



**WASHINGTON
COUNTY**
EST 1836
WISCONSIN



AGING & DISABILITY RESOURCE CENTER

SPECIAL INTEREST ARTICLES!

ADRC Upcoming Classes - pg 13

Cooling Sites Available in Washington County - pgs 15-16

SAVE THE DATES!

Planning AHEAD Course -
Wednesday Evening Series
August 3 - September 14

Care Partner - Life's a Picnic! - August 17

INSIDE THIS ISSUE...

- 2-3 Elder Benefit Specialist's Corner
- 4-5 Disability Benefit Specialist's Corner
- 6-9 Caregivers' Corner
- 10-11 Nutrition, Health & Wellness Corner
- 12-14 ADRC Corner



AGING & DISABILITY RESOURCE CENTER of Washington County



HERE to help

Contact us for information and assistance with:

- Senior Dining Meal Program
- Wellness Programs to help manage health conditions
- Resources To Keep You Independent In Your Home
- Dementia Support
- Resources Related To Aging Or Living With A Disability
- Private And Publicly-Funded Long Term Care Options
- Caregiver Support

Local 262-335-4497 • Toll Free 877-306-3030

www.washcowisco.gov/adrc
adrc@washcowisco.gov

333 E. Washington St., Suite 1000, West Bend, WI 53095

ELDER BENEFIT SPECIALIST'S CORNER

WATCHDOG: PRIVATE MEDICARE PLANS DENIED NEARLY 1 IN 5 CLAIMS THAT SHOULD HAVE BEEN PAID - JENNIFER FECHTER

Note: Washington County residents who believe that they have claims that have been denied incorrectly and would like help can reach out to the ADRC Benefits team by calling 262-335-4497.

A government watchdog report released April 28, 2022, found private Medicare plans routinely rejected claims that should have been paid and denied services that reviewers found to be medically necessary.

The report, completed by U.S. Department of Health and Human Services inspector general investigators, discovered private Medicare plans denied 18% of claims allowed under Medicare coverage rules. The denials often were a result of errors in processing claims, the report found.

The review also found private Medicare plans turned down 13% of authorizations for medical services that government-run Medicare would have allowed.

The inspector general reviewed hundreds of authorization and payment denials by 15 of the largest Medicare Advantage plans over one week in June 2019. Coding experts and physician reviewers examined the cases, and the agency estimated how often insurers denied requests that should have been covered.

The report cited two reasons private Medicare plans rejected authorizations that the watchdog's agency's physician reviewers found to be medically necessary. The private plans had coverage formulas beyond what Medicare required—such as first requiring X-ray before allowing other scans such as an MRI. The plans also claimed the request lacked appropriate documents, but investigators said beneficiaries' medical records were enough to support these requests.

The inspector general concluded the agency that oversees Medicare should tighten oversight, issue new guidance for clinical reviews employed by private Medicare plans and order private plans to fix vulnerabilities that can lead to review errors.

These private Medicare plans cover more than 28 million older and disabled Americans and are an increasingly popular option with total enrollment more than doubling over the past decade. By 2030, the Congressional Budget Office projects more than half of Medicare beneficiaries will be in a private Medicare plan.



More: Medicare open enrollment begins Oct. 15: Here's what you need to know

Medicare Advantage plans tout perks such as limited out-of-pocket costs, vision and dental benefits not offered by traditional Medicare, and even gym memberships. But the plans employ private insurance industry tactics to reduce costs. These plans restrict networks of doctors other medical providers people can use, mandate authorization for some services and require referrals for specialists.

Rosemary Bartholomew, a Medicare Advantage expert who led the team that wrote the report, said beneficiaries may be denied care they need or might pay for services their plans should cover. Another worry is such routine claims and care denials could prompt doctors and patients to appeal the initial decisions, leading to extra work and administrative burden.

Bartholomew said oversight investigators' concerns for traditional Medicare are on the overall services performed because Medicare pays doctors and hospitals for each test or procedure.

Because private Medicare plans are generally paid a fixed amount per patient, Bartholomew said, "there can be an incentive to kind of stint on care a little bit in order to increase profits."

Jack Hoadley, a Georgetown University McCourt School of Public Policy research professor emeritus, said the report suggests some private Medicare plans are aggressive at denying or delaying care.

"This is evidence that there needs to be increased scrutiny, more auditing and more oversight," Hoadley said.

Source: Ken Alltucker, USA Today, April 28, 2022

HAVE QUESTIONS ABOUT MEDICARE? WE CAN HELP

Jennifer Fechter, Elder Benefit Specialist, has posted educational Medicare videos on the Washington County Website.

You will find 5 videos explaining:

- Medicare Part A & B
- Medicare Advantage Plans (Part C)
- Medicare Supplement Plans, and
- Medicare Prescription Drug Plans (Part D)

Jennifer has also prepared a printed Welcome to Medicare packet to supplement the Medicare videos. Call 262-335-4497 to request a Welcome to Medicare packet.

WASHINGTON COUNTY

AGING AND DISABILITY RESOURCE CENTER

Washington County, WI • Departments • Health & Human Services • Aging and Disability Resource Center • Medicare

Medicare

Check out our Medicare videos online @

www.washcowisco.gov/Medicare

3

GROW YOUR BUSINESS BY PLACING AN AD HERE!

CONTACT US!

Contact Alex Nicholas to place an ad today!
anicholas@lpicommunities.com
or (800) 950-9952 x2538

WE'RE HIRING

AD SALES EXECUTIVES

BE YOURSELF. BRING YOUR PASSION. WORK WITH PURPOSE.

- Work-Life Balance
- Full-Time with Benefits
- Serve Your Community
- Paid Training
- Some Travel

4LPi Contact us at: careers@4lpi.com | www.4lpi.com/careers

FREE AD DESIGN

WITH PURCHASE OF THIS SPACE

4LPi CALL 800.950.9952

ADVERTISE HERE to reach your community

Call (800) 950-9952

DISABILITY BENEFIT SPECIALIST'S CORNER

MEDICAID PURCHASE PLAN (MAPP) - BETH DELANEY

What is the Medicaid Purchase Plan?

The Medicaid Purchase Plan (also known as MAPP) offers people with disabilities, who are working or interested in working, the opportunity to get health care coverage through Medicaid.

With MAPP, you can get the same health benefits offered through Medicaid. You also have the opportunity to save money through an independence account without it counting towards the program's asset limit.

What are the eligibility requirements?

To qualify for MAPP, you must:

- Be at least 18 years old.
- Be a resident of Wisconsin.
- Be a citizen or qualifying immigrant.
- Have a disability.
- Have a job, be self-employed, do in-kind work (perform work at least once per month in exchange for food, goods, or services), **or** be enrolled in the Health and Employment Counseling Program. Volunteer hours do not meet the work requirement for MAPP.
- Have individual countable assets of \$15,000 or less. (Countable assets include cash, checking and savings accounts, certificate of deposits, stocks and bonds, some life insurance policies, some annuities, and some burial assets. The home where you live and one vehicle are not considered countable assets).
- Have an adjusted family income of 250% of the federal poverty level or less, based on your family size.

Do I have to pay to get MAPP?

Depending on your income, you may have to pay a premium to get MAPP coverage. A premium is an amount you pay each month for your coverage.

If your total gross monthly income is at or below 100% of the federal poverty level for one person, you will not have to pay a premium to get MAPP coverage. A premium is an amount you pay each month for your coverage.



Photo Credit: cpbj.com

If your total gross monthly income is at or below 100% of the federal poverty level for one person, you will not have to pay a premium. (By gross income, we mean your income before any taxes and deductions have been taken out).

What if I can't pay my premium?

If you owe a premium and do not pay it, you cannot get MAPP for three months. You can get coverage again by doing any of the following:

- Pay your premiums
- Have a change in your circumstances, such as a change in your income or a temporary waiver, which makes you not have a premium any more.
- Wait until the three months end and ask for MAPP again.

If you owe a premium but cannot pay it because of a difficult situation, you may ask for a temporary waiver of your premium. A temporary waiver means that you are asking not to pay your premium for a short time.

To ask for a temporary waiver you must fill out the Request for a Temporary Waiver of your Medicaid Purchase Plan Premium Because of a Difficult Situation form, F-02603, which can be found at www.dhs.wisconsin.gov/forms/f02603.pdf. You must also provide proof of the situation making it difficult for you to pay your MAPP premium temporarily.

What is an independence account?

An independence account is a financial account that is not counted as an asset toward your MAPP asset limit of \$15,000.

(Continued on Next Page)

DISABILITY BENEFIT SPECIALIST'S CORNER (CONTINUED)

You can save up to 50% of your gross earnings in an independence account. If you go over this amount, you will have to pay a penalty.

How can I register for an independence account?

All new independence accounts must be opened and registered with your agency after you find out if you can get MAPP. To register an account, complete the MAPP Independence Account Registration form, F-10121, and return it to your agency. You can find the form at www.dhs.wisconsin.gov/forms/f1/f10121.pdf.

What if I already have a retirement account?

Pre-existing retirement and pension accounts may also be used as independence accounts. These accounts must be registered as new independence accounts with your agency. The initial amount in that account will be counted toward the \$15,000 asset limit.

Is coverage for my family available through MAPP?

No, but members of your family may be able to get health coverage through other forms of Wisconsin Medicaid or BadgerCare Plus.

What if my spouse or I can get health insurance through our employers?

If you or your spouse can get health insurance that costs less than Medicaid through your employers, MAPP may help pay for that insurance. You may have to pay a premium to enroll in MAPP. MAPP will pay other cost-sharing expenses, such as premiums, deductibles, and coinsurance.

What should I do if I have questions?

- Contact the Aging and Disability Resource Center at 262-335-4497.
- Call ForwardHealth Member Services at 800-362-3002 (voice) or 711 (TTY).

5

Research volunteers needed to participate
in a clinical study for sunscreen.

1 in-house stay 6 nights in West Bend, WI
Earn up to \$3,455 for time and travel

Call 800.597.4507 for info
www.spauldingpays.com



**SPAULDING
CLINICAL**

First in Phase I



CAREGIVERS' CORNER

WHEN IT'S A CHILD'S TURN TO TAKE CARE OF MOM OR DAD:

As our parents become elderly and infirm, the parent-child relationship is often reversed. Our parents are no longer taking care of us, and now it's our turn to take care of them.

However, many seniors are reluctant to admit that their bodies, or their minds, are starting to fail. They don't want to give up control of their lives or their checkbooks. While children want to help, they have their own lives, jobs, and families, and they may be conflicted, or even resentful, about spending their time caring for Mom or Dad, particularly when siblings are not doing their "fair share."

As a result, Mom or Dad's decline in health or mental capacity can be a stressful and emotionally difficult time for everyone in the family. Some of the challenges presented in this situation can be overcome, or at least reduced, by the creation of a "Caregiver Agreement."

A Caregiver Agreement, sometimes referred to as a "Personal Services Contract," is a formal written agreement between an elderly or disabled individual, and one or more caregivers, who can be adult children, or other relatives, friends or professionals. The agreement generally states that the caregiver will provide personal care, managerial services, companionship or other services to the elderly or disabled individual in exchange for compensation.

At first blush, the thought of a parent entering into a contract with a child to provide care may seem unusual, or even repugnant. However, there are



several reasons why such an agreement may be advisable and extremely worthwhile.

A child who is forced to give up a job, or reduce his or her hours at work, in order to care for a parent, may as a result experience a financial hardship. The Caregiver Agreement provides for monetary compensation to the caregiver child, which will help offset the loss or diminution of the child's income from other work. In the absence of the child's assistance, the parent might have been forced to pay the same or even a greater amount to a stranger to provide the same services.

While many children would feel guilty about complaining that caring for a parent is a burden, the fact is that caring for an aging parent (which may involve dealing with incontinence, aggressive behavior, or other unpleasant circumstances) can be trying. The Caregiver Agreement acknowledges the caregiver child's hard work and personal sacrifice.

Sometimes siblings are unable or unwilling to help with caring for Mom or Dad. It is easy to see that, when this happens, resentments may arise and relationships among brothers and sisters can become strained. The Caregiver Agreement can minimize these resentments and conflicts

(Continued on Next Page)

CAREGIVERS' CORNER (CONTINUED)

because the child who is providing the care is being fairly compensated for his or her time and effort.

Other siblings can then be relieved of their guilt or embarrassment about not participating since the caregiver child is being paid.

Legally, there may be a significant bonus for Mom or Dad in creating a Caregiver Agreement. The agreement can be a very useful planning tool in cases where it is appropriate to seek assistance from Medicaid. This is because Medicaid eligibility is based on the applicant's resources and gifts or transfers of assets may subject the applicant to a Medicaid penalty. It may be possible and appropriate in some cases to reduce the Medicaid applicant's resources to the eligibility level by funding a Caregiver Agreement with a large advance payment, thus providing primary care through Medicaid and supplemental care under the agreement. Funding of the Caregiver Agreement will not result in a Medicaid penalty (if the agreement is properly prepared) because the payment is a fee for services, not a gift or transfer of assets.

To put this issue in context, it must be understood that Medicaid will "look back" at the applicant's financial transactions over the five (5) preceding years to determine whether the applicant made any gifts or transfers. If a gift or transfer occurred within the look back period, then Medicaid will apply a penalty, which will be a period of time during which the applicant is ineligible for Medicaid benefits. In New York, the look back period applies only to Medicaid nursing home applications, so the home care applicant does not have to worry about

penalties if he or she has transferred assets. In other states, however, the rules may be different.

If you are thinking about entering into a Caregiver Agreement, you'll want to be aware of the factors that will determine whether the agreement is Medicaid compliant.

First, it is imperative that the agreement be a formal written document that sets forth the duties and responsibilities of the caregiver, and the method of calculating the caretaker's compensation. Compensation should be in line with the fair market cost of similar services in the same geographic area.

Second, the caregiver's duties and responsibilities should not duplicate the services that are being provided to the elderly person by a nursing home, or a home care aide. The types of services that are generally acceptable are those provided by geriatric care managers; for example, paying bills, managing finances, providing transportation, managing social activities, providing companionship, among others. Also, it may be difficult to get Medicaid to accept the Caregiver Agreement if you have been performing the same services without being paid.

Third, If the Caregiver Agreement provides for a lump sum payment, it must be calculated with reference to the life expectancy of the Medicaid applicant. Obviously, the term of the agreement cannot exceed the applicant's life expectancy. In most states, the Social Security Administration's life expectancy tables may be used for this purpose.

(Continued on Page 9)

Event sponsored by



Washington County
Caregiver Coalition

Life's a Picnic!

Join us for a day
of socialization and fun
for care givers and
care receivers!

Rain or
shine!

August 17 11am-2:00pm
Sandy Knoll County Park Barn
6024 Wallace Lake Rd, West Bend

We'll have games, prizes, a fried chicken lunch
and more! To register, complete the form
below and send along with payment to:

ADRC of Washington County,
333 E Washington St, Suite 1000
West Bend WI 53095 Attn: WCCC
NO CARRY OUTS ALLOWED



Name(s) _____

Phone _____

Address _____

Email _____

Please enclose payment of \$5 per person.

Make checks payable to Washington County Treasurer.

Must be received by August 10, 2022.

CAREGIVERS' CORNER (CONTINUED)

Fourth, the Caregiver Agreement should provide that the caregiver will pay to Medicaid any unearned portion of a lump sum payment that the caregiver received if he or she becomes unable to fulfill his or her duties under the agreement or if the Medicaid applicant dies before his or her calculated life expectancy.

Fifth, the agreement must be irrevocable and non-assignable.

Finally, the Caregiver Agreement cannot stipulate that services will be provided on an "as needed" basis. Rather, the agreement must specifically state the average number of hours to be provided each week. The caregiver should

keep detailed logs of all services provided, and, as a best practice, actually render invoices for such services.

The use of Caregiver Agreements has significantly increased in recent years because these agreements can be an excellent solution for avoiding a Medicaid penalty, while providing a caregiver with fair compensation for his or her services. Because of Medicaid's strict policies and ever-changing rules and regulations, you may want to consult with an Elder Law attorney in your local area before entering into a Caregiver Agreement.

Source: *caregiver.com*, David A. Cutner, JD

9

IN HOME CARE. YOUR NEEDS ARE OUR CONCERNS.



The Careing Hand
We Love What We Do!

The CAREing Hand offers skilled caregivers with customized hours and services to meet your specific needs.

Activities of Daily Living • Companionship • Transportation
Personal Cares • Light Housekeeping • Overnight Care

Local Business with Local Caregivers
262-353-0462

Serving Washington, Fond du lac, Ozaukee, Dodge, Walworth, and Winnebago Counties

www.thecareinghand.com Fully Insured and Bonded

Concerned about Medicare fraud? Give us a call...

PROTECT your personal information

DETECT suspected fraud, abuse, or errors


REPORT suspicious claims or activities

Toll-free Helpline:

888-818-2611

Email: smp-wi@gwaar.org

www.smpwi.org

 WisconsinSeniorMedicarePatrol



This project was supported, in part by grant number 90MPPG0041-01-00, from the U.S. Administration for Community Living, Department of Health and Human Services, Washington, D.C. 20201.

ADT-Monitored Home Security

Get 24-Hour Protection From a Name You Can Trust

- Burglary
- Flood Detection
- Fire Safety
- Carbon Monoxide



 **SafeStreets** 1-855-225-4251

Joy Manor of West Bend

Assisted living facility for Seniors

262-365-0056

370 N Forest Ave., West Bend 53095



For ad info. call 1-800-950-9952 • www.lpcommunities.com

Aging & Disability Resource Center, West Bend, WI

C 4C 01-1457

NUTRITION, HEALTH & WELLNESS CORNER

SUMMER FOOD SAFETY REMINDERS - KRISTEN HOSKING RD, CD

Foodborne illnesses tend to increase during the summer months because bacteria multiply faster when it's warm. People also tend to cook outside, away from refrigerators, thermometers, and sinks more often. Food safety is important for everyone – but it's extremely important for individuals with a weakened immune system, which makes them especially vulnerable to foodborne illness. Between the ages of 50 and 60, the immune system in most people begins to decline. After age 75, many adults have an immune system so weakened that their risk for contracting a foodborne illness increases while the ability of their bodies to fight the infection is lowered. Certain health conditions and medications can also weaken your immune system.

Bacteria grow rapidly between the temperatures of 40° F and 140° F. After food is safely cooked, hot food must be kept hot at 140° F or warmer to prevent bacterial growth. Leftovers must be refrigerated within 2 hours of cooking food or after it is removed from an appliance keeping it warm. Throw away all perishable foods that have been left out at room temperature for more than 2 hours (1 hour if the temperature is over 90° F, such as at an outdoor picnic during summer).

Cold perishable food, such as chicken salad or a platter of deli meats, should be kept at 40° F or below. When serving food at a buffet, keep food hot in chafing dishes, slow cookers, or warming trays. Keep food cold by nesting dishes in bowls of ice or use small serving trays and replace them often. Discard any cold leftovers that have been left out for more than 2 hours at room temperature (1 hour when the temperature is above 90 °F).

When bringing groceries home, follow these tips for safe transporting of groceries: Shop for or pick up perishable foods last, so they are not sitting in your grocery cart too long. This would include any refrigerated or frozen items. Plan to go directly home from the grocery store, so items can be refrigerated as soon as possible. Remember the golden rule: Always refrigerate perishable foods within 2 hours of cooking or purchasing. Refrigerate perishable foods within 1 hour if the temperature is above 90°F. When the weather is hot, taking a cooler with ice, insulated bags, or another cold source will help you transport perishable foods safely. At home, place meat and poultry in the refrigerator immediately. Freeze poultry and ground meat that won't be used in 1 or 2 days; freeze other meat within 4 to 5 days.



Photo Credit: cdc.gov

If you need to transport food to a party or a picnic: Keep cold food cold, at 40°F or below. To be sure, put cold food in a cooler with plenty of ice or frozen gel packs. Cold food should be at 40°F or below the entire time you are transporting it. When using a cooler, keep it out of the direct sun by placing it in the shade or shelter. Avoid opening the lid too often, which lets cold air out and warm air in. Pack beverages in one cooler and perishables in a separate cooler. Hot food should be kept at 140°F or above. Wrap the food well and place in an insulated container.

When grilling, completely thaw meat and poultry before grilling so it cooks more evenly. Use the refrigerator for slow, safe thawing. You can microwave to defrost, if the food will be placed immediately on the grill. Be sure there are plenty of clean utensils and platters. To prevent foodborne illness, do not use the same platter and utensils for raw and cooked meat and poultry. Harmful bacteria present in raw meat and poultry and their juices can contaminate safely cooked food.

Cook food to a safe minimum internal temperature to destroy harmful bacteria. Meat and poultry cooked on a grill often browns very fast on the outside. Use a food thermometer to be sure the food has reached a safe minimum internal temperature. Cook beef, pork, veal, and lamb (steaks, roasts and chops) to 145°F and allow to rest for 3 minutes. Hamburgers made of ground beef, pork, veal, and lamb should reach 160°F. All poultry (including ground) should reach a minimum of 165 °F. NEVER partially grill meat or poultry and finish cooking later.

It is a lot to remember, but food safety is no joke. Following the guidelines and keeping your foods at appropriate temperatures will help everyone have a safe and enjoyable summer! *Source: www.fda.gov*

SENIOR FARMERS' MARKET COUPONS

You may qualify for \$25.00 in coupons to be used at local Farmers' Markets to purchase fresh fruits, vegetables and herbs at markets and participating farm stands this summer if:

- You are a resident of Washington County
- You are 60 years of age or older
- Meet the monthly income requirements of:
1 person household at or below \$2,096 or
2 person household at or below \$2,823
(all household members' incomes must be included).



Quantities are limited and applications will be taken on a first come, first served basis. For further information contact the Aging & Disability Resource Center at 262-335-4497.

RENARD LAW OFFICE, LLC
ELDER LAW,
TRUSTS &
ESTATE PLANNING
AND PROBATE
34 YEARS OF PRACTICE
262-629-5937
WWW.RENARDLAW.COM
LINDA@RENARDLAW.COM
BRING IN THIS AD FOR
10% DISCOUNT ON FINAL BILL!
(EXCLUDES PROBATE ADMINISTRATION INVOICES)

Let us do the Driving
Washington County
Shared Ride Taxi
www.washcowisco.gov/transit.com

Need a Lift - Call the Washington County Shared Ride Taxi Service
Contact the Shared Ride Taxi for trips throughout Washington County and the northern portion of Menomonee Falls. For people traveling within the cities of West Bend and Hartford, call your city taxi.
\$20 Discounted Punch Card Available (\$25 Value)
Call 1-888-285-TAXI (8294)
or 262-338-2908 for fare information
Hours: Monday - Saturday: 5 AM - 11 PM
Sunday: 8 AM - 4 PM

GROW YOUR BUSINESS BY PLACING AN AD HERE!

Contact Alex Nicholas to place an ad today!
anicholas@lpicommunities.com
or (800) 950-9952 x2538

CarePatrol
We Help families find assisted living, memory care, and in-home care and our service is free to seniors and their families

Ryan Rabe, CSA
Certified Senior Advisor®
920.530.5085
rrabe@carepatrol.com
Sheboygan.CarePatrol.com

WCCE
WASHINGTON COUNTY COMMUTER EXPRESS

Weekday service on a deluxe motor coach to Wisconsin Avenue, Milwaukee Regional Medical Center (Froedtert Hospital), VA Medical Center, Marquette University and the Milwaukee Co. Research Park.
With the WCCE there is no worry about the traffic and parking hassles, and save your money too. Just sit back, relax and ride the WCCE.
For schedule, ticket information and boarding locations, visit www.washcowisco.gov/transit. or call 1-888-675-WCCE (9223).

ADRC CORNER

GETTING TO KNOW OUR ADRC STAFF -

I am the new Disability Benefits Specialist (DBS) serving Washington County. I was previously a DBS in both Milwaukee and Waukesha Counties. Most recently, I was an Information & Assistance (I&A) Specialist in Waukesha County for eight years. I hold a Bachelor's degree in Psychology from Marquette University and a Master's Degree in Educational Psychology, Rehabilitation Counseling from UW Milwaukee.

I was born and raised in Milwaukee. I live in West Bend with my husband and two dogs. Together we have eight children and five grandchildren. I enjoy spending time with our family, especially our grandchildren. I also enjoy baking, rummaging through Antique malls, refinishing furniture and gardening.

As a Disability Benefits Specialist I provide assistance to Washington County residents age 17 years nine months to 59 years of age with physical disabilities, developmental disabilities, mental illness and substance use disorders. I assist with public and private benefits and programs including assistance with application and appeal procedures. I provide information and assist with programs such as:

- Supplemental Security Income (SSI) and Social Security Disability Insurance (SSDI)
- Medicaid
- Medicare premium assistance
- Medicare including Parts A, B, D and Advantage plans
- Medigap programs
- Prescription Drug assistance programs
- Insurance issues
- DVR and SSI/SSDI work incentives
- Food and utility assistance
- Evictions
- Low-Income Tax Credits
- Housing Issues
- Veterans' Benefits



I look forward to meeting you and working with you to ensure you receive your entitled benefits.

How can a Disability Benefits Specialist Help You?

- Provide accurate information on public and private benefits and programs
- Help to determine which benefits and programs you may be entitled to
- Help to fill out applications for benefits, programs and services
- Talk with you about your choices and the programs or services that might best meet your needs
- Provide assistance in obtaining or retaining benefits and services
- Provide referrals, assistance and support on other matters including disability rights and the impact of earnings on financial eligibility for public benefits
- In some cases, you may receive representation in formal appeals related to denials of eligibility, termination of benefits or overpayment of public and private benefits

ADRC CORNER

UPCOMING EVENTS

Powerful Tools for Caregivers is an educational program designed to help family caregivers take care of themselves while caring for a relative or friend.

Class meets for 2 hours, once per week for six weeks.

Dates: Wednesdays - October 11, 25 & November 1, 8 (Tuesdays) October 19 & November 16 (Wednesdays), 2022

Time: 1:30 - 3:30 pm

Location: Public Agency Center, Room 1113

333 E. Washington Street

West Bend

Cost: Donation \$15 per person which covers cost of *The Caregiver Handbook* and materials.

Scholarships are available.

Registration is required:

**To register, call Mona Dickmann
At 262-335-4497**

Space is limited; register early!



Savvy Caregiver Training

Are you caring for someone with Alzheimer's disease or other form of progressive dementia?

Savvy Caregiver Training increases the caregiver's sense of competence, and well-being even though there may be little experience.

Class meets for 2 hours, once per week for six weeks.

Dates: September 20, 27 and October 4, 11, 18, 25

Time: 3:30 - 5:30 pm

Location: Public Agency Center, Room 3005

333 E. Washington Street

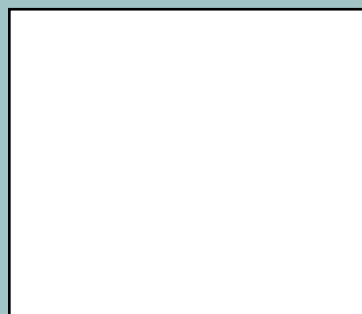
West Bend

Please register by calling Tammy Dickman at 262-335-4497 or email tammy.dickman@washcowisconsin.gov



Washington & Dodge Counties
Habitat for Humanity
ReStore
Shop. Donate. Volunteer.
GERMANTOWN
262-255-7470
www.hfhrestore.org
W190N10768 Commerce Circle
Germantown, WI 53022
Hours:
Monday-Friday: 9am-6pm
Donations from 9am-5pm
Saturday 9am-4pm
Donations from 9am-3pm
FREE HOME PICK-UP

Thrive
Locally

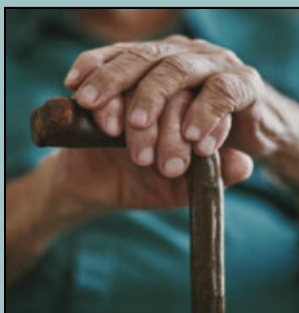


WE'RE HIRING
AD SALES EXECUTIVES
BE YOURSELF. BRING YOUR PASSION.
WORK WITH PURPOSE.

- Paid Training
- Some Travel
- Work-Life Balance
- Full-Time with Benefits
- Serve Your Community



4pi Contact us at careers@4pi.com
www.4pi.com/careers



"It's my life and they respect that."
Local long-term care supports and services delivered with a focus on Life. Defined by you.


inclusa.org | 877-376-6113

NEVER MISS A NEWSLETTER!
Sign up to have our newsletter emailed to you at
www.mycommunityonline.com



Federal Law Enforcement Agencies Warn of Impersonation Scam Involving Credentials and Badges

It is illegal to reproduce Federal law enforcement credentials and badges

New reports show that scammers are reviving an old tactic to gain trust. Scammers are emailing and texting pictures of real and doctored law enforcement credentials and badges to prove they are legitimate and scam people out of money. Scammers may change the picture or use a different name, agency, or badge number, but the basic scam is the same.

Federal law enforcement agencies are warning the public to be skeptical of email and text messages claiming to be someone from a government or law enforcement agency. No one in federal law enforcement will send photographs of credentials or badges to demand any kind of payment, and neither will government employees.

Social Security Administration Office of the Inspector General (OIG), Department of Labor OIG, NASA OIG, the Pandemic Response Accountability Committee (PRAC), and the Federal Bureau of Investigation (FBI) joined forces to issue this scam alert.

HOW A GOVERNMENT IMPOSTER SCAM WORKS

These scams primarily use telephone to contact you, but scammers may also use email, text message, social media, or U.S. mail. Scammers **pretend** to be from an agency or organization you know to gain your trust. Scammers say there is a **problem or a prize**. Scammers **pressure** you to act immediately. Scammers tell you to **pay** in a specific way.

TIPS TO PROTECT YOURSELF

1. **Do not take immediate action.** If you receive a communication that causes a strong emotional response, take a deep breath. Hang up or ignore the message. Talk to someone you trust.



2. **Do not transfer your money! Do not buy that gift card!** Never pay someone who insists that you pay with a gift card, prepaid debit card, Internet currency or cryptocurrency, wire transfer, money transfer, or by mailing cash. Scammers use these forms of payment because they are hard to trace.
3. **Be skeptical.** If you think a real law enforcement officer is trying to reach you, call your local law enforcement using a non-emergency number to verify. Do not believe scammers who “transfer” your call to an official or who feed you a number as proof. Scammers can create fake numbers and identities. Do not trust your caller ID.
4. **Be cautious** of any contact claiming to be from a government agency or law enforcement, telling you about a problem you don’t recognize. Do not provide your personal information, even if the caller has some of your information.
5. **Do not click on links or attachments.** Block unwanted calls and text messages.

FOR MORE INFORMATION ON SCAMS

Visit the [ftc.gov/scam](https://www.ftc.gov/scam) to read about common scams.

IF YOU ARE A VICTIM

Stop talking to the scammer. Notify financial institutions and safeguard accounts. Contact local law enforcement and file a police report. File a complaint with the FBI IC3 at www.ic3.gov and the Federal Trade Commission at [ReportFraud.FTC.gov](https://www.ftc.gov/report-fraud).

Keep the financial transaction information and the record of all communications with the scammer.

SSA OIG spearheaded this scam alert.

PLANNING AHEAD

Planning AHEAD is a 7-session course (one hour each) that guides participants through

- Handling Financial Changes
- Advance Medical and Legal Directives
- Estate Planning
- Choices in End-of-Life Care
- Final Wishes
- Understanding Grief

This program is for people who:

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

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



Extension
UNIVERSITY OF WISCONSIN-MADISON

Sessions are being offered

August 3, 10, 17, 24, 31 and September 7, 14
(Wednesdays)

6:00 - 7:00 pm

West Bend Community Memorial Library
630 Poplar Street, West Bend, WI

The link for registration is:

<https://forms.gle/XhRV1ykP3Y15t2hs8>

Contact us for more information:

Carol Bralich, Washington County UW Extension,
carol.bralich@wisc.edu

or

Jennifer Fechter, ADRC,
jennifer.fechter@washcowisco.gov

15



We are here to help you navigate today's complex healthcare system, providing you with the information you need to make informed decisions that are right for you and your family. Our team provides a holistic approach—focusing on mind, body, and spirit while providing compassionate and best-in-class care.

Call us today at 262.306.2691 and together we can find the best care that meets your personal needs.

cedar
community

home health & hospice

cedarcommunity.org

Home health

Nursing, therapy, and other specialized services in the privacy and comfort of your home help you manage a chronic illness or recovery from surgery or an accident. Our goal is to help you meet your recovery goals, improve your quality of life, and help you stay safely in your home.

Our services include:

- Health assessments
- Patient and family education
- Treatment solutions
- Physical, occupational, and speech therapy

Hospice

Our team is here to compassionately assist you and your family. We are here to answer your questions, care for your needs, and support you on your journey home.

Our services include:

- Emotional, social, and spiritual support
- Overseeing patient care
- Pain management and symptom relief



COOLING SITES AVAILABLE AROUND WASHINGTON COUNTY

The Washington Ozaukee Public Health Dept. is offering cooling sites to help beat the heat. The cooling sites listed below are locations where people can escape the elements during extreme weather. Please follow all COVID-19 policies in place at each location. Host sites do not provide showers, food, or other services.

Cooling Sites in Washington County:

- West Bend Library, 630 Poplar St, West Bend, 262-335-5151, Mon-Thurs 9am-9pm, Fri 9am-6pm, Sat 9am-1pm
- Kettle Moraine YMCA, 1111 W. Washington St., West Bend, 262-334-3405, Mon-Fri 4:30 am-9pm, Sat-Sun 6am-4pm *Photo ID required for anyone 18 and older*
- Kettle Moraine YMCA - River Shores, 705 Village Greenway, Suite 201, West Bend, 262-247-1050, Mon-Fri 5am-7pm, Sat 6am-12pm *Photo ID required*
- Hartford Senior Friends, 730 Highland, Ave., Hartford, 262-673-4005, Mon, Tues, Thurs 9am-4pm, Fri 9am-12pm *Call ahead for availability-hours change monthly*
- Jack Russell Memorial Library, 100 Park Ave., Hartford, 262-673-8240, Mon-Thurs 9am-8pm, Fri 9am-5:30pm, Sat 9am-2pm
- Germantown Senior Center, W162 N11960 Park Ave., Germantown, 262-253-7799, Mon-Fri 8am-4:30p
- Germantown Library, N112 W16957 Mequon Rd, Germantown, 262-253-7760, Mon-Thurs 9am-8pm, Fri 9am-5pm, Sat 9am-4pm
- Slinger Library, 220 Slinger Rd, Slinger, 262-644-6171, Mon-Thurs 9am-7pm, Fri 9am-5pm, Sat 9am-12pm
- St. Peter's Catholic Church, 200 E. Washington St., Slinger, 262-644-8083, Mon, Tues, Fri 11am-3pm, Thurs 8:30am-7pm, Sun 7:30-11:30am
- Kewaskum Library, 206 First St., Kewaskum, 262-626-4312, Mon-Wed 10am-8pm, Thurs-Fri 10am-6pm, Sat 10am-2pm

Please contact the Washington Ozaukee Public Health Department with questions: (262) 284-8170.

CONTACT INFORMATION

AGING & DISABILITY RESOURCE CENTER OF WASHINGTON COUNTY

333 E. Washington St, Suite 1000
West Bend, WI 53095
Phone: 262-335-4497
or 1-877-306-3030
Fax: (262) 335-4717

Hours of Operation:
Monday: 8:00 am – 7:00 pm
Tuesday – Friday: 8:00 am – 4:30 pm

Email:

ADRC@washcowisconsin.gov

Website:

www.washcowisconsin.gov/adrc

Facebook:

www.facebook.com/washcoADRC

STAFF DIRECTORY

DIRECTOR

Tammy Anderson

**SUPERVISOR ELDER NUTRITION
AND WELLNESS**

Kristen Hosking

ADRC ASSISTANT

Joyce Tuchscherer

ACCOUNTING TECHNICIAN

Heidi Fellenz

AGING SERVICES TECHNICIAN

Kim McIntyre

BENEFIT SPECIALIST ASSISTANT

Nancy Bindas

BENEFIT SPECIALIST TECHNICIAN

Sharon Reichert

**DEMENTIA CAREGIVER SUPPORT
SPECIALIST**

Tammy Dickman

DISABILITY BENEFIT SPECIALIST

Beth Delaney

ELDER BENEFIT SPECIALIST

Jennifer Fechter

ADRC SUPERVISOR

Alissa Becht

**INFORMATION & ASSISTANCE
SPECIALISTS**

Mary Delgado

Mona Dickmann

Reba Fredericksen

Stephanie Knight

Ashlie Koerber

Stephanie Thull

MEAL SITE MANAGERS

Monica Cammack – Germantown

Erin Peters – Hartford

Margaret Schowalter – Jackson

Jo Hoffman – Kewaskum

Jennifer Beine – Meadowbrook Manor

Kim Mueller – Slinger

Sharon Tesker – West Bend

The ADRC takes no position as to the quality of businesses or the services advertised. The fact that a paid advertisement appears in the ADRC newsletter does not mean the ADRC of Washington County is recommending, supporting, or promoting the advertised business or services. Please shop wisely.