

The SMP SCOOP

PROTECT DETECT REPORT

SPRING 2026

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.

TO CONTACT WI SMP

Call: (888) 818-2611

E-mail: smp-wi@gwaar.org

Website: www.smpwi.org

Facebook:

@WisconsinSeniorMedicarePatrol

To subscribe, please send us an e-mail.



May Is Older Americans Month

Written by Susan Krolow, SMP Volunteer Coordinator

Each May, we recognize **Older Americans Month**, a time to celebrate the contributions, strength, and resilience of older adults in our communities. Established in 1963, this observance reminds us of the vital role older adults play in shaping families, neighborhoods, and organizations.

Older adults bring a lifetime of experience, wisdom, and perspective. They serve as volunteers, mentors, caregivers, and advocates – sharing their time and talents in ways that strengthen our communities and enrich the lives of others.

Older Americans Month is also a reminder of the importance of connection and engagement at every stage of life. Staying involved

and connected supports well-being and helps build strong, vibrant communities for all generations.

This May, we invite you to take a moment to celebrate the older adults in your life – thank a volunteer, listen to a story, or simply reach out. Aging is not about slowing down; it's about continuing to make a difference.



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GLITC Welcomes New Staff

Greetings from the Great Lakes Inter-Tribal Council TTAC Team!

We are Carri Chapman and Jenise Swartley, and we're honored to have joined the Great Lakes Inter-Tribal Council (GLITC) as the new Program Specialists for the Tribal Technical Assistance Center. In our roles, we provide technical assistance to the 11 Tribal Aging Units of Wisconsin and serve as representatives for the Senior Medicare Patrol program.

Beginning this work during the quieter winter months has given us valuable time to learn the many responsibilities of the position. We are grateful for the opportunity to grow into these roles and look forward to building strong relationships while supporting the important work taking place across each Tribal community.

As we travel throughout Tribal communities, we hope to meet you and share information with Elders,



caregivers, and families about Medicare fraud and scams. If you see us at an event, please feel welcome to introduce yourself.

Carri can be reached at chapman@glitc.org or (715) 588-1050 and works from GLITC's headquarters in Lac du Flambeau, WI.

Jenise can be reached at jswartley@glitc.org or (715) 890-0292 and is located at the Ashland Area Enterprise Center in Ashland, WI.



Get Ready to Celebrate the Senior Nutrition Program This March

Resourced by [ACL Administration for Community Living](#)

Every March, ACL celebrates its Senior Nutrition Program and the vital services it has provided to millions of older Americans since 1972. The program anniversary is an opportunity to promote ACL's purpose and impact, engage with partners, and recognize the achievements of the aging services network.

The 2026 theme, **Serving Up Solutions**, emphasizes the creativity, innovation, and collaboration that define the Senior Nutrition Program. It spotlights how local programs continue

to adapt and respond to community needs – from providing nutritious meals to offering opportunities for older adults to stay engaged and independent. With every meal, programs are serving up solutions that support health, well-being, and stronger communities.

To learn more about the Senior Nutrition Program and services in your area, contact your local [ADRC](#) or [Tribal ADRCs](#).

How Much Should I Eat? Quantity and Quality?

Resourced from [National Institute on Aging](#)

Figuring out how much to eat while achieving or maintaining a healthy weight can be difficult. Getting the proper nutrients and eating the right amount for your weight and activity level can contribute to healthy aging. This article provides suggestions for how older adults can get the nutrients they need within a recommended daily number of calories.

How Many Calories Do You Need?

A calorie is a unit of measurement that describes how much energy is released when your body breaks down food. Although calorie count alone does not dictate whether a food is nutritious, thinking about how many calories you need can guide healthy eating habits. If you are over age 60 and you want to maintain your current weight, how many calories do you need to eat each day? The [Dietary Guidelines](#) suggest:

FOR A WOMAN	CALORIES
Not Physically Active	1,600
Moderately Active	1,800
Active Lifestyle	2,000-2,200

FOR A MAN	CALORIES
Not Physically Active	2,000-2,200
Moderately Active	2,200-2,400
Active Lifestyle	2,400-2,600

Unsure which activity category you're in? Consult the [Dietary Guidelines](#) for definitions of each level. You can increase your [physical activity level](#) by adding walking, jogging, dancing, recreational sports, and other similar approaches to your day.

Serving Size Portions

A "serving size" is a standard amount of a food, such as a cup or an ounce. Serving sizes can help you when choosing foods and when comparing similar

items while shopping, but they are not recommendations for how much of a certain food to eat.

The term "portion" means how much of a food you are served or how much you eat. A portion size can vary from meal to meal. For example, at home you may serve yourself two small pancakes in one portion, but at a restaurant, you may get a stack of four pancakes as one portion. A portion size may also be bigger than a serving size. For example, the serving size on the [nutrition label](#) for your favorite cereal may be 1 cup, but you may actually pour yourself 1½ cups in a bowl.

Portion size can be a problem when eating out. To keep your portion sizes under control, try ordering smaller appetizers instead of an entrée as your meal, or share an entrée with a friend. Or eat just one-half of an entrée and take the rest home to enjoy as a meal the next day.

Healthy Food Shifts

Eating the right amount is important but so is making sure you're getting all the nutrients you need. Older adults often need fewer calories, but more nutrients, which makes it essential to eat nutrient-dense foods. To eat nutrient-dense foods across all the food groups, you may need to make some changes in your food and beverage choices. You can move toward a healthier eating pattern by making shifts in food choices over time.

Healthy Beverage Shifts

It's easy to forget about calories you consume from beverages. If you drink sodas, creamy and sweet coffee drinks, or alcohol, swapping them out for healthier options can make a huge difference. There are plenty of beverage options that are low in added sugars, saturated fats, and sodium.



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How Much Should I Eat? Quantity and Quality? continued from page 3

100 Calorie Snacks

Another way to think about the idea of nutrient-dense and calorie-dense foods is to look at a variety of foods that all provide the same calories. Let's say that you wanted to have a small snack. You might choose:

- A 7- or 8-inch banana
- 20 peanuts
- 3 cups low-fat popcorn
- Two regular chocolate-sandwich cookies
- 1/2 cup low-fat ice cream
- One scrambled large egg cooked with oil
- 2 ounces baked chicken breast with no skin

These choices all have about 100 calories but provide different amounts of nutrients. The right choice for you may depend on what else you're eating throughout the day.

Eating healthy is not just about how much you eat, it's also about what you eat. Older adults should try to eat foods that are packed with nutrients while limiting foods that are high in calories but provide few nutrients. Swapping out snacks and beverages with nutrient-dense alternatives can help you get the nutrients you need while staying within your recommended number of calories.

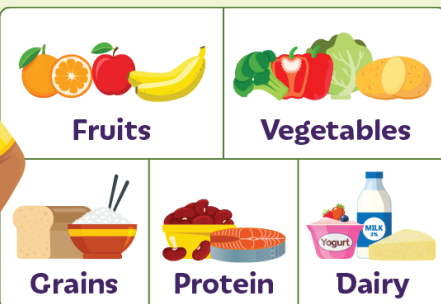


5 Tips for Choosing Healthier Foods as You Age

Follow these tips to help you maintain a healthy weight, get needed nutrients, and lower your risk of developing certain diseases.



Eat a variety of foods each day.



Keep a food diary to track what you eat.



Learn more about healthy eating as you age at www.nia.nih.gov/healthy-eating.



Read food labels to learn what's in your food.



Choose foods that don't have a lot of sugar, saturated fats, and sodium.



Be aware of how many calories you need per day.

Women 60+		Men 60+	
Physical activity	Calories	Physical activity	Calories
Not active	1,600	Not active	2,000-2,200
Moderately active	1,800	Moderately active	2,200-2,400
Very active	2,000-2,200	Very active	2,400-2,600

National Prescription Drug Take Back Day is April 25, 2026

Resourced by [Wisconsin Department of Health Services](#)

Too often, unused and expired medications find their way into the wrong hands. That's dangerous and often tragic. Bringing unused and expired medications to a *Prescription Take Back Day* collection site protects you, your family, and your community.

How to Participate

It's easy to participate. Just stop by a collection event and drop your items into a bin. That's it. No questions are asked. You can be in and out of a collection event in minutes.

To find drop-off locations in your area, check back [here](#), after March 15.

The Following Items Are Not Accepted

- Aerosol cans
- Sharps/syringes
- Anything containing blood or a bodily fluid
- Iodine containing medications
- Vape pens/e-cigarette devices with a built-in battery that cannot be removed
- Mercury thermometers
- Illegal drugs
- Household hazardous waste (paint, pesticides, oil, gas)
- Personal care products (shampoo, soaps, lotions, sunscreens, etc.)



What to Bring

Prescription and over-the-counter medications may be disposed of at Drug Take Back Day collection events, including:

- Capsules
- Creams
- Inhalers
- Non-aerosol sprays
- Ointments
- Patches
- Pills
- Vials

Liquids must be in their original container.

Pet medications are accepted.

Vape pens are accepted with the batteries removed. Other e-cigarette devices are accepted with the batteries removed. These batteries are highly flammable. That's why it is important that the batteries are removed before the pen or device is placed in a collection bin.





Understanding Vaccines Covered by Medicare

Resourced from the GWAAR Legal Services Team

Vaccines are an important part of maintaining your health. Vaccines help to train our immune systems to fight and prevent disease. They also protect you and your loved ones from preventable diseases and illnesses. Vaccines are used to prevent and even treat exposure to diseases and illnesses. Vaccines aren't only for children; they are given to adults and people of all ages. It's also important to understand that vaccines are safe and have been used safely for over 100 years. They are important for people with normal immune systems and even more important for individuals with compromised immune systems. As important as they are, it can be difficult to understand how Medicare covers vaccines.

There are two parts of Medicare that cover vaccines. Supplemental Medical Insurance or Part B and Prescription Drug Coverage or Part D both cover different vaccines for different purposes. Understanding the difference can help you avoid coverage issues. Part B covers vaccines to treat injury or exposure. Part D covers vaccines to prevent illness. It's important to understand why you need a vaccine to figure out which part of Medicare will cover the cost. Once you know which part of Medicare will cover the vaccine you can figure out your possible out-of-pocket cost.

Vaccines covered under Part B include vaccines for flu, pneumonia, hepatitis B, COVID, and in certain circumstances tetanus. These vaccines are covered to treat either an exposure to an illness or an injury. For example, if you step on a nail, you would have the tetanus shot covered under Part B because the vaccine was administered to treat the injury caused by stepping on the nail. If you receive a vaccine covered under Part B you will not have a coinsurance or deductible.

Part D vaccines are covered for the prevention of illnesses. Most vaccines not covered under Part B fall under Part D coverage. Some examples would be vaccines for shingles, respiratory syncytial virus (RSV), and tetanus-diphtheria-pertussis (Tdap). Under Part D, tetanus vaccines are covered if they are a booster



or given unrelated to an injury. Vaccines listed in the Advisory Committee on Immunization Practices (ACIP) recommendations do not have an out-of-pocket cost even if it is administered by an out-of-network provider. If the vaccine is not on this list, you will need to check with your Part D plan to see what your out-of-pocket costs will be.

Part B and Part D cover different vaccines for different purposes. In order to plan for out-of-pocket costs, you need to know which part of Medicare covers the vaccine you are looking to get. Remember Part B vaccines are given to treat injury or exposure to illnesses, while Part D vaccines are given to prevent illnesses. You can find more information about vaccines below.

Vaccine Information

- The Advisory Committee on Immunization Practices (ACIP) <https://www.cdc.gov/acip-recs/hcp/vaccine-specific/>
- If you don't have Part D, SeniorCare covers some vaccines with no out-of-pocket costs <https://www.dhs.wisconsin.gov/seniorcare/vaccines.htm>
- National Council on Aging vaccine information <https://www.ncoa.org/article/6-important-vaccines-for-seniors-covered-by-medicare/>
- Medicare & You 2026 has information about vaccines <https://www.medicare.gov/publications/10050-medicare-and-you.pdf>



What's the "Scoop"?

By Ingrid Kunder, SMP Program Director



Now that we're settled into 2026, it's a good time to review a few important Medicare updates that are already in effect. These changes are designed to make care more affordable, easier to manage, and more accessible.

Prescription Drug Costs Are More Predictable

One of the biggest updates this year is a new out-of-pocket cap for Medicare Part D prescription drug coverage. In 2026, once you've spent \$2,100 on covered prescriptions, you won't pay anything for covered drugs for the rest of the year. Medicare has also begun negotiating prices for certain high-cost drugs, which may help lower costs for some people.

Option to Spread Drug Costs Over the Year

If you enrolled in the Medicare Prescription Payment Plan, you can continue spreading your prescription drug costs into monthly payments throughout 2026, as long as you stay in the same Part D plan.

Expanded Preventive Care

Medicare now covers CT colonography (sometimes called a virtual colonoscopy) as a screening option for colon cancer, depending on your risk and screening schedule.

Better Care Coordination

Some providers now offer Advanced Primary Care Management services, which focus on better care coordination, medication management, and easier access to your care team.

Easier-to-Use Medicare.gov

[Medicare.gov](https://www.medicare.gov) continues to roll out improvements that make it easier to manage your account, compare prescription drug prices, and better understand your coverage.

Keep an Eye on Your Medicare Summary Notice

If you have Original Medicare, you'll continue receiving Medicare Summary Notices at least twice a year by mail (unless you've chosen electronic delivery). These notices are an important way to spot billing errors or potential fraud.

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



New Jersey Business Owner Sentenced to 87 Months for \$172 Million Fraud and Money Laundering Scheme

Resourced from [United States Attorney's Office District of New Jersey](#)

NEWARK, NJ. – A New Jersey business owner was sentenced to 87 months in prison for conspiring to defraud Medicare of \$172 million, commit money laundering, and pay kickbacks and bribes in violation of the Anti-Kickback Statute, Senior Counsel Philip Lamparello announced.

U.S. District Judge Michael E. Farbiarz imposed the sentence on Aaron Neil Williamsky, 65, of Marlboro, New Jersey, in Newark federal court on November 17, 2025. Williamsky was also ordered to pay more than \$172 million in restitution.

Williamsky previously pleaded guilty to conspiracy to commit health care fraud, conspiracy to commit wire fraud, conspiracy to commit money laundering, and conspiracy to violate the federal Anti-Kickback Statute.

"Williamsky's sentence of more than seven years reflects the severity of his crime and reemphasizes the FBI's commitment to holding fraudsters accountable," said Special Agent in Charge of FBI Newark, Stefanie Roddy.

"This defendant committed an egregious amount of durable medical equipment fraud. Rampant schemes like his jeopardize the availability of federal health care program funds intended to support millions of beneficiaries," said Special Agent in Charge Naomi D. Gruchacz of the U.S. Department of Health and Human Services, Office of Inspector General (HHS-OIG). "HHS-OIG is committed to working with our law enforcement partners to bring those to justice that prioritize greed over patient care."

"This sentencing demonstrates that fraudsters who target VA programs and services will be found and held accountable," said Special Agent in Charge Christopher F. Algieri with the Department of Veterans Affairs Office of Inspector General's Northeast Field Office. "The VA OIG will continue to work with our law enforcement partners to halt schemes that divert funds from our nation's deserving veterans."

According to documents in this case and statements made in court: From 2015 to 2019, Williamsky led and

organized a fraud scheme in which he opened or purchased durable medical equipment ("DME") supply companies, submitted fraudulent claims to Medicare on behalf of those companies, closed the companies one-by-one to avoid Medicare audits and recoupment, and then opened or purchased new DME companies. He concealed his ownership interest in this web of more than 20 DME companies by employing others to serve as "nominee," or straw owners.



To generate fraudulent orders, Williamsky and his co-conspirators hired marketing companies to make unsolicited calls offering elderly patients free orthotic braces. In exchange for each patient who agreed to accept DME, Williamsky paid a kickback to the marketing companies in violation of the federal Anti-Kickback Statute. To conduct the scheme, Williamsky used sham contracts and invoices that falsely characterized kickbacks he paid as "business process outsourcing" and "marketing expenses." To evade detection and avoid taxes, Williamsky transferred a portion of the fraud proceeds to overseas bank accounts, where the funds were laundered through shell corporations and foreign real estate holdings.

Senior Counsel Lamparello credited special agents and specialists of the FBI, under the direction of Special Agent in Charge Stefanie Roddy in Newark; the Department of Health and Human Services, Office of Inspector General, under the direction of Special Agent in Charge Naomi Gruchacz; and the Department of Defense, Defense Criminal Investigative Service, under the direction of Christopher Silvestro; and the U.S. Department of Veterans Affairs Office of Inspector General, under the direction of Special Agent in Charge Christopher F. Algieri with the investigation leading to the charge.

The government is represented by Assistant U.S. Attorney Garrett J. Schuman of the Health Care Fraud and Opioid Enforcement Unit.



Tax Assistance Programs

Resourced by GWAAR Legal Team

The filing deadline to submit 2025 tax returns or an extension is Wednesday, April 15, 2026. There are programs available throughout the state to help low to moderate income individuals and families with tax preparation. Volunteer Income Tax Assistance (VITA) and Tax Counseling for the Elderly (TCE) are two such programs.

The VITA program is a cooperative effort by the Internal Revenue Service (IRS) and individual states, including Wisconsin, and the TCE program is supported by the American Association of Retired Persons (AARP) Foundation. Both programs offer volunteers trained by the IRS and the Wisconsin Department of Revenue (DOR) who help prepare basic income tax returns for free. Most VITA and TCE sites offer free electronic filing.

VITA and TCE sites can help low to moderate income individuals, older adults, individuals with disabilities, and individuals who qualify for the homestead credit or the earned income credit. VITA sites may also be able to help non-English speaking individuals and military personnel.

You will need to bring to the appointment photo identification, Social Security cards for you, your spouse, and your dependents, all wage and tax statements, including Forms W-2, W-2G, 1099-R, SSA-1099, interest and dividend statements, and any other tax documents you receive.

If you plan to claim homestead credit, you will also need to bring a copy of your property tax bill or rent certificate signed by your landlord, a record of any Wisconsin Works(W-2) payments, a record of SSI payments from the Social Security Administration and the Wisconsin Department of Health Services, any proof of earned income if both you and your spouse are under age 62 and not disabled, and proof of disability (if under age 62).

VITA/TCE sites can help prepare:

- 1040
- 1040X
- WI Form 1
- WI homestead credit

VITA/TCE sites cannot help prepare:

- Schedule C (Profit or Loss from a Business)
- Schedule D (Complicated and Advanced Schedules)
- Schedule E (Rental Income)
- Form SS-5 (Request for a Social Security Number)
- Form 2106 (Unreimbursed Employee Business Expenses)
- Form 3903 (Moving Expenses)
- Form 8606 (Nondeductible IRA)
- Form 8615 (Tax for Children Under 14 With Investment Income)

To find a VITA or TCE site near you, use one of the following methods.

VITA sites

- Call (800) 906-9887
- Visit irs.gov, keyword VITA
- Call "211" for a site near you
- Call (608) 266-2486

TCE sites

- Call (888) 227-7669
- Call "211" for a site near you
- Call (608) 266-2486

For more information, visit: <https://www.revenue.wi.gov/Pages/VITA/home.aspx>



BBB Wisconsin: Top 10 Scams

By Lisa Schiller, Senior Director of Investigations and Media Relations, Wisconsin BBB

Online shopping scams were the most frequently reported scam to BBB Scam Tracker in 2025 by Wisconsinites. This trend provides valuable insight into the findings reported and illustrates the broader patterns reflected in the top scams throughout the year.



Top 10 Scams

- 1 Online/Counterfeit Purchases
- 2 Phishing
- 3 Employment
- 4 Debt Collection
- 5 Advance Fee Loan
- 6 Government Agency Impostor
- 7 Credit Cards
- 8 Tax Collection
- 9 Healthcare/Medicaid/Medicare
- 10 Sweepstakes/Lottery/Prizes

Top 10 Most Impersonated Orgs

- 1 DMV/Motor Vehicle Services
- 2 PayPal
- 3 Amazon
- 4 Apple
- 5 Warner Bros. Discovery (WBD)
- 6 Target
- 7 Helsinn Healthcare
- 8 Joann Fabrics
- 9 Wayfair
- 10 Publishers Clearing House

BBB saw an increase of 74% from 2024 to 2025 of all published scam tracker reports.

Of the scams reported, BBB noted a significant rise in Tax Collection-related scams and U.S. Passport and Visa scams in 2025. BBB received reports from consumers in all 72 counties within Wisconsin, with the most reporting from Price, Burnett, and Wood counties. The county with the highest percentage of money loss was Dodge, followed by St. Croix and Rock counties.

Online shopping scams occur as a result of fake websites and social media ads offering discounted and popular items that either never arrive or are *counterfeit*. We combined online shopping with counterfeit items because many of the online purchase reports included counterfeit products.

Red flags of online shopping websites include extraordinarily low prices, missing or incorrect contact information, spelling or grammar issues, missing punctuation, and demands for payment through untraceable methods such as pre-paid/debit gift cards or wire transfers.

Tips to avoid online shopping scams:

1. Shop local whenever possible
2. Research before you purchase (improve your research skills including better prompting when using AI searches). Remember that professional imagery or videos can be fake.
3. Look for spelling errors, poor grammar, missing punctuation, and lack of contact information.
4. Be suspicious of deeply discounted products or services

Phishing scams, number two on our list, occur when criminals impersonate entities such as banks,

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BBB Wisconsin: Top 10 Scams continued from page 10

credit card companies, and employers. They are triggered by emails, texts, mail, or phone calls and use urgency, high pressure threats, official looking communication, and impersonation to get people to engage. Some impersonated businesses reported to BBB Wisconsin include notices related to loans or mortgages and DMV, traffic, or vehicle matters.

Tips to avoid phishing scams:

1. Ignore unsolicited messages that pressure you with urgency or threats.
2. Do not download attachments or click on links in texts or emails.
3. Never give out personal or financial information.
4. Verify all requests by contacting companies directly.

Employment scams, the third most commonly reported scam, had a high median dollar loss of \$1,170 (more than online purchase scams; \$60 or phishing scams; \$250). Employment scams are often initiated via text or internet messaging, email, or phone, with text or internet messaging surging in 2025.

Tips to avoid employment scams:

1. Be cautious of remote/work from home jobs that seem too good to be true.
2. Never send payment to an employer, and don't provide personal or banking info until you are given the position.
3. Avoid requests to reship packages.
4. Research the organization before engaging.

The impact of **Artificial Intelligence (AI)** on scams is increasing the need for trust in the marketplace as it empowers scammers to 1) improve their text by minimizing grammar mistakes or typos, 2) create better images or videos including fake ones with known influencers, 3) automate processes, gaining productivity while minimizing exposure, such as with the use of AI in employment scams interviews, and 4) replacing accents with AI voices. In 2025, Wisconsinites primarily reported the use of AI in online purchase, phishing, and employment scams.

Outreach Activities



Our new GLITC partners, Carri and Jenise, represented SMP at the Red Cliff Aging Open House in Red Cliff



Volunteers attended the quarterly meeting of GLNAEA, held in early December at the Legendary Waters Resort & Casino in Bayfield, WI



Red Cliff veterans participate in the Presentation of Colors at the December GLNAEA Meeting held at the Legendary Waters Resort & Casino in Bayfield, WI



Why Memory Worsens as You Age and 5 Things You Can Do About It

Resourced from [Everyday Health](#)



Ever been at a party and can't remember the name of the person you're talking to? Or you find yourself tearing apart your house trying to find your keys?

While these experiences can be unnerving, some degree of forgetfulness is a natural part of aging. Still, there are ways you can help support your memory and cognitive functioning. Here's what research says about the causes of memory loss and how certain lifestyle changes may help.

3 Causes of Age-Related Memory Loss

1. The Volume of Your Brain Shrinks Your memory naturally declines with each decade of life. However, normal age-related memory loss may not be as dramatic as previously thought, according to the Stanford School of Medicine.

A reduction in neurons due to slight shrinking of the brain along with loss of protective myelin may cause changes in processing speed.

"It's due to the shrinking of your hippocampus, the part of your brain that stores memories," explains neurologist Majid Fotuhi, MD, an adjunct professor at the Mind/Brain Institute at Johns Hopkins University in Baltimore.

2. You Have Chronic Health Conditions Chronic conditions can increase your risk of dementia as you age, which affects memory and other cognitive processes.

High blood sugar, such as with diabetes, can damage blood vessels in your brain over time, potentially leading to problems with memory and cognition, according to the Centers for Disease Control and Prevention (CDC).

High blood pressure, especially in middle age, is associated with a higher risk of dementia later in life, according to the American Heart Association. Untreated hypertension narrows and blocks arteries everywhere, including in your brain, Dr. Fotuhi says.

Elevated cholesterol is also toxic to your brain and increases the risk of Alzheimer's disease, according to the National Institute on Aging.

According to the Cleveland Clinic, early symptoms of dementia include:

- Forgetting recent events or information
- Misplacing commonly used items
- Experiencing a change in mood, behavior, or interests

Other conditions, including untreated sleep apnea, can also affect your memory, Fotuhi says.

Mental processes such as attention, stress, pain, lack of sleep, and low levels of depression and anxiety also play a role in cognitive processing and can affect memory.

3. Your Hormones Fluctuate The profound hormonal changes and symptoms that accompany menopause may be related to cognitive decline, according to a 2021 research paper. The researchers believe that one reason for this is that estrogen, which dips during menopause, may play an essential role as a neuroprotective agent.

5 Ways to Support Your Memory as You Age

While some parts of age-related memory decline are outside of your control, there are things you can do to help support a healthy memory into your golden years.

1. Break a Sweat Exercise-related physical activity is associated with increased brain volumes, suggesting potential neuroprotective effects, such as reducing cognitive decline, according to a 2024 study.

"A third of your brain is made up of blood vessels, so it should come as no surprise that there's a link between physical fitness and brain volume," Fotuhi says.

A 2021 study found a correlation between regular exercise and working memory in particular. Working

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Why Memory Worsens as You Age, and 5 Things You Can Do About It continued from page 12

memory is the mental process of temporarily holding a limited amount of information in your mind for immediate use. Following a recipe and remembering a phone number are examples of when you use working memory.

In other words: “It’s never too late to start [exercising],” Fotuhi says.

2. Limit Sitting It’s also important to avoid sitting too much during the day, even if you tend to be physically active. Research looked at adults between the ages of 45 and 75 and found that those who sat for anywhere from three to seven hours each day had a substantial thinning of their medial temporal lobe (MTL), which is where the brain forms new memories. It also usually precedes dementia, says Gary Small, MD, chair of psychiatry at Hackensack University Medical Center in New Jersey and author of *The Memory Bible* (he was also one of study’s authors).

3. Practice Mindfulness Stress itself is toxic to brain cells: “It kills them off and shrinks both the prefrontal cortex and the hippocampus, both areas of the brain responsible for memory and learning,” Fotuhi says.

One research review that followed almost 30,000 people for at least 10 years found that people who reported “clinically significant anxiety” were more likely to develop dementia later in life.

But practicing mindfulness techniques such as meditation or yoga may help. According to a 2023 article, evidence suggests that meditation can stimulate changes in the brain; a phenomenon called neuroplasticity that may lead to growth in the hippocampus, a region vital for memory. The article also concluded that meditation contributes to stress reduction and may boost memory by reducing the harmful effects of stress hormones on the brain.

4. Dine Mediterranean-Style The Mediterranean diet – which is loaded with fruits, veggies, and healthy fats like olive oil and fish as well as legumes and whole grains – offers heart-healthy benefits. But the Mediterranean way of eating also appears to benefit your brain for many of the same reasons.

According to a 2023 study, the Mediterranean diet was found to slow cognitive decline and reduce the risk of Alzheimer’s disease.

“It makes sense that any diet that also helps to lower your blood pressure and cholesterol would help your brain, too,” Dr. Small says. “The healthy fats in the diet also reduce brain inflammation, while the antioxidants in many of the foods help protect brain cells from wear and tear.”

Alternatively, a study of almost 500,000 people in the UK found that those who ate 25 grams (g) of processed meat a day – the equivalent of just a slice of bacon – had a 44% increased risk of developing dementia.

5. Get Enough Sleep While you’re sound asleep, your brain’s busy strengthening connections between its cells, transferring info from your hippocampus (responsible for short-term memory) to your neocortex (responsible for long-term memory), according to the Yale School of Medicine.



“This process essentially shifts memories and skills to a more efficient brain region so they become more stable, and you can easily recall them, a process called memory consolidation,” Small says.

Small says sleep also allows your brain to clear out waste like beta-amyloid, which raises Alzheimer’s risk.

If you have trouble sleeping, you may be tempted to ask your physician for a prescription for either antianxiety or sleep meds. But try to avoid this if you can, Small says. People who regularly take benzodiazepines – drugs such as diazepam (Valium), lorazepam (Ativan), or alprazolam (Xanax) – may be 50% more likely to develop Alzheimer’s, according to one review. However, there currently isn’t enough evidence to confirm a connection between these medications and the development of Alzheimer’s.

Instead, practice good sleep habits, including going to bed and waking up around the same time each day and avoiding screens (like your phone or the TV) for a couple hours before bed.



National Volunteer Week | April 19–25, 2026

Reflecting on the Heart of Volunteering

By Susan Krolow, SMP Volunteer Coordinator

During National Volunteer Week, we pause to celebrate the incredible individuals who give their time, talent, and compassion to strengthen our communities. While recognition is important, this week also offers a meaningful opportunity for reflection – especially around one simple but powerful question:

What is your *why* when it comes to volunteering?

For many volunteers, the *why* is deeply personal. It may stem from a life experience, a defining moment, or a value instilled long ago. Some volunteer because they once needed help themselves. Others are driven by a desire to protect, educate, advocate, or give back. For some, volunteering provides a sense of purpose and connection after retirement – an opportunity to continue using skills, wisdom, and life experience in meaningful ways.

No two answers are the same – and that's what makes volunteering so powerful.

Your *why* might be rooted in a belief that everyone deserves dignity and respect. It might come from a strong sense of justice or a desire to ensure others don't face challenges alone. It could be as simple as wanting to stay engaged, meet new people, and remain active in your community. Whatever the reason, your *why* is valid – and it matters.

When volunteers connect to their *why*, something remarkable happens. Volunteering becomes more than a task or a role; it becomes a calling. It fuels commitment, resilience, and passion. It's what keeps volunteers showing up, even when the work is challenging or the issues are complex. It's what transforms service into impact.



In programs like ours, volunteers play a vital role in protecting, educating, and empowering others. The work requires dedication, integrity, and compassion – but it's the *why* behind the work that sustains it. Volunteers are not just giving time; they are sharing lived experience, professional expertise, and a genuine desire to make a difference.

National Volunteer Week is also a chance to say **thank you** – not just for what volunteers do, but for who they are. For their curiosity, courage, empathy, and willingness to step forward. For choosing to be part of something bigger than themselves.

As you reflect this week, we invite you to revisit your own *why*:

- What first inspired you to volunteer?
- What keeps you engaged today?
- How has volunteering shaped you – and how have you shaped your community?

Sometimes our *why* evolves. That's okay. What matters is staying connected to the purpose that brought you here and recognizing the value you bring.

To all of our volunteers: thank you for your commitment, your voice, and your heart for service. Your *why* is the foundation of the work we do together – and our communities are stronger because of you.

Happy National Volunteer Week!

Celebrating National Volunteer Appreciation Week

Shining a Light on the People and Causes That Inspire Us to Serve

By Susan Krolow, SMP Volunteer Coordinator

National Volunteer Appreciation Week, celebrated each April, was established to recognize and honor the vital contributions volunteers make in strengthening communities and supporting those in need. First proclaimed in 1974, the week serves as a national reminder that volunteers are essential partners in creating positive change.

For the Senior Medicare Patrol (SMP), volunteers are at the heart of our mission. They play a critical role in helping older adults, caregivers, and families prevent, detect, and report Medicare fraud, errors, and abuse. Through outreach, education, and one-on-one assistance, SMP volunteers empower others with knowledge and confidence – often during moments when guidance and reassurance matter most.

What makes SMP volunteers so impactful is not just the hours they give, but the experience, compassion, and dedication they bring with them. Many draw on a lifetime of skills to stay engaged, protect vital benefits, and strengthen their communities.

During National Volunteer Appreciation Week, we proudly recognize and thank our SMP volunteers. Your commitment makes a meaningful difference, and we are grateful for your service – this week and every week



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.
- **Legal Action of Wisconsin (855) 947-2529** 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.



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