

The SMP SCOOP



PROTECT DETECT REPORT

FALL 2025



The Senior Medicare Patrol (SMP) Scoop is prepared by the GWAAR SMP Team to help Medicare beneficiaries and their advocates prevent, detect, and report health care fraud, abuse, and errors.

Please feel free to share this publication with others who may benefit from its contents.

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Medicare Open Enrollment Period Is Right Around the Corner...

Are You Prepared?

By Ingrid Kunder, Wisconsin SMP Program Director



Changes that you make to your Medicare coverage will take effect on January 1, 2026. Even if you are satisfied with your current plan, coverage and costs can change each year. Comparing options could save you money or improve your benefits.

It's time to start thinking about Medicare's Open Enrollment Period (OEP). Medicare's OEP runs from October 15 to December 7, 2025, and is the time to review and make changes to your Medicare health or drug coverage. During this time, you can:

- Switch between Original Medicare and a Medicare Advantage Plan
- Join, drop, or switch a Part D prescription drug plan
- Review and update your current plan to better meet your needs

Here are 5 Simple Steps to Help You Prepare:

1. Review your current coverage.

Look at your current plan's Annual Notice of Change. This outlines changes in coverage, costs, or provider networks for the coming year. If you are unsure whether your current plan will still meet your needs, it's worth comparing.

Continued on page 2

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PROTECT DETECT REPORT

Medicare Open Enrollment Period Is Right Around the Corner...Are you Prepared?

continued from page 1

2. Make a list of your current needs.

Consider what changed this past year – new prescriptions, doctors, or health concerns. Your coverage should fit your current health situation, not just last year's.

3. Compare plans in your area.

Use the Medicare Plan Finder at [Medicare.gov](https://www.medicare.gov) or call 1-800-MEDICARE (1-800-633-4227) to see what plans are available in your area. You can also contact an Elder Benefit Specialist or Tribal Benefit Specialist in your area here: [Find a Benefit Specialist](#). These specialists can provide one-on-one support reviewing your Medicare options. This program offers free, confidential, and unbiased assistance – no sales, no pressure.

4. Be aware of costs beyond premiums.

Look at deductibles, copayments, drug formularies, and network restrictions. Consider that the lowest monthly premium is not always the most affordable plan overall.

5. Enroll by December 7.

Avoid last-minute issues by giving yourself time to make decisions and get support.

Don't Fall for Scams During Open Enrollment

Unfortunately, scammers often take advantage of Medicare Open Enrollment by pretending to offer assistance while trying to gain access to your personal information. Stay safe by keeping these tips in mind:

- **Medicare will never call or visit you to sell anything.** If someone contacts you out of the blue and asks for your Medicare number or other personal information, hang up or close the door.
- **Be cautious of offers that sound too good to be true.** "Free" services or gifts tied to enrolling in a plan could be a red flag.
- **Don't give out your Medicare or Social Security number** to anyone except trusted professionals like your doctor, pharmacist, or Elder Benefit Specialist.
- **Report any suspicious activities or suspected scams** to the Senior Medicare Patrol, 1-888-818-2611.



Fall Means Flu Shot Season

Resourced from [Medicare.gov](https://www.Medicare.gov)

Vaccines are a safe way to protect yourself from serious health complications and hospital visits. This flu season, it's important to get your flu shot. Here's what you need to know to help you and your loved ones stay safe.

Getting a flu shot is the best way to prevent the flu, reducing your risk of hospital visits and even death.

You can get a flu shot at your doctor's office, local pharmacy, or flu clinics. Visit [Vaccines.gov](https://www.Vaccines.gov) to find a flu vaccine near you. **Medicare covers the flu shot. Medicare Part B (Medical Insurance) covers one flu shot per flu season.** You pay nothing for a flu shot if your doctor or other health care provider accepts assignment for giving the shot. The flu can be serious for older adults.

People 65 and older are at high risk of having serious health complications from the flu. Young children, pregnant women, and people with certain health conditions are also at high risk.





Social Security Administration Implements New Anti-Fraud Measures to Enhance Telephone Claim Processing

Resourced from [Social Security Administration](#)

The Social Security Administration (SSA) recently announced the implementation of enhanced fraud prevention tools for claims filed over the telephone, further modernizing the agency's services and strengthening program integrity. Effective April 14, 2025, SSA allows individuals to complete all claim types via telephone, supported by new anti-fraud capabilities designed to protect beneficiaries and streamline the customer experience.

The enhanced technology enables SSA to identify suspicious activity in telephone claims by analyzing patterns and anomalies within a person's account. If irregularities are detected, the individual will be asked to complete in-person identity proofing to continue processing their claim. These advancements allow SSA to maintain the security of its services while

continuing to expand access for customers who may be unable to file online or visit an office in person. The agency will continue to conduct identity verification for all in-person claims.

"We are modernizing how we serve the public – enhancing both security and accessibility," said Leland Dudek, Acting Commissioner of Social Security. "These updates improve our ability to detect and prevent fraud while providing more flexible options for people to access their benefits."

The updated policy reflects SSA's broader commitment to customer service, program integrity, and responsible stewardship of taxpayer resources. SSA has worked around the clock to develop and deploy these improvements, driven by the return of employees to full-time in-office operations.



The Importance of Sleep in Older Age

By the GWAAR Legal Services Team

Sleep plays a vital role in our health and well-being, influencing everything from mood to cognitive function. As we age, our sleep patterns and needs evolve, making it crucial to prioritize and adopt healthy habits to promote better quality sleep for overall health and well-being.

The National Sleep Foundation recommends that adults aged 65 and older aim for 7-8 hours of quality sleep each night. Despite the recommended guidelines, however, studies show that many older adults struggle to achieve sufficient sleep. Factors such as chronic health conditions, medications, and lifestyle habits can contribute to inadequate rest.

Several sleep disorders commonly impact older adults, including:

- 1. Sleep Apnea:** Characterized by pauses in breathing during sleep, sleep apnea can result in fragmented sleep and various other health complications.
- 2. Insomnia:** Chronic difficulty falling or staying asleep, which in turn can lead to daytime fatigue, irritability, and impaired cognitive function.
- 3. Restless Leg Syndrome:** This neurological disorder causes uncomfortable sensations in the legs, leading to an irresistible urge to move, which disrupts sleep.

Continued on page 4



PROTECT DETECT REPORT

The Importance of Sleep in Older Adults

continued from page 3

4. REM Behavior Disorder: Characterized by the vivid acting out of dreams during sleep, this disorder may occur when the brain chemical that paralyzes the muscles during REM sleep does not function properly.

5. Circadian Rhythm Sleep Disorders: These disorders result in falling asleep and waking up earlier, due to a disruption in the daily sleep-wake cycle of the body's internal clock.

To foster optimal sleep hygiene, older adults can adopt the following strategies:

1. Establish a consistent sleep schedule by going to bed and waking up at the same time each day.
2. Create a soothing sleep environment that's quiet, dark, and comfortably cool.

3. Engage in relaxation techniques, such as deep breathing or meditation, before bed to help ease the mind and prepare for sleep.

4. Limit caffeine and alcohol consumption, particularly close to bedtime, as they can disrupt sleep patterns.

5. Talk to your healthcare provider if you are experiencing trouble falling asleep or staying asleep, movement during sleep, or if you or your partner notice that you seem to stop breathing during sleep. Sometimes, these can be signs of an underlying medical condition that may require treatment.

By understanding the significance of sleep, adopting healthy habits, and recognizing common sleep disorders that may warrant a conversation with a physician, older adults can enjoy the restful slumber they need to thrive.

Outreach Activities



Presented at ADRC Community Resource Fair, Pepin



Attended the ADRC Community Resource Fair, Pepin



Participated in the Alzheimer's State Conference, Wisconsin Dells

Continued on page 5

Outreach Activities



Informational booth at the Senior Fair, Wisconsin Dells



Informational booth at the Enjoy Life Active Aging Symposium, Brookfield



Volunteer talking with an attendee at the Enjoy Life Active Aging Symposium, Brookfield



Attended the End Domestic Abuse event, Lac du Flambeau



Volunteers participated in the Adams County Fair



Informational booth at the Fond du Lac Senior Fair



Informational booth at the WEAC Retired Teacher Conference, Oshkosh



Attended the Jackson County Senior Fair, Black River Falls



What's the "Scoop"?

By Ingrid Kundinger, SMP Program Director



And just like that, summer is turning into fall. The leaves will be changing colors soon. Your favorite football teams will take the field. Maybe you will plan a visit to the local apple orchard. The fraudsters don't change their tactics as the seasons change, so we all need to be vigilant regardless of the time of year.

Here's the scoop: The new Medicare card scams continue. Every day. And they're impacting Medicare beneficiaries in Wisconsin. We've talked about this before, but it is worth repeating.

There is NOT a new Medicare card. End of story. There are lots of versions of this scam out there: a laminated card, a plastic card, a card with a chip reader, a different color card,

a card with your healthcare provider's name on it, and the list goes on. There is NOT a new Medicare card. Medicare is not going to call you about this, so if you get a phone call from someone saying they are calling from Medicare, just hang up! They are up to no good, looking for your Medicare number for fraudulent reasons. Put the fraudsters out of business and protect yourself by keeping your information safe. Just Hang Up!

Maybe you already received a call about this. Did you share or "verify" your Medicare number? What should you do next? Call the Wisconsin SMP helpline, (888) 818-2611 to report the situation and we will provide you with next steps to keep your Medicare account safe.

Please help us spread the word about this scam. As you are joining friends and family members for fun fall events, sneak in this helpful information to keep everyone safe!

Here's the Scoop on how you can reach us:

Call: (888) 818-2611

E-mail: smp-wi@gwaar.org

Website: www.smpwi.org

Facebook: @WisconsinSeniorMedicarePatrol

Thank you



to our Veterans



SMP
Senior Medicare Patrol
Preventing Medicare Fraud



National Health Care Fraud Takedown Results in 324 Defendants Charged in Connection With Over \$14.6 Billion in Alleged Fraud

Resourced from [US Department of Justice, Office of Public Affairs](#)

The Justice Department today announced the results of its 2025 National Health Care Fraud Takedown, which resulted in criminal charges against 324 defendants, including 96 doctors, nurse practitioners, pharmacists, and other licensed medical professionals, in 50 federal districts and 12 State Attorneys General's Offices across the United States, for their alleged participation in various health care fraud schemes involving over \$14.6 billion in intended loss. The Takedown involved federal and state law enforcement agencies across the country and represents an unprecedented effort to combat health care fraud schemes that exploit patients and taxpayers.

Demonstrating the significant return on investment that results from health care fraud enforcement efforts, the government seized over \$245 million in cash, luxury vehicles, cryptocurrency, and other assets as part of the coordinated enforcement efforts. As part of the whole-of-government approach to combating health care fraud announced today, the Centers for Medicare and Medicaid Services (CMS) also announced that it successfully prevented over \$4 billion from being paid in response to false and fraudulent claims and that it suspended or revoked the billing privileges of 205 providers in the months leading up to the Takedown. Civil charges against 20 defendants for \$14.2 million in alleged fraud, as well as civil settlements with 106 defendants totaling \$34.3 million, were also announced as part of the Takedown.

Today's Takedown was led and coordinated by the Health Care Fraud Unit of the Department of Justice Criminal Division's Fraud Section and its core partners from U.S. Attorneys' Offices, the Department of Health and Human Services Office of Inspector General

(HHS-OIG), the Federal Bureau of Investigation (FBI), and the Drug Enforcement Administration (DEA). The cases were investigated by agents from HHS-OIG, FBI, DEA, and other federal and state law enforcement agencies. The cases are being prosecuted by Health Care Fraud Strike Force teams from the Criminal Division's Fraud Section, 50 U.S. Attorneys' Offices nationwide, and 12 State Attorneys General Offices.

"This record-setting Health Care Fraud Takedown delivers justice to criminal actors who prey upon our most vulnerable citizens and steal from hardworking American taxpayers," said Attorney General Pamela Bondi. "Make no mistake – this administration will not tolerate criminals who line their pockets with taxpayer dollars while endangering the health and safety of our communities."

"As part of making healthcare accessible and affordable to all Americans, HHS will aggressively work with our law enforcement partners to eliminate the pervasive health care fraud that bedeviled this agency under the former administration and drove up costs," said Secretary Robert F. Kennedy Jr. of the Department of Health and Human Services.



Continued on page 8



PROTECT DETECT REPORT

Justice Served: National Healthcare Fraud Takedown...

continued from page 7

"The Criminal Division is intensely committed to rooting out health care fraud schemes and prosecuting the criminals who perpetrate them because these schemes: (1) often result in physical patient harm through medically unnecessary treatments or failure to provide the correct treatments; (2) contribute to our nationwide opioid epidemic and exacerbate controlled substance addiction; and (3) do all of that while stealing money hardworking Americans contribute to pay for the care of their elders and other vulnerable citizens," said Matthew R. Galeotti, Head of the Justice Department's Criminal Division. "The Division's Health Care Fraud Unit and U.S. Attorneys' Offices stand united with our law enforcement partners in this fight, and we will continue to use every tool at our disposal to protect the integrity of our health care programs for the American people."

"The scale of today's Takedown is unprecedented, and so is the harm we're confronting. Individuals

who attempt to steal from the federal health care system and put vulnerable patients at risk will be held accountable," said Acting Inspector General Juliet T. Hodgkins of HHS-OIG. "Our agents at HHS-OIG work relentlessly to detect, investigate, and dismantle these fraud schemes. We are proud to stand with our law enforcement partners in protecting taxpayer dollars and safeguarding patient care."

"Health care fraud drains critical resources from programs intended to help people who truly need medical care," said FBI Director Kash Patel. "Today's announcement demonstrates our commitment to pursuing those who exploit the system for personal gain. With more than \$13 billion in fraud uncovered, this is the largest takedown for this initiative to date. Together, the FBI and our law enforcement partners will continue to hold those accountable who steal from the American people and undermine our health care systems."

Healthcare Scams Are After Your Personal Information



By Tiffany Schultz, BBB SW WI Regional Director

Healthcare scams are as varied as any con out there. The fraudster often poses as a government authority to persuade you to provide personal information related to your Medicare or Medicaid account to steal your identity. In other cases, the con artist is after your information to submit fraudulent medical charges to your account.

How the scam works:

The scam typically starts with an email, text, or phone call that appears to be from a government agency. Con artists use a variety of stories. In one common version, the "agent" tells you that he or she needs to update account information to send a new medical card. In another version, the scammer asks for your account number in exchange for free equipment or services. A third version involves

a threatening robocall purporting to be from [Healthcare.gov](https://www.healthcare.gov) or the Health Insurance Marketplace. You're told you must buy health insurance or face a fine. A more recent version has reported that Medicare recipients are receiving notices that new Medicare cards with microchips will be sent and further verification is required.

Tips to avoid this scam:

Don't trust a name or number. Con artists use official-sounding names and/or mask their area codes to make you trust them. Don't fall for it.

Hang up and go to the official website. You can enroll or re-enroll in Medicare at [Medicare.gov](https://www.Medicare.gov) or a marketplace health plan at [Healthcare.gov](https://www.Healthcare.gov).

Continued on page 9

Healthcare Scams Are After Your Personal Information

continued from page 8

Never share personally identifiable information.

This includes banking and credit card information, your date of birth, Social Security number, and/or your Medicare or Medicaid number.

Know the signs. Medicare and Medicaid will never contact you via email, text message or phone asking you to verify personal information.

Report it. If you've experienced this scam or another scam, report it to [BBB.org/ScamTracker](https://www.bbb.org/scamtracker). Your report helps to warn others of the scams taking place in the marketplace.



Medicare Coverage of Mental Health Treatment

By the GWAAR Legal Services Team

According to the Substance Abuse and Mental Health Services Administration, an estimated one in eight older adults (over the age of 60) had a mental illness, and one in 11 had a substance use disorder in the past year. Many factors contribute to a higher risk of mental health concerns in older adults, including new medical diagnoses, life changes, losses of family members and friends, and social isolation. Unfortunately, a significant percentage of older adults who need mental health care are not receiving it. This may be because of stigma, cost, lack of transportation, and challenges navigating the health care system.



Medicare covers screenings and services that treat mental health concerns and substance use disorders. Medicare Part B covers outpatient care, like individual and group therapy, activity therapies like art therapy, partial hospitalization programs,

and annual depression screenings. Part B also covers outpatient substance use disorder treatment, including services received at a clinic, hospital outpatient department, or in an opioid treatment program.

When choosing providers for Medicare-covered services, make sure they accept assignment. A provider who accepts the assignment will accept Medicare's approved amount as payment in full for a service and will not charge you anything over that amount. If you see a provider who is not a medical doctor, like a psychologist or clinical social worker, make sure they are Medicare-certified. Medicare will only pay for covered services if the provider is Medicare-certified.

If you have Original Medicare, you will pay a 20% coinsurance for Part B-covered services after you meet your Part B deductible (\$257 in 2025). For most preventive services, including annual depression screenings, you pay nothing. If you are enrolled in a Medicare Advantage plan, contact your plan for help finding in-network providers and to learn about costs.

If you need prescription drugs for mental health treatment, your Part D plan or Medicare Advantage plan may cover them. Make sure the drugs you need are on your plan's list of covered drugs, or formulary. Part D plans and Medicare Advantage plans that include drug coverage are required to cover many drugs used to treat mental health conditions. This includes antidepressants, anticonvulsants, and antipsychotic medications.

Continued on page 10



Medicare Coverage of Mental Health Treatment

continued from page 9

If you need inpatient mental health services, these may be covered by Medicare Part A. This includes services you receive in a psychiatric hospital or general hospital for inpatient mental illness treatment and inpatient substance use disorder treatment. Part A covers up to 190 days of inpatient care in a psychiatric hospital over a person's lifetime.

If you have used up these 190 days, Part A may cover additional inpatient mental health care in a general hospital. If you are receiving inpatient mental health care in a general hospital, Part A will cover up to 90 days per benefit period. In addition, Part A will pay for up to 60 lifetime reserve days if you are in the hospital for more than 90 days.

Psychiatric hospitals and general hospitals have the same out-of-pocket costs. After you meet your Part A deductible (\$1,676 in 2025), Part A will pay the full costs of the first 60 days of inpatient care in a benefit period. A benefit period begins when you are admitted to the hospital as an inpatient and continues until you have been out of the hospital or a skilled nursing facility for 60 days in a row. After day 60, you will have to pay \$419 per day to the hospital (in 2025). If you are using your lifetime reserve days, you will need to pay \$838 per day to the hospital (in 2025).

Finally, if you or someone you know is in crisis, call or text 988 or use the chat function at 988lifeline.org. Call 911 if you're in an immediate medical crisis.

Understanding the Differences Between Normal Forgetfulness and Dementia

Resourced by the GWAAR Legal Services Team

Have you ever found yourself standing in the middle of a room, wondering what you came in for? Or perhaps you've struggled to remember a word that was on the tip of your tongue? These occasional memory lapses are often a normal part of aging and are usually not a cause for alarm.

In fact, after we turn 65 years old, almost 40% of us will experience some form of memory loss. For most of us, however, the memory loss will be mild enough that we can still live our day-to-day lives without interruption.

According to the World Health Organization, only 5% to 8% of those over 60 will go on to develop dementia.

So, chances are that if you are forgetting things, you're probably just experiencing normal memory loss that comes with aging, as opposed to something more serious, like dementia or Alzheimer's disease. But can you tell the difference? Let's explore some key differences between normal aging and dementia:



Forgetting vs. Forgetting How to Do: Aging often involves forgetting details like names, dates, or why you entered a room. Dementia, on the other hand, can lead to forgetting how to perform everyday routine tasks like cooking or driving.

Recall vs. Recognition: Aging might cause temporary difficulty recalling information, but a reminder can help. Dementia on the other hand, generally affects both recall and recognition, even with prompting.

Delayed Memory vs. Impaired Memory: With aging, it might take longer to remember things, but the memory usually eventually surfaces. Dementia, by contrast, generally results in persistent, ongoing memory impairment – the inability to remember things from the past or form new memories.

Continued on page 11

Understanding the Differences Between Normal Forgetfulness and Dementia

continued from page 10

Minor Impact vs. Significant Impact: Aging-related memory changes typically are annoying but don't affect daily life significantly. Dementia, on the other hand, generally interferes with work and relationships and ultimately can make it impossible to live independently. If those who are closest to you are starting to notice your memory problems, it might be time to consider seeing a doctor.

Inability to Remember Things vs. Inability to Learn New Skills: If you find yourself merely unable to remember some things from the past, like what you ate for breakfast yesterday, that is probably normal aging. However, if you find that you are having a lot of trouble learning new skills, like how to program a new simple house alarm system with three steps, even after it has been shown to you several times, that could be a sign of a more serious underlying health condition.

If you're experiencing the type of forgetfulness that accompanies normal aging, simple strategies like keeping a routine, using memory aids (like writing

things down, setting alarms, etc.), and staying physically and mentally active can help. However, if you suspect that you may, in fact, have dementia, consult a healthcare professional for evaluation, support, and guidance on appropriate interventions. Remember, early diagnosis can make a difference in managing these conditions effectively.

Interestingly, most forms of dementia are not inherited, although a few rare forms are, including early-onset Alzheimer's (the type you get before age 60). In fact, the most important risk factor for the development of dementia is simply advanced age, generally presenting in people who are in their late 70s and 80s.

Regardless of whether you had a family member with dementia or not and regardless of how old you are, it is always a good idea to stay vigilant, be proactive, and remember that every moment is worth cherishing – even the ones you'd rather forget! And, if your memory seems to be getting worse over time, see your doctor.

Sweater Weather Home Maintenance

by the GWAAR Legal Services Team

As the weather cools, maintenance around your home should become a priority. Days are getting shorter, and the weather is getting cooler, meaning your home needs to be winterized before the winter weather rolls in. A little prep now will help ensure that you are ready for the unforgiving colder temperatures of a Wisconsin winter.

Here is a list of home maintenance chores that are important to consider as sweater weather begins. Always remember that you don't have to do all these chores yourself. Ask your loved ones, a neighbor, or professionals to help you finish this list.

☐ **Storing your outdoor furniture.** Storing your outdoor furniture may help extend its use. The wet cold weather of fall and winter can cause damage to



your furniture, rendering it useless by the time you want to pull it out in the spring. Taking the time to bring your furniture indoors or even just the padding can help to ensure you get to enjoy it again next year. Take this time to also bring in any gardening tools, yard games, and water hoses.

Continued on page 12



PROTECT DETECT REPORT

Sweater Weather Home Maintenance

continued from page 11

☐ **Winterize lawn mowers and lawn equipment.**

Taking the time to properly winterize your lawn equipment will help to guarantee it starts right up next year. Remember to check your equipment's user guide to ensure you are following the manufacturer's recommendations.

- ☐ **Check roof and gutters.** As the autumn leaves begin to fall, you want to maintain your gutters by clearing them of debris. This is also a great time to get your roof inspected to make certain it can handle the heavy snows that winter can bring. Checking them now may help prevent a winter disaster and expensive repairs. This may be a chore to ask for help with, as climbing ladders to clean gutters can be dangerous.

- ☐ **Furnace inspection.** Getting regular inspections of your furnace will ensure that you have a warm house come winter. It is better to know that your furnace works properly now than it is to fix a broken one in the middle of a winter storm. You will also want to check your furnace filters and change them if necessary.

- ☐ **Check your toilets.** Now is the time to check your toilets for leaks. This helps conserve water and saves you money. When utility costs are up in winter due to furnaces running constantly, saving money on a leaky toilet is an easy fix.

- ☐ **Check smoke alarms and carbon monoxide detectors.** With the colder weather, you will undoubtedly spend more time indoors. Check your smoke alarms and carbon monoxide detectors to ensure they are working properly and change the batteries as needed. You want to ensure your safety and protect your home. Again, please ask for help doing this as most fire alarms are up high and may require climbing.

Caulking and weatherproofing. The caulking and weatherproofing around your windows and doors will crack and split with use. These cracks and splits will allow warm air to escape and cold air to enter your home. These leaks will increase your heating costs. A simple visual inspection will let you know if you need to replace caulk or weatherproof your windows and doors.

Doing a little maintenance now will safeguard your home through winter and ensure you're ready for spring next year. These tasks also help you save money and hassle by preventing unwanted wear and tear on your home and yard equipment. Don't forget to ask for help on tasks that require heavy lifting or climbing.

Utility and Weatherization Resources

- [Wisconsin Weatherization Assistance Program \(WAP\)](#)
WAP is a federally and state-funded program providing low-income families assistance with weatherization of their homes to help make their energy more efficient and affordable. [WAP Fact Sheet](#)
- [HE+ Program Services](#) Provides year-round help to eligible Wisconsin households with HE+ HVAC Program Services for help with primary heating systems and HE+ Water Conservation Program Services for help with water heaters, leaky fixtures, toilets, and piping.
- [Wisconsin Home Energy Assistance Program \(WHEAP\)](#)
Provides heating and electric bill assistance to low-income Wisconsin households. [Application](#)
- [Focus on Energy Insulation and Air Sealing Rebates](#)
- Additional Resources and Information

Keep Wisconsin Warm/Cool Fund: 1-800-891-WARM (9276) or <https://kwwf.org>

Utility Disconnection Prohibition for Non-Payment: Wisconsin law prohibits residential utility disconnections for non-payment from November 1 – April 15 each year. [Contact your local ADRC](#) for assistance.

How to Talk With Your Doctor About Sensitive Issues

Resourced from [National Institute on Aging](#)

Much of the communication between doctor and patient is personal. To have a good partnership with your doctor, it is important to talk about sensitive subjects, like sex or [memory problems](#), even if you are embarrassed or uncomfortable. Most doctors are used to talking about personal matters and will try to ease your discomfort. Keep in mind that these topics concern many older people. You can use [booklets and other materials from NIA](#) or the organizations listed at the end of the article to help you bring up sensitive subjects when talking with your doctor.

It is important to understand that problems with memory, depression, sexual function, and incontinence are not necessarily normal parts of aging. A good doctor will take your concerns about these topics seriously and not brush them off. If you think your doctor isn't taking your concerns seriously, talk to him or her about your feelings or [consider looking for a new doctor](#). Read on for examples of ways to bring up these subjects during your appointment.

Alcohol

Anyone at any age can have a drinking problem. Alcohol can have a greater effect as a person grows older because the aging process affects how the body handles alcohol. People can also develop a drinking problem later in life due to major life changes like the death of loved ones. Talk with your doctor if you think you may be developing a drinking problem. You could say: "Lately, I've been wanting to have a drink earlier and earlier in the afternoon, and I find it's getting harder to stop after just one or two. What kind of treatments could help with this?" [Learn more about alcohol and older adults](#).

Driving

Driving is an important part of everyday life for many people, and making the decision to stop driving can be very difficult. Tell your doctor if you or people close to you are concerned about your driving and why.



He or she can go over your medical conditions and [medications](#) to see if there are treatable problems that may be contributing to driving difficulties. [Find out more about older drivers](#).

Falling and Fear of Falling

A fall can be a serious event, often leading to injury and loss of independence, at least for a while. For this reason, many older people develop a fear of falling. Studies show that fear of falling can keep people from going about their normal activities and, as a result, they may become frailer, which actually increases their risk of falling again. If fear of falling is affecting your day-to-day life, let your doctor know. He or she may be able to recommend some things to do to reduce your chances of falling. Exercises can help you improve your balance and strengthen your muscles, at any age.

Regular exercise makes you stronger and can help you prevent falls. [NIA has articles and free videos designed for older adults](#) that can help you fit exercise and physical activity into your daily life. [Read about how to prevent falls and fractures](#).

Feeling Unhappy With Your Doctor

Misunderstandings can come up in any relationship, including between a patient and doctor or the doctor's staff. If you feel uncomfortable with something your

Continued on page 14



PROTECT DETECT REPORT

How to Talk With Your Doctor About Sensitive Issues

continued from page 13

doctor or his or her staff has said or done, be direct. For example, if the doctor does not return your telephone calls, you may want to say something like this: "I realize that you care for a lot of patients and are very busy, but I feel frustrated when I have to wait for days for you to return my call. Is there a way we can work together to improve this?"

Being honest is much better for your health than avoiding the doctor. If you have a longstanding relationship with your doctor, working out the problem may be more useful than looking for a new doctor.

Grief, Mourning, and Depression

As people grow older, they may [lose significant people in their lives](#), including spouses and cherished friends. Or, they may have to move away from home or give up favorite activities.

A doctor who knows about your losses is better able to understand how you are feeling. He or she can make suggestions that may be helpful to you.

Although it is normal to mourn when you have a loss, later life does not have to be a time of ongoing sadness. If you feel sad all the time or for more than a few weeks, let your doctor know. Also, tell your doctor about symptoms such as lack of energy, [poor appetite](#), trouble [sleeping](#), or little interest in life. These could be signs of depression, which is a medical condition.

Depression is a common problem among older adults, but it is NOT

a normal part of aging. Depression may be common, especially when people experience losses, but it is also treatable. It should not be considered normal at any age. Let your doctor know about your feelings and ask about treatment. Learn more about how to stay connected if you are experiencing [loneliness and social isolation](#). [Read more about depression in older adults](#).

Incontinence

Older people sometimes have problems controlling their bladder. This is called urinary incontinence and it can often be treated. If you have trouble controlling your bladder or bowels, it is important to let the doctor know. To bring up the topic, you could say something like: "Since my last visit, there have been several times when I couldn't control my bladder." [Learn more about bladder health](#).

Memory Problems

Many older people [worry about their ability to think and remember](#). For most older adults, thinking and memory remain relatively intact in later years. However, if you or your family notice that you are having problems remembering recent events or thinking clearly, let your doctor know. Be specific about the changes you've noticed. For example, you could say: "I've always been able to balance my checkbook without any problems, but lately I'm very confused." Your doctor will probably want you to have a thorough check-up to see what might be causing your symptoms.



Book Recommendation:

9 Habits of Happy Retirees: Discover the Secrets to a Fulfilling Retirement

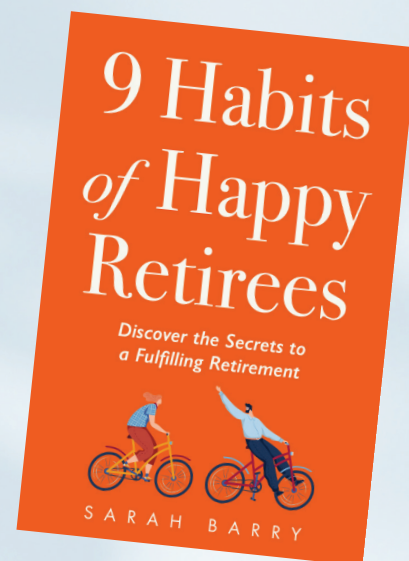
Resourced from the author's website: <https://sarahbarry.com>

"9 Habits of Happy Retirees" is your guidebook to crafting a retirement lifestyle that goes beyond financial security, focusing on the habits that lead to true happiness and contentment in your golden years.

In this transformative book, you'll journey through the nine essential habits of happy retirees, each chapter packed with practical advice, inspiring anecdotes, and actionable steps to help you create the retirement of your dreams.

From redefining retirement planning to cultivating a positive mindset, from exploring passions and hobbies to staying active and healthy, this book covers every aspect of retirement living.

Whether you're just starting to plan for retirement or already enjoying this new chapter of life, "9 Habits of Happy Retirees" offers invaluable guidance and inspiration to help you live your best retirement.



IMPORTANT RESOURCES FOR WISCONSIN MEDICARE BENEFICIARIES

- Benefit Specialists at local **Aging and Disability Resource Centers (ADRCs)** and aging units in every county and tribe offer benefits counseling. For contact information, visit www.dhs.wisconsin.gov/benefit-specialists/counties.htm
- Contact **Medicare** directly by calling **(800-633-4227)** or visiting <https://www.medicare.gov>
- The **Medigap Helpline (800-242-1060)** is a toll-free helpline operated by the Wisconsin Board on Aging and Long-Term Care that provides counseling for all Wisconsin Medicare beneficiaries on Medicare, Medicare supplement insurance, employer-based health insurance, Medicare Advantage plans, long-term care insurance, and related topics.



- The **Wisconsin Medigap Part D and Prescription Drug Helpline (855-677-2783)** is a toll-free helpline that answers questions from Wisconsin residents aged 60 and over about Medicare Part D and other prescription drug coverage options.
- **Office for the Deaf and Hard of Hearing (video phone: 262-347-3045)** provides outreach and individual counseling in American Sign Language.
- **Judicare Legal Aid (800-472-1638)** provides outreach and benefits counseling to low-income persons living in Northern Wisconsin and Native Americans statewide.
- The **Wisconsin Senior Medicare Patrol (888-818-2611)** has a toll-free helpline for Medicare beneficiaries and their families to call to report suspected Medicare fraud, errors, and abuse.



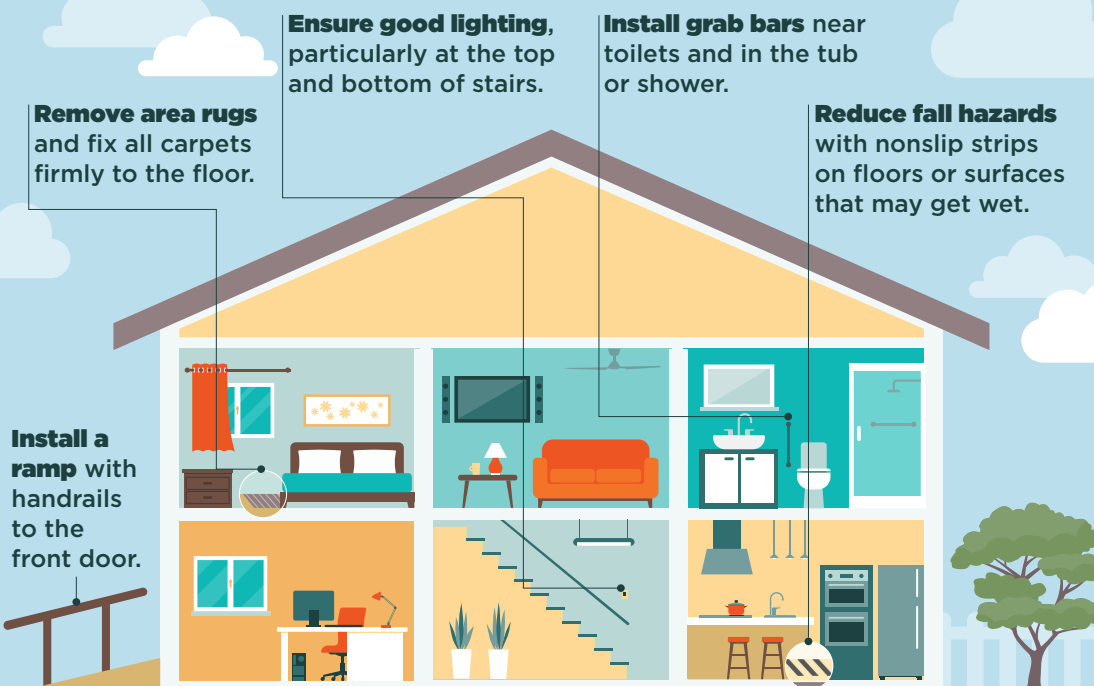
Preventing Medicare Fraud

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Home safety tips for older adults

A few changes could make your home easier and safer to live in and help you continue to live independently.



For more information, visit www.nia.nih.gov/aging-in-place.



888-818-2611

www.smpwi.org

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