FROM: Carrie Linder, Aging and Disability Services Manager  
DATE: September 14, 2020  
RE: Meeting Notice  

The Bayfield County Department of Human Services Aging and Disability Services Advisory Committee will meet on **Monday, September 21, 2020 at 3:00 p.m.** in Conference Room A in the lower level of the Courthouse at Washburn.

**We strongly recommend people attend remotely via phone by calling 1-866-516-3949 at the start of the meeting and entering participant code 1642457 followed by the # sign.**

Anyone planning to attend in person, Ashland and Bayfield County issued an Emergency Advisory which stipulates that everyone age 5 and older wear a face covering or mask when in an enclosed building.

Notice is hereby given, in the event the standing committee does not have a quorum, the County Board Chair or Vice Chair may act as an ex officio member (County ordinance, Chapter 3, section 2-3-1(c)).

Any person wishing to attend who, because of a disability, requires special accommodations should contact the Department of Human Services at 715-373-6144, extension 110, at least 24 hours before the scheduled meeting time so appropriate arrangements can be made.

The agenda includes: Review of the July 27, 2020 Meeting Minutes; Election of Chairman; Election of Vice Chairman; Advocacy and Legislative Issues Updates; ADRC Report; Other Informational Items; Future Meeting Dates; and other business that may come before the Committee.

cc: Post (bulletin board and website)  
E-Mailed:  
Dennis Pocernich, County Board Chair  
Scott Fibert, County Clerk  
Human Services Board  
Elizabeth Skulan, BCDHS Director  
Management Staff  
Sara Wartman, Health Dept. Director  
Greater Wisconsin Agency on Aging Resources, Inc. (GWAAR)  
DCS, Rhinelander  
Red Cliff-Tribal Chair  
Daily Press  
County Journal
RE: September 21, 2020 Aging & Disability Services Advisory Committee Meeting

Dear Committee Members:

Please be advised that the meeting of the Bayfield County Department of Human Services Aging & Disability Services Advisory Committee will be held Monday, September 21, 2020 at 3:00 p.m. in Conference Room A in the lower level of the Courthouse, Washburn Wisconsin.

We strongly recommend people attend remotely via phone by calling 1-866-516-3949 at the start of the meeting and entering participant code 1642457 followed by the # sign.

Anyone planning to attend in person, Ashland and Bayfield County Public Health issued an Emergency Advisory which stipulates that everyone age 5 and older wear a face covering or mask when in any enclosed building.

Notice is hereby given, in the event the standing committee does not have a quorum, the County Board Chair or Vice Chair may act as an ex officio member (County ordinance, Chapter 3, section 2-3-1 (c)).

Any person planning to attend who, because of a disability, requires special accommodations, should contact the Department of Human Services at 715-373-6144, at least 24 hours before the scheduled meeting time, so appropriate arrangements can be made.

The agenda for the meeting is as follows:

AGENDA

1. Call to Order and Introductions

2. Discussion and Possible Action-Review of the July 27, 2020 Meeting Minutes

3. Discussion and Possible Action-Election of Chairman
4. **Discussion and Possible Action** – Election of Vice Chairman

5. Advocacy and Legislative Issues

6. ADRC Report
   
   A. Living Well Newsletter
   B. Dementia Network Activities
   C. Options Counseling Project
   D. New Option to be offered for IRIS
   E. Database

7. Other (Program updates and informational items)
   
   A. Medicare Open Enrollment October -December
   B.

8. Future Meeting Date: December 7, 2020

9. Motion to Adjourn

Thank you and stay safe!

Sincerely,

Carrie Linder

Carrie Linder, Aging and Disability Services Manager

c: Bayfield County DHS ADAC Committee Members
Call to Order and Introductions
Anderson called the meeting to order at 3:05 p.m. Introductions were made.

Discussion and Possible Action-Review of the March 16, 2020 Meeting Minutes
Motion by Ray to approve the March 16, 2020 Minutes, second by Schell. Motion carried.

Discussion and Possible Action-Transfer Request between Original Title III, FFCRA and CARES Act Funding
Linder discussed the transfer request between funding sources acquired due to the pandemic. There are three different pots of funding (Original Title III, FFCRA and CARES Act) and the transfers can only occur within the same funding. All funding except $500 from CARES IIIB has been transferred to support the home delivered meal program.

Motion by Oie to approve transfer request between funding sources, second by Anderson. Motion carried.

2021 Budget Discussion
Linder reviewed information from County Administrator’s memo dated June 10, 2020. One of the top county priorities from the budget survey was services to seniors remains. Also reviewed comments from the county-wide budget survey specific to Aging and Disability Services.

Zepczyk phoned in at 3:37 p.m.

Advocacy and Legislative Issues
Brief discussion of information on absentee voting in Wisconsin for the August 11 and November 3 elections.

Other (Program updates and informational items)
A. Transportation Coordination Committee – The committee has been formed with the first meeting to be held, Tuesday, August 4th. Representative from the ADAC is Sam Ray.

B. Outreach Activities – Linder noted the following:
   - ADRC Facebook page has been utilized.
   - Articles have been submitted to The Connection and The Bottom Line newspapers.
   - Information has been provided to HDM, congregate, and transportation consumers
Next will be radio interviews. Schell suggested contacting Wisconsin Public Radio.

**Future Meeting Dates 2020**
Next meeting: September 21, 2020. ADAC will begin at 3:00 p.m. with the NAC meeting to follow immediately.

**Adjournment**
*Motion by Schell, second by Anderson to adjourn at 4:03 p.m., motion carried.*

Minutes respectfully submitted by Jane M. Cook, Clerk III
07/28/2020
Why Vote Absentee?
The Wisconsin Disability Vote Coalition encourages voters to vote absentee November 3 because of concerns about Covid-19. Some voters with disabilities prefer also voting absentee because of difficulty getting transportation to the polls, accessibility concerns, or other reasons.

Note: Wisconsin does not currently have a screen reader accessible absentee ballot. The Disability Vote Coalition is advocating for this important accessible option.

Who can assist me with absentee voting questions?
• Contact your municipal clerk for help with absentee voting and how to request a ballot. Find your clerk’s information at myvote.wi.gov/en-US/ MyMunicipalClerk.
• The Disability Rights Wisconsin (DRW) Voter Hotline can assist, especially with disability related voting questions: 844-DIS-VOTE / 844-347-8683 / email info@disabilityvote.org
• Wisconsin Elections Commission: 866-VOTE-WIS / email elections@wi.gov

Who can request an Absentee Ballot?
• Any registered Wisconsin voter is eligible to request an absentee ballot. Your name and address must be current on your voter registration.
• Special provisions are made for hospitalized electors and sequestered jurors to request and vote by absentee ballot on election day. Contact your municipal clerk for assistance.

I want to vote absentee but I am not registered to vote
• If you are not already registered, you will need to register to vote before an absentee ballot can be sent to you.
• You may register online at myvote.wi.gov/en-us/RegisterToVote, by mail, in person at your municipal clerk’s office, or at your polling place on election day.
• To register online, you need a Wisconsin driver’s license or Wisconsin ID Card.
• Don’t have a valid Wisconsin State ID or Driver License? Complete a registration form. Mail it to your clerk with a Proof of Residence document with your name and current address, such as a utility bill, or bank statement.

Deadlines: If you are registering by mail or online, you must register at least 20 days before the election (October 14 for the November 3 election). After this deadline, you can register at your clerk’s office or at your polling place on Election Day.
When should I request my Absentee Ballot?

• Request your absentee ballot as soon as possible to ensure you receive it in time to complete and return your ballot.

• **Deadline to request an absentee ballot for November 3rd elections**
  
  October 29th at 5 PM for regular voters  
  October 30th at 5 PM for Indefinitely Confined voters

Although this is the legal deadline, make your request as soon as possible. After October 20th, there may not be enough time to receive and return your ballot by mail.

• **Accommodations:** If a voter needs an accommodation, such as a large print ballot, include that information on the absentee request or contact your clerk as soon as possible.

### Requesting an Absentee Ballot

#### Online

• Request an absentee ballot at [myvote.wi.gov/en-us/VoteAbsentee](http://myvote.wi.gov/en-us/VoteAbsentee).

• If you haven’t requested an absentee ballot before, you will be asked to upload a copy of your photo ID: a Wisconsin Driver’s license or state ID card.

• The ballot will be mailed to you.

#### By Mail

• Download the Application for Absentee Ballot from the Wisconsin Election Commission web site: [elections.wi.gov/index.php/forms/EL-121-english](http://elections.wi.gov/index.php/forms/EL-121-english).

• Provide a copy of your acceptable photo ID with your application, unless you are exempt by law or it is on file. Information about photo ID: [bringit.wi.gov](http://bringit.wi.gov).

• Complete the form and mail it to your municipal clerk’s office.

• Mail your application ASAP to allow time to receive and return your ballot.

#### By Email

• **Email your clerk** with a ballot request. State your full name, Wisconsin voting address, the election you want a ballot for or if requesting for the calendar year, and mailing address if different than voting address. Include a copy of your photo ID unless it is already on file or you are exempt by law.

#### In-person

Apply for an absentee ballot in person at your clerk’s office.

### Early voting: In-Person Voting by Absentee Ballot

• You can apply for and vote your absentee ballot in-person before election day. Contact your municipal clerk to learn about your community’s in-person absentee voting options, locations, and hours of operation. It may also be listed on MyVote Wisconsin: [myvote.wi.gov/](http://myvote.wi.gov/).
What if I always need to absentee vote due to disability, age, physical illness, or infirmity?

• If you always need to vote absentee due to disability, age, illness, or infirmity, you may certify that you are an “indefinitely confined” voter. “Indefinitely confined” does not require permanent or total inability to travel outside of the residence. The law does not require the voter to provide documentation of this status.

• An “indefinitely confined” voter will have their ballot mailed to them for each election until they don’t return a ballot. If this occurs, the municipal clerk will contact the voter to see if they want to remain on the “indefinitely confined” voter list.

• Wisconsin law exempts voters who are indefinitely confined from the requirement to provide a Photo ID.

• How to apply to be an “indefinitely confined” voter: Complete the absentee ballot application. Choose the “indefinitely confined” option in section 6 of the form, certifying that you are indefinitely confined, or send a request in writing to your municipal clerk.

Voters who live in a Care Facility

If voter lives in a care facility such as a nursing home or group home, and does not have an acceptable photo ID, the care facility administrator can sign a special certificate (EL-122sp) to verify the voter’s identity. This certificate is available for download on the WI Elections Commission website at elections.wi.gov/forms/el-122. Or the resident may certify they are an “indefinitely confined” voter.

Completing Your Absentee Ballot

• Complete and return your absentee ballot AS SOON AS POSSIBLE.

• Follow the instructions included with your absentee ballot. Mistakes may prevent your vote from being counted. If you make a mistake and need a replacement, contact your clerk to request assistance.

• You must vote your ballot in the presence of an adult witness. The witness can be any adult US citizen except for a candidate on your ballot. A witness can be a friend, spouse, family member, or care worker. Contact your clerk if you have trouble finding a witness.

• The witness must verify that you completed the absentee ballot, but because voting is a private activity, your witness cannot tell you who or what to vote for and cannot see the choices you make on your ballot.

• Use a black pen to complete your ballot.

• Put your ballot in the return envelope. Review your name and address on the return envelope to ensure it is correct.
• Seal the envelope in the presence of your witness.
• You (or your assistant) must sign and date the certificate on the return envelope on the line marked “Signature of Voter”.
• Have your witness sign the certificate envelope on the line marked “Signature of Witness” and write their full address underneath the witness signature.
• Mail or deliver your ballot to your clerk by the deadline.

Getting Assistance
• If you need help reading or completing your ballot or absentee return envelope, you may request assistance from anyone who is not your employer or a representative of your labor union.
• Your assistant may also serve as your witness.
• Explaining how to fill out your ballot or return envelope is not considered “assistance.”
• Your assistant must sign in the Certification of Voter Assistance section on your ballot.
• Your assistant can read your ballot to you or fill out your ballot under your direction, but cannot tell you how to vote.
• If someone signs your absentee return envelope on your behalf, make sure they also sign in the Certification of Assistant section.
• Your assistant may also serve as your witness.

Returning Your Absentee Ballot
• Your completed absentee ballot must be received in time to be delivered to your polling place no later than 8 PM on Election Day.
  • By Mail: The U.S. Postal Service recommends absentee ballots be mailed at least one week before Election Day to arrive in time.
  • Other delivery: If within a week of the election, the US mail may not get your ballot there in time. You can drop off your ballot at your clerk’s office or an absentee ballot dropbox if available. Drop box locations may be listed on myvote.wi.gov/
  • On election day: Ask your clerk about options to drop off your ballot on election day.
  • You may ask someone else to deliver your ballot for you.

How to check the status of your Absentee Ballot
Check the status of your absentee ballot request at myvote.wi.gov. This will show the date you requested the ballot, the date mailed to you, and the date your completed ballot was received.

If your requested Absentee Ballot does not arrive
If you requested your absentee ballot and it did not arrive in time, you may vote in person on Election Day or you can vote early. Contact your clerk for early voting locations and hours.
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, CSW
Aging & Disability Services Manager

Elizabeth Lexau
Human Development & Relationships Extension Educator
Aging and Disability Resource Center of the North:
General Information, Updates, and Changes

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 continue to serve and assist 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](https://www.bayfieldcounty.org/1190/COVID-19-Human-Services-Information) or check out Facebook for information, tips and updates: [https://www.facebook.com/Aging-and-Disability-Resource-Center-of-the-North-Bayfield-County-2037967452988229/](https://www.facebook.com/Aging-and-Disability-Resource-Center-of-the-North-Bayfield-County-2037967452988229/)
- Transportation options are available; please call for further information or visit the sites listed above.
- Senior Dining Sites are closed until further notice; some offer “Grab and Go” meals. Individuals can consider Meals on Wheels as an option.
- Meals on Wheels continue to be delivered on a weekday basis and new referrals are welcomed and encouraged for individuals age 60 and older. Please call 715-373-3353 or 1-866-663-3607.

What are home delivered meals?
Preparation a nutritious meal is one of the more challenging aspects of life for many older people.
- Bayfield County Home Delivered Meals is a service that brings hot, nutritionally balanced meals to homebound seniors 60 years of age or older.

Who qualifies for this program?
You can receive home delivered meals if you are:
- A person aged 60 or older who is frail and essentially homebound by reason of illness, disability, or isolation.
- A spouse of a person eligible for a HDM as described above, regardless of age or condition.
- A disabled individual who resides at home with an eligible older individual participating in the program.
- A resident of Bayfield County

How much do meals cost?
- The suggested donation for each meal is $2.50.
- No eligible person will be denied a meal because of inability to contribute toward the cost of the meal.
- Funding is provided by Title III (Older Americans Act), county levy, and donations.

Are there other benefits to home delivered meals?
- Homebound seniors appreciate the social contact with the individuals who deliver their meals.
2020 Census Operational Adjustments Due to COVID-19

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.
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.
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~

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**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.

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**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.

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**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

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

https://reportelderabusewi.org/
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, a free resource created by nurses at the University of Wisconsin -Madison. [https://agefully.me/#/home](https://agefully.me/#/home)
An online training program offers support and resources for grandparents and other relatives raising children.

For generations, grandparents, aunts, uncles, cousins, and siblings have cared for and supported their young relatives. Families often plan for and adapt to parental absences, such as deployments, illnesses, or lengthy work-related travel. And in times of crisis, when a child’s environment is unsafe, or their parent is unable to provide full-time care and stability, relatives step up to care for the children in their family.

The online Wisconsin Kinship Navigator training program provides a glimpse into the thoughts and feelings of grandparents and other relative caregivers. It also provides access to resources that can help these caregivers in their role.

It’s normal to feel conflicting emotions when caring for grandchildren full-time. Caregivers are sometimes struggling with the challenges of their adult children at the same time they are trying to care for their grandchildren. This can be a lot to handle during older adulthood.

In addition, grandparents caring for children must also navigate a sometimes confusing world of requirements, legal issues and available services.

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/](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.
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

An EEO/AA employer, University of Wisconsin-Madison Division of Extension provides equal opportunities in employment and programming, including Title VI, Title IX, the Americans with Disabilities Act (ADA) and Section 504 of the Rehabilitation Act requirements.
**Virtual Caregiver Conference 2020 - 2021 Series**

**Maintaining Balance During Uncertain Times**

The caregiver and aging networks from throughout Northwest Wisconsin have joined forces to offer a Virtual Caregiver Conference series for the 2020-21 year in place of our traditional in-person conferences. These themed webinars are intended for family and professional caregivers, empowering attendees with knowledge to boost your skills and mindset to excel in this critical field of caregiving!

*Thank you to the Five County Regional Caregiver Coalition (Polk, Burnett, St. Croix, Dunn, Pierce) for the dedication, hard work and coordination of this event.*

<table>
<thead>
<tr>
<th>Conference Agenda - Thursday, Sept 24 or Friday, Sept 25</th>
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<tr>
<td>1:00 - 1:05 p.m.</td>
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*Directions to log into the live webinar or access recorded videos will be sent to you via the email you provide when you register.*

**Three options to fit your schedule!**

- **Live video conference:**
  - Thurs, Sept 24 | 1p - 4p
  - Or
  - Fri, Sept 25 | 9a - 12p
  - Or
  - Recorded videos to watch at your convenience.

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**WISCONSIN INDIANHEAD TECHNICAL COLLEGE**

**ADRC**

**Aging & Disability Resource Center**

**Superior Rehabilitation Center**

**INCLUDA**

**Regional Hospice Services**

**ST. CROIX HOSPICE**

**Gold Sponsors:**

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**BAYFIELD COUNTY**

**Because There's No Place Like Home, Inc.**

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**Camm Code News**

**CMH Therapy Services**

**Innovative Services, Inc.**

**O'Neill Elder Law**

**Oneida Health**

**HANDI Medical Supplies**

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*Graphic elements and logos not included in text representation.*
Virtual Caregiver Conference: Maintaining Balance During Uncertain Times

Featured Speakers:

Ambiguity, Caregiving and Covid19
Presented by Ted Bowman, Family and Grief Educator

Aging and ambiguity seem to converge. Finances, health, relationships, retirement plans, family roles, even diets can move from clarity to ambiguity seemingly overnight. Further, many elders live with medical or mental health conditions that are ambiguous.

Ted Bowman is an educator, and consultant. He specializes in change and transition. For over 40 years, he has been a frequent trainer, consultant, and speaker with many groups throughout Minnesota, the United States, and other countries. Ted was an adjunct professor at the University of Minnesota (Family Education) 1981-2012; at the University of Saint Thomas (Social Work) 2006 until 2019; and 1989 to 1996 at United Theological Seminary.

Stress and the Brain: Tips and Tools to Keep You Sane
Presented by Amber Ebert, Psychologist, Coram Consulting, LLC

Stress can negatively impact how our brains and bodies work. This session will focus on learning about the consequences of stress and how to cope.

Dr. Amber Ebert is a Clinical Psychologist in private practice at Coram Consulting, LLC in Cameron, WI. Her primary focus is cognitive assessment and rehabilitation. She has spoken at regional, national and international levels on topics including aging, dementia and sleep.

Finding Hope by Understanding the Past - Implementing Trauma Informed Dementia Care
Presented by Laura Nolan, Program Specialist, University of Wisconsin-Green Bay

Trauma can occur at any point in a person’s life as a result of variety of experiences such as abuse, neglect, violence or combat experiences. The effects of trauma can stay with the person throughout their lifetime. Studies have shown a correlation to past trauma and a higher risk of dementia. Trauma Informed Care is used to assist people living with dementia who have experienced past trauma. By having a better understanding of the effects of trauma we can reduce challenging behaviors while providing a way to find hope for individuals with both traumatic pasts and dementia.

Laura Nolan, B.A. has 25 years of experience in long-term care and has worked for 17 years with Wisconsin CBRF and RCAC Communities. Having lived and breathed the life of an assisted living provider, Laura brings tried-and-true methods in her training that are practical and achievable for providers and caregivers. She has a passion for helping families and caregivers of people with Dementia, which is evidenced in her volunteer work with Dementia Friendly Communities in Brown County. Laura currently works for UW-Green Bay in the Wisconsin CBRF Training Registry Project and has experience developing assisted living training curriculum.

Bonus content! Recorded videos available for all participants on self-care topics.

Video: Funeral Planning/Talk of a Lifetime
Presented by Mike O'Connell, Funeral Director, O'Connell Family Funeral Homes & Cremation Services

Video: Jazzing Up Your Meals
Presented by Pam VanKampen, Registered Dietitian Nutritionist Greater Wisconsin Agency on Aging Resources, Inc.

For more information, visit bit.ly/witc_septcaregiverconf
REGISTRATION FORM
for Continuing Education (non-credit) Courses

Last Name  First Name  M.I.  Former Last Name (if applicable)

Date of Birth
☐ Age 62+?

Employer

WITC Student ID No.  Social Security No.  ☐ I've taken classes at WITC in the past.

Email address (required for WITC alerts and important communication)  Home phone  Cell phone

Home address  City  State  ZIP

Resident of (check one): ☐ Township  ☐ Village  ☐ City  ☐ County
School District where you live  Last high school attended

The information below is required for state and federal reporting purposes, and will be kept confidential.

Gender: ☐ Male  ☐ Female  Ethnicity: Hispanic/Latino origin? ☐ Yes  ☐ No
Race (check all that apply): ☐ American Indian/Alaska Native  ☐ Asian  ☐ Black/African American  ☐ Native Hawaiian/Other Pacific Islander  ☐ White

Highest Credential Earned
☐ 01 = No Credential  ☐ 06 = Some college credit  ☐ 08 = 2yr Diploma  ☐ 11 = Baccalaureate
☐ 02 = GED  ☐ 07 = 1yr Diploma  ☐ 09 = Associate Degree  ☐ 12 = More than Baccalaureate
☐ 03 = HSED  ☐ 10 = Associate Degree  ☐ 09 = Student Declined/Unknown
☐ 04 = High School Diploma  Plus Additional Credential

It is your responsibility to contact WITC to officially drop a class. If you decide to drop, you should do so immediately as a single day can affect your refund amount. A full refund will be given if you notify WITC prior to the first scheduled class meeting.

CLASS NO.  CATALOG NO.  CLASS TITLE  LOCATION  START DATE  CLASS FEE
65606  47  520  405  Sept. Virtual Caregiver Conference  Webinar/Video  9/24 or 9/25  Free or $35 (221.11 for 62+)

Once registered for a course(s), you have created a liability with WITC and a promise to pay.

Step 1: Check the box to designate which session/opinion you will attend.
☐ Live web conference Thursday, Sept. 24, 1-4p
☐ Live web conference Friday, Sept. 25, 9a-12p
☐ Video recordings to watch on your own schedule

Step 2: Check the appropriate box below before proceeding to payment method.
☐ $0 Fee covered by Sponsorship funds. I am a family caregiver within the 14-county regional caregiver coalition's coverage. *The 14 counties include: Ashland, Barron, Bayfield, Burnett, Douglas, Dunn, Iron, Pierce, Polk, Rusk, St. Croix, Sawyer, Washburn, St. Louis (MN).
☐ $35 ($21.11 for 62+) I am a family caregiver from outside the coverage area.
☐ $35 ($21.11 for 62+) I am a professional caregiver (certificate of completion for CEUs will be provided)

PAYMENT METHOD: ☐ Check or money order payable to WITC  ☐ Cash  ☐ MasterCard  ☐ Visa  ☐ Discover  ☐ Exp. Date  ☐ Security Code
☐ Agency Bill/Sponsored Registration - complete information below; attach required authorization
☐ Credit Card No.  ☐ Name on Card  ☐ Cardholder Signature

*For registration questions, please visit bit.ly/witc_septcaregiverconf or contact Melissa Buxton at Melissa.Buxton@wltc.edu
REGISTER NOW

Virtual Caregiver Conference

September 24 or 25, 2020

Don't miss this exciting and educational virtual conference for family caregivers and professionals! Choose either date to learn about important and up to date topics in Caregiving.

Maintaining Balance During Uncertain Times

Three options to fit your schedule!

Live video conference:
Thurs, Sept 24 | 1p - 4p OR Fri, Sept 25 | 9a-12p

OR recorded videos to watch at your convenience.

Save these dates to attend the full Virtual Caregiver Conference Series!

November 19 & 20 | Legal-Ease for Caregivers

January 28 & 29 | The Caregiver Experience: Tools to Assist in the Journey

March 25 & 26 | Protecting Dignity at End of Life

May 20 & 21 | Dementia Conversations and Effective Care Strategies

READY TO REGISTER?
Contact your local campus or visit bit.ly/witc_septcaregiverconf
Time to review your

Medicare Part D Prescription Drug Plan!

Medicare Open Enrollment

October 15 – December 7

Each year Medicare Part D plans can change their list of covered medications as well as their premiums, deductibles and copays. It is important to review your Medicare Part D plan and compare it to other available plans to be sure your plan will be a good option for you in the new year.

Compare plans online at Medicare.gov or for local, objective assistance with plan comparisons contact:

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

Elder Benefits Specialist Marianne Johnson

1-866-663-3607

Many people are eligible for Medicare related programs designed to assist those with limited income and assets. For more information about these programs call the Elder Benefit Specialists at the number provided above.
Greetings!

Medicare Open Enrollment 2020

You have recently contacted our office for assistance with Medicare Open Enrollment which runs from October 15th through December 7th 2020. This year my Medicare Part D outreach during open enrollment will be by phone or via email, which may mean you will need to take a more active role in the process. Despite all the changes we have had this year it is still very important to review your Medicare options each fall!

Every year Medicare Part D plans (the prescription portion of Medicare) can change the list of prescription medications they will cover. That means even if you are taking the same medications, the amount you pay for your medications may change in 2021 from what you are currently paying in 2020. The plans’ premiums, deductibles, co-pays, and affiliated pharmacies can also change each year.

What can you do about this? All Medicare beneficiaries should check their Part D coverage each year during Medicare’s annual open enrollment period which runs **October 15 through December 7th**. This is the time of year to find out if one’s current plan will cost more, or less than other Part D plans in 2021. If it is no longer the best plan for someone’s medications, this is the time to make a switch to a Part D plan that will suit you better.

I will not be helping people in face to face appointments, so extra time for phone calls and mail will need to be allowed. If you would like to compare plans yourself, you can do that by going to [www.medicare.gov](http://www.medicare.gov). If you would like assistance locally, please fill out and return the enclosed form to the Elder Benefits Specialist in Bayfield County, Marianne Johnson, at the address provided on the form, or by email. I will then run the Medicare Planfinder for you and call or e-mail you the results.

If there are unforeseen circumstances and I am not able to help you, it is possible that you may need to seek help from other resources besides the Elder Benefits Specialist for open enrollment this year. Please keep this list of resources handy in case you should need to use it in the future. Assistance is also available through the following resources:

- 1-800-MEDICARE or [www.medicare.gov](http://www.medicare.gov)
- Medigap helpline 1-800-242-1060
- Disability Drug Helpline 1-800-926-4862 (if under age 60)
- Wisconsin Medigap Prescription Drug Helpline 1-855-677-2783

Best regards and be well,

Marianne Johnson
Elder Benefits Specialist, Bayfield County
Tel. 1-866-663-3607 ext 221
mjohnson@bayfieldcounty.org

(715) 373-6144 Phone/TDD • (715) 373-6130 FAX • www.bayfieldcounty.org • baycodhs@bayfieldcounty.org
2020 Medicare Open Enrollment Screen Form

Please complete this form and return to the address below to get assistance with the Medicare Planfinder for Part D. All information provided is kept confidential. If spouses are seeking screening for Part D, each needs to complete a separate form.

Name: ____________________________________________

Phone Number: (___) _____________ Email: ______________________

Street Address: ____________________________________________

City: ___________ Zip Code: __________

Date of Birth: __________________________

Marital Status: Married    Widow    Single

Medicare Number: ______________________________________

Hospital (Part A) Start Date: _____________________________

Medicare (Part B): Start Date: ____________________________

Name of current Part D Plan: _____________________________

Name of Current Health Plan OR Supplement Policy: ________________

Are you enrolled in Medicaid? □ Y □ N

Do you have VA Drug Coverage? □ Y □ N

Are you enrolled in Seniorcare? □ Y □ N

#1 Pharmacy Choice: ______________________________________

#2 Pharmacy Choice: ______________________________________

*****Please complete medication list on next page*****

RETURN COMPLETED FORM TO: ADRC of the North- Bayfield County Branch Attn: Marianne

PO Box 100  Washburn WI 54891
Please attach a CURRENT list of prescription medications OR list current medications below. *INCLUDE ALL MEDICATIONS*—Including inhalers, injections, etc.

*Attach separate sheet of paper if additional space is needed*

<table>
<thead>
<tr>
<th>Prescription Medication</th>
<th>Dosage</th>
<th># of times per day</th>
<th>Type of Medication (Capsule, Tablet, Ointment, Lotion, Pen, Tube, Etc.)</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Example: Simvastatin</strong></td>
<td>20 mg</td>
<td>1x</td>
<td>Tablet</td>
</tr>
</tbody>
</table>

RETURN COMPLETED FORM TO: ADRC of the North- Bayfield County Branch Attn: Marianne

PO Box 100  Washburn WI 54891