

March 2024

Newsletter



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**Daylight Saving Time starts
Sunday, March 10th. Don't
forget to Spring forward!**





ADRC and Tribal ADRS Program Partners



Affordable Connectivity Program is Ending Enrollments end February 7

The Affordable Connectivity Program (ACP) **will stop accepting new applications and enrollments on February 7, 2024**. Consumers must be approved and enrolled with a service provider 11:59 p.m. ET (10:59 p.m. CT) on February 7 to receive the ACP benefit.

After the ACP funds run out, households participating in the ACP will no longer receive the ACP discounts. **Discounts are projected to end April 2024.**

More information, including consumer resources (["Wind-Down" fact sheet](#) and a ["Wind Down" frequently asked questions](#)) in English, ASL, Spanish, and other languages is available on the [ACP website](#).

What is the ACP?

The ACP provides a discount of up to \$30 per month toward internet service for eligible households and up to \$75 per month for households on qualifying Tribal lands.

Eligible households can also receive a one-time discount of up to \$100 to purchase a laptop, desktop computer, or tablet from participating providers if they contribute more than \$10 and less than \$50 toward the purchase price.

ADRC of CLARK COUNTY IS OFFERING A NEW WELLNESS INITIATIVE

GET HEALTHY WITH EAT SMART, MOVE MORE, WEIGH LESS ONLINE



NEW SERIES BEGINS SOON



For registration code, please contact:
Lynne.McDonald@co.clark.wi.us
or 715-743-5166

◆ Check it out—a 15-week weight management program that works because it is not a diet—it's a lifestyle!

◆ All weekly classes are conducted online by a live instructor, fostering interaction between the instructor and all participants.

◆ Participants can conveniently attend classes from home or office using a computer or mobile device.

◆ ***ADRC of Clark County is covering the full cost of the program.***

◆ Go to www.esmmweighless.com to view class times for the upcoming series beginning soon.

◆ **All participants must be over 60+ years of age.**

◆ www.esmmweighless.com

Affordable Connectivity Program Wind-Down

By the GWAAR Legal Services Team (for reprint)

IMPORTANT: Enrollments End February 7, 2024

The Affordable Connectivity Program will stop accepting new applications and enrollments on February 7, 2024. Consumers must be approved and enrolled with a service provider 11:59 p.m. ET on February 7 to receive the ACP benefit.

What's happening?

In 2021, Congress established the Affordable Connectivity Program (ACP) in the Bipartisan Infrastructure Law, appropriating \$14.2 billion. Without additional funding from Congress, the program is estimated to run out of money by April 2024. As a result, the Federal Communications Commission (FCC) has begun taking steps to wind down the ACP, which means:

- ACP applications and enrollments will not be processed after February 7, 2024 at 11:59 PM ET.
- Households who have applied, been approved, and are receiving the monthly internet discount before February 8, 2024 will continue to receive their ACP benefit until ACP funds run out, as long as the household remains enrolled in the program.
- After the ACP funds run out (projected in April 2024), households participating in the ACP will no longer receive the ACP discounts.

What does this mean for low-income households not in the ACP?

- Because of the wind down of the program, the ACP will need to stop new enrollments. Starting February 8, 2024, no new enrollments will be accepted.
- Eligible households that are not already enrolled and who wish to receive the ACP benefit should complete an application as soon as possible to allow time to process the application. Once the application is qualified, a household must sign up with an internet company by February 7, 2024 at 11:59 PM ET to start receiving the benefit.
- If a household qualified for the ACP but did not sign up with an internet company before February 7, 2024 at 11:59 PM ET, then the household can no longer enroll in the ACP.

How does wind-down impact enrolled ACP households?

- Households that are enrolled in ACP will continue to receive monthly discounted internet service through the end of the ACP.
- During the ACP wind-down period, ACP households will receive notices from their internet company about the impact of the end of the benefit on the household's bill and service. The notices will tell households:
 1. that the ACP is ending;
 2. the impact on their bill;
 3. the date of the last bill they will receive that includes the ACP benefit; and
 4. that they may change their service or opt-out of continuing service after the end of the AC.
- ACP households may also switch their internet plans without penalty.

ACP households should:

- Consistently check their emails for more information and for further updates regarding the ACP benefit. Also visit <http://www.AffordableConnectivity.gov> and www.fcc.gov/acp.
- Contact their internet company for questions about how the end of the ACP will affect their monthly bill and to ask about available options.
- Visit www.fcc.gov/acp to access answers to frequently asked questions (FAQs) and other guidance about the ACP wind-down process, including what households need to know about retaining internet service after the end of the ACP.
- Contact USAC directly for any other questions about the ACP wind-down. Households can call the ACP Support Center at 877-384-2575 for information about their benefit.

What are the important dates I should be aware of regarding the ACP wind-down?

- **February 7, 2024:** This is the last day that the ACP will accept new applications and enrollments. Eligible households must be approved and enrolled with an internet company by 11:59 PM ET on February 7th to receive the ACP benefit. Starting February 8, 2024, there will be no more enrollments into the ACP.

- **Starting late January 2024:** Households that are currently receiving a monthly ACP benefit will start to receive notices from their internet providers with information about the end of the ACP benefit. This information will include timing of the end of the program and the impact of the loss of the benefit on the household's bill and service.
- **April 2024:** The FCC anticipates existing ACP funding to run out in April 2024 if Congress does not provide additional funding. Consumers that are enrolled in the ACP will continue to receive their benefit on their internet service through April 2024. This date is an estimate and may change.

If the ACP has had an impact on you or someone you know, contact your legislators to tell them your story.

For more information and to download consumer Fact Sheets visit <https://www.fcc.gov/acp>. ☐

Watch Out for Social Security Scam Texts

By the GWAAR Legal Services Team (for reprint)

Some scammers have been using a new strategy to reach potential victims. The Social Security Administration (SSA) has received reports from people who received text messages on their cell phones that look like they were sent from SSA. The texts typically warn recipients about an issue with their Social Security Number (SSN) or their benefits and ask them to call a number to resolve the problem. Unfortunately, the goal of the texts is to convince recipients to call the number and disclose personal information, including SSNs, which may then be used to commit identity theft.

SSA will only send text messages to individuals who have opted in to receiving texts from the agency. In addition, SSA will only send texts:

- When individuals have subscribed to receive updates and notifications by text, or
- As part of the agency's enhanced security when individuals access their personal *my* Social Security accounts.

SSA will not send texts asking for return calls to an unknown number

If you owe money to SSA because of an overpayment, you will receive a letter that explains your appeal rights and payment options. The agency will not:

- Threaten you with arrest or other legal action unless you immediately pay a fine;
- Promise an increase in your benefits in exchange for payment;
- Require payment by gift card, wire transfer, bitcoin, or by mailing cash; or
- Send official letters or reports with your personal information via email.

If you receive a call, text, or email from SSA that appears to be suspicious, do not respond. Instead, you should report it online at <https://oig.ssa.gov/scam-awareness/report-the-scam/>. □

New Medicare Coverage Rules for Beneficiaries with Substance Use Disorders

By the GWAAR Legal Services Team (for reprint)

The Centers for Medicare & Medicaid Services (CMS) recently released its Physician Fee Schedule (PFS) and Outpatient Prospective Payment System (OPPS) final rules for Calendar Year (CY) 2024 that provide new coverage options for substance use disorder treatment. These important new changes took effect on January 1, 2024, and are intended to improve access to, and the quality of, behavioral healthcare and substance use disorder treatment for Medicare beneficiaries.

Some highlights of the new rules, as well as areas of concern, include:

- **Billing and Treatment by Mental Health Counselors & Marriage and Family Therapists.** Previously, mental health counselors and marriage and family therapists were prohibited from billing Medicare. Under the new rules, however, they can now officially enroll in Medicare, treat beneficiaries with substance use disorders and mental health conditions, and can bill Medicare independently for the services they furnish. The new rules define “mental health counselor” broadly to include licensed and certified professional counselors, addiction counselors, and alcohol and drug counselors – as well as other similar practitioner titles used by states – who (1) have a master’s or doctor’s degree in counseling, (2) are licensed or certified by the state in which they provide services, and (3) have performed at least 2 years or 3,000 hours of supervised clinical experience after obtaining their degree. Like clinical social workers, these practitioners will be reimbursed at 80% of *the lesser of*

the actual charge *or* 75% of the PFS rate for psychologists. According to the American Counseling Association, approximately 200,000 new counselors will be able to enroll in Medicare as a result of this final rule.

Concerns:

- ▷ While allowing more providers to enroll in Medicare will expand beneficiary access to counselors, the discriminatorily low reimbursement rate (75% of the PFS, compared to the 85% that non-physician medical practitioners receive) may prevent this change from achieving its full potential.
- ▷ In addition, not all states have master's or doctorate level addiction or alcohol and drug counselors, further contributing to disparate access to substance use disorder counseling across the nation.

Peer Support Specialists & Community Health Workers Addressing Social Determinants of Health. In an effort to address significant behavioral health staffing shortages, especially in rural areas, the new rules provide more flexibility regarding the type of practitioners who can provide behavioral health care services to Medicare beneficiaries. Although CMS does not have the statutory authority to allow peer support specialists and community health workers to bill Medicare, the new rules provide new service codes that will enable these individuals to address the social determinants of health (SDOH) needs of Medicare beneficiaries, while working under the supervision of certain Medicare providers. Because the new rules do not require supervision of the behavioral health services to be on-site, they provide billing practitioners with the flexibility to partner with community-based organizations that employ peers and community health workers, to better help meet their patients' needs.

Concerns:

- ▷ Under the new rules, only providers who can bill Evaluation and Management (E/M) codes along with psychologists can initiate and bill for the new SDOH services. As a consequence, mental health counselors, clinical social workers, and marriage and family therapists are excluded.
- ▷ Under the new rules, the billing provider must be the one to initiate these services; in practice, however, peers and community health workers often serve as the initial point of entry for individuals with mental health conditions and substance use disorders to get the care they need.

- **Coverage for Intensive Outpatient Treatment.** Medicare has historically covered, and will continue to cover, services such as psychiatric hospitalization for people with acute psychiatric needs, partial hospitalization (PHP) (a service that allows a patient to get inpatient hospital-level treatment during the day), and outpatient therapy. Sometimes, however, patients need a more intense service than traditional outpatient therapy but less than the hospital-level care a hospitalization would provide. This intermediate level of care is referred to as an "intensive outpatient program" (IOP). Under the new rules, substance use disorder treatment can now be covered for beneficiaries as an IOP in certain settings, including hospital outpatient departments, community mental health centers, federally qualified health centers, rural health clinics, and opioid treatment programs (OTPs).

Coverage of IOP will build on the existing PHP benefit, which can only be delivered in hospital outpatient departments and community mental health centers. PHP is a structured outpatient program for patients who need a minimum of 20 hours of therapy and other substance use disorder and mental health services in a week and who would otherwise require inpatient hospitalization. IOP is for patients who need a minimum of 9 hours, but no more than 20 hours, and does not require the beneficiary to otherwise need hospitalization. As a result of the new rules, both IOP and PHP can now be covered for Medicare beneficiaries with a mental health or a substance use disorder diagnosis, and services may be delivered by mental health or substance use disorder professionals.

Concerns:

- Despite the new rules, freestanding substance use disorder treatment facilities are still not covered by Medicare, even though these facilities are the setting in which most individuals with substance use disorders receive IOP and PHP services.
 - Under the new rules, IOP coverage in OTPs is limited to individuals with opioid use disorders. Medicare beneficiaries with other substance use disorders, including alcohol use disorder, which is the most prevalent condition, will not have access to this essential level of care.
- **Increases in Reimbursement Rates.** The new rules provide for reimbursement rate increases for a number of substance use disorder and mental health services, including psychotherapy codes, behavioral health integration codes, and the bundled office-based substance use disorder codes. These changes are intended to more accurately value the amount of work that goes into delivering substance use disorder

services amidst the ongoing mental health crisis and opioid public health emergency.

Concerns:

- ▶ Many believe that the new reimbursement rates are still too low and that additional rate increases and structural reforms are necessary to meet the increasing demand for mental health and substance use disorder services and close the discriminatory reimbursement gap between these and medical services. □

Handle Your Medications Safely at Home

By the GWAAR Legal Services Team (for reprint)

Keeping track of your medications can be complicated, especially if you are taking several prescription drugs for different medical conditions. Read on for tips for how to manage your medications safely.

1. Follow your medication schedule, and take the proper dose. Confirm the dose and when to take each medication with your doctor or pharmacist. Remember that some medications should be taken with food while others should be taken on an empty stomach. Make taking your medications part of your daily routine. For example, you might take them as soon as you get up, after brushing your teeth, or with breakfast. Write down your medication schedule if that will help you remember, or consider using a pill organizer with compartments for days of the week and times of day so you know whether you've taken your medication.
2. Make sure all of your medical providers know what medications you take and whether you are allergic to any medications. If you see different providers for different medical conditions, each provider might not know what the others have prescribed. Consider bringing a list of your medications and their dosages with you to appointments. Make sure your pharmacist knows about all of your prescriptions and over-the-counter medications. Filling all of your prescriptions at one pharmacy makes this easier.
3. Talk to your medical providers about any possible side effects or medication interactions. For example, some medications interact poorly with alcohol, so ask your doctor or pharmacist if it is safe to drink alcohol while taking your medication. In addition, know who to call if you have a bad reaction to any medication.

4. Store and handle medications safely. In general, you should keep them in a cool, dry place that is out of the reach of children. Some medications may need to be refrigerated. Medications that are not currently in your pillbox should be kept in their original containers. The labels on these containers have important information like the name of the medication, dosage, prescriber's name, and the expiration date. The labels might also tell you how to store the medication and what side effects may occur. Make sure you take your medication in a safe environment. For example, if you are in a room with poor lighting, or you are tired or distracted, you might take the wrong medication or the wrong dosage. Never take medication that was prescribed for someone else.

5. If your doctor tells you to stop taking a medication, dispose of it immediately. You should also dispose of any medications that have expired. Do not keep them because you think you may need them in the future, as medications that have expired or that you have been told to stop taking may cause bad side effects or interact with other medications. The Wisconsin Department of Justice coordinates two drug take back days each year throughout the state. In addition, permanent drug drop boxes throughout the state are open year-round and can be found at hospitals, pharmacies, and police departments, as well as other locations. For more information about safe disposal of medications, please see: <https://www.dhs.wisconsin.gov/opioids/safe-disposal.htm>. Please note that you should never flush unused or expired prescription medications or pour them down a drain. ☐

MAPP Disability Redetermination Notices

By the GWAAR Legal Services Team (for reprint)

Some counties have recently seen a surge in Medicare Purchase Plan (MAPP) members receiving notices telling them that they need to submit information for a reevaluation of prior disability determinations. These notices appear to be going out due to a relatively new automated process that does not account for the policies in the Medicaid Eligibility Handbook that identify people who should be continuously eligible without a redetermination.

Examples of people who might be getting these erroneous notices include those who were determined disabled by the Social Security Administration (SSA) before the age of 65 and those who initially applied for disability related Medicaid benefits through the

Department of Health Services (DHS) and were later determined to qualify for disability benefits by SSA.

MAPP members who have a disability determination in the past and who receive a notice requiring redetermination should contact their regional Income Maintenance Consortium (IM) to confirm whether they need to submit redetermination information.

Policies relating to MAPP disability redeterminations can be found at Medicaid Eligibility Handbook (MEH) sections [5.7.1](#) and [26.3.2](#). □

Preventive Benefits with Medicare

By the [GWAAR Medicare Outreach Coordinator](#)

Preventive services can help prevent illness and detect health problems early when treatment works best. Increase awareness of these Medicare services in your local community with a series of social media posts on prevention topics. You can get started by including the following message on your agency's Facebook page:

Take a step towards better health with Medicare's Preventive Benefits, including cancer screenings and a yearly wellness visit. Watch this [video](#) from the Centers for Medicare and Medicaid Services (CMS) to learn more. For local assistance with your Medicare questions, contact <YOUR AGENCY INFORMATION HERE>.

Due to popular demand, the [SHIP TA Center](#) is now sharing downloadable images and flyers that have been created from monthly Medicare Minutes. These [Medicare Minutes](#) monthly topic-themed graphics are presented in various formats to support your Medicare outreach. These can be used to post to your Facebook page, your website or printed as a flyer. Check out the [new announcement](#) from the SHIP TA Center that they are now sharing recent graphics that have been shared on their [Facebook page](#) to assist with your outreach. They stated to check back as more will be added throughout the month!

Additionally, CMS has created a series of YouTube videos called [Medicare and You: An Informational Series for People with Medicare](#). Many of these videos focus on Medicare preventive services and can be incorporated into your social media posts by including a link to the video on each specific topic. Also, consider adding a section to your website to promote Medicare's preventive benefits.

You can also continue to keep Medicare beneficiaries informed by using [articles for Medicare outreach](#) in your agency newsletter and press releases to the community from the [Medicare Outreach and Assistance Resources](#) webpage. Scroll to *Prevention* to view articles on this topic.

If you are needing help in your Medicare and MIPPA outreach, please contact [Alyssa Kulpa](#), GWAAR Medicare Outreach Coordinator, for assistance!

ADAPTIVE EQUIPMENT

The ADRC office has several pieces of DME equipment available in our Loan Closet. Call for further details 715-743-5166. We are also accepting donations of unused/unopened incontinence garments.



Powerful Tools FOR Caregivers

Feeling Stretched as a Caregiver?

Powerful Tools for Caregivers is an educational series designed to provide you with the tools you need to take care of yourself.

This program helps family caregivers reduce stress, improve self-confidence, improve communication, balance their lives, increase their ability to make tough decisions, and locate helpful resources.

The caregiver class consists of six sessions held once a week. Two experienced Class Leaders conduct the series (many are experienced caregivers themselves, who have successfully applied the techniques they teach). Interactive lessons, discussions and brainstorming will help you take the "tools" you choose and put them into action for your life.

Participants will receive a book, *The Caregiver Helpbook*. Suggested contribution of \$25.00 for class materials.

For more information, or to register, contact Aging and Disability Resource Center of Clark County at 715-743-5251. Class size is limited and pre-registration is required.

Classes will be hosted on Zoom on Wednesdays and begin on **May 1st** 5:00pm-6:30pm and the additional dates listed below.

May 8th

May 15th

May 22nd

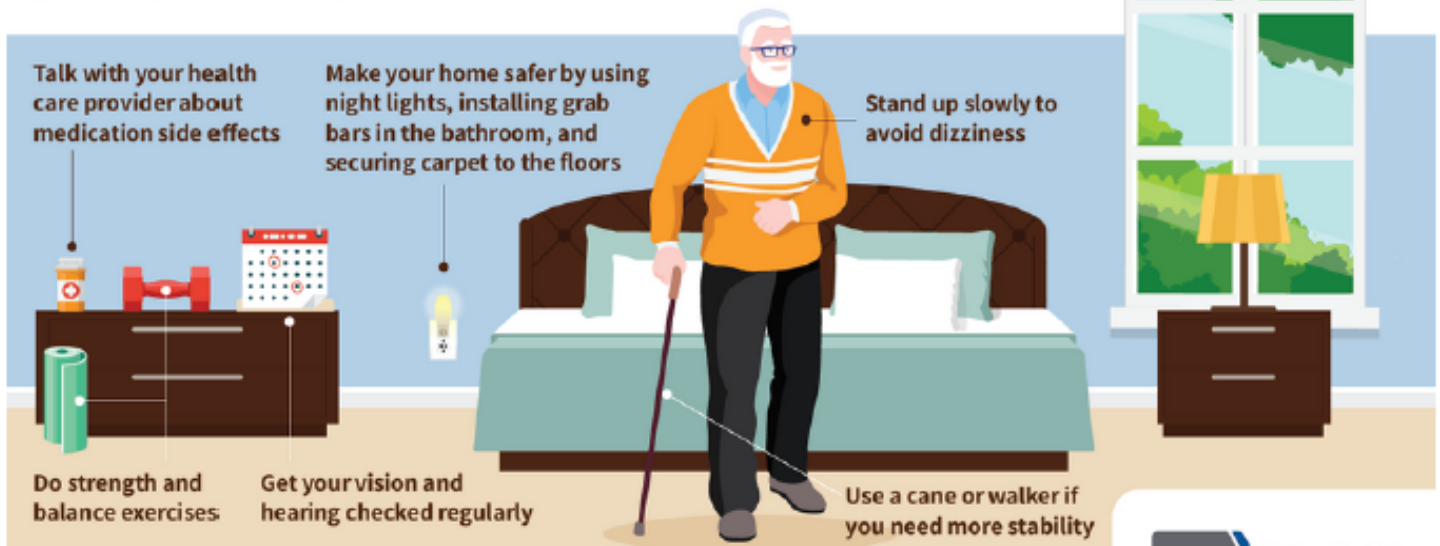
May 29th

June 5th



Six Tips To Help Prevent Falls

More than one in four people age 65 years or older fall each year, yet many falls can be prevented.



Learn more about reducing your risk of falling at www.nia.nih.gov/falls-prevention.



Preventing Falls at Home: Room by Room

Kitchen

- Clean up spills immediately.
- Prepare food while seated to prevent fatigue or loss of balance.
- Keep frequently used pots, pans, and utensils in an easy-to-reach location.

Bathrooms

- Mount grab bars on the inside and outside of your tub/shower, and also near the toilet.
- Place nonskid mats or strips on all surfaces that may get wet.
- Leave a light or nightlight on in the bathroom at night.

Outdoor Spaces

- Keep the lawn, deck, and porch areas clear of debris, such as fallen branches.
- If you have steps leading to your front door, ensure they are not broken or uneven.
- Add non-slip material to outdoor stairways.

Bedrooms

- Put night lights and/or light switches close to your bed.
- Keep a flashlight near your bed in case the power goes out.
- Place a landline or a well-charged cell phone next to your bed.

Floors, Stairways, and Hallways

- Install sturdy handrails on both sides of any stairs. **Hold onto the handrails every time you go up or down stairs.**
- Ensure there is good lighting in stairways and hallways. Motion-activated plug-in lights are convenient in hallways.
- Keep areas where you walk clear. Don't leave papers, books, clothes, or shoes on the floor or stairs.
- Install no-slip strips on tile and wooden floors.
- Don't use throw rugs or small area rugs.

Clark County Health Department



What to Do When a Loved One Dies

Practical steps you need to take in the early days

by Leanne Potts, [AARP](#)



ANDREW BRET WALLIS/GETTY IMAGES

When people die, they leave behind a life that must be closed out. Their funeral must be planned, their bank accounts closed, their pets rehomed, and their final bills paid.

When someone you love dies, the job of handling those personal and legal details may fall to you. It's a stressful, bureaucratic task that can take a year or more to complete, all while you are grieving the loss.

The [amount of paperwork](#) can take survivors by surprise. "It's a big responsibility," emphasizes Bill Harbison, a trusts and estates lawyer in Nashville, Tennessee. "There are a lot of details to take care of."

You can't do it alone. Settling a deceased family member's affairs is not a one-person task. You'll need the help of others, ranging from professionals like lawyers or CPAs, who can advise you on financial matters, to a network of friends and relatives, to whom you can delegate tasks or lean on for emotional support. You may take the lead in [planning the funeral](#) and then hand off the financial details to the executor. Or you may be the executor, which means you'll oversee settling the estate and spend months, maybe even years, dealing with paperwork.

To marshal the right help, you'll need a checklist (see below) of all the things that need to be done, ranging from writing thank-you notes for flowers sent to the funeral to seeing a will through probate.

To Do Immediately After Someone Dies

Get a legal pronouncement of death

If your loved one died in a hospital or nursing home where a doctor was present, the staff will handle this. An official declaration of death is the first step to getting a death certificate, a critical piece of paperwork. But if your relative died at home, especially if it was unexpected, you'll need to get a medical professional to declare her dead. To do this, call 911 soon after she passes and have her transported to an emergency room where she can be declared dead and moved to a funeral home. If your family member died at home under [hospice care](#), a hospice nurse can declare him dead. Without a declaration of death, you can't plan a funeral much less handle the deceased's legal affairs.

Tell friends and family

Send out a group text or mass email, or make individual phone calls to let people know their loved one has died. To track down all those who need to know, go through the deceased's email and phone contacts. Inform coworkers and the members of any social groups or church the person belonged to. Ask the recipients to spread the word by notifying others connected to the deceased. Put a post about the death on social media.

Find out about existing funeral and burial plans

"Ideally, you had the opportunity to talk with your loved one about his or her wishes for funeral or burial," writes Sally Balch Hurme, an elder law attorney and author of *Checklist for Family Survivors*. If you didn't, she advises you look for a letter of instruction in the deceased's papers or call a family meeting to have the first conversation about what the funeral will look like. This is critical if he left no instructions. You need to discuss what the person wanted in terms of a funeral, what you can afford and what the family wants.

Within a Few Days of Death

Make funeral, burial or cremation arrangements

- Search the paperwork to find out if there was a prepaid burial plan. If not, you'll need to choose a funeral home and decide on specifics like where the service will be held, whether to cremate, where the body or ashes will be interred and what type of tombstone or urn to order. It's a good idea to research funeral prices to help you make informed decisions.
- If the person was in the military or belonged to a fraternal or religious group, contact the [Veterans Administration](#) or the specific organization to see if it offers burial benefits or conducts funeral services.
- Get help with the funeral. Line up relatives and friends to be pallbearers, to [eulogize](#), to plan the service, to keep a list of well-wishers, to write thank-you notes and to arrange the post-funeral gathering.

- Get a friend or relative who is a wordsmith to write an obituary.

Secure the property

Lock up the deceased's home and vehicle. Ask a friend or relative to water the plants, get the mail and throw out the food in the refrigerator. If there are valuables, such as jewelry or cash, in the home, lock them up. "You have to watch out for valuable personal effects walking out," Harbison says.

Provide care for pets

Make sure pets have caretakers until there's a permanent plan for them. Send them to stay with a relative who likes animals or board them at a kennel.

Forward mail

Go to the post office and put in a [forwarding order](#) to send the mail to yourself or whoever is working with you to see to the immediate affairs. You don't want mail piling up at the deceased's home, telegraphing to the world that the property is empty. This is also the first step in finding out what subscriptions, creditors and other accounts will need to be canceled or paid. "The person's mail is a wealth of information," Harbison says. "Going through it is a practical way to see what the person's assets and bills are. It will help you find out what you need to take care of."

Notify your family member's employer

Ask for information about benefits and any paychecks that may be due. Also inquire about whether there is a company-wide life insurance policy.

Two Weeks After Death

Secure certified copies of death certificates

Get 10 copies. You're going to need death certificates to close bank and brokerage accounts, to file insurance claims and to register the death with government agencies, among other things. The funeral home you're working with can get copies on your behalf, or you can order them from the vital statistics office in the state in which the person died.

Find the will and the executor

Your loved one's survivors need to know where any money, property or belongings will go. Ideally, you talked with your relative before she passed and she told you where she kept her [will](#). If not, look for the document in a desk, a safety deposit box or wherever she kept important papers. People usually name an executor (the person who will manage the settling of the estate) in their will. The executor needs to be involved in most of the steps going forward. If there isn't a will, the probate court judge will name an administrator in place of an executor.

Meet with a trusts and estates attorney

While you don't need an attorney to settle an estate, having one makes things easier. If the estate is worth more than \$50,000, Harbison suggests that you hire a lawyer to help navigate the process and distribute assets. "[Estates can get complicated](#), fast," he says. The executor should pick the attorney.

Contact a CPA

If your loved one had a CPA, contact her; if not, hire one. The estate may have to file a tax return, and a final tax return will need to be filed on the deceased's behalf. "Getting the taxes right is an important part of this," Harbison says.

Take the will to probate

Probate is the legal process of executing a will. You'll need to do this at a county or city probate court office. Probate court makes sure that the person's debts and liabilities are paid and that the remaining assets are transferred to the beneficiaries.

Make an inventory of all assets

Laws vary by state, but the probate process usually starts with an inventory of all assets (personal property, bank accounts, house, car, brokerage account, personal property, furniture, jewelry, etc.), which will need to be filed in the court. For the physical items in the household, Harbison suggests hiring an appraiser.

Track down assets

Part of the work of making that inventory of assets is finding them all. The task, called marshaling the assets, can be a big job. "For complex estates, this can take years," Harbison says. There are search firms that will help you track down assets in exchange for a cut. Harbison recommends a DIY approach: Comb your family member's tax returns, mail, email, brokerage and bank accounts, deeds and titles to find assets. Don't leave any safety deposit box or filing cabinet unopened.

Make a list of bills

Share the list with the executor so that important expenses like the mortgage, taxes and utilities are taken care of while the estate is settled.

Cancel services no longer needed

These include cellphone, iTunes, Netflix, cable and internet.

Notify the following of your loved one's death:

- **The Social Security Administration:** If the deceased was receiving Social Security benefits, you need to stop the checks. Some family members may be eligible for death benefits from Social Security. Generally, funeral directors [report deaths to the Social Security Administration](#), but, ultimately, it's the survivors' responsibility to tell the SSA.

Contact your [local SSA office](#) to do so. The agency will let Medicaid know that your loved one died.

- **Life insurance companies:** You'll need a death certificate and policy numbers to make claims on any policies the deceased had.
- **Banks, financial institutions:** If your loved one left [a list of accounts and online passwords](#), it will be much easier to close or change accounts. If the person didn't, you'll need a copy of the death certificate.
- **Financial advisers, stockbrokers:** Determine the beneficiary listed on accounts. Depending on the type of asset, the beneficiary may get access to the account or benefit simply by filling out appropriate forms and providing a copy of the death certificate (no executor needed).
- **Credit agencies:** To prevent identity theft, send copies of the death certificate to the three major firms: Equifax, Experian and TransUnion.

Cancel driver's license

This removes the deceased's name from the records of the Department of Motor Vehicles and prevents identity theft. Contact the local DMV for specific instructions, but you'll need a copy of the death certificate.

Close credit card accounts

Contact customer service and tell the representative that you're closing the account on behalf of a deceased relative. You'll need to provide a copy of the death certificate to do this, too. Keep records of accounts you close, and inform the executor of any outstanding balances on the cards.

Terminate insurance policies

Contact providers to end coverage for the deceased on home, auto and health insurance policies, and ask that any unused premium be returned.

Delete or memorialize social media accounts

You can delete Facebook or Instagram accounts, but some survivors choose to turn them into a memorial for their loved one instead. A memorialized Facebook profile stays up with the word "Remembering" in front of the deceased's name. Friends will be able to post on the timeline. Whether you choose to delete or memorialize, you'll need to contact the company with copies of your ID as well as the death certificate.

Close email accounts

To prevent [identity theft](#) and fraud, it's a good idea to shut down the deceased's email account. If the person set up a funeral plan or a will, she may have included log-in information so you can do this yourself. If not, you'll need copies of the death certificate to cancel an email account. The specifics vary by company, but most require a death certificate and verification that you are kin or the executor.

My doctor said I have Dry Eye, but what does that mean?

Dry eye disease (DED) affects an estimated 50 million people in the United States, according to studies by the National Institute of Health in 2023. The prevalence increases each year due to a variety of factors that practitioners suggest could include increasing digital device usage, age, diet, autoimmune and systemic disease, and environmental conditions.

What are the symptoms of dry eyes?

- Blurry vision, that may clear with blink
- Stinging, burning, scratching sensation
- Gritty/sandy eyes
- Red eyes
- Watery eyes
- Sensitivity to light
- Tired eyes or eye fatigue
- Difficulty wearing contact lenses
- Filmy vision
- Feels like something in your eye

Contrary to what most believe, our eyes water more frequently when they are dry. This is our body's response to try and wet the surface of the eye to make it more comfortable. Tear quality has a lot to do with our eye comfort. Tears

are made up of three layers (see diagram). Quality, oily, tears don't evaporate as quickly, keeping the eye comfortable longer. The Meibomian glands that create the oil layer of tears can be coaxed into working better by applying warm compresses to increase blood supply to the glands, and massage to help the oil pass through the glands fluidly.



Lipid (oil) layer:

lubricates and prevents evaporation

Aqueous (water) layer:

nourishes and protects the cornea

Mucin layer:

adheres tears to the eye

Meibomian glands:

create the lipid (oil) layer of the tear film, a blockage can lead to evaporative dry eye

Optometrists are able to check for dry eye disease using several quick and painless tests to measure ocular surface dryness and can provide patients with a number of treatment options:

Punctal Plugs - that may help conserve tears by blocking the tear duct with tiny silicone plugs

Eye Drops & Omega-3 fatty acid nutritional supplements - that increase healthy tear production

Eye Drops/Ointments, Warm Compresses, Lid Massage & Eyelid Cleansers – that decrease inflammation of the eyelids.

A great start to increasing eye comfort is to blink regularly, increase the humidity in the air, wear glasses or sunglasses, and drink plenty of fluids.

HealthView
eye care centers

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

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



WELLNESS AND DISEASE PREVENTION PROGRAM

Have you been diagnosed with prediabetes?
Have you been told you need to make lifestyle
changes and you do not know where to start?

SNITEMAN PHARMACY

has 2 lifestyle coaches that will be hosting a
new wellness group starting March 1!

For more information call (715) 743-3500 or email
brianna.snitemanpharmacy@gmail.com



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.

REMINDER

NCOA Vaccine Uptake Initiative **ncoa**
national council on aging

1 Are you 55 or older OR have a self proclaimed disability?

(examples: diabetes, hearing loss, mobility issues, depression, etc.)

2 Were you vaccinated for COVID-19 and/or Influenza between April 1, 2023 - March 31, 2024?

3 Did you get a \$25. 00 gift card for the COVID-19 Vaccine or Influenza?




Vaccines must be given in one of the following counties: Burnett, Clark, Rusk, Sawyer, Taylor, or Washburn.

PROGRAM ENDS
March 31st, 2024

Contact Darlene at 715-532- 1544,
darlene.grotzinger@indianheadcaa.org

Contact Jamie at 715-532-1582,
jamie.rustad@indianheadcaa.org



Sunday	Monday	Tuesday	Wednesday	Thursday	Friday	Saturday
					1 BINGO Greenwood Center @ 11:30	2
3	4 StrongBodies Loyal Library 9:30 to 10:30	5	6	7 StrongBodies Loyal Library 9:30 to 10:30	8 BINGO Greenwood Center @ 11:30	9
10 	11 StrongBodies Loyal Library 9:30 to 10:30	12 Loyal Library Lunch & Learn Call library to sign up 715-255-8189	13	14 StrongBodies Loyal Library 9:30 to 10:30	15 BINGO Greenwood Center @ 11:30	16
17 	18 StrongBodies Loyal Library 9:30 to 10:30	19 Greenwood Library Lunch & Learn Call library to sign up 715-267-7103	20	21 StrongBodies Loyal Library 9:30 to 10:30	22 BINGO Greenwood Center @ 11:30	23
24	25 StrongBodies Loyal Library 9:30 to 10:30	26	27	28 StrongBodies Loyal Library 9:30 to 10:30	29 BINGO Greenwood Center @ 11:30	30
31 						

- AWAKENING
- BASKETBALL
- BLOSSOM
- DAFFODIL
- DAYLIGHT SAVING
- EASTER.
- EQUINOX
- FLOWER
- FRESH
- GREEN
- GROWTH
- HOLI
- KITE
- LEPRECHAUN
- LUCK
- MADNESS
- MARCH
- PARADE
- POT OF GOLD
- RAIN
- REBIRTH
- RENEWAL
- SHAMROCK
- SHOWERS
- SPRING
- ST. PATRICK'S DAY
- WINDY



WORD SEARCH DIRECTIONS: Find and circle the vocabulary words in the grid. Look for them in all directions including backwards and diagonally.

Y	T	A	S	D	V	R	I	J	B	Y	L	Z	P	V	B	Y	O	F
M	S	J	C	A	F	E	T	R	H	T	K	O	G	P	N	D	E	V
D	M	H	C	D	Y	T	Y	E	G	I	C	A	A	H	U	N	Q	Z
Z	Y	G	A	K	N	S	Q	N	N	H	U	P	C	Z	A	I	U	B
F	A	X	A	M	I	A	N	E	I	O	L	R	R	W	H	W	I	M
R	D	S	F	A	R	E	Q	W	N	L	A	A	P	Y	C	Q	N	O
E	S	S	L	K	V	O	Q	A	E	M	I	M	F	G	E	N	O	B
S	K	E	G	K	D	B	C	L	K	N	H	T	W	O	R	G	X	D
H	C	N	E	H	Y	E	I	K	A	B	D	G	Q	H	P	F	V	Z
B	I	D	O	B	D	Y	I	Y	W	N	V	A	N	U	E	Y	R	J
M	R	A	L	A	G	N	I	V	A	S	T	H	G	I	L	Y	A	D
E	T	M	R	S	H	N	Y	R	U	A	T	G	H	T	R	A	Q	L
H	A	A	S	K	F	E	M	O	S	S	O	L	B	D	E	P	S	O
X	P	B	E	E	T	E	E	O	T	J	K	I	T	E	W	E	S	G
W	T	V	Y	T	W	R	J	N	Y	M	Z	K	X	Q	O	G	U	F
G	S	F	H	B	A	G	M	S	R	E	W	O	H	S	L	L	H	O
R	P	C	O	A	U	M	L	R	E	B	I	R	T	H	F	H	E	T
B	J	X	L	L	E	D	A	F	F	O	D	I	L	S	O	Z	E	O
J	A	B	I	L	I	V	P	T	K	T	V	U	O	N	G	I	Z	P



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