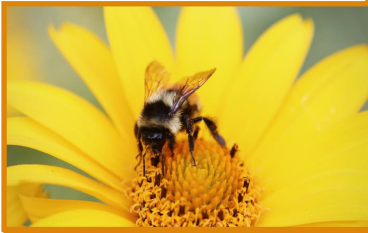




Caregiver and Family News: **Living Well in our Best Years**



**Summer
2020
2nd Edition**

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2020 Election Dates:

August 11.....Partisan Primary

November 3.....General & Presidential Election

Greetings,

This letter is being sent to households throughout rural Bayfield County. Its purpose is to ensure that all older adults, people with disabilities, and caregivers understand where additional information, support, and services are available.

Older adults and people with disabilities face many issues which the pandemic has intensified. According to AARP, it's important to speak to family and friends and [develop a plan](#) to safely stay in touch regularly as individuals maintain social distance, are required to self-quarantine to prevent potential exposure, or are in isolation for a COVID-19 infection. This plan should include who will help access food, medicine and other medical supplies. Remaining connected is especially important for people who live alone. For those individuals, regular social contact can be a lifeline for support, especially if they become ill or develop COVID-19 symptoms.

During this pandemic, it is imperative that all community members become good neighbors. Please check on the neighbor who lives alone or that elderly couple who may need some support. Sometimes a friendly hello while safely practicing social distancing can be enough. An offer to pick up groceries or run errands can mean a great deal to someone who is not able to get out of the house or is trying to limit their exposure to others. We are all in this together.

Services, supports and advocacy have not stopped during the pandemic, although there may be differences in the way they are provided. Continuous reexamination and adaption is taking place to assure older individuals and anyone with weakened immune systems due to underlying health conditions receive the assistance they need. If you or someone you know needs assistance or more information, please call the Aging and Disability Resource Center of the North at 1-866-663-3607.

Carrie Linder
Carrie Linder, CSW
Aging & Disability
Services Manager

Elizabeth Lexau
Elizabeth Lexau
Human Development &
Relationships Extension
Educator

ADRC of the North: Changes & Updates



Here are a few important notes to consider:

- Bayfield County Government encourages all residents to “Skip the Trip” and call or email with questions, concerns, or inquiries.
- All staff continued to work through the “Safer at Home” initiative to slow the spread of COVID-19. We continue to serve via phone, email, or online. Call us at 1-866-663-3607 or email the office at adrc@bayfieldcounty.org
- Our website has a lot of good up to date resources and information on various services. Please go here: <https://www.bayfieldcounty.org/1190/COVID-19-Human-Services-Information> or check out Facebook for information, tips and up dates: [Aging and Disability Resource Center of the North - Bayfield County](#)
- Meals on Wheels continue to be delivered on a weekday basis and new referrals are welcomed for individuals age 60 and older. Please call 715-373-3353 or 1-866-663-3607.
- Senior Dining Sites are closed until further notice; some offer “Grab and Go” meals or individuals can consider Meals on Wheels as an option.
- All health promotion activities and support groups have been postponed; online options may be a possibility. Please call 1-888-663-3607 for more information.



Cleansweeps: Safely dispose of *Hazardous Waste*



New Iron River Location!

Bayfield County Cleansweep August 11 ~ 2pm - 7 pm → Bayfield County Fair Grounds 7080 North Main St, Iron River	Ashland County Cleansweep August 12 ~ 2pm - 7 pm WITC Ashland Campus 2100 Beaser Ave, Ashland	
Price County Cleansweep September 29	Sawyer County Cleansweep September 30	Residents may participate in any event, regardless of county of residence.

2020 Census Operational Adjustments Due to COVID-19

Census data drives resources into our communities.

Make sure you count.

WISCONSIN
COUNTS 2020

The Census Bureau has adapted or delayed some operations to protect the health and safety of staff and the public

and make sure they get the same population counted another way.

Self-Response Phase – You still have time to fill out the survey you received!

Online, phone and mailed self-responses will continue throughout the data collection process.

Revised Schedule

March 12 – October 31 Update Leave –

Census takers will drop off invitations and paper questionnaires at the front doors of households for those who have not turned in their survey, or that have a post office box. They will update your address if necessary.

WHY IS THE CENSUS RESUMING IN SOME AREAS NOW?

The U.S. Census Bureau has consulted with federal, state, and local health officials and the Opening Up America Again guidelines at www.whitehouse.gov/openingamerica/ and determined that it is safe to resume 2020 Census operations on a phased approach in some areas of the country. Following a thorough review, Census Bureau operational leadership has assessed it's safe for employees and the public to restart operations in the selected areas. Employees are being trained and equipped to help keep everyone safe while fulfilling the constitutional mandate to count the U.S. population.

WHAT OPERATIONS ARE RESUMING?

Where it's safe, census field staff are resuming the fingerprinting and hiring process for new staff and delivery of census questionnaires. The Census

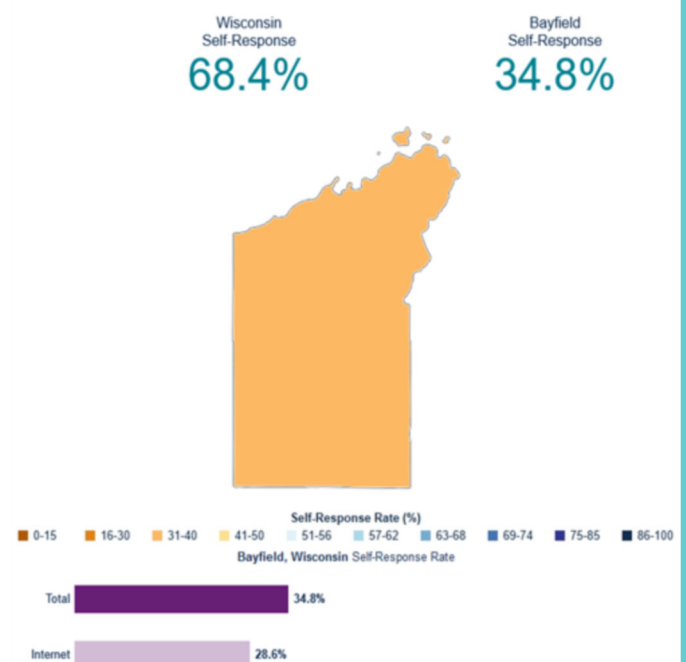
Bureau is resuming the Update Leave operation. This operation is done in our area where many households do not receive mail at their home. Census workers will leave the questionnaire and update your address.

HOW WILL THE PUBLIC KNOW CENSUS STAFF WILL BE BACK IN THE AREA?

The Census Bureau plans to alert the public, elected officials, local law enforcement, key stakeholders, and local media every Friday about where census staff will resume work in the week to follow.

HOW ARE YOU PROTECTING EMPLOYEES AND THE PUBLIC?

As 2020 Census operations resume, the Census Bureau is incorporating the most current federal, state, and local guidance to promote the health and safety of the public and our employees. Consistent with federal, state, and local guidance, the Census Bureau is providing face masks and gloves for employees to wear. In addition, they will provide employees with hand sanitizer. Field staff will complete a virtual COVID-19 training to ensure they follow appropriate social distancing protocols and all appropriate health and safety guidance.



Hospital Observation Status

--What Medicare beneficiaries need to know

People often think that if they if they are in the hospital and stay overnight in a hospital room they are an “inpatient”. But that is not always the case.

Hospitals provide observation care for patients who are not well enough to go home but not sick enough to be admitted. This care is considered an outpatient service. The hospitalization can include short-term treatment and tests to help doctors decide whether the patient meets the medical criteria for admission. So even if you stay in a hospital overnight you could be considered an outpatient.

Why does it matter? Your hospital status (“inpatient” or “outpatient”) affects how much you pay for hospital services (like x-rays drugs and lab tests) and may also affect whether Medicare will cover care you get in a skilled nursing facility (SNF) following your hospital stay.

Medicare Part A provides coverage for a hospitalization only when you are an inpatient. If you are in the hospital under observation status you are considered an outpatient and Medicare Part A pays nothing.



Medicare Part B covers outpatient hospital services after you pay your deductible, co-insurance and copayments. Generally, this means you pay a copayment for each individual outpatient service you receive.



In addition, be aware that the prescription drugs you get in an outpatient setting, sometimes called “self-administered drugs”, aren’t covered by Part B. And for safety reasons, many hospitals have policies that

don’t allow patients to bring prescription drugs from home.

If you have Medicare Prescription drug coverage, Part D, these drugs may be covered in certain circumstances. You’ll likely need to pay out-of-pocket for these drugs and submit a claim to your drug plan for reimbursement. For further information and to request an “out-of-network pharmacy claim form”, be sure to call your Part D plan.



Sometimes observation care extends over two or more days, but—remember— that does not mean you are an inpatient. If you receive observation services for more than 24 hours, the hospital is required to give you a written notification, known as Medicare Outpatient Observation Notice (MOON), that tells you that you are an outpatient, as well as an oral explanation of the notice and the financial implications.

It is also important to note that your hospital status will determine whether you will be able to obtain Medicare coverage in a nursing home after your hospital stay. Original Medicare only covers skilled nursing home care for patients who have had a three-day “inpatient” hospital stay “observation status” does not count toward the 3-day stay.

More information about Part A and Part B coverage can be found in your “Medicare and You” handbook or by calling 1-800-MEDICARE.

For local assistance with Medicare or other benefit programs contact Marianne Johnson, Elder Benefits Specialist with the Aging and Disability Resource Center of the North-Bayfield County Branch at 1-866-663-3607.

Red Cliff Elderly News

June 2020



From the Director:

I'd like to take this time to **Appreciate the Staff** and **Volunteers** for their continued hard work in providing our elders with delicious home delivery meals.

Your dedication doesn't go UN-NOTICED! YOU ARE APPRECIATED! Chi-Miigwech (Thank you) You ROCK!

The meals are made with love and it shows!

Currently we are serving 186 elders daily during the Covid-19 pandemic.

Be safe and Be well everyone~

Fresh Fish from Red Cliff Fish Company

A collaborative effort between several Tribal programs resulted in the Elderly Program receiving 500 pounds of fresh Lake Superior White fish, which was processed into fillets and served to elders participating in the nutrition program. We were very appreciative to be a part of such an opportunity and the Elders thoroughly enjoyed the fish dinners.



Care Packages

In collaboration with the Red Cliff Clinic each elder received a care package in late April made up of some cleaning and household products, tissue packets, lip balm and a variety of puzzles. This was well received and appreciated by all.

Some of the cleaning and household products are still available. Red Cliff Community Members may contact community health reps at the Red Cliff Community Health Center by calling 715-779-3707.

Miigwech (Thank You) To all who helped with this.

The Staff-

Mark Bresette, Head Cook

Henry Bresette, Asst Cook

Volunteer/Helpers-

Gena Mertig, Brighter Futures

Colin Ludwig, Youth Advocate

Abe Butterfield, Boys & Girls Club

Ernie Grooms, EPA

Tanner Bresette, EPA



Not pictured:

Cilla Williamson, TANF Assist.,

Alicia DePerry,

Jennifer Defoe,

Melissa Armagost,

John Helms,

Maggie Pratt ECC Staff and

Newly Hired Kitchen Helper-
Hannah Tutor



What is Elder Abuse?

According to the World Health Organization, Elder Abuse is “a single, or repeated act, or lack of appropriate action, occurring within any relationship where there is an expectation of trust which causes harm or distress to an older person”.

Elder Abuse can be verbal, physical, emotional, sexual or financial. It can also be intentional or unintentional neglect.

Unfortunately, Elder Abuse is a growing problem in

Wisconsin. Bayfield County’s population of seniors 65 and older is projected to increase to 49% in the coming years. We all share the responsibility to help protect senior citizens by recognizing and reporting any signs of elder abuse.

New Elder Abuse Hotline

If you feel that you are a victim of Elder Abuse or you believe it has been inflicted upon someone you know or love, REPORT IT! You have options: you can call the newly created Wisconsin Elder Abuse Hotline toll free at 1-833-586-0107 or report it locally by calling the Bayfield County Department of Human Services at 715-373-6144. If you or someone you know is in immediate, life-threatening danger please call 911. Additional information can be found by visiting the website: <https://reportelderabusewi.org/>.

See also: [Talking with Older Adults About Financial Exploitation on page 10.](#)

Could a Medicare Savings Program Help You?

For many Medicare beneficiaries, it can be difficult to make your Social Security check stretch enough to buy groceries, medications, pay the electric bill, insurance bill, phone bill and rent. Do you worry about how you will pay your bills? Would an extra \$144 in the bank each month help? Perhaps the Medicare Savings Program can help you!

Medicare Savings Programs are designed to help people who have limited income and assets. If you are qualified, your Medicare Part B premium is paid for you. That is a savings of over \$144 per month! In certain cases, the deductible and co-pays are also covered.



In order to qualify for a Medicare Savings Program, you need to meet income and asset guidelines. If you are single, your income must

be less than \$1,435 per month with assets below \$7,860. If you are married, your income must be less than \$1,939 per month with assets below \$11,800. If you are anywhere close to these limits, call the Aging and Disability Resource Center of the North at 1-866-663-3607 for more information, some funds may not be counted toward that limit.

In addition, if you qualify for a Medicare Savings Program, you can also get a reduced premium and lower deductible and co-pays for your Medicare Part D insurance through a program called “Extra Help”. That could save you more money each month on your prescription medications!

For more information or assistance with benefits, please contact the Elder Benefits Specialist, Marianne Johnson at the Aging and Disability Resource Center of the North- Bayfield County Branch by calling 1-866-663-3607.

COVID-19 RELATED SCAMS

COMMON SCAMS



- Sell you fake respiratory masks, COVID-19 testing or vaccine kits, or COVID-19 cures.



- Ask for charity donations. You can look up charities at give.org or charitynavigator.org.



- Promise direct deposit of your stimulus check.
- Tell you your Social Security check has been cancelled due to COVID-19 and try to get your personal information to verify.



- Offer “relief money” to those affected by COVID-19.



- Say a loved one has contracted COVID-19 and needs money wired for their treatment.
- Contact you pretending to be from the WHO, CDC, or a volunteer agency.
- Ask you to download a mobile app that tracks and sends you COVID-19 updates.



RED FLAGS



- A sense of urgency. Scammers will use the words “urgent”, “act now”, “important”, and “official” to pressure you into acting quickly.



- Asking for payment via wire transfer or gift cards.
- Requesting your Social Security number, Medicare number, credit card information, or bank account information



- Links from unknown or unverified sources.
- Purported government agencies contacting you by phone, email, or social media.



- Emails from personal accounts – beware of emails from Yahoo, Hotmail, Gmail, AOL addresses, etc.



- Websites that look like important COVID-19 news and information sources. These sites could install malware on your computer that damage your computer or gain unauthorized access to your information.

- Unverified apps. These apps can lock your phone and steal data from your device. Only download apps with a verified publisher from Google Play or Apple Store.

REPORT ABUSE ~ [1-833-586-0107](https://reportelderabusewi.org/)

If you or someone you know is in immediate, life-threatening danger call 911.

<https://reportelderabusewi.org/>

How to Fight the Social Isolation of Coronavirus

Loneliness is a real health issue — and these steps can help save lives by Erwin Tan, M.D., [AARP](#), March 16, 2020

A recent scientific report elevates social isolation and loneliness to the level of health problems, associating them with a significantly increased risk for early death from all causes. Of course, social isolation and loneliness [can become more common with age](#). And the arrival of the novel coronavirus will almost certainly make the problem worse.



Public officials are asking that we all [socially distance](#) ourselves to prevent COVID-19's spread. The Centers for Disease Control and Prevention (CDC) recommends that those age 60 and older avoid crowds, and that those in a community with an outbreak stay home as much as possible.

1. Social isolation and loneliness are serious health issues

These related conditions affect a significant proportion of adults in the United States and have been calculated as being [the equivalent of smoking 15 cigarettes a day](#).

According to the [scientific report](#) mentioned above, published by the National Academies of Sciences, Engineering and Medicine and funded by AARP Foundation, 43 percent of adults age 60 or older in the U.S. reported feeling lonely.

[A 2017 study](#) showed that social isolation among older adults is associated with an estimated \$6.7 billion in additional Medicare spending annually. At the same time, people 60 and older and people with severe chronic health conditions — such as heart disease, lung disease and diabetes — are at higher risk for developing more serious illness from COVID-19. Americans will all likely experience increased social isolation and loneliness in combatting the pandemic. Identifying these additional health risks and developing mitigation plans are important first steps.

2. Plan and connect

It's important to talk to family and friends to [develop a plan](#) to safely stay in regular touch as we socially distance ourselves, or if we are required to self-quarantine for a possible exposure or are in isolation for a COVID-19 infection. This plan should confirm whom you can reach out to if you need help accessing food, medicine and other medical supplies.

It's also important that communication and planning allow us to remain safely connected as we practice social distancing. Involve another element: actual social connection. Remaining connected is especially important for people who live alone; regular social contact can be a lifeline for support if they develop symptoms.

Regularly scheduled phone calls and video conferences along with texting and emails can help compensate for a lack of in-person contact. So take a break from news stories and social media; hearing about the pandemic repeatedly can be upsetting, and it's important to talk with people you trust about your concerns and how you are feeling.



Family and friends will need to work together to make sure they can remain connected without exposing each other to COVID-19. Look at your schedule and identify social connections that might be disrupted during an outbreak and consider alternative solutions to stay connected. If you are a family caregiver or have someone close to you who's more at risk of social isolation, discuss what will happen if either of you develops symptoms and whom you could call on for support or help.

(Continued on page 9)

3. Make a list of organizations that can help

Create a list of community and faith-based organizations that you or the people in your plan can contact in the event you lack access to information, health care services, support and resources.

If your neighborhood has a website or social media page and you haven't joined it, consider doing so to stay connected to neighbors, information and resources. Consider including on your list organizations that provide mental health or counseling services as well as food and other supplies.

State and local governments are setting up resource lists for those affected by COVID-19. The federal [Substance Abuse and Mental Health Services Administration](#) also has an online locator and hotline, at 800-662-HELP (4357), to help people find counseling services near where they live. [AARP Foundation's Connect2Affect program](#) provides information, self-assessments and affordable options for low-income older people to stay connected.



4. Remember pets (their value and their needs)

Pets can help combat loneliness, and some pets have been linked with owners' longevity. The World Health Organization has also determined that dogs cannot get coronavirus. Still, it's always important to [wash your hands after contact with your pets](#). And just as you need to ensure you have sufficient supplies for yourself and family, be stocked with food and other supplies for your pets.

5. Know who's most at risk for social isolation and loneliness

[People at the highest risk](#) of developing more serious illness from COVID-19 and who should be the most vigilant about social distancing will also be the most at risk of increased social isolation and loneliness. For example, the CDC has recommended that long-term care facilities discourage visitation.

Moreover, those under quarantine or in isolation will experience additional emotional and, possibly, financial hardship. While planning will be important, understand that many people are likely to experience increased social isolation and loneliness.

COVID-19 has also magnified existing disparities for low-income older adults. Internet coverage gaps — the so-called digital divide — are more prevalent in



many places, especially low-income communities. These areas are often the last to get broadband and often at slower speeds, leaving these communities at an ongoing disadvantage.

If public sources of internet access such as libraries and commercial establishments close, regular phone calls will be increasingly important for friends and families to remain connected.

I asked my older neighbor across the street last week if she needed help with groceries and if she could pass along my phone number to her children, [who live out of town](#), so they would have another contact on the same street as their mother. That personal interaction reminded me that COVID-19 is testing the bonds that connect us all. Reaching out to our friends, families and neighbors can help protect all of us from COVID-19 as well as social isolation and loneliness.

Erwin Tan, M.D., is a director at AARP Thought Leadership. His areas of expertise include geriatric and integrative medicine, health longevity, volunteering and perceptions of aging.

Talking With Older Adults About Financial Exploitation

Financial exploitation is much more common than most people realize. Here are some tips for discussing your concerns with older adults you are concerned about.

When you suspect financial exploitation, talking about it can sometimes feel like you're questioning an older adult's abilities or other people's intentions. However, talking and taking action are necessary to protect older adults' resources, health and well-being.



You can start by discussing how common financial exploitation is and how the older adult can guard against it. For example:

- "I just learned that at least five percent of older adults have been victims of financial exploitation."
- "Financial exploitation can happen to anyone. One study found that people who had been exploited were actually more financially savvy than non-victims."
- "Sales calls can be really annoying. Can I help you sign up for the 'do not call' list?"
- "Can I look to see what security and malware protection is on your computer?"
- "With more people coming into your home to help now, do you keep financial information and valuables locked up?"
- "Could I help check references for those home repair contractors?"
- "How often do you look at bank and credit card statements? Do you want to sign up for free credit check reports?"

If you have concerns about the people around your loved one or concerns that their actions might increase the risk of financial exploitation, say so. It can help to:

- **Be specific:** "You're so nice. You have trouble hanging up on or saying no to pushy salespeople. But that's exactly what scammers count on."
- **Be supportive:** "I'm worried because I know lots of people target older adults, and financial exploitation can be really serious. Do you have any concerns? What can I do?"
- **Make clear you're not judging the older adult:** "You do a great job managing finances and I understand these security measures might feel over-the-top. Are you willing to try them?"
- **Focus on other people's behaviors:** "It bothers me when Fred pushes you to do things for him. How do you feel about it?"

Stress how sophisticated scams can

be: "Scammers come up with new approaches all the time, using technology, targeting people and playing off their hopes or fears."

If you suspect financial exploitation, report your concerns. You don't need proof. Local law enforcement or adult protective services will investigate.

Most cases of financial exploitation aren't reported, often because people are embarrassed or don't want to turn in someone they know. If the older adult is reluctant to involve authorities, point out that filing a report might keep other people from becoming victims. The report could also help the older adult recover stolen money or property.

Learn more tips for healthy aging from [Agefully](https://agefully.me/#/home), a free resource created by nurses at the University of Wisconsin-Madison. <https://agefully.me/#/home>

WISCONSIN KINSHIP NAVIGATOR TRAINING FOR RELATIVE CAREGIVERS

The Kinship Navigator Training for Relatives can help sort out the emotional and logistical side of caring for grandchildren and other young relatives. You can access the Wisconsin Kinship Navigator Training at <https://wcwpds.wisc.edu/web-based-courses/kinship-navigator-training-for-relative-caregivers/>

Through a series of videos and case examples, the Wisconsin Kinship Navigator Training for Relatives walks grandparents and other relative caregivers through the complex emotions and challenges that come with caring for children. It also helps connect them to resources and supports.

Bayfield County Extension Office
U.S. Department of Agriculture
Cooperative Extension Service
Courthouse, P.O. Box 218
Washburn, WI 54891

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Hours of operation:

8:00-4:00 Monday through Friday

Phone Number:

1-866-663-3607

Visit the ADRC office:

117 E 5th Street

Washburn, WI 54891

Appointments are not necessary, but are helpful.

Website: www.adrc-n-wi.org

Email: ADRC@bayfieldcounty.org



Extension

UNIVERSITY OF WISCONSIN-MADISON
BAYFIELD COUNTY

County Administration Bldg

117 E. 5th Street

Washburn, WI 54891

Phone: 715-373-6104

Fax: 715-373-6304

Office hours 8 AM – 4 PM.: Monday – Friday

Website:

<https://bayfield.extension.wisc.edu/>

As a resident of Bayfield County, you are receiving this complimentary copy of our newsletter, "Living Well, in Your Best Years."

If you would like to continue receiving this newsletter, please call the Extension office at: (715) 373-6104 x 0 and provide us with your name, and address or if you would like to receive the newsletter electronically, please leave your email address.

This newsletter is also available on the Extension Bayfield County website at:

<https://bayfield.extension.wisc.edu/family-living/aging-and-caregiving/>

If you would like more information on a topic about aging, or family caregiving, call or email Liz Lexau at 715-373-3288 or by email at

elizabeth.lexau@wisc.edu

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