder climates, others may start withdrawing from activities and disconnecting from family and friends.

Those who suffer from seasonal depression face an even harder battle as they withdraw until spring returns. The decline of outdoor activities, followed by a lack of social interaction during the winter, could easily lead you to feel isolated and lonely.

Research shows that social isolation and loneliness can have a detrimental impact on your health and well-being. In fact, studies by Julianne Holt-Lunstad at Brigham Young University found that prolonged social isolation is as harmful to health as smoking 15 cigarettes a day, and more harmful than obesity. Other studies have found that being isolated increases your risk of being targeted for abuse and neglect. Older adults who lack social connections or report frequent feelings of loneliness also tend to suffer higher rates of injuries, infection, depression, cognitive decline, and early death. That is a profound impact!

Chronic disease, speech or hearing impairments, inadequate transportation options, and settings that are not accessible for people with physical and mental disabilities can each make social isolation worse. You may choose to stay home, where you feel comfortable, because you feel anxious or embarrassed about your health or disabilities. Depression, anxiety, early-stage dementia, and other mental health concerns, can also increase. Additionally, If you no longer drive and have limited, or no access to public transportation, you are more likely to face social isolation. This is a particular concern in rural communities.

Social isolation being is not always easy to spot. Just because you live alone, or spend a lot of time alone, doesn’t mean you are socially isolated and you can be socially isolated even if you have an extroverted personality and appear socially engaged. Social isolation is not about being in a room full of people, or having a lot of “friends” on social media, it is about feeling connected.

Feeling connected means being understood. People often isolate themselves because they feel no one understands what they are going through.

How do you spot social isolation? You may want to start by thinking about how you have changed over time. For example, are you less excited about things you once enjoyed? Do you feel distant from people or misunderstood? If you are a caregiver, does your loved one seem less excited about events they once looked forward to? These changes could be red flags.
Staying Social continued from page 8

Your risk of social isolation can increase as you get older for a variety of reasons. Nearly one in five Americans age 65 and older are socially isolated. However, social isolation can effect anyone at any time. As a veteran who experienced deployments and the transition from military to civilian life, I am no stranger to the effects of social isolation. Anyone, no matter their age, can withdraw or disconnect from family, friends, or the community.

You may be wondering, what can be done? Studies show that being active and engaged in your community are great ways to tackle social isolation. One study was an evaluation of ACL’s nutrition program, which provides meals to older adults. Ninety three percent of participants who receive meals in congregate settings, such as senior centers, were socially active and satisfied with their opportunities to spend time with other people. The typical congregate meal participant does not experience loneliness and only seven percent screened positively for depression.

Some other ways to engage in meaningful social activities include:

- Volunteering in your community
- Visiting your local senior or community center
- Seeking out leadership roles in a civic organization or faith community
- Signing up for a cooking, exercise, falls prevention, chronic disease self-management, or other class

You can also learn about assistive technology solutions, such as hearing aids and wheelchair ramps, which can make it easier for you to stay active in your community. If you are a caregiver, encourage loved ones to engage in meaningful social activities that increase opportunities for socialization. If your loved one is unable to get out of the house, a daily phone call or visitor can make a huge difference.

Ultimately, tackling social isolation is about making communities more accessible, inclusive, and caring. If you think someone in your community is at risk of social isolation, you can start by reaching out. Try asking if they would like a visit or invite them to join you on an outing.

To learn more about programs and services in your community that can help you or a loved one get more engaged, go to eldercare.acl.gov or call 800-677-1116.

Host a WITS Workout

Is your group or organization interested in learning more about brain health, memory and the aging brain?

Consider hosting a Wits Workout. Wits Workout is a fun interactive educational program for older adults. It uses games and activities to share research-based information on memory health as we age. The program can be run as a single 1-2 hour workshop or as a multi-session series.

For information on hosting a Wits Workout, Contact Extension Bayfield County: 715-373-6014 ext 2.
How the 2020 Census will invite everyone to respond

Nearly every household will receive an invitation to participate in the 2020 Census either in the mail or from a census taker.

95% of households will receive their census invitation in the mail.

Almost 5% of households will receive their census invitation when a census taker drops it off. In these areas, the majority of households may not receive mail at their home’s physical location (like households that use PO boxes or areas recently affected by natural disasters).

Less than 1% of households will be counted in person by a census taker; instead of being invited to respond on their own. We do this in very remote areas like parts of northern Maine, remote Alaska, and in select American Indian areas that ask to be counted in person.

What to expect in the mail

When it’s time to respond, most households will receive an invitation in the mail. Every household will have the option of responding online, by phone, or by mail.

Depending on how likely your area is to respond online, you’ll receive either an invitation encouraging you to respond online or an invitation along with a paper questionnaire.

Letter invitation

Most areas of the country are likely to respond online, so most households will receive a letter asking them to go online to complete the census questionnaire.

We are working with the U.S. Postal Service to stagger the delivery of these invitations over several days. This way we can spread out the number of users responding online, and we’ll be able to serve you better if you need help over the phone.

Letter invitation and paper questionnaire

Areas that are less likely to respond online will receive a paper questionnaire along with their package. The package will also include information about how to respond online or by phone.

We understand that you might miss our initial letter in the mail.

Every household that hasn’t responded will receive reminders and will eventually receive a paper questionnaire.

If you don’t respond online, by phone, or by mail, we will follow up in person.

What we will send you in the mail:

- March 12-20
  An invitation to respond online to the 2020 Census.
  (Some households will also receive paper questionnaires.)

- March 16-24
  A reminder letter.

- March 26-April 3
  A reminder postcard.

- April 8-16
  A reminder letter and paper questionnaire.

- April 20-27
  A final reminder postcard before we follow up in person.

For more information, visit:

2020CENSUS.GOV

Shape your future
START HERE >
Save the date: Thursday, May 7

A special day for

Grandparents Raising Grandchildren

Red Cliff Community Health Center

Join other grandparents raising grandchildren during a special day just for you. Enjoy lunch and learn about tools and resources to care for yourself and help you in your important role.

Watch for flyer and details or call Steve Luther: 715-779-3707 ext 2301

Volunteer Driver Program: Providing Seniors with Transportation in Bayfield County

Many area seniors no longer drive because of poor winter road conditions, health problems or lack of a vehicle to get them out and about. For whatever reason, many rely on friends and family to get them where they need to go – those who do not have someone to help them can use members of Bayfield County’s Volunteer Driver Program to help transport them to various appointments in surrounding communities.

To Schedule a ride:
Call 1-866-663-3607 and explain that you are in need of transportation.

Bayfield County Aging and Disability Services works with volunteers to provide transportation for seniors and people with disabilities. People who need medical attention, such as dialysis or ongoing medical appointments, have first priority, but this does not always guarantee that we can fulfill the need.

Other Bayfield County Transportation Services

✓ Namekagon Transit provides transportation to Hayward from the communities of Barnes, Drummond and Cable every Tuesday.
✓ Along the Chequamegon Bay, from Ashland to Red Cliff, people have the BART bus to meet their transportation needs.
✓ In the City of Washburn, the community relies upon the “Blue Goose” to take them to appointments, go grocery shopping, to meal sites and do personal business, such as banking.
✓ In Red Cliff, a van service is offered through the Elder Program and the Miskwaabekong Transit provides daily door to door service in the Red Cliff and Bayfield area.
✓ For the rest of the county, rural and sparsely populated, volunteers work hard to get seniors and people with disabilities out and about. To better understand all transportation options, you can call the Aging and Disability Resource Center of the North at 1-866-663-3607.

Additional Volunteer Drivers Are Always Needed

What do volunteer drivers get out of this you may ask?

A sense of pride knowing they are helping out their neighbors in a time of need is the most common answer.

Volunteer drivers are reimbursed for their mileage at the current IRS rate. The closer the drivers are to the people who need them, the better it is for the program’s budget.

Often times, people don’t appreciate the freedom driving a car gives them until they lose it. Volunteer drivers help make life a little easier for many of our county residents.

To Become a Volunteer Driver:

Call 715-373-6144 and explain that you are interested in becoming a volunteer driver.
What would you like to learn…? Is there a topic about aging or family caregiving you’d like us to cover in this newsletter?

Call or email Extension Bayfield County at: (715) 373-6104, x 2; elizabeth.lexau@wisc.edu

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