

CAREGIVER AND FAMILY NEWS



Living Well in our Best Years

Winter 2023 - 2024



Newsletter Highlights

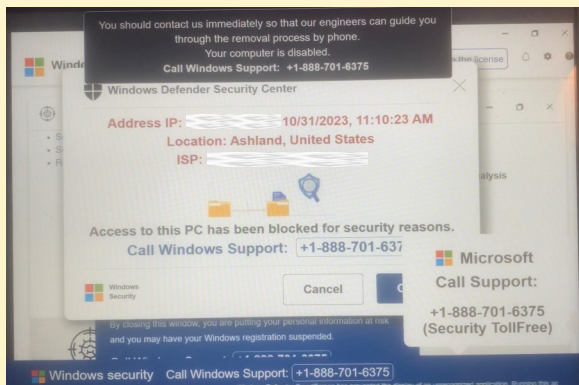
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Greetings,

This time around, I am going to share a personal experience to help you understand how easily a person can be scammed. Everyone needs to take this seriously as there are so many ways people are becoming victims of internet and phone scams.

The other day, my mother, a 73-year-old widow with a strong will and independent nature, called me to say Microsoft is telling her that her computer has a problem and that she needed to call them right away. I firmly told her NOT to call the number back and that I would come help her figure this out after work. I later arrived and we sat down in front of her laptop. I opened the lid and was immediately greeted with the following message:

“Your computer has been locked up. Your IP address was used without your knowledge or consent to visit websites that contain identity theft viruses. To unlock the computer please call support immediately. Please do not attempt to shut down or restart your computer. Doing that may lead to data loss and identity theft. The computer lock is aimed at stopping illegal activity. Please call our support immediately.”



This message kept playing over and over again. That announcement, along with the animated screen pop up, was enough even to make me nervous, let alone my mother or any other older person receiving this message.

Carrie

Carrie Linder, CSW, Aging & Disability Services Manager

See page 14 for the rest of the story and additional information regarding scams

Vaccinations and Older Adults

Adapted from the NIH National Institute on Aging (NIA)

Which vaccines do older adults need?

As you get older, a health care provider may recommend vaccinations, also known as shots or immunizations, to help prevent certain illnesses. Vaccines are especially important for older adults.



As you get older, your immune system weakens, and it can be more difficult to fight off infections. You're more likely to get diseases like the flu, pneumonia, and shingles — and to have complications that can lead to long-term illness, hospitalization, and even death.

If you have an ongoing health condition — like diabetes or heart disease — getting vaccinated is especially important. Vaccines can protect you from serious diseases (and related complications) so you can stay healthy as you age. Talk with your health care provider or pharmacist about which of the following vaccines you need.

COVID-19 vaccines

COVID-19 is a respiratory disease that causes symptoms such as fever, cough, and shortness of breath. Older adults are more likely than younger people to get very sick from COVID-19. The disease can lead to serious illness and death.

Studies show that COVID-19 vaccines reduce the risk of getting this disease. The vaccine will also help keep you from getting seriously ill or having to go to the hospital if you do get COVID-19. We are still learning how effective COVID-19 vaccines are against new variants of the virus.

The Centers for Disease Control and Prevention (CDC) recommends that older adults stay up to date with COVID-19 vaccines, including booster shots.

Flu vaccine for older adults

Flu— short for influenza — is a virus that can cause fever, chills, sore throat, stuffy nose, headache, and muscle aches. Older adults are at a higher risk for developing serious complications from the flu, such as pneumonia. The flu is very contagious. The virus also changes over time, which means you can get it again. To ensure flu vaccines remain effective, the vaccine is updated every year. A flu vaccine can lessen with time, especially in older adults. Ideally, you should get your vaccine by the end of October each year. It takes at least two weeks for the vaccine to be effective.

There are flu vaccines designed specifically for older adults. The CDC recommends that people age 65 and older receive a higher-dose flu vaccine or an adjuvanted flu vaccine (one with an additional ingredient called an adjuvant that helps create a stronger immune response). These vaccines are potentially more effective than the standard flu vaccine for people in this age group. Talk with a health care provider or pharmacist about which vaccine is best for you.



RSV vaccine for older adults

Respiratory syncytial virus (RSV) is a common virus that usually causes mild, cold-like symptoms. However, older adults have a higher risk of developing severe symptoms if they are infected with RSV. The illness can be particularly dangerous for people who have chronic diseases or a weakened immune system. Older adults who get very sick from an RSV infection may need to be hospitalized, and the illness can even be life-threatening.

The CDC recommends that adults 60 years and

(Continued on page 3)



older talk with their health care provider about whether they should receive the RSV vaccine. Like the flu, RSV infections are most common in the fall and winter months, so consider getting

vaccinated before RSV season starts. However, you can benefit from the RSV vaccine at any time of year.

Vaccines to help prevent pneumonia

Pneumococcal disease is a serious infection that spreads from person to person by air. It often causes pneumonia in the lungs, and it can affect other parts of the body. Older adults are at higher risk than younger people of getting very sick or dying from pneumococcal disease.

The CDC recommends that all adults age 65 and older get pneumococcal vaccination. This vaccine helps protect you from getting a serious infection, including pneumonia. There are multiple forms of the pneumococcal vaccine: Talk to a health care provider to find out which is best for you.

Tetanus, diphtheria, and pertussis (whooping cough) vaccines

- Tetanus, diphtheria, and pertussis are diseases caused by bacteria that can lead to serious illness and death.
- Tetanus (sometimes called lockjaw) is caused by bacteria found in soil, dust, and manure. It can enter the body through a deep cut or burn.
- Diphtheria is a serious illness that can affect the tonsils, throat, nose, or skin. It can spread from person to person.
- Pertussis, also known as whooping cough, causes uncontrollable, violent coughing fits that make it hard to breathe. It can spread from person to person.

Getting vaccinated is the best way to prevent tetanus, diphtheria, and pertussis. Most people get vaccinated as children, but you also need booster shots as you get older to stay protected

against these diseases. The CDC recommends that adults get a Tdap (tetanus, diphtheria, and pertussis) or Td (tetanus, diphtheria) booster shot every 10 years. Ask a health care provider when you need your booster shot.

Shingles vaccine for older adults

Shingles is caused by the same virus as chickenpox. If you had chickenpox, the virus is still in your body. As you get older, the virus could become active again and cause shingles.

Shingles affects the nerves and common symptoms include burning, shooting pain, tingling, and/or itching, as well as a rash with fluid-filled blisters.

The shingles vaccine is safe, and it may keep you from getting shingles. Healthy adults aged 50 and older should get vaccinated with the shingles vaccine, Shingrix, which is given in two doses. (Zostavax, an earlier shingles vaccine, is no longer available in the United States.)

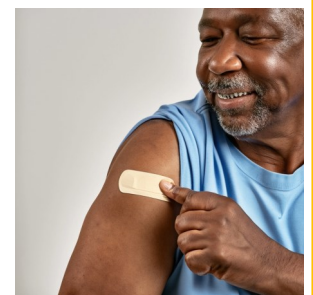
You should get a shingles vaccine even if you've already had chickenpox or the chickenpox vaccine, or if you don't remember whether you had chickenpox. You should also get the shingles vaccine if you've already had shingles or received Zostavax. Check with a health care provider if you are not sure if you should get the vaccine.

Cost of Vaccines

Medicare, Medicare Part D, and many private insurance plans may cover some or all the costs of vaccine. Check with Medicare or your health plan for details about coverage and where they will allow you to be vaccinated.

Vaccine safety and side effects

Before getting any vaccine, talk with a health care provider or pharmacist about your health history, including past illnesses and treatments, as well as any allergies. A health care provider can address any concerns you have.



Immunizations: Wisconsin Immunization Registry

The Wisconsin Immunization Registry (WIR) is an online database that tracks vaccine records for Wisconsin children and adults.

WIR is an important tool that:

- ◇ Helps ensure children and adults receive vaccines on time.
- ◇ Reduces the time and money it takes you to get old vaccine records.
- ◇ Gives you direct access to your vaccine records.
- ◇ Allows you to print vaccine records when needed for child care, school, or work.

You can access the WIR to look up your own immunization record. If you're a parent or legal guardian, you also can look up your children's records.



Many people in Wisconsin receive vaccines from more than one provider. Public access to WIR allows you to find your vaccine record quickly and easily, from anywhere you have access to a computer or smart phone. WIR is located at :

www.dhs.wisconsin.gov/immunization/wir.htm

AARP Fraud Watch Network VOA | ReST program

 VOA | ReST
Resilience Strength Time

The AARP Fraud Watch Network VOA | ReST program features small groups whose members are led in discussion by one or more trained peer facilitators. The aim is to help you re-establish trust, integrate your experience and build back your resilience despite a difficult and painful occurrence.

Online, hour-long sessions are scheduled nearly every day. You can join by computer, tablet, or smartphone. Discussions are confidential. You are welcome to attend one session or several – it's your choice.

Experiencing a scam can be devastating, but it doesn't have to define you. Sign up for a session and take an important step toward emotional recovery. Go to www.aarp.org then click the magnifying glass and search ReST Program. For additional support on accessing this program, call AARP at 1- 877-908-3360. [AARP Fraud Watch Network VOA | ReST* Program](#)

Remember, you are not alone

The AARP Fraud Watch Network VOA | ReST program was created with the Volunteers of America to address the emotional impact of your experience. We offer free peer discussion groups that are led by a facilitator and seek to provide emotional support for you and others in similar situations. If you wish, your family members may participate in the group – that's up to you.

TAX-AIDE 2023 TAX SEASON

Free Tax Preparation offered by AARP, IRS, & Wisconsin Department of Revenue

AARP Foundation Tax Aide volunteers will offer in-person tax preparation. All tax returns will be completed in the Bayfield County Courthouse, Washburn.

APPOINTMENTS ARE REQUIRED

Taxpayers must pick up an envelope containing paperwork that needs to be completed before an appointment can be made.

Instructions for making an appointment are included in the packet.

Taxpayers can pick up the required envelope at the following location beginning January 10th.

- Bayfield County Courthouse
117 E 5th Street ~ Washburn, WI
8:00-4:00 Monday – Friday

The Wisconsin Home Energy Assistance Program (WHEAP) provides assistance for heating costs, electric costs, and energy crisis situations. Operating with federal and state funding, the program provides assistance to households across the state to help lower the burden of monthly energy costs.

Apply online for Energy Assistance at <https://energybenefit.wi.gov/>, apply by phone, mail, or in person with Bayfield County by contacting us at 715-373-6144, or call the statewide Customer Care Center at 1-800-506-5596.

Energy Assistance Benefits

WHEAP assistance is a one-time payment during the heating season (October 1-May 15). The funding pays a portion of energy costs, and the payment is not intended to cover the entire annual energy costs of a residence. The amount of the energy assistance payment varies depending on a variety of factors, including the household's size, income, and energy costs.

Crisis Assistance

Crisis assistance may be available if you have no heat, are nearly out of fuel or your electricity has been or will soon be shut off. WHEAP agencies provide a 24-hour crisis phone number to help with

emergencies that occur after business hours.

Non-emergency crisis or prevention assistance services are also available and may include information on how to reduce energy costs, counseling on budgeting and money management, payments to a fuel supplier, and copayment agreements.

Furnace Assistance

The Home Energy Plus (HE+) Furnace Program provides services to eligible homeowners and some renters when their heating system stops operating or is operating in an unsafe manner. HE+ Furnace Program assistance can include repairs, or in some situations, a total replacement of an inoperable system.

Call your local WHEAP agency at 715-373-6144.

Water Conservation Assistance

The HE+ Water Conservation Program is a year-round program that provides assistance to eligible low-income Wisconsin households with the repair or replacement of leaky or non-working water heaters, leaky fixtures, toilets and/or piping. Water Conservation Program Services are funded by Public Benefits and eligible customers need to live in the territory of a participating public benefit utility.

Tax-Aide 2023 Tax Season-continued

NOTICE: Look for the Tax-Aide signage. Packets will be available at the courtroom entrance. No staff or volunteers are on site to answer questions or provide service.

Taxpayers can also pick up the required envelope at these other locations beginning January 10th.

- Ashland Library
- Bayfield Library
- Cable Library and
- Iron River Library
- Town of Bell Town Hall-Cornucopia



Northwest Regional Planning Commission (NWRPC)

Affordable Housing Rehabilitation and Home Buyer Programs



Zero % Interest Deferred Payment Loans to Qualified Applicants

Home Repairs: Housing rehabilitation funds are available to qualifying homeowners to assist in repairs such as roofing, siding, heating, electrical, insulation, foundation, wells, septic, windows, doors, sewer and water laterals, and handicapped accessibility modifications. The property must be titled in the owner's name, with property taxes current, and the property must be insured. Homes under life estates and land contracts are eligible. Funds are in the form of a zero-percent interest, deferred payment loan, secured by a mortgage. Recipients do not repay the loan until they sell the home, transfer ownership, or no longer use the property as their primary residence.

Down Payment Assistance: Assistance is available to eligible first-time homebuyers seeking assistance to purchase a home. The Homebuyer Opportunity Program will provide closing costs and up to 50% of the down payment to eligible clients. Eligible closing costs include: loan origination fees, loan discount points, appraisal costs, credit reports, title search and preparation charges, transfer fees, and recording costs. Funds are in the form of a zero-percent interest, deferred payment loan, secured by a mortgage. Recipients do not repay the loan until they sell the home, transfer ownership, or no longer use the property as their primary residence

Eligibility & Contact: To qualify for the program, a household must meet the income limits established by the U.S. Department of Housing & Urban Development. Household size includes all full-time household members, foster children, and other minor children who reside in the household for more than 50 percent of the year. You must be a resident of Bayfield County or one of the other local units of government served by NWRPC.

Household Income Limits			
Number of Persons in Household	Ashland, Bayfield, Burnett, Iron, Price, Rusk, Sawyer, Taylor, and Washburn Counties	Douglas County	
1 Person	\$45,000	\$47,800	
2 Persons	\$51,400	\$54,600	
3 Persons	\$57,850	\$61,450	
4 Persons	\$64,250	\$68,250	

For additional information, qualification criteria, and forms please contact :
Autumn Thome athome@nwrpc.com or Kim Gifford kgifford@nwrpc.com at Northwest Regional Planning Commission or Call 715-635-2197 or visit their website at:
<https://nwrpc.com/870/Northwest-Affordable-Housing>.

FoodShare: A Recipe for Good Health

You've probably heard of food stamps or SNAP (Supplemental Nutrition Assistance Program). In Wisconsin, we call the program FoodShare. The goal of this program is to stop hunger.

You can use your FoodShare benefits at most stores. You also can use them at many farmers markets, where you can buy fresh fruits and vegetables most months out of the year.

People all over Wisconsin get help from FoodShare. We help people of all ages who:

- Have low-income jobs.
- Live on a small or fixed income.
- Are retired.
- Have lost their jobs.
- Are disabled and can't work.
- Currently, the age range for members who may need to meet the work requirement is 18-52.

However, this will change starting on October 1, 2024:

On October 1, 2024, the age range will change to 18-54.

If a member needs to meet the work requirement to get FoodShare benefits, they will get a letter that will let them know.

Members can also start utilizing new exemptions to the work requirement as of August 14, 2023. Members may now be exempt and not need to meet the FoodShare work requirement.

Contact the Northern Income Maintenance Consortium at 888-794-5722 or visit the ACCESS website to learn more or apply.



Non-Perishable Foods to Have on Hand

Winter weather can bring heavy snowfalls, ice and power outages. Because of unpredictable conditions, it is wise to have some non-perishable foods on hand to eat in an emergency. Foods should have a long shelf life and, ideally, be ready to eat without additional or minimal preparation.

Don't forget to have a can opener available, if needed. Here are some ideas for food to have on hand:

- Canned or dried fruits
- Canned vegetables
- Lower sodium canned soups, stews or pasta dishes
- Freeze dried or shelf-stable meals
- Canned beans (try with flavoring)
- Peanut or nut butter
- Whole grain crackers
- Oatmeal packets (rehydrated with hot water)
- Canned or pouched fish or chicken
- Nuts and seeds
- Granola and protein bars
- Dried or shelf stable milk



What Is Medicare and How Do I Get Started?

Adapted from National Council on Aging

If you're turning 65, you're eligible to apply for Medicare. But oftentimes, understanding the different parts of Medicare, when to enroll, and which type of care is not covered by Medicare can seem complicated.

It's important to take the time to know your Medicare plan options, how much it's going to cost you (fact: Medicare is not free), and when you are required to make a decision.

What is Medicare?

And at what age do you qualify for Medicare?

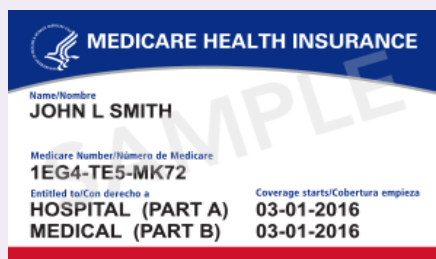
- ◆ Medicare is a federal health insurance program that covers a wide range of services to keep you healthy as you age.
- ◆ The minimum age for Medicare is 65. Some younger people with disabilities, end stage renal disease, and amyotrophic lateral sclerosis (ALS or Lou Gehrig's disease) may also qualify for Medicare.

Medicare has four parts, each offering different types of health coverage. It's important to consider which coverage is right for you, and how much you may pay for that coverage.

If you need help paying for the costs of Medicare, there are programs like Extra Help, the Medicare Savings Programs, Medicaid, and state pharmaceutical assistance programs.

What are the different parts of Medicare?

And what is the difference between Medicare Part A and B?



Part A: Hospital Insurance

Part A is often called hospital insurance because it pays for care in the hospital as well as some of the costs of stays at skilled nursing facilities.



Part A also covers hospice care for people who are terminally ill. It is funded by the payroll tax (FICA) that is deposited into the Hospital Insurance Trust Fund.

Part B: Medical Insurance

Part B pays for

- Doctor services,
- Outpatient hospital care,
- And home health care that Part A does not pay for.



It also covers:

- Diagnostic and laboratory tests, such as X-rays and blood work
- Medical equipment, such as wheelchairs and hospital beds
- Orthotics (devices that support joints) and prosthetics (artificial body parts)
- Mental health care
- Ambulance services
- Preventive benefits
- Blood sugar monitors and testing supplies



Part B is financed by Part B premiums (paid monthly by Medicare beneficiaries) and general revenues from the federal government.

Together, Medicare Parts A and B are sometimes called Original Medicare.

What Is Medicare and How Do I Get Started? *Continued*

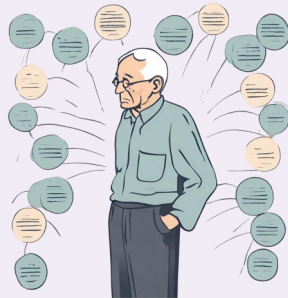
Part C: Medicare Advantage Plans

You can get Medicare coverage either through Original Medicare (Parts A and B) or through a plan sponsored by a private company, called a Medicare Advantage plan. These plans are sometimes called Medicare health plans.

If you're enrolled in a Medicare Advantage plan, you'll still have Medicare Parts A and B, but you'll get your health care services through a private plan (that you'll choose). **Typically, you will pay the usual Part B premium, plus any additional premium that the plan may charge.**

It's important that anyone considering enrollment into Medicare Advantage weigh the pros and cons to make an informed decision based on the four C's:

- Coverage,
- Cost,
- Convenience, and
- Choice.



These plans are required to cover all the same things as Medicare Parts A and B. Most Medicare Advantage plans require people to use providers (like doctors, hospitals, and pharmacies) that are part of their network. Using providers outside a plan's network will cost more money.

These plans also may cover services that Original Medicare does not pay for, like vision or hearing care. These plans may cover prescription drugs.

Part D: Prescription Drug Coverage



Does Medicare pay for prescriptions? The answer is yes—Part D helps pay for prescription drugs.

Part D is offered by private drug plans who are approved by Medicare. Part D is funded by premiums you pay, general revenues from the federal government, and by state payments.

Medicare Supplemental Insurance (Medigap)

Some people may get additional coverage from a current or former employer or union. This employer-sponsored coverage can help to pay for services and costs Medicare does not cover.

Other people may purchase Medicare supplement insurance, known as a Medigap policy. A Medigap insurance policy helps "fill the gaps" in your Original Medicare coverage and is sold by private insurance companies.

How do I get started when I'm ready to apply for Medicare?

Choosing how and when to get Medicare is an important but difficult decision. This choice could determine your health for years to come and save (or cost) you hundreds of dollars in out-of-pocket costs.

Do you have to sign up for Medicare?



Yes. When you are initially eligible for Medicare at 65 you can enroll 3 months prior to, the month of, and 3 months after your birthday month. There are also different time periods when you can enroll in Medicare and switch or join Medicare Advantage and/or Part D plans each year.

How do I get help choosing a Medicare plan?

If you need help or have questions regarding Medicare plans please contact the Aging and Disability Resource Center of the North at 1-866-663-3607.



Benefits Specialist Services

Aging and Disability Resource Center of the North- Bayfield County Branch

What is a Benefits Specialist?

A Benefits Specialist is a person trained to help people who are having problems with their private or government benefits. Benefit Specialists are often called “red tape cutters” because they are experts at helping people with the extensive and complicated maze of paperwork that is often required in benefit programs.

Benefit Specialists receive on-going training in the areas of benefit and entitlement programs, as well as other legal issues affecting older adults.

Attorneys from the Greater Wisconsin Agency on Aging Resources, Inc. (GWAAR) Elder Law & Advocacy Center, or Disability Rights Wisconsin provide training, legal back-up support and supervision to the Benefit Specialist and their individual casework.

What Benefit Specialists can do:



- Provide accurate and current information on your benefits;
- Suggest alternative actions that you can take to secure benefits

or appeal inappropriate denials, terminations or overpayment assessments of benefits;

- Advocate on your behalf with the other parties involved;
- Explain what legal action or other possible solution is required to appeal negative decisions; and, if necessary, in some cases, refer you to an appropriate attorney.

What can a Benefit Specialist help you with?

Benefit Specialists can help you with a variety of programs and issues including:

- Medicare
- Medicare Supplemental Insurance and Medicare Advantage Plans
- Medical Assistance (Medicaid/MA)
- SeniorCare Drug Program
- FoodShare
- Energy Assistance
- Consumer Problems
- Social Security Retirement Benefits
- Social Security Disability
- Supplemental Security Income (SSI)
- Other Legal and Benefit Problems



Who should seek help from a Benefits Specialist?

- People who have questions or concerns about any government benefit;
- People who need help with the paperwork in applying for benefits; or
- People who have been denied a benefit that they think they are entitled to receive.

What does the Benefits Specialist Service Cost?

The program is a free service to clients, funded through a combination of federal, state and county dollars and individual contributions.

How do I contact the Benefits Specialist?

Call the Aging and Disability Resource Center of the North at: 1-866-663-3607

Senior Dining Sites in Bayfield County

You are eligible if you are:

- ◆ Aged 60 or older
- ◆ The spouse or domestic partner of someone aged 60 and over
- ◆ An adult with a disability, younger than 60, who lives with an eligible older person participating in the program.

For reservations:

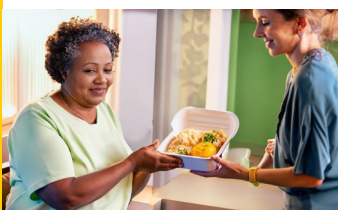
Call 715-373-3396 – Please leave us a message with:

- ◆ Your name, and names of others in your party,
- ◆ Phone number,
- ◆ Site name, and
- ◆ Date.



Town	Day open	Mealtime	Address	Reservation Needed?	Suggested Donation*
Barnes	Thursdays	Site opens: 11:30 am Meal served: Noon	Barnes Town Hall 3360 County Hwy N. Barnes, WI 54873	Yes, call 715-373-3396	\$3.00-\$5.00 per meal
Cornucopia	Tuesdays	Site opens: 11:30 am Meal served: Noon	Bell Town Hall 27625 County Hwy C Cornucopia, WI 54827	Yes, call 715-373-3396	\$3.00-\$5.00 per meal
Iron River	2 nd and 4 th Thursday of the month	Site opens: 11:30 am Meal served: Noon	Community Center 8275 E. Mill St. Iron River, WI 54847	Yes, call 715-373-3396	\$3.00-\$5.00 per meal
Port Wing	Wednesdays	Site opens: 11:30 am Meal served: Noon	First Lutheran Church 83105 Washington Ave Port Wing, WI 54865	Yes, call 715-373-3396	\$3.00-\$5.00 per meal
Washburn	Wednesdays	Seating starts: 1:00 pm Meal served: 1:30—2:00 pm	Time Out Restaurant 4 Bayfield St. Washburn, WI 54891	No	\$3.00-\$5.00 per meal
Washburn	Fridays	Site opens: 11:30 am Meal served: Noon	St. Louis School— in the gym (next to the church) 217 W. 7 th St. Washburn, WI 54891	Yes, call 715-373-3396	\$3.00-\$5.00 per meal

* Senior Dining is partially funded by contributions from users of the meal sites. Why the range? We know that some people are struggling with rising living expenses, but some older adults are more fortunate, and their generous contributions go to support their neighbors. All contributions are put right back into the program to provide more meals.



Home Delivered Meal Program - Also Known As Meals on Wheels!

Are you 60 or older and homebound due to illness, advanced age or disability? Nutritionally balanced meals are delivered throughout Bayfield County at least 4 days a week. Friendly drivers personally check on participants, which can provide peace of mind to seniors and their families. Statements are sent monthly-participants are encouraged but not required to contribute \$3.00-\$5.00 a meal. Call 715-373-3353 to see if you qualify if you qualify to receive home delivered meals!

Important Resources and Contact Numbers

Agency/Organization	Description	Phone Number
Aging and Disability Resource Center of the North	Information on and access to programs and services for older adults and people with disabilities	1-866-663-3607
Alzheimer's Association	Dementia information	1-800-272-3900
Bayfield County Department of Human Services	Elder Abuse, Advance Directives, Volunteer opportunities	715-373-6144
Bayfield County Housing Authority	Low to moderate income housing	715-373-2653
Barnes Community Food Shelf	Nutrition Assistance	715-795-2195
Bay Area Rural Transit	Transportation and Mobility Manager services	715-682-9664
B.R.I.C.K. Food Shelf	Nutrition Assistance	715-685-7425
Cable Area Food Shelf	Nutrition Assistance	715-795-2760
Catholic Charities Bureau	Low to moderate income housing	715-392-3447
CORE Food Pantry	Nutrition Assistance	715-779-3457
Division of Vocational Rehabilitation (DVR)	Employment services and counseling for people with disabilities.	715-679-5577
Forward Health Member Services	Health care & nutritional assistance benefit programs	1-800-362-3002
Iron River Food Shelf	Nutrition Assistance	715-372-8728
Lifeline Medical Alert Service	Personal Emergency Response System	715-685-5184
Northern Income Maintenance Consortium	BadgerCare Plus, FoodShare, Medicaid	1-888-794-5722
Memory Diagnostic Clinic	Memory / dementia diagnostics	715-685-7500
Memorial Medical Center	Urgent Care, Specialty Services	715-685-5500
Project Lifesaver / Bayfield County Sheriff's Office	Equipment to quickly locate individuals with cognitive disorders prone wandering	715-373-6120
Red Cliff Food Distribution Program	Nutrition Assistance	715-779-3740
Social Security Administration	Retirement, disability, survivor, and family benefits, and Medicare	1-800-772-1213
VEYO	Medicaid & BadgerCare Plus non-emergency medical transportation	1-866-907-1493
Wisconsin Home Energy Assistance Program (WHEAP)	Assistance with home heating costs, electric costs, and in some energy crisis situations	715-373-6144

NOTES

UW-Madison Extension Educational Programs



Extension
UNIVERSITY OF WISCONSIN-MADISON
BAYFIELD COUNTY



Aging Mastery is a 10-week series that explores small lifestyle changes that lead to better outcomes in aging. Classes are offered virtually statewide, with some in-person options available.



Money Matters is an online resource with educational modules on managing finances, credit & debt, health care, retirement, and more. Follow-up financial coaching is available with a trained UW-Madison Extension educator.

planning **AHEAD** PROGRAM TOPICS:



Planning AHEAD is an end-of-life planning curriculum for all ages that helps participants understand how to prepare for the end of life for themselves or a loved one. This 7-session research-based program is offered virtually statewide, with some in-person options available.



Rent Smart is a multi-session class focused on the knowledge and skills needed for a successful renting experience. Classes are offered virtually statewide, with some in-person options available.



Strong Bodies is a free virtual strength-training class to catalyze positive change in people of all ages to live stronger, healthier lives by providing knowledge, inspiration, access to programs, and ongoing support.



WeCOPE is a 6-week interactive virtual program that helps adults cope with life stress. WeCOPE has been shown to reduce stress and depression, increase positive mood, and improve health behaviors by managing life's challenges in healthy ways.

For More Information:



Extension
UNIVERSITY OF WISCONSIN-MADISON
BAYFIELD COUNTY

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<https://bayfield.extension.wisc.edu/new-health-family-finances/>

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Scams Can Easily Happen to You—continued from Front Page

By Carrie Linder

I immediately began looking up support options for Microsoft from my device. I ended up on the Microsoft website, in a chat, with a real technician and not a chat bot. I typed in my concerns about what I believed was a scam and that I was trying to help my mother. The first thing the technician told me was that Microsoft will NEVER call anyone. The tech then provided me with instructions and a few options on how to proceed.

This took about 1 hour of my time. It included making a few updates, removing old data, installing Windows Defender, etc. If my mother were to have called the number she was being prompted to call, that scammer could have talked her into sharing and accessing her personal identifying information, banking information, and other highly sensitive data. Recovery from that horror tale would have taken a lot more than one hour and could have cost her a lot of money in the form of illegal bank transfers to other accounts.

PLEASE, slow down; stop and think before reacting to messages like this.

Reach out to someone you trust that can help you out. DO not be ashamed or embarrassed if this does happen to you. Scammers have gotten the best of many people and most hide what happened to them.

Here are some of the most common red flags from the Better Business Bureau:

RED FLAG #1

An offer that seems too good to be true. Scammers may offer you deals and opportunities that are hard to turn down.

RED FLAG #2

You are being pressured to make a quick decision or the offer has an immediate deadline that urges you to act now.

RED FLAG #3

A scammer pretends to be an authority figure or offers unsolicited help with a problem.

RED FLAG #4

You're asked to send money before you receive a product or service.

OTHER RED FLAGS:

- **They insist you pay a certain way**, usually in gift cards, money orders, or digital payment methods that can't be traced or refunded.



- **They tell you NOT to talk to other people** who could help you determine the situation is a scam. The scammer may even keep you on the phone until you follow through on their request, ensuring you don't back out or change your mind.

- **Someone you've never met in real life proactively builds a connection with you on social media.** At first, they may want to be a friend, but beware of anyone you haven't met in person. And never share personal information with them.

I reached out to the Bayfield County Sherriff's Office and this is what they shared with me:

- People should never give out credit card information to unlock a computer.
- It's malware that hijacks your computer.
- Never open or click links you're not expecting or don't recognize.
- If you're unable to stop the attack on your own, you will likely need to contact a computer repair business for help.

If victims have given out personal information or financial transactions, they should contact the Bayfield County Sherriff's Office at 715-373-6120 and ask to connect with a Deputy for assistance.

Victims can go to <https://consumer.ftc.gov/scams> for further information and help with reporting.

Victims can also go to <https://www.ic3.gov/> the FBI's internet Crime Complaint Center to report as well.

Give Peace of Mind for the Holidays

By Carolyn Novak, Aging Services Coordinator

Have you been wondering what to give your adult children for the holidays? How about something they'll really appreciate, like a copy of your completed advance directives!



This year, have a conversation with your family about what you want as far as life support, resuscitation and other major health decisions should you be unable to make them for yourself.

Advance directives can be completed by anyone 18 years or older and are legally binding documents. You can find them for free on the internet, at your doctor's office or at the Bayfield County Department of Human Services.

There are three types of advance directives:

- ◆ a Living Will,
- ◆ a Power of Attorney for Health Care and
- ◆ a Power of Attorney for Finances.

As long as a person is competent, all these forms can be changed or updated at any time.

Designation Of an Agent or Surrogate

All three advance directives let you choose someone to make your healthcare or financial decisions on your behalf if you are unable to. Before appointing someone, have a conversation with that person first to make sure they understand and can carry out your wishes.

Health Care



◆ **A Living Will** is the most basic of the health care directives – it is easier to complete, but not as comprehensive.

◆ **A Power of Attorney (POA) for Healthcare** document offers more opportunities to make decisions beforehand, such as life support, feeding tubes, hydration and resuscitation.

A POA for Healthcare lets your medical team and loved ones know what you want and don't want in critical medical situations. Both types of

health care directives are only activated when two doctors determine that you are unable to make medical decisions for yourself.

Finance



◆ In the same way, the **POA for Finance** gives decision making power over your money to your appointed agent in the event you are incapacitated. You can choose beforehand the size and scope of the decisions your agent can make. Maybe you just want this person to be able to pay your bills, but not make investment decisions. It may be a good idea to consult a lawyer if you have a complicated financial situation.

Advance Directive vs. Do Not Resuscitate (DNR)

A **Do Not Resuscitate (DNR)** order is a separate document stating that you do not wish to be resuscitated in the event of cardiac or respiratory arrest.

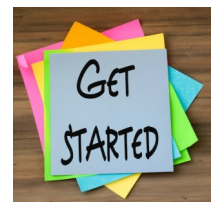
You must discuss your wish for a DNR with the attending physician so the order can be entered into your medical record. The DNR form must be completed by you and your physician to be valid.

Getting Started

An attorney can be consulted to offer advice on how to tailor advance directives that best meet your wishes. However, even though advance directives are legal documents, an attorney isn't required to write them.

You must have two adults witness your directives, and only one of them can be a spouse or blood relative. Also, your designated health care surrogate cannot sign your advance directives.

Don't put it off any longer! **Contact Bayfield County Department of Human Services to sign up for a free workshop at 715-373-3358. Documents will be provided.**



STAY CONNECTED

to Combat Loneliness and Social Isolation



Feeling lonely and being isolated are bad for your health.

Loneliness and social isolation are associated with higher rates of depression, a weakened immune system, heart disease, dementia, and early death.*

Are you at risk?



Try to stay active and better connected if you:

- live alone or can't leave your home
- feel alone or disconnected from others
- recently had a major loss or change
- are a caregiver
- lack a sense of purpose

Ideas for staying connected

Find an activity that you enjoy or learn something new. You might have fun and meet people with similar interests.



Get moving! Exercise decreases stress, boosts your mood, and increases your energy.

Volunteer. You'll feel better by helping others.



Stay in touch with family, friends, and neighbors in person, online, or by phone.

Consider adopting a pet. Animals can be a source of comfort and may also lower stress and blood pressure.



For more information about preventing loneliness and social isolation, visit <https://www.nia.nih.gov/health/participating-activities-you-enjoy>.



*Cacioppo JT, Hawkley LC. Perceived social isolation and cognition. *Trends Cogn Sci*. 2009;13(10):447-54.

Accessing Wisconsin's Publicly Funded Long-Term Care Programs: Family Care and IRIS

Wisconsin has long been committed to providing comprehensive care and support for individuals in need of long-term care services. Wisconsin's commitment to providing long-term care services is exemplified through the Family Care and IRIS (Include, Respect, I Self-Direct) programs. These publicly funded initiatives ensure eligible individuals receive the necessary support for a fulfilling life.



Family Care is a publicly funded long-term care program designed to assist adults with physical disabilities, frail elders, and individuals with developmental disabilities. Its primary objective is to empower participants to live independently within their own homes and communities. Family Care, which would be managed by the client's chosen Managed Care Organization, offers a wide range of services, including personal care, medication management, transportation, and home modifications. By providing comprehensive support, Family Care enhances the well-being and quality of life of its participants.

IRIS, on the other hand, is a unique self-directed program. IRIS enables eligible individuals to have greater control over their care by allowing them to manage their own budgets and choose their preferred support providers. This approach empowers participants to tailor their care plans in a way that best suits their individual needs and preferences. From personal care to assistive devices and community-based activities, IRIS offers flexibility and autonomy in decision-making.



The Family Care and IRIS programs have financial and functional eligibility. Eligibility for Family Care and IRIS can be determined by contacting the Aging and Disability Resource Center (ADRC) of the North at 1-866-663-3607. This resource hub serves as a crucial point of contact for those seeking access to long-term care services, both publicly and privately funded.



By reaching out to the ADRC of the North, individuals seeking assistance can weigh their long-term care service options including:

- Information about the choices you have when making decisions about where to live, what kind of help you need, where to receive that care and help, and how to pay for it.
- One-on-one consultation to help you think through the pros and cons of the various options considering your situation, values, resources, and preferences.
- Information about Wisconsin's long-term care programs and help to understand resources in your area.

Remember, you don't have to face the challenges of long-term care alone – the ADRC of the North is here to help you every step of the way.

Contact the ADRC of the North at 1-866-663-3607.



Winter Preparedness

From Bayfield County Emergency Services



Winter storms can bring snow, sleet and freezing rain. Winter weather knocks out

heat, power and communications, and can cause serious accidents due to icy conditions. The dangerously low temperatures can also cause hypothermia and frostbite if an individual is left in the cold for too long.

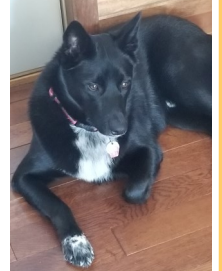
Winter storms can last for several days and carry freezing rain, ice, moderate to heavy snowfall, or blizzard conditions. Learn how to prepare for the winter season by following the tips below.

General Precautions

- Listen to local officials.
- Have emergency supplies at home, work, and in the car, such as plenty of non-perishable food (see list) and batteries.
- Stay off the road during and after a winter storm.
- Have a carbon monoxide alarm in place, especially if using alternative heating devices.
- Place heating devices in a safe location.
- Talk with your family about how to get prepared for extreme cold weather.
- Make a plan (<https://www.ready.gov/plan>) to connect before a winter storm.
- Check on family, friends and neighbors, especially if they are elderly.
- Charge cell phones. Keep a portable charger ready for use. Reduce the screen brightness & close apps not in use to conserve battery.
- Find flashlights and radios (check batteries).
- Buy inexpensive head lamps to have hands-free light sources.
- Run a hot bath to draw in heat to the house. Then use the water to flush the toilet.



- Trickle water to prevent the pipes from freezing.
- Talk to your job about weather policies and procedures.
- Bring your furry friends inside when temperatures take a dip and wipe paws to remove ice-melting chemicals or rock salt.



Outdoors and Traveling

The danger of winter driving doesn't just happen during the holidays, it happens all season. You should stay home when a winter storm is passing through. Try to stay off icy roads when winter storm advisories and watches are issued. If you do hit the road or go outdoors, here are some reminders to help you stay safe and warm.

- Pace yourself; shoveling can cause heart attacks.
- Clear snow and ice off of fire hydrants so fire departments can gain access.
- Prepare your car or truck for winter – use adequate tires, tire chains, shovel, tool kit, windshield scraper and brush.
- Build or update a car emergency kit.
- Wear layers of loose-fitting, lightweight clothing to keep you warm.
- “Don't crowd the plow!”
- Take it slow; drive with slower speed, slower acceleration, slower steering and slower braking.
- Keep your gas tank near full to help avoid ice in the tank and fuel lines.
- Stay on main roads and highways and stick to the flattest roads you can. Avoid hills and roads with sloping surfaces wherever possible.
- Drive only during daylight hours and avoid driving alone if you can.



Winter Preparedness– Continued

- Let family members know where you're going and when you're expected to return

If a snowstorm or blizzard forces you to stop:

- Pull off the highway and turn on your hazard lights.
- If you have a distress flag or sticker, hang it from your radio antenna or apply it to your window.
- Remain in your car, where rescuers are most likely to find you.



If you're stranded for an extended period of time:

- Run your engine for about 10 minutes every hour to stay warm.
- Open a window slightly for ventilation while the car is running to prevent any carbon monoxide buildup.
- Remove any snow that builds up on your car's exhaust pipe.
- Exercise periodically by vigorously moving arms, legs, toes and fingers.
- If you have to spend the night in your car, turn on the interior overhead light so rescuers or work crews can see you.

Heating

- Keep anything that can burn at least 3 feet away from a fireplace, wood stove or space heater.
- NEVER use a generator, camp stove, charcoal grill, gasoline or propane heater indoors.
- NEVER heat a home by using the stovetop or oven.
- Keep generators outside at least 20 feet away from doors, windows and vents to avoid accidental CO poisoning.
- Wear layered clothing and use blankets to stay warm during a winter storm.
- **Space heater**
 - Make sure it has an auto shut-off in case it tips over.

- Purchase and use only heaters that have the label of a recognized testing laboratory.

Fireplace and Wood Stove

- Keep a metal or heat tempered screen around it.
- Do not burn paper in your fireplace or wood stove.
- Put the fire out before you go to sleep or leave
- Have your chimney inspected and cleaned each year by a professional.
- Put ashes in a metal container with a lid. Place the container outside at least 10 feet from your home.



Power Outage

Ice storms and blizzards can snap power lines just as easily as any hurricane, spawning prolonged power outages during the darkest days of the year. To better prepare you and your family, consider the following items.

- Keep hand and foot warmers on hand or battery-operated socks, gloves, or vests to help stay warm.
- Have a backup generator.
- Protect your generator with a cover.
- Install a manual transfer switch.
- Set a temperature alarm to prevent the water pipes from freezing.
- Keep a snowblower ready.



Taking the time to prepare for a winter storm can mean the difference between comfortably riding it out or barely surviving. Create a plan if you are on oxygen or have power-dependent medical equipment, so you can either be rescued or given priority to get the power back on.

It is highly recommended that you go through the checklist to see if you are prepared. Don't get stuck in the cold!

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This newsletter was made possible in cooperation with the UW-Madison, Extension Bayfield County & the ADRC of the North



The Aging and Disability Resource Center of the North (ADRC-N) is open Monday-Friday, 8:00 am to 4:00 pm. Please call **1-866-663-3607** to speak with an Information and Assistance Specialist regarding questions about resources, services, and benefits. The ADRC-N serves adults age 60 and older, and adults with disabilities ages 18-59. Website: www.adrc-n-wi.org

This newsletter and past issues are also available on the Extension Bayfield County website at:
<https://bayfield.extension.wisc.edu/family-living/aging-and-caregiving/>

What would you like to learn...? Is there a topic about aging or family caregiving or finances that you'd like us to cover in this newsletter? If so, please contact:

- ◆ Tracy Henegar at 715-395-1426 or tracy.henegar@wisc.edu
- ◆ Heidi Ungrodt at 715-373-3288 or heidi.ungrodt@wisc.edu



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