

April 2023

Newsletter



Toll Free: 866-743-5144

Office: 715-743-5166

Fax: 715-743-5240



The week of April 16-22 is set aside to recognize and honor the volunteers who generously give their time and dedication just to make our programs run smoothly. The value of time donated to the ADRC Programs was over \$40,000 in 2022. This is documented time (signed time sheets). We truly appreciate the valuable services provided which make our programs strong.

Volunteers are used in many areas of the program from assisting with food service at the nutrition centers, planning and facilitating activities at the senior centers, preparing income tax applications for the elderly, assembling the newsletter, packing holiday food boxes, stocking the food pantry, assisting the elderly with spring and fall yard clean-up (Change of Seasons), and donating to the food pantry and special projects. We truly appreciate each persons who assists in carrying out

Thank You so much!

Lines from Lynne

May 11, 2023 marks the end of the National Emergency and Public Health Emergency Declaration and that brings with it many changes to the supports and services many of you may have been receiving. Clark County ADRC recognizes how challenging this will be for some of you and want to encourage you to schedule appointments with our team members if you have questions or concerns about moving forward.

Along with all of these changes, we come with humble heart to announce that the Aging Nutrition Team will begin implementing the new Clark County Meal Prioritization Process. Unfortunately the demand for services exceeds the funding, staff and volunteer capacity. The adoption of the Clark County Meal Prioritization Policy defines a fair and equitable process in determining need for home delivered meals while offering a robust toolkit of resources that will be able to meet the needs for those who no longer qualify under the homebound definition from program guidelines.

In the May 2022 issue of our newsletter, I reviewed program eligibility and our concern for having to implement a waitlist. After further review and the adoption of the Meal Prioritization Process, we feel that we can avoid a waitlist by implementing this process.

What is going to happen? Over the next few months you will be asked to complete your annual Nutrition Assessment which is a requirement of the Nutrition Program. These assessments will be reviewed by our Nutrition Team and based on our new policy, a determination will be made on a 3-tier basis. It is our goal to begin reaching out May 1, 2023 to those who may need to make changes in their nutrition plan.

If it is determined you are a program participant found to be eligible, you may be offered 3 or 5 meals per week based on nutritional risk factors. If you are determined to meet Tier 2 and only receive 3 meals per week, you will need to choose which 3 days per week you would like to receive meals. We acknowledge that in the past you were able to pick and choose what meals you receive. Unfortunately our staffing capacity will no longer allow us to serve people based on preference, but will be based on need. If it is determined you have a diet restriction that is driving your meal choices, we will offer to connect you with our ADRC Dietitian for additional review for determination in meeting those needs.

If it is determined that you are no longer eligible, you will have the option of a nutrition toolkit or an options counseling visit to help you determine what services are available to best meet your needs. You will have 30 days to implement your plan before your meals will be discontinued.

We understand that change is never easy. We want to assure you that we will walk beside you to know all of your needs are successfully met. We have worked closely with our GWAAR partners and our local providers to ensure you have reasonable options. Most importantly to remember, needs change, you can always request a re-screen if you need additional supports.

Thank you for allowing us the opportunity to serve you.

Lynne L. McDonald
Director, ADRC of Clark County
517 Court Street Room 201
Neillsville, WI 54456
PH: 715.743.5166

Clark County Sheriff's Office

Scott A. Haines
Sheriff



James A. Hirsch
Chief Deputy

517 Court Street-Room 308, Neillsville, WI 54456
Phone: 1-800-743-2420 or 715-743-5278
Confidential Tip Line: 888-847-2576 (TIP-CLSO)
Fax: 715-743-4350

NEWS RELEASE

Scam Awareness

The Clark County Sheriff's Office wants everyone to be aware of recent scam activity in the area.

The Clark County Sheriff's Office has received reports of a scam involving Medicare. The callers are spoofing local numbers to make it look like a local call. Clark County has even showed up on caller ID. The caller is asking if the person has received their new Medicare card and is also asking for the number on the card. Please do not respond to these calls.

Always be cautious when giving out personnel information over the phone or on-line. If you think you are victim of a scam please report it to your local law enforcement agency or the Clark County Sheriff's Office at 715-743-3157.

Also please be aware of phone calls or people that offer money or tell you things that seem too good to be true. It probably is.



WE NEED YOU

NUTRITION ADVISORY BOARD

ADRC is looking for participants in the home delivered & congregate meal programs to join us on a nutrition advisory board. We want your voice and input on making sure we provide the highest quality of services to meet the needs of our community. If interested please contact the ADRC office at 715-743-5166.

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GO DIGITAL

You can now receive our newsletter in digital form. If you are interested please contact us a 715-743-5166. You can also visit our website at clarkcountywi.gov/adrc-newsletter click go digital to get the newsletter sent to your email.



Incontinence and Urological Supplies

Member Access Through ForwardHealth

ForwardHealth contracts with **J&B Medical** to provide incontinence and urological supplies for Wisconsin Medicaid. Incontinence supplies are normally only for members who are at least 4 years old. Covered supplies include **barrier creams, catheters, diapers, liners, and more.**

Contact **J&B Medical** directly to access supplies if you are enrolled in one these fee-for-service programs:

- Fee-for-service Medicaid
- Fee-for-service BadgerCare Plus
- Wisconsin Well Woman Medicaid
- Express Enrollment for Children
- Express Enrollment for Pregnant Women
- IRIS (Include, Respect, I Self-Direct)

If you are not sure what program you are enrolled in, call **ForwardHealth Member Services** at **800-362-3002**.

To Get Your Supplies

Contact **J&B Medical** by completing **J&B Medical's** online intake form at jandbmedical.com/become-a-member or calling **J&B Medical**. Have your insurance information and your doctor's name, address, and phone number ready.

What Happens Next

A nurse at **J&B Medical** will complete a needs assessment with you. If the supply brand you prefer is not available, the nurse will recommend similar products for you to choose. They can send you samples to try. **J&B Medical** will work with your doctor to get a prescription for your supplies.

If You Have a Problem With the Products or Shipment

- 1 First contact **J&B Medical** through your J&B Medical web portal account or by phone. **J&B Medical** will work with you to fix the problem.
- 2 If your problem is not fixed, call **ForwardHealth Member Services** at **800-362-3002**.

What if I am enrolled in a commercial HMO and ForwardHealth?

You still need to get your supplies through **J&B Medical** if you are enrolled in one of the above programs **and** a commercial HMO.

What if I am enrolled in Medicare Part B and ForwardHealth?

Contact **J&B Medical** directly to access **incontinence supplies** if you are enrolled in Medicare Part B **and** fee-for-service Medicaid. You may get **urological supplies** through **J&B Medical** or another company.

What if I am enrolled in a Medicaid HMO, managed care program, Family Care, Family Care Partnership, or Program of All-Inclusive Care for the Elderly?

Contact the program you are enrolled in directly to ask how to access supplies.

Ways to contact J&B Medical and ForwardHealth



Your **J&B Medical** web portal account:

portal.jandbmedical.com

You can set up a new web portal account here if you are a **J&B Medical** member.



J&B Medical

Phone: 800-737-0045,
7 a.m.–6 p.m. Central Time

ForwardHealth Member Services

Phone: 800-362-3002,
8 a.m.–6 p.m. Central Time



J&B Medical

Fax: 800-737-0012



J&B Medical

TTY: 866-520-9624,
7 a.m.–6 p.m. Central Time

WE NEED YOUR HELP!!

We are accepting donations of unused/unopened incontinence garments. Our inventory is at an all time low for the pull-up type incontinence underwear, sizes large and x-large for men, women or unisex. We are also in need of long pads for women in ultimate or heavy absorbency. No specific brand is required to be purchased.

Drop off spots for the donations:

Russell's of Neillsville

Owen Senior Center

Clark County Court House, Room 201





April 2023

Sun.	Mon.	Tue.	Wed.	Thu.	Fri.	Sat.
						1 
2 	3	4	5	6	7 Easter Holiday Closed Good Friday	8
9  Easter Sunday	10	11 Loyal Library Lunch & Learn Call Library to sign up 715-255-8189	12	13	14 BINGO Greenwood Center @ 11:30	15
16	17	18 Greenwood Library Lunch & Learn Call Library to sign up 715-267-7103	19	20	21 BINGO Greenwood Center @ 11:30	22 
23	24	25	26	27	28 BINGO Greenwood Center @ 11:30 Arbor Day	29
30						

VOLUNTEER DRIVERS NEEDED!

THOSE WHO CAN, DO. THOSE WHO
CAN DO MORE, VOLUNTEER.

You are NEEDED and APPRECIATED here.

Clark County Department of Social Services is in need of volunteer drivers to transport Clark County Residents to medical appointments. Occasional transportation is provided for other authorized appointments. If you possess a valid driver's license and a good driving record we could use your help!

If you are interested, we currently reimburse every mile from your door to return at .55 cents per mile and reimburse meal expenses for out of county trips.

Volunteer Drivers Needed!



For more information:

Call us at 715-743-5233.

Ask for Lacey Tlusty or Roberta Hansen.

Stop in the office at 517 Court Street, Room 502 Neillsville

5th floor in the Clark County Court House!

Pay it Forward

Neighbors helping
neighbors

It won't work
without you

Drivers get more
than they give

Set your schedule



Guilt and Grief When Moving Your Loved One to a Care Facility

FACT: Guilt and grief are among the most challenging feelings caregivers must face when transitioning from home to a care facility.

Guilt is often tied to the belief that you “should” be able to care for your loved one until the very end. All caregivers have limits, and there comes a time when professional assistance is best for all involved. Feelings of guilt can also be influenced by your loved one’s seeming improvement after placement, causing you to second-guess your decision. Perhaps you feel guilty because you broke a spoken or unspoken “promise” never to place your loved one in a nursing home. Perhaps you sense that others judge you negatively for this decision, or that your loved one is unhappy in this new environment. It is also common to feel a sense of relief after placement – “now I can finally relax!” Beware of “should” statements that cause you to second-guess yourself. Few caregivers are able to approach moving a loved one lightly. Some guilt feelings are normal and not evidence of failure.

Grief is an emotional, physical and/or thought-based reaction to perceived loss and change. We grieve in order to adjust and come to terms with loss that matter in our lives. Many losses occur along the Alzheimer’s journey. Like guilt, grief reactions are normal and to be expected. It is true that the sadness of grief can be overwhelming at times. Placement changes your pattern of living and providing care. An important challenge is learning how to live as yourself, separated from your loved one, yet still very much apart of his or her life.

How to Overcome Guilt and Grief

- Know that these are normal reactions that originate in the love and care you feel for your loved one.
- Know that it is common to feel conflicting emotions. It’s OK to feel love and anger at the same time.
- Reach out for support from those you trust about your grief, guilt, and/or any other emotions you are experiencing surrounding moving your loved one.
- If others are against the move, learn about your options and discuss everyone’s views and feelings together by contacting the Alzheimer’s Association to arrange a Care Consultation session (a meeting with a Social Worker).
- Keep a journal. Write down the stressful events you have endured in addition to the proud moments you have experienced throughout the journey of caring for your loved one. Write at least one positive entry each day.
- Think about what you expect from yourself. Ask yourself: “Is what I am feeling truly realistic? What do guilty feelings accomplish for me? What do they accomplish for my loved one?”
- Research information on how to choose a nursing home. There are books and brochures offered through the Alzheimer’s Association that have tips on what to look for and questions to ask. These can be accessed by visiting the website or calling the 24/Hour Helpline.
- Take into consideration that having 24-hour care in a safe environment will help everyone involved, most of all, your loved one with dementia.

- Your loved one will benefit from the structure and stimulation of nursing home activities and a daily routine in an accepting and understanding environment. This will also give them the opportunity to socialize with other people who are in similar shoes as they are.
- This is a chance for you to take care of your own physical, spiritual, social, and emotional needs that have possibly been neglected; as you know that your loved one is in a safe environment where others can help provide the care and supervision he or she needs.

After The Move

- Accept that your feelings and reactions are normal. Be open with yourself and others about how you feel.
- Allow yourself time - these difficult feelings will lessen and pass with time.
- Recognize your "new" relationship with your loved one. You will still be your loved one's caregiver but others are now available around the clock to help with the physical care and to assure your loved one is safe. You will be your loved one's voice at their new home and you can make the most of the time you spend with them.
- Try not to do everything at once right after the move.
- Be intentional in taking the time to do one pleasant thing for yourself every day.
- Make a plan, or coordinate a schedule, for your loved one to have frequent visits from others as well as yourself.
- Take action to develop good relations with those who are responsible for your loved one's physical care.
- Only you know how to best deal with negative feelings. Take time to talk to a friend, a counselor, or spiritual leader.
- Connect with other caregivers, family members and friends impacted by Alzheimer's. Consider joining a support group to meet others who are coping with similar situations. A listing of Support Groups can be found on our website or by calling the Helpline.

Suggested books on this topic available through the Alzheimer's Association for checkout:

- *Searching for Normal Feelings* by Doug Manning
- *Moving a Relative with Memory Loss*
- *Making the Decision to Move: When Love Gets Tough* by Doug Manning
- *Living Well in a Nursing Home: Everything You and Your Folks Need to Know* by Lynn Dickenson and Xenia Vosen
- *Promises to Keep: The Families Role in Nursing Home Care* by Katherine Karr
- *What's Happening to Grandpa?* by Maria Shriver (Childrens Book)
- *My Grandpa's in a Nursing Home* by Judy Delton and Dorothy Tucker (Youth Book)

2023 VIRTUAL GRIEF SUPPORT GROUPS



Healing Hearts: Virtual Support Group

Second Wednesday of each month at 3 p.m. CST

Each month, St. Croix Hospice Bereavement Coordinators will discuss a different topic regarding grief and provide emotional and practical support. Participants are encouraged to come as often as they need.

Healing Connections: Teen Support Group

First Tuesday of each month at 6 p.m. CST

(with the exception of July 4)

This group is for teens going through the loss of a friend or loved one. Teens will be guided through their loss by learning insight into their emotions related to their grief and learning healthy coping skills.

Anticipatory Grief: Grieving a Loss Before It Happens

First Thursday of each month at 11 a.m. CST

Anticipatory grief is a feeling of grief before an impending loss. Connect with others who are experiencing anticipatory grief, learn ways to prevent caregiver burnout, and receive encouraging support as you walk through this journey with your loved one.

Beyond the Heartbreak: Spousal Grief Support

*Feb. 9 at 4:30 p.m. CST, April 20 at 11 a.m. CST,
June 20 at 4:30 p.m. CST, Aug. 17 at 11 a.m. CST,
Oct. 17 at 4:30 p.m. CST, Dec. 21 at 11 a.m. CST*

This support group is open to anyone who recently lost their spouse or partner. Whether you were together for months or 60+ years, losing the one you love can leave you feeling like a piece of your heart is gone.

Parent Loss

*Feb. 21 at 4:30 p.m. CST, May 23 at 4:30 p.m. CST,
Aug. 22 at 4:30 p.m. CST, Nov. 28 at 4:30 p.m. CST*

Our bereavement team will provide emotional and practical support for those who have recently lost a parent. With a safe space to connect with others grieving a similar loss, you'll have an opportunity to learn valuable coping mechanisms.

Grief During the Holidays

Nov. 14 at 11 a.m. CST, Dec. 12 at 4:30 p.m. CST

Holidays can bring about many mixed emotions for someone grieving from a recent loss. By joining one of our Grief During the Holidays support groups, you will receive helpful tips for coping, ideas on how to approach events and rituals, and ways to manage your grief during the holiday season.

Understanding Your Grief

Every Thursday

March 2 – April 20 at 6:30 p.m. CST,

June 1 – July 20 at 6:30 p.m. CST,

Sept. 21 – Nov. 9 at 6:30 p.m. CST

Grief is a journey that you do not have to walk alone. Understanding Your Grief is an 8-week series where we will dive into Alan Wolfelt's book *Understanding Your Grief*. Books are provided and registration is required. This is offered in-person in some areas, otherwise done virtually.

Specialized Grief Support

Loss from Cancer:

Jan. 24 at 11 a.m. CST, April 25 at 11 a.m. CST,

July 25 at 11 a.m. CST, Oct. 24 at 11 a.m. CST

Loss from Dementia:

March 21 at 11 a.m. CST, June 29 at 11 a.m. CST,

Sept. 26 at 11 a.m. CST, Dec. 28 at 11 a.m. CST

Circumstances behind the death of a loved one can play a part in the grieving process. While each grief journey is going to be unique, these specialized grief support groups will allow you to connect with others who have lost someone from the same diagnosis.



Scan QR code to register or contact us:
bereavement@stcroixhospice.com
651-764-8295

ADAPTIVE EQUIPMENT

The ADRC office has several pieces of DME equipment available in our Loan Closet call for further details 715-743-5166



Find us on:
facebook®

Check us out on Facebook for updates, tips and more information provided especially for you.

Aging & Disability Resource
Center of Clark County

HELP SUPPORT THE CLARK COUNTY NUTRITION

share the
LOVE
with Clark County -
Nutrition Program



Open A Charitable Money Market Account

Local charities fill unique and important niches in helping us all with the educational, spiritual, cultural, social and health aspects of our lives.

To provide a consistent donation stream for our local charities on behalf of our customers, we created the **Charitable Money Market Account (CMMA)**.

Open a CMMA today to
start saving for yourself and
your favorite charity!

Get

Checking Account with these features:

- + No minimum deposit to open
- + Interest posted monthly (\$100 min.)
- + Free online banking
- + Free debit/ATM card
- + Free direct deposit
- + Free bill pay
- + Monthly \$5 fee if average balance falls below \$100

Save

Earn interest at a competitive rate similar to a savings account with the convenience of a checking account

Give

Forward will make a donation to charity on your behalf based on your average balance - no money is taken from your account.

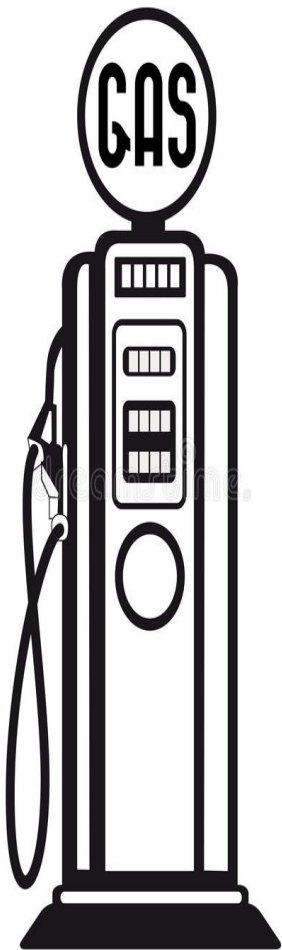
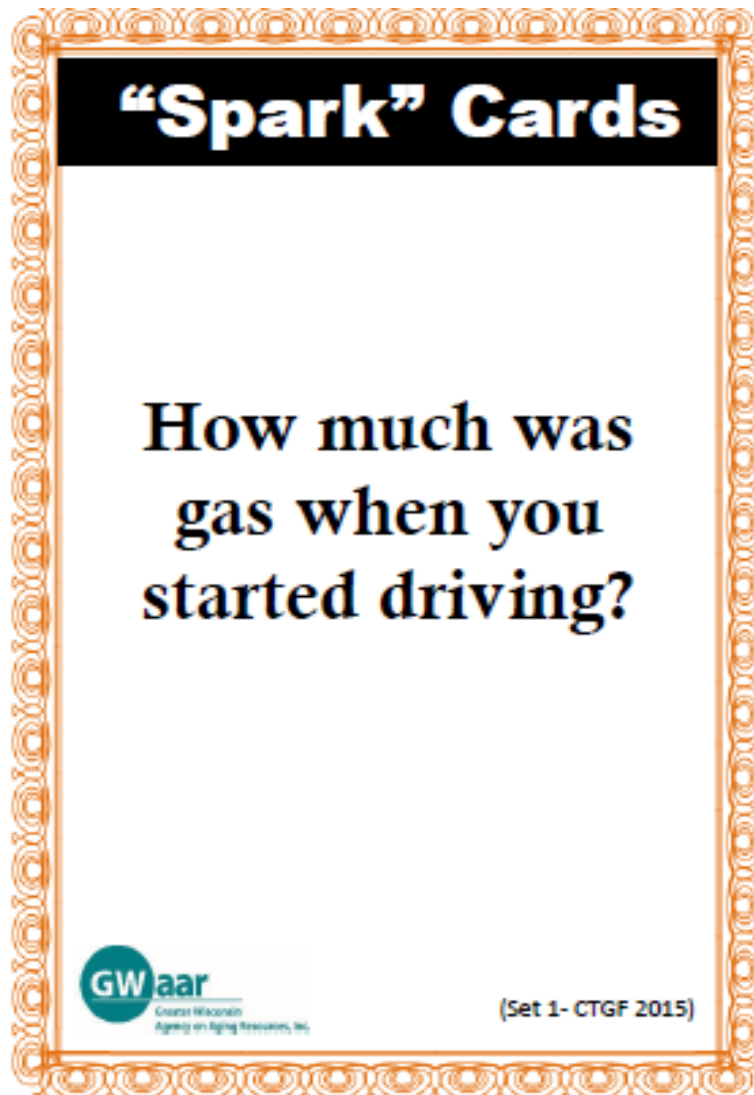
Learn more or open your account at
www.forward.bank



SPARK YOUR MEMORY

Sharing your story with your loved ones means more than you know.

Follow our newsletters as we ask some great “SPARK” questions to reminisce those great memories.



Yay - spring is just around the corner!

Once the snow starts to melt allergy symptoms also start 'springing' up.

ALLERGIES & YOUR EYES

Eye allergies, also called *allergic conjunctivitis* are quite common and affect anywhere between 10-30% of the population, but it is difficult to estimate just how many patients are affected, as the symptoms are often under-appreciated, and many patients go without seeking medical care. It can be difficult to determine if you have an eye infection or allergic conjunctivitis as symptoms can be similar.

WHAT CAUSES EYE ALLERGIES?

An allergy is when the body's immune system reacts to an allergen that is normally harmless. When an allergen comes in contact with your eye, certain cells within your eye (called mast cells) release histamine and other substances to fight off the allergen. This reaction causes irritation such as *itching, watering, burning, and red, swollen lids*. People who have eye allergies commonly have nasal allergies as well, with an itchy, stuffy nose and sneezing. It is usually a temporary condition associated with seasonal allergies.

Unlike other kinds of conjunctivitis, eye allergies do not spread from person to person.

Common Culprits

PET DANDER
DUST
POLLEN
MOLD
SMOKE
PERFUMES
FOODS

DIAGNOSIS OF EYE ALLERGIES

To provide proper treatment, your optometrist will check to see if you have an eye infection or allergic conjunctivitis. They can usually diagnose allergic conjunctivitis easily. They will use a slit-lamp microscope to check for signs of eye allergies, such as swollen blood vessels on the surface of the eye. They will talk to you about your medical history and your family's history of allergies.



HOW ARE EYE ALLERGIES TREATED?

The key to treating eye allergies is to avoid or limit contact with the substance causing the problem. However, if you cannot control the allergen there are other agents to help minimize the symptoms. After assessment by your optometrist, a treatment plan will be discussed and may include oral antihistamines or eye drops that may be over the counter or prescribed by your eye doctor. If chronic issues persist other treatment options may need to be considered such as corticosteroids or immunotherapy shots to control the body's reaction to the allergen.

Treatment Options

ARTIFICIAL TEARS
DECONGESTANTS
ORAL ANTIHISTAMINES
ANTIHISTAMINE EYE DROPS
CORTICOSTEROIDS
IMMUNOTHERAPY SHOTS

Allergy eyes can be bothersome and annoying but with proper identification, hygiene, treatment & care the symptoms can be minimized.



HealthView
eye care centers

MEDFORD ☎ 715-748-2020
COLBY ☎ 715-223-4003

OPTOMETRISTS DR. JULIE THUMS DR. MATHEW MERGENTHALER DR. BETSY MEINEL DR. BREANNA HOFFMANN

Additional Food Resources and Assistance

By the GWAAR Legal Services Team (for reprint)

March 2023 marks the end of FoodShare Emergency Allotments, which means all FoodShare members' benefits will return to original amounts based on household size, income, and other expenses.

If you need additional help with food, there may be several options in your area.

- **Meal sites** are places people can go and eat a prepared meal, such as a soup kitchen, emergency shelter, or dining site.
- **Food pantries** are places people can get food to take home and prepare at no cost.
- **Home-delivered meals** are brought to an individual's home if they are unable to leave the home or prepare meals themselves.
- **The Commodity Supplemental Food Program (CSFP)** is a program that provides free monthly food packages to low-income adults aged 60 years and older. The package includes nutritious food that is worth about \$70 and is meant to supplement a person's diet.
- **The Food Distribution Program on Indian Reservations (FDPIR)** provides USDA Foods to income-eligible households living on Indian reservations and to Native American households residing in designated areas near reservations.
- **Local religious or cultural centers** may have food donations, even for non-members of the organizations.

You may also consider other financial assistance programs so you can free up money to buy food, such as:

- WHEAP (Wisconsin Home Energy Assistance Program), which helps eligible households pay a portion of their heating and electric energy costs.
- Numerous other public programs that can help people renovate and weatherize existing housing, fill energy needs, and access public housing and rent assistance.

To locate resources, contact any of the following:

- **211 Wisconsin.** Call 211, 877-947-2211 or visit the website <https://211wisconsin.communityos.org/> to connect with nonprofit and government resources, such as any of those listed below.
- **Income Maintenance or Tribal Agencies**
- **Local Aging and Disability Resource Centers or Aging Units**
- **Local City or County Housing Authority**
- **Local Rural and Economic Development Offices**

DHS Expands Free COVID-19 Testing Program

By the GWAAR Legal Services Team (for reprint)

The Wisconsin Department of Health Services (DHS) recently announced that Wisconsin households can now get two free at-home COVID-19 self-test kits every month through the Say Yes! COVID Test website. Each test kit includes five rapid antigen tests, for a total of 10 self-tests.

Over 1.6 million test kit orders have been placed statewide since the program began in September 2022. Households can place one order per month through the Say Yes! COVID Test website here: <https://sayyescovidhometest.org/>. Households without internet access or who have questions about ordering can dial 211 or 877-947-2211 for assistance.

New Marketplace SEP for Loss of Medicaid Coverage Due to Medicaid Unwinding

By the GWAAR Legal Services Team (for reprint)

The Centers for Medicare & Medicaid Services (CMS) has announced a new Marketplace Special Enrollment Period (SEP) for individuals who are losing Medicaid coverage due to the unwinding of continuous Medicaid enrollment that will begin in April 2023.

During the federal COVID-19 Public Health Emergency (PHE), Congress implemented temporary rules that required states to continue Medicaid enrollment for most individuals enrolled in Medicaid on or after March 2020. Because of these rules, states could not disenroll people from Medicaid programs unless they died,

moved out of state, or requested that their coverage end. However, the Consolidated Appropriations Act of 2023 separated the continuous Medicaid enrollment requirement from the PHE. As a result, states may begin the process of ending Medicaid enrollment for individuals who are no longer eligible in April 2023. Please note that Medicaid coverage will continue until members receive notice and an opportunity to renew their benefits or apply for a different Medicaid program.

The new Marketplace SEP, referred to as the “Unwinding SEP,” will allow individuals to enroll in Marketplace coverage when their Medicaid coverage ends. CMS will update HealthCare.gov so that Marketplace-eligible individuals who submit a new application or update an existing application **between March 31, 2023 and July 31, 2024** and say that they have lost Medicaid coverage at any point during this time period are eligible for the Unwinding SEP. Individuals who are eligible for the Unwinding SEP will have 60 days after they submit or update their application to select a plan with coverage that starts the first day of the month after they select a plan. For example, coverage will begin on June 1 for someone who selects a plan in May.

You can find more information from CMS about this SEP here: <https://www.cms.gov/technical-assistance-resources/temp-sep-unwinding-faq.pdf>. For more information about Marketplace, please visit <https://www.healthcare.gov/>. If you would like assistance enrolling in a Marketplace plan, you can find local help here: <https://localhelp.healthcare.gov/> or through Covering Wisconsin: <https://coveringwi.org/enroll>.

Resource for Debt Defense and Earnings Garnishments

By the GWAAR Legal Services Team (for reprint)

The University of Wisconsin Law School's Consumer Law Clinic is available to assist individuals with consumer debt defense and earnings garnishment issues. Please note that the clinic does not provide information or referrals for bankruptcy. In-person and telephone appointments are available.

Below are the dates and times for the walk-in clinic at The Village on Park, 2238 S. Park St., in Madison (look for the UW crest). The walk-in clinic is available through April 21, 2023.

- Mondays, 4 – 7 pm
- Wednesdays, 4 – 7 pm
- Fridays, 9 am - 12 pm and 1 - 4 pm

No appointment is necessary, and there is no charge. Individuals should bring their garnishment papers and a recent pay stub to the consultation.

***Individuals anywhere within the state can also request a call back from a Consumer Law Clinic student through the intake portal at <https://law.wisc.edu/eji/clc> or call 608-263-6283. Clinic students can provide assistance and advice to any Wisconsin resident.**

New Option for Older Homeowners with Reverse Mortgages Impacted by the COVID-19 Pandemic

By the GWAAR Legal Services Team (for reprint)

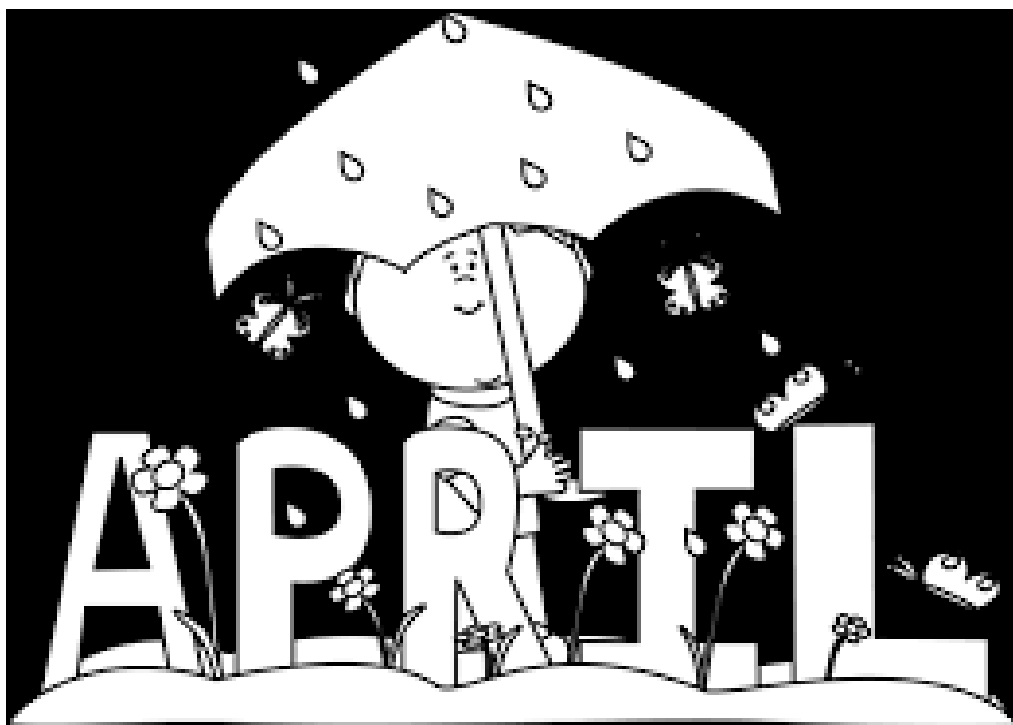
Home Equity Conversion Mortgage (HECM), otherwise known as a “reverse mortgage,” is a financial tool that allows older adults to convert their home’s equity into cash. However, these loans come with certain stipulations. Borrowers are required to pay property charges, such as property taxes, homeowner’s insurance, and homeowners/condominium association fees. The lender will advance money to pay the property charges if the borrower falls behind. Borrowers can then enter payment plans to repay the advances, or face foreclosure.

The U.S. Department of Housing and Urban Development (HUD), which oversees the HECM program, recently announced a new repayment option that provides an additional layer of protection for borrowers who are behind on property charges. The new option, called the COVID-19 Home Equity Conversion Mortgage Property Charge Repayment Plan (COVID-19 HECM Repayment Plan), was announced in [Mortgagee Letter 2022-23](#) and took effect December 15, 2022. Borrowers currently on a standard repayment plan may be considered for this new option. A borrower is eligible for a COVID-19 HECM Repayment Plan even if they have been unsuccessful on a prior repayment plan or the total outstanding arrearage is greater than \$5,000, or both.

Under the COVID-19 HECM Repayment Plan, borrowers may enter a 5-year (60-month) repayment plan. Additionally, this term is not reduced by any time that a borrower utilized a standard HECM repayment plan previously. Also, borrowers who have applied for financial assistance under the Homeowner Assistance Fund (HAF), which was part of the American Rescue Plan Act, may obtain a partial repayment plan based on the intention of using HAF funds to satisfy the remaining amount of delinquent property charges. Wisconsin's HAF program allows HECM borrowers to apply for HAF assistance to repay property charges.

No documentation of hardship is necessary to access the new plan; a verbal statement to the loan servicing company that the borrower is impacted by the pandemic is sufficient. COVID-19 HECM Repayment Plans are available for one year following the expiration of the declared COVID-19 National Emergency. However, the property charge default does not need to have occurred during the National Emergency.

For more information, visit the U.S. Department of Housing and Urban Development HECM site at: https://www.hud.gov/program_offices/housing/sfh/hecm/hecmhome.



Shingles

Shingles is a painful skin rash caused by the same virus that causes chickenpox (the varicella-zoster virus). Everyone who has had chickenpox is at risk for developing shingles. Approximately 1 in 3 people will get shingles, and your risk increases as you age. Most people get shingles only one time, but it is possible to have it more than once.

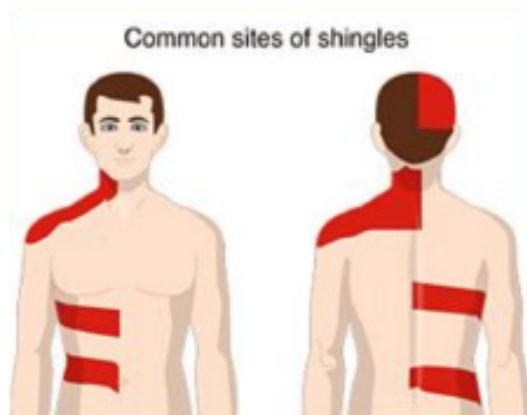
WHAT ARE THE SIGNS AND SYMPTOMS?

Early signs of shingles include burning or shooting pain on one side of the body or face. Tingling or itching may also be present. One to five days later, a rash will develop. This rash typically consists of painful blisters, usually in a single stripe around either the left or the right side of the body or face. In rare cases (usually in people with weakened immune systems), the rash may be widespread and look similar to a chickenpox rash. Other symptoms may include fever, chills, headache, and upset stomach.

HOW IS SHINGLES DIAGNOSED AND TREATED?

If you think you may have shingles, it is important to see your doctor within three days of getting the rash. Most cases can be diagnosed by looking at the rash on your skin. Your doctor may scrape a bit of fluid from a blister for confirmatory testing.

There is no cure for shingles. Your doctor may prescribe antiviral medications to help the blisters clear up faster. Shingles can often be treated at home.



IS SHINGLES CONTAGIOUS?

It is not possible to catch shingles from another person. However, direct contact with fluid from a shingles rash can still spread the varicella-zoster virus, which may cause chickenpox in people who have not had chickenpox before or the chickenpox vaccine. The risk of spreading the virus is low if you keep the rash covered.

WHO IS AT RISK FOR SHINGLES?

You are at a greater risk to develop shingles if you:

- Are age 50 or older
- Are under a lot of stress
- Have an illness that weakens your immune system, such as cancer or HIV/AIDS
- Are currently undergoing radiation or chemotherapy treatments.
- Take medications that suppress your immune system, such as steroids or medications given after an organ transplant

HOW CAN IT BE PREVENTED?

The best way to protect against shingles is to get vaccinated. The Centers for Disease Control and Prevention (CDC) recommends the shingles vaccine (called Shingrix) for all adults over the age of 50. You can get the Shingrix vaccine at your doctor's office and at some pharmacies. The Shingrix vaccine will NOT be available through the Clark County Health Department.

You should get the Shingrix vaccine if you:

- Received the prior shingles vaccine called Zostavax
- Have had chickenpox, the chickenpox vaccine, or shingles
- Don't remember having had chickenpox

HOW MUCH DOES THE VACCINE COST?

The Shingrix vaccine is now covered by most health insurance plans. Starting in 2023, people with Medicare Part D coverage will pay nothing out-of-pocket for the Shingrix vaccine.



On National Slam the Scam Day and throughout the year, we give you the tools to recognize Social Security-related scams and stop scammers from stealing your money and personal information. Share scam information with your loved ones. Slam the Scam!

Recognize the four basic signs of a scam:

1. Scammers **pretend** to be from a familiar organization or agency, like the Social Security Administration. They may email attachments with official-looking logos, seals, signatures, or pictures of employee credentials.
2. Scammers mention a **problem** or a prize. They may say your Social Security number was involved in a crime or ask for personal information to process a benefit increase.
3. Scammers **pressure** you to act immediately. They may threaten you with arrest or legal action.
4. Scammers tell you to **pay** using a gift card, prepaid debit card, cryptocurrency, wire or money transfer, or by mailing cash. They may also tell you to transfer your money to a "safe" account.

Ignore scammers and report criminal behavior. Report Social Security-related scams to the SSA Office of the Inspector General (OIG).

Visit www.ssa.gov/scam for more information and follow SSA OIG on [Facebook](#), [Twitter](#), and [LinkedIn](#) to stay up to date on the latest scam tactics. Repost #SlamtheScam information on social media to keep your friends and family safe.

Healthy Heart for *All of Us*

Heart disease is the number-one cause of death in the United States. More than 12,641 in Wisconsin died from heart disease in 2020 alone. Scientific advances are key to fighting these conditions and improving outcomes. New data from the National Institutes of Health's *All of Us* Research Program show that 3,046 people in the state reported having heart disease on an *All of Us* survey.

All of Us is a research program from the National Institutes of Health with the main goal to help design a better approach for disease treatment and prevention that will take into account individual factors such as environment, lifestyles and genetics. The mission of the *All of Us* Research Program is simple: to speed up health research discoveries by building one of the largest, most diverse databases of its kind, thus enabling individualized prevention, treatment and care.

Marshfield Clinic Health System partners with *All of Us* to help ensure people in Wisconsin, including those historically underrepresented in biomedical research, have the opportunity to participate in this landmark research program. More than 3,000 people with heart disease in Wisconsin have stepped up to participate in the NIH's *All of Us* Research Program to accelerate research. Their participation is equipping researchers with data that could lead to more tailored approaches to prevent and treat heart disease, and further our understanding of a range of different diseases and disorders.

As part of the program's commitment to returning value to participants, *All of Us* recently began returning personalized health-related DNA reports to participants who choose to receive them. Results can help participants learn about potential health risks or how their bodies react to certain medicines. This is especially important for people with heart disease because people with certain genetic differences may not respond well to commonly used treatments. If known, DNA variations can lead health care professionals to choose alternate therapies that could work better for that individual.



Spring is coming

ONE-POT HAM AND VEGGIE PASTA



Ingredients

- 1 tablespoon olive oil
- 2 ½ cups cubed fully cooked ham
- ½ cup chopped onion
- 3 cloves garlic, minced
- 1 teaspoon Italian seasoning
- ¼ teaspoon red pepper flakes
- salt and pepper to taste
- 4 cups low-sodium chicken broth
- 1 ¼ cups fat free half-and-half
- ¼ cup all-purpose flour
- 1 (16 ounce) package farfalle (bow tie) pasta
- 2 cups frozen peas and carrots
- ½ cup grated Parmesan cheese
- chopped parsley for garnish

Directions

- Heat olive oil in a large pot over medium heat. Add ham and onion; saute for about 3 minutes. Add garlic and cook until fragrant, about 30 seconds. Stir in Italian seasoning, red pepper flakes, salt and pepper; cook for 2 minutes.
- Whisk together chicken broth, half-and-half, and flour in a bowl until smooth; pour into the pot. Stir in farfalle pasta, cover, and cook for 15 minutes.
- Add peas and carrots. Cook until pasta is cooked through, about 8 more minutes. Stir in Parmesan cheese and garnish with chopped parsley. Serve immediately.

Cook's Note:

If the consistency is too thick, add a bit more chicken broth. You can change up this recipe by using a different shape pasta or switching out the Parmesan cheese for another type of cheese.

Springtime

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vibrant	umbrella	tulips	sunshine	spring	springbreak	showers
seeds	rainbow	rain	rabbit	puddle	picnic	peeps
pastels	new	nest	may	march	lily	lilac
lamb	ladybug	kite	hunt	holiday	grass	goodies
flowers	eggs	easter	duck	daffodil	crawfish	chocolate
chick	carrot	candy	buzzing	butterfly	bunny	bubble
bonnet	blossom	bloom	birds	bees	basket	april



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