

The SMP SCOOP



PROTECT DETECT REPORT

FALL 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.

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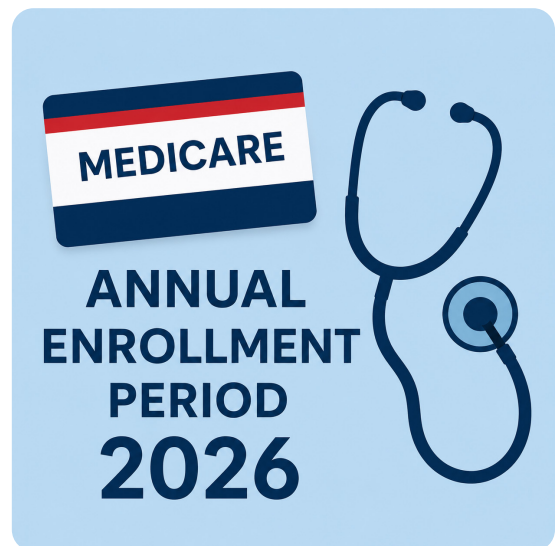
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Medicare Open Enrollment: New Technology. Same Smart Medicare Decisions.

By Ingrid Kunder, Fraud & Abuse Programs Manager

Medicare's Open Enrollment Period (OEP) runs October 15 through December 7, giving you the opportunity to review your Medicare health and prescription drug coverage for the coming year. Even if you're happy with your current plan, taking a few minutes to compare your options could save you money or help you find coverage that better meets your needs.



This year, there's another reason to be prepared.

Artificial intelligence (AI) is making scam phone calls, emails, text messages, and even websites look and sound more convincing than ever before. While AI can be a helpful tool, scammers are using it to impersonate trusted organizations – including Medicare and health insurance companies – to trick people into sharing personal information.

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PROTECT DETECT REPORT

Medicare Open Enrollment: New Technology. Same Smart Medicare Decisions. *continued from page 1*

The good news? Knowing what to expect can help you make confident decisions and avoid becoming a victim.

During Open Enrollment, you can:

- Switch between Original Medicare and a Medicare Advantage Plan.
- Join, switch, or drop a Medicare Part D prescription drug plan.
- Review your current coverage to make sure it still meets your healthcare and prescription needs.

Any changes you make will take effect on January 1, 2027.

Before choosing a plan, take these simple steps:

Review your Annual Notice of Change. Your current plan will send you information explaining any changes to premiums, copayments, covered medications, provider networks, or other benefits.

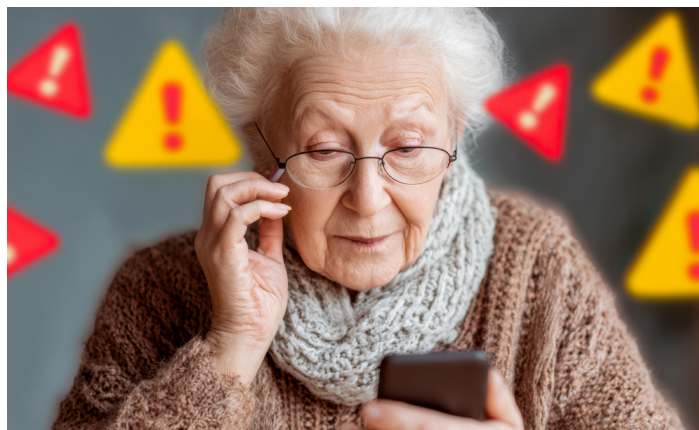
Think about what's changed. Have you started taking new medications? Are you seeing different doctors? Your healthcare needs can change from year to year, and your Medicare coverage should change with them.

Compare your options. Use Medicare's Plan Finder or speak with an Elder Benefit Specialist or Tribal Benefit Specialist at your [local Aging and Disability Resource Center or Tribal Aging Unit](#) for free, unbiased assistance. Remember, trusted counselors educate you about your options. They don't pressure you to enroll in a particular plan.

Look beyond the monthly premium. Consider deductibles, copays, prescription drug costs, provider networks, and total out-of-pocket expenses. Sometimes the lowest premium isn't the lowest overall cost.

Don't Let AI Make a Scam More Believable

Every Open Enrollment season, scammers look for opportunities to steal Medicare numbers and personal information. AI has made their tactics more sophisticated, but the warning signs remain the same.



Be cautious if someone:

- Calls, texts, or emails unexpectedly, claiming to be from Medicare.
- Pressures you to "act now" or says you'll lose your benefits if you don't respond immediately.
- Promises free gifts, cash, or special benefits in exchange for your Medicare number.
- Asks for your Medicare, Social Security, banking, or credit card information over the phone.

Remember: Medicare will not contact you out of the blue to sell you a plan or ask for your Medicare number.

If you receive an unexpected call or message, slow down. Verify the information through official Medicare resources or a trusted benefits counselor before taking any action.

We're Here to Help

If you have questions about your Medicare coverage or suspect Medicare fraud, the Wisconsin Senior Medicare Patrol (SMP) is here to help. Our services are free, confidential, and unbiased.

Call the Wisconsin **SMP** at **1-888-818-2611** if you have questions about suspicious Medicare activity or believe you may have been targeted by a scam.

A few minutes spent reviewing your Medicare coverage – and taking time to verify who you're talking to – can help you make informed decisions and protect your Medicare benefits.



Senior Medicare Patrol Summer Outreach Across Tribal Communities

By Carri Chapman, Tribal Technical Assistance Program Specialist-Aging and Disability Services, Great Lakes Inter-Tribal Council, Inc.

The Senior Medicare Patrol (SMP) team has enjoyed a busy and rewarding summer connecting with Tribal Elders and community members throughout Wisconsin. From educational conferences to Elder luncheons and awareness events, each opportunity allowed us to share important information about scam prevention while strengthening relationships with the communities we serve.

In early June, we attended the Great Lakes Native American Elders Association (GLNAEA) gathering hosted by the Menominee Nation. The event provided a wonderful opportunity to visit Elders about protecting themselves, their families, and their communities from scams and fraud. We also enjoyed learning about brain health and participating in engaging activities that encouraged movement, strength, and wellness.

The following week, we joined Elders at the Lac du Flambeau Elder Lunch. Community gatherings like these provide valuable opportunities to share fraud prevention resources and answer questions in a comfortable and welcoming setting. We appreciated the chance to connect with Elders, discuss common scam trends, and provide information about how SMP can help protect Medicare beneficiaries from fraud, errors, and abuse.

On June 18, we traveled to Turtle Lake for the St. Croix Elder Luncheon. As always, this event was filled with energy, laughter, and community spirit. Between the great music, raffles, and even a disco ball, the luncheon created the perfect atmosphere for meaningful conversations about scam awareness and Medicare fraud prevention. We always enjoy visiting with Elders and sharing practical tips to help keep them safe from scams.

Later in June, we participated in the Ho-Chunk Nation Elder Abuse Awareness event in Nekoosa

in recognition of World Elder Abuse Awareness Month. One of the highlights of the event was playing Scam Singo, a musical twist on traditional Bingo that combines fun and education. Participants learned how to recognize common scams while enjoying music, friendly competition, and plenty of laughter. The event was a great success, and we hope to play Scam Singo with additional Tribal communities during the winter and spring months.



Most recently, on August 6, we furthered our outreach efforts to the Indian Council of the Elderly and at the Community Health Fair hosted by the Gerald Ignace Indian Health Center in Milwaukee. These partnerships continue to help us reach more Tribal Elders with information and resources that empower them to recognize scams, report fraud, and protect their Medicare benefits.

We are grateful for every opportunity to meet with Elders, share resources, and support Tribal communities across Wisconsin. We look forward to continuing our outreach efforts and helping keep our Elders informed, safe, and empowered.





September is National Preparedness Month: Are You Ready?

Resourced by [Ready.Gov](https://www.ready.gov)

September is recognized as **National Preparedness Month**, a time to encourage individuals, families, and communities to prepare for emergencies before they happen. While we hope to never face a natural disaster, severe weather event, power outage, or other emergency, being prepared can make a significant difference in protecting yourself and your loved ones.

As we age, preparedness becomes even more important. Emergencies can disrupt access to medications, medical equipment, transportation, and communication. Taking a few simple steps now can provide peace of mind and help you respond quickly when needed.

Build an Emergency Kit

Every household should have an emergency supply kit that can sustain you for at least three days. Consider including:

- Bottled water (one gallon per person per day)
- Non-perishable food
- Flashlights and extra batteries
- Battery-powered or hand-crank radio
- First aid supplies
- Personal hygiene items
- Cell phone chargers and backup power banks
- Cash in small bills
- Important documents stored in a waterproof container

For older adults, it is especially important to include:

- At least a week's supply of medications
- Copies of prescriptions and medical information
- Extra eyeglasses, hearing aid batteries, or mobility aids
- Contact information for healthcare providers and emergency contacts



Create a Communication Plan

In an emergency, family members may not be together. Make sure everyone knows:

- Who to contact in an emergency
- Where to meet if evacuation is necessary
- How to access important phone numbers if cell phones are unavailable

Keep a printed list of emergency contacts in your wallet, purse, or emergency kit.

Stay Informed

Sign up for local emergency alerts and weather notifications. Monitor local news, weather reports, and trusted sources for information during emergencies.

Protect Yourself From Scams After Disasters

Unfortunately, scammers often take advantage of people following disasters and emergencies. Be cautious of:

- Unsolicited contractors offering repairs
- Requests for payment upfront
- Fake charities seeking donations
- Individuals claiming to represent government agencies

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September is National Preparedness Month: Are You Ready? *continued from page 4*

Remember, if something seems suspicious, take time to verify before sharing personal information or sending money.

Take Action Today

Preparedness doesn't have to happen all at once. Start with one small step this week – gather supplies, update your emergency contacts, or review your medication list. Every action you take today helps ensure you are ready for whatever tomorrow may bring.

National Preparedness Month reminds us that preparedness is not about fear – it's about confidence, resilience, and peace of mind. By planning ahead, we can better protect ourselves, our families, and our communities.



Libraries Offer More Than Books

Resourced from GWAAR Legal Services Team

Everybody knows that libraries allow you to check out books, but they offer so much more. Many libraries offer not only physical books, but they also offer eBooks, audiobooks, computer access, internet access, passes to state parks, and many other items that you can check out or use for free. They may even offer social events like book clubs and author events. Everyone can enjoy these things for free once they get a library card.

The first thing you need to do is to sign up for a library card. Most libraries want to see a photo ID and something that proves your address, like a utility bill. The library may require you to go in-person to get a card, but some may offer online applications. Call or visit your library's website to ensure you bring in the appropriate items and understand the process of acquiring a library card. Once you have your card you can start to explore all that libraries offer.

Libraries offer physical books, eBooks, and audio books. Some libraries offer online access to eBooks and audiobooks, which means you don't even have to go to the library to check out a book. Check with your library to see if they use Libby or Hoopla to



check out books online. Your local library is a great place to read your favorite authors without having to spend money on books. Most libraries will even allow you to request books if you don't see them on their shelves. If you have more than one library in your area you may be able to request your books on hold to be sent to the library nearest you. This makes reading easy and accessible.

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Libraries Offer More Than Books continued from page 5

Some libraries have a “Things Library” that offers access to more than just books. Many offer board games and puzzles that can be checked out. Seed libraries may even be available for you to try out a new plant variety. Others may even have items like knitting needles, tools, baking pans, movies, TV series, video games, hiking kits, STEM kits, and even electronics like cameras or Wi-Fi hotspots. You can explore a new hobby or watch your favorite TV series without spending money. These items can be useful for kids or grandchildren who need entertainment. Just ask your local librarian what items they have available.

Wisconsin public libraries offer passes that allow you to visit state parks for free. Some libraries may also have passes to museums or other local attractions in the area. Contact your library to see what passes they offer and discover a new place for free.

There are also opportunities to socialize by attending classes, clubs, author events, and book sales. The classes and clubs may include learning to knit or cook, book clubs, or even writing classes. Many offer book sales where you can stock up on used books with fellow booklovers. Look at your library's calendar of events to discover a class or club you would like to try out.

Public libraries are a valuable neighborhood resource. You can relax with a book or check out a movie. You can even check out knitting needles or baking pans to try out a new hobby. Libraries can even be a source of social interactions when you try out a book club or class. Visit your local library today to find out what they offer.

IMPORTANT RESOURCES FOR WISCONSIN MEDICARE BENEFICIARIES

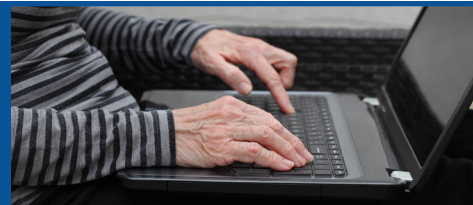
- Benefit Specialists at local **Aging and Disability Resource Centers (ADRCs)** and aging units in every county and tribe offer benefits counseling. For contact information, visit www.dhs.wisconsin.gov/benefit-specialists/counties.htm
- Contact **Medicare** directly by calling **(800) 633-4227** or 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.





What's the "Scoop"?

By Ingrid Kunding, Fraud & Abuse Programs Manager



What happens to your Medicare plan if you move?



Moving? Don't Forget to Update Medicare!

Here's the Scoop: Whether you are moving across town or across the country, it's important to let Medicare know about your new address. Keeping your information up to date helps ensure you continue receiving important notices, bills, and Medicare information without interruption.

If You Have Original Medicare (Parts A & B):

Update your address with the Social Security Administration. You can do this online, by phone, or by making an appointment.

If You Have a Medicare Advantage or Medicare Prescription Drug Plan:

Contact your health or drug plan as soon as you know you are moving. Plans have service areas, so your current plan may not be available at your new address. Your move may qualify you for a Special Enrollment Period, allowing you to switch plans if needed.

If You Have a Medigap (Medicare Supplement) Policy:

Notify your insurance company of your new address. In most cases, you can keep your Medigap policy when you move, although premiums may change depending on where you live.

Wisconsin SMP Reminder

If you are moving and have questions about how it could affect your Medicare coverage, please reach out to your local Aging and Disability Resource Center (ADRC) for assistance. If you aren't sure how to reach your local ADRC, the Wisconsin SMP can help. Please call us at (888) 818-2611. Be aware that scammers often target people during major life changes, including moving, so be extra vigilant in protecting all of your information.



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](https://www.facebook.com/WisconsinSeniorMedicarePatrol)



Sit, Move, Thrive: The Benefits of Chair Exercises for Older Adults

[Resourced from ncbi.nlm.nih.gov](https://www.ncbi.nlm.nih.gov)

When people think about exercise, they often picture running, lifting weights, or attending a fitness class. However, one of the most effective forms of exercise for older adults can be done right from a chair. Chair exercises provide a safe, accessible, and enjoyable way to stay active while improving overall health and well-being.

As we age, regular physical activity becomes increasingly important. It helps maintain independence, prevents falls, supports heart health, and improves quality of life. Chair exercises offer these benefits while reducing the risk of injury and minimizing strain on joints.

Improved Strength and Independence

Maintaining muscle strength is essential for everyday activities such as getting out of a chair, carrying groceries, climbing stairs, or reaching for items on a shelf. Chair exercises help strengthen the arms, legs, core, and back, making daily tasks easier and helping older adults remain independent for longer.

Better Balance and Fall Prevention

Falls are one of the leading causes of injury among older adults. Many chair-based exercises focus on strengthening the core and lower body while improving coordination and stability. Building these skills can help reduce the risk of falls and increase confidence when moving about.

Increased Flexibility and Mobility

Regular movement helps keep joints flexible and muscles limber. Chair stretches and range-of-motion exercises can reduce stiffness, improve posture, and make everyday movements more comfortable. Increased flexibility can also help older adults continue participating in activities they enjoy.



Heart Health Benefits

Chair exercises aren't limited to stretching and strengthening. Seated aerobic movements can raise the heart rate and improve circulation. Regular cardiovascular activity can help lower blood pressure, improve endurance, and support overall heart health.

Gentle on Joints

For individuals living with arthritis, osteoporosis, chronic pain, or limited mobility, traditional exercise may feel challenging. Chair exercises provide a low-impact alternative that allows participants to stay active without placing excessive stress on the knees, hips, ankles, or back.

Supports Mental and Emotional Well-Being

Physical activity benefits more than just the body. Exercise releases endorphins, often called "feel-good" hormones, which can improve mood, reduce stress, and combat feelings of anxiety or depression. Many older adults also report feeling more energetic and confident when they engage in regular physical activity.

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Sit, Move, Thrive: The Benefits of Chair Exercises for Older Adults continued from page 8

Promotes Brain Health

Research continues to show a strong connection between physical activity and cognitive health. Regular exercise may help improve memory, concentration, and overall brain function while supporting healthy aging.

Opportunities for Social Connection

Chair exercise classes are often offered through senior centers, community organizations, fitness programs, and wellness groups. Participating in a group setting provides valuable social interaction, helping older adults build friendships and stay connected to their communities.

Getting Started

One of the greatest advantages of chair exercises is their accessibility. Most exercises require only a sturdy chair and a few minutes of time each day. Whether performed at home or in a group setting, chair exercises can be adapted to fit a wide range of abilities and fitness levels.

Remember, it's never too late to start moving. Even small amounts of regular activity can make a meaningful difference. By incorporating chair exercises into a daily routine, older adults can strengthen their bodies, improve their health, and continue living active, independent lives.

"Movement is medicine – and sometimes all it takes is a chair to get started."

Staying Safe and Independent: The Benefits of Medical Alert Devices

By Susan Krolow, SMP Volunteer Coordinator



One of the greatest priorities for many older adults is maintaining their independence. Whether it's gardening, shopping, volunteering, attending community events, or simply enjoying life at home, staying active is an important part of healthy aging. A medical alert device can provide an added layer of safety while helping individuals continue living confidently and independently.

What is a Medical Alert Device?

A medical alert device is a wearable pendant, wristband, or smartwatch that allows users to call for help with the push of a button. Many newer models also include automatic fall detection, GPS location services, two-way communication, and 24/7 emergency monitoring. Some devices work only in the home, while others provide protection wherever you go.

What Are the Benefits?

Faster access to help. If you experience a fall or medical emergency, every minute matters. A medical alert device can quickly connect you with emergency responders or a designated family member, reducing the amount of time you may be waiting for assistance.

Greater independence. Many people mistakenly believe medical alert devices are only for those who are frail or in poor health. In reality, they are designed to help people remain active and independent while providing reassurance that help is available if needed.

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PROTECT DETECT REPORT

Staying Safe and Independent: The Benefits of Medical Alert Devices continued from page 9

Peace of mind for everyone. Family members often worry about loved ones who live alone. Knowing a parent, spouse, or friend has immediate access to assistance can reduce stress and provide comfort for everyone involved.

Support beyond falls. While falls are a common reason people purchase medical alert systems, these devices can also be used during other emergencies such as sudden illness, chest pain, dizziness, difficulty breathing, or any situation where immediate help is needed.

Falls Are More Common Than Many Realize

According to the Centers for Disease Control and Prevention (CDC), falls are the leading cause of injury among adults age 65 and older. Each year, millions of older adults experience a fall, and even when injuries are minor, a fall can lead to a loss of confidence and a fear of remaining active. The good news is that many falls are preventable, and having a medical alert device can help ensure assistance arrives quickly if one does occur.

Choosing the Right Device

If you're considering a medical alert system, look for features that match your lifestyle, such as:

- Easy-to-use buttons
- Automatic fall detection (when available)
- Waterproof design for use in the shower
- Long battery life
- GPS for those who spend time away from home
- 24/7 professional monitoring or the ability to contact family members directly

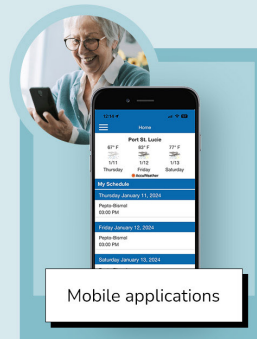
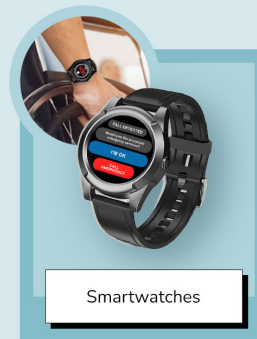
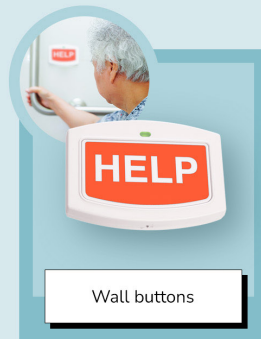
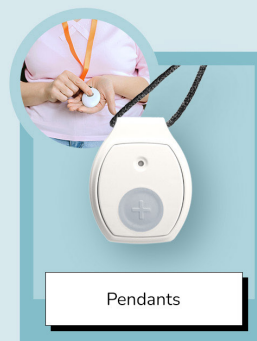
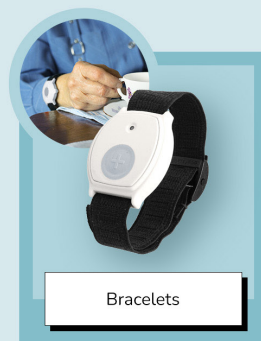
Remember that automatic fall detection is a helpful feature, but no system detects every fall. Whenever possible, users should still press the help button if they are able.

Independence With Confidence

Using a medical alert device isn't about giving up independence – it's about protecting it. Combined with regular exercise, home safety improvements, medication reviews, and routine health checkups, a medical alert device can be an important part of an overall fall-prevention plan.

After all, the goal isn't simply to age safely – it's to continue living life with confidence, knowing help is always within reach.

Types of Medical Alerts Systems





Telemedicine Company Owner and Author of Health Care Compliance Books Sentenced for \$136M Medicare Fraud Scheme

Resourced from [U.S. Department of Justice Office of Public Affairs](#)

The owner of two telemedicine companies was sentenced today to 120 months in prison and ordered to pay \$66 million in restitution for her role in a scheme to fraudulently bill Medicare for medically unnecessary durable medical equipment and prescription drugs.

According to court documents and statements made in court, Jean Wilson, 54, of Richmond Hill, Georgia, is a licensed nurse practitioner who owned and operated two telemedicine companies between 2017 and 2019. Through these companies, Wilson and others paid illegal kickbacks to medical providers to sign orders for orthotic braces and prescriptions for pharmaceutical drugs for Medicare beneficiaries, even though the beneficiaries did not need the braces or drugs. Wilson signed many of the prescriptions herself.

"The defendant – a nurse practitioner responsible for the care and safety of her patients – exploited our health care system, conspiring to submit over \$136 million in false and fraudulent claims to Medicare," said Assistant Attorney General Colin M. McDonald of the Justice Department's National Fraud Enforcement Division. "Today's lengthy sentence underscores the Fraud Division's commitment to fighting fraud at every turn to restore public trust in our institutions. We will work tirelessly to hold corrupt medical professionals accountable and recover stolen taxpayer dollars for the American people."

After acquiring the signed orders and prescriptions, Wilson and others illegally sold them to purported marketing companies for approximately \$90 per Medicare beneficiary. The marketing companies often re-sold the orders to brace companies and pharmacies, which in turn submitted claims for medically unnecessary braces and drugs to Medicare. Wilson and her coconspirators at marketing companies pressured Medicare beneficiaries into accepting as many braces as

possible, and evidence showed that practitioners working for Wilson signed orders for four or more orthotics per beneficiary for over 3,000 beneficiaries. In fact, over 40 beneficiaries received orders for 10 or more orthotics. Wilson attempted to conceal her conduct by using shell accounts and putting in place nominee owners for her companies, including using a member of Wilson's church to open a bank account in the name of one of her telemedicine companies. During the conspiracy, Wilson and others submitted over \$136 million in false and fraudulent claims to Medicare, of which Medicare paid over \$66 million. Wilson and her husband Reinaldo Wilson, who was previously sentenced to seven years for his involvement in the conspiracy, used illicit proceeds from the scheme to purchase luxury vehicles, including multiple Rolls-Royces.

After her arrest and indictment, Wilson held herself out as a "Medical Professional Legal Consultant" and authored multiple books on health care compliance. In her book, "Avoiding Health Care Pitfalls," Wilson warned, "Some entities and individuals will try to use you as a way to make them millions!"

Wilson pleaded guilty in March 2024 to conspiracy to commit wire fraud and health care fraud.

Assistant Attorney General Colin M. McDonald of the Justice Department's National Fraud Enforcement Division; Special Agent in Charge Stefanie Roddie of the FBI Newark Field Office; and Special Agent in Charge Naomi Gruchacz of the U.S. Department of Health and Human Services Office of Inspector General's (HHS-OIG) New York Regional Office made the announcement.

FBI and HHS-OIG investigated the case.

Trial Attorneys Darren C. Halverson and Nicholas K. Peone of the Criminal Division's Fraud Section prosecuted the case.

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Telemedicine Company Owner and Author of Health Care Compliance Books Sentenced for \$136M Medicare Fraud Scheme *continued from page 11*

On April 7, the Department of Justice announced the creation of the National Fraud Enforcement Division (Fraud Division). The Fraud Division is laser-focused on investigating and prosecuting those who commit fraud against the American people. The Department's work to combat fraud supports President Trump's Task Force to Eliminate Fraud, a whole-of-government effort chaired by Vice President J.D. Vance to eliminate fraud, waste, and abuse within Federal benefit programs.

The Fraud Section leads the Criminal Division's efforts to combat health care fraud through the Health Care Fraud Strike Force Program. Since March 2007, this

program, currently comprised of eight strike forces operating in federal districts across the country, has charged more than 6,200 defendants who collectively billed federal health care programs and private insurers more than \$45 billion. In addition, the Centers for Medicare & Medicaid Services, working in conjunction with the Office of the Inspector General for the Department of Health and Human Services, are taking steps to hold providers accountable for their involvement in health care fraud schemes. More information can be found at www.justice.gov/criminal-fraud/health-care-fraud-unit.

Thinking About a Free Trial or Subscription? Here's What You Should Know

By Lisa Schiller, [BBB Wisconsin](#), Senior Director, Investigations & Media Relations



Free trial offers are an extremely popular marketing tactic, especially for subscription services. From reading the terms and conditions to reviewing your credit and debit card statements, BBB has tips for consumers who want to “try before they buy” and to help get the most out of subscription services and free trial offers without unwanted charges.

How to take advantage of free trial offers

When you shop online, there is no way to touch, see, or experience a product before buying it. That means free trials can be a win-win situation for sellers and buyers.

Consumers get to “try before they buy,” and sellers get to cultivate interest in their product and hopefully make a sale. That said, consumers should be aware of a few aspects of free trials if they want to avoid unwanted charges.

What should you know before signing up for a free trial?

- **Investigate the offer.** Before signing up, find out how long the trial period lasts, what exactly you agree to, and how and when to cancel if you decide not to subscribe. If this information is confusing or unavailable, take your business elsewhere.
- **Review the signup form and look for pre-checked boxes.** If you sign up for a free trial online, look for boxes that have already been checked, advises the [Federal Trade Commission](#). That checkmark “may give the company the green light to continue the offer past the free trial or sign you up for more products.”

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Thinking About a Free Trial or Subscription? Here's What You Should Know continued from page 12

- **Mark your calendar.** Your free trial probably has a time limit. Once that passes, if you haven't canceled your "order," you may be on the hook for more products. Know the cancellation date and put it on your calendar.
- **Always review your credit and debit card statements.** This will help you know immediately if you are being charged for something you didn't order. If you see charges you disagree with, contact the company directly to sort out the situation. Call your credit card company to dispute the charge if that doesn't work. Ask the credit card company to reverse the charge because you didn't actively order the additional merchandise.
- **Research the company online.** See what other people say about the company's free trials – and its service. The [FTC points out](#) that "complaints from other customers can tip you off to 'catches' that might come with the trial."
- **Find the terms and conditions for the offer.** Even if you heard about an offer through a radio, TV, or print ad, the company should still provide the details on its website. As many [Scam Tracker](#) reports show, you shouldn't sign up if you can't find the terms and conditions or understand exactly what you're agreeing to.
- **Always protect your personal information online.** When you sign up for a free trial online, you'll likely need to provide some basic personal information and your credit card number. Before you hand over your information, review the site's privacy policy and ensure the [website is secure](#), that is, it starts with "https://" and has a lock icon on the sign-up page.
- **Want to subscribe past the free trial?** Understand how to cancel future shipments or services first. Know the policies for canceling or pausing your subscription. Do you need to respond or cancel by a certain time each month?

L.M. of Oak Creek says she lost \$641 after responding to a trial subscription and reported to BBB Scam Tracker "They advertised a trial subscription. But now I have recurring charges without prior knowledge. And the price was raised without any alert or message."

How to sign up for and cancel subscription services

Subscription services can be perfect for busy individuals and can make great holiday gifts. (It's the gift that keeps on giving!) But picking the right option can be hard with so many options and price points.

Video and music streaming services are hugely popular. [Meal delivery services](#) provide fresh, pre-measured ingredients and easy-to-follow recipes on a subscription basis. You also can sign up for regular shipments of snacks, clothing, personal grooming products, makeup, vitamins, pet toys, wine, and the list goes on.

What should you know about a subscription service before you sign up?

- **Do plenty of research.** Research a company before you sign up for a subscription or trial. Find the company on social media and [review their account](#). Check [BBB.org](#) to see if the company has a good business rating, and look online for consumer reviews. Do an online search of the company, including the words "scam" or "complaint," to reveal any red flags you should be aware of.
- **Understand how auto-renewal works.** Auto-renewals are a convenient way to keep your subscription current if you like the service. The company charges your credit or debit card on the expiration date, and the subscription renews for another period. Remember that companies must send you a renewal notice, a brief reminder that your subscription is about to renew, ahead of time. Always check your bank and credit card statements to ensure the cost is what you expect. If you notice a price jump, it could be that you were signed up for a promotional period that ended.
- **Know how to stop a subscription.** There are three ways you can stop automatic payments from your bank account, according to [consumerfinance.gov](#): Contact the company to revoke payment authorization, call and write your bank or credit union informing them you've revoked payment authorization, and/or give your bank a "stop payment order." Usually, contacting the company to revoke authorization is sufficient to cancel a

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Thinking About a Free Trial or Subscription? Here's What You Should Know continued from page 13

subscription, but monitor your bank statements closely anyway. You may need to take further action if you still see unwanted charges.

- **Cancel unwanted subscriptions early.** Instead of waiting until the last minute to cancel a subscription or free trial, The [New York Times](#) said, "There is generally no drawback to ending payments ahead of time." You can cancel early and enjoy the remaining time left on your subscription for that billing period. Calendar alerts can also help you track when to cancel a subscription, so you don't forget and end up paying for an extra subscription term.
- **Periodically review your active subscriptions.** If you aren't careful, you could lose track of what subscription services you are paying for. To maintain your financial health, [Forbes](#) reminds consumers to

determine how much they spend on subscriptions. Periodically review your subscriptions to make sure you're still using them. If you are signed up for multiple subscriptions, a [subscription management app](#) can help you keep track of and manage them.

- **Watch out for scams.** Scammers may offer you free trials or deals on subscriptions that seem too good to be true, hoping you'll sign up and hand over your credit card number. Don't believe deals that seem outrageously good. In addition, if you receive a "renewal notice" that asks you for your credit card information, think twice before you reply. It's likely the message is a scam. Renewal notices are reminders from a company that already has your payment information. Always contact the company directly to verify suspicious messages.

Book Recommendation

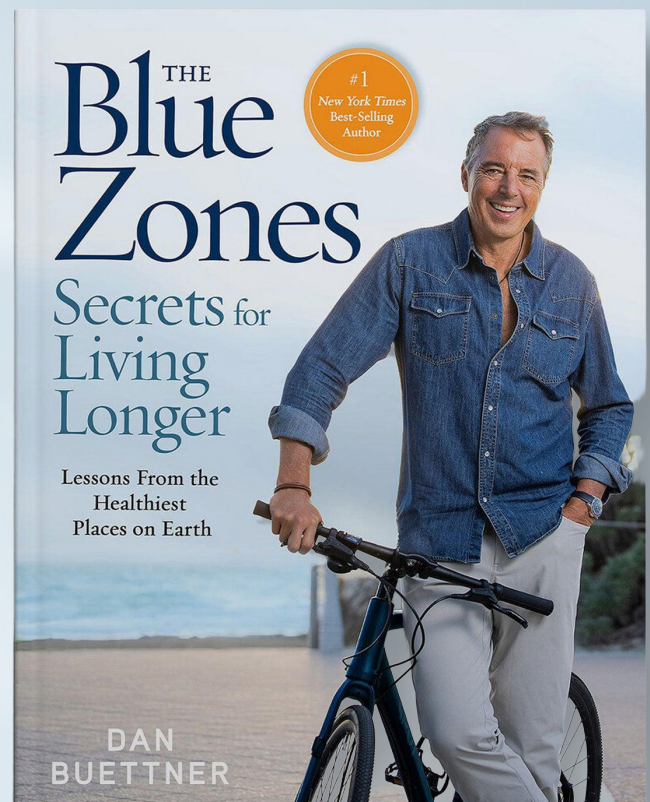
The Blue Zones Secrets for Living Longer
by Dan Buettner

[Resourced from Dan Buettner](#)

What can we learn from the world's longest-living people?

Author Dan Buettner explores five regions around the world – known as "Blue Zones" – where people commonly live healthy, active lives into their 90s and even past 100. Through research and personal stories, he highlights simple lifestyle habits that promote longevity, including eating more plant-based foods, staying physically active, building strong social connections, managing stress, and finding purpose.

Rather than focusing on quick fixes, this book offers practical, everyday habits that anyone can begin incorporating into their own life.



Outreach Activities



Volunteers attended the Iron County ADRC Senior & Family Resource Fair in Hurley, WI



Volunteers and Staff attended the ADRC of Jackson County Senior Health Fair in Black River Falls, WI



SMP had a vendor table at the Ho-Chunk Nation Domestic Violence Awareness Event in Black River Falls, WI



Volunteers joined GWAAR Staff participating in the Annual Alzheimer's Association Conference in WI Dells, WI



SMP Volunteers shared information at the 2026 Senior Care Fair in Watertown, WI



Volunteers participated in the Academy of Lifelong Learners Conference in Eau Claire, WI



Volunteers spent a beautiful afternoon at the Bad River 2026 Health and Wellness Fair in Bad River, WI



Volunteers shared important SMP information at the 2026 Community Resource Fair for Buffalo and Pepin Counties which was held in Mondovi, WI



Volunteers hosted a vendor table at the Beaver Dam Seniors Expo in Beaver Dam, WI



Preventing Medicare Fraud

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NUMBER TO GET A
"FREE" SERVICE.**

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"FREE" HAIRCUTS.**



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www.smpwi.org

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