

OCTOBER 2013



2500 Hall Avenue
 Marinette, WI 54143
 Phone: 715.732.3850
 Fax: 715.732.3849
 Toll Free: 888.442.3267

Aging & Disability Resource Center of Marinette County



The ADRC is the place to start.

Inside this issue:

Staff	2
What is Respite Care?	3
Medicare Open Enrollment	4
Health Insurance Marketplace	5
Transitional Resource Services	6
Down Syndrome Awareness	7
WI Well Woman Program	9
Alzheimer's Disease Awareness	10
N.E.W. Housing Rehabilitation Loan Program	11

The ADRC of Marinette County is the first place to go with your aging and disability questions. Anyone can contact us, regardless of their financial status, to receive accurate, unbiased information on all aspects of life related to aging or living with a disability.

The ADRC's Information & Assistance Specialists (I&A's) are here to listen and understand your unique situation and gather information to help connect you to services and resources that best fit your needs. I&A's provide unbiased information about issues affecting older people and people with disabilities regardless of income.

The ADRC's Disability Benefit Specialist (DBS) is trained to provide you with accurate and current information on public and private benefits for disabled persons 18 to 59 years of age. Benefit areas may include Medical Assistance, Social Security disability, insurance and Medicare. Benefit issues which seniors and adults with disabilities face can be very complex. Our DBS can assist persons who have been denied benefits and need to appeal a decision. She can also help resolve problems with public agencies, medical offices, and insurance companies.

Contact the ADRC today to see how we can help.

ADRC LOAN CLOSET

THANK YOU to everyone who has donated to the ADRC Loan Closet. Our inventory has been growing daily.

We continue to help supply medical equipment to those in need.

If you would like to contribute equipment that is in good working order, please call the ADRC prior to bringing it in to make sure we can accept your contribution and arrange for pick-up if necessary.

ADRC's offer assistance in finding services to match your needs such as:

- In-home care
- Abuse, neglect and financial exploitation
- Respite
- Adaptive equipment
- Housing, including senior and low income housing
- Legal issues (guardianship, power of attorney, client rights advocacy)

If you would like to be added to the ADRC mailing list please call 715-732-3850 or e-mail us at adrc@marinettecounty.com

Staff

Pam Daye.....ADRC Supervisor

Barb Wickman.....Administrative Assistant

Anne Theuerkauf.....Information & Assistance Specialist & Youth Transition Lead Worker

Kay Piasecki.....Information & Assistance Specialist

Mary Jo Ruleau.....Disability Benefit Specialist

Carole Huebscher.....Adult Protective Services

Michelle Caylor.....Adult Protective Services

Information & Assistance Specialist

The ADRC Staff shall provide information and assistance (I&A) to Elderly, Developmentally and Physically disabled adults and adults with mental illness and/or substance use disorders and their families, caregivers, advocates who ask for assistance on their behalf. I&A can be provided in person, over the phone, via e-mail or through written correspondence.

Disability Benefit Specialist

A Disability Benefit Specialist is a person trained to provide accurate and current information on public and private benefits for disabled persons 18 to 59 years of age. Benefit areas may include: Medical Assistance, Social Security disability, insurance and Medicare.

Youth Transition Lead Worker

The Youth Transitional Worker of the ADRC will assist young adults with disabilities and their families with a seamless transition and entry into the adult long-term care system. The Youth must be at least 17 years 6 months of age or older for the ADRC to provide individualized Options Counseling. The ADRC can provide “general” information regarding Youth Transitional Services at any age just by calling the ADRC.

Long Term Care Options Counseling

The ADRC shall provide counseling about options available to meet long-term care needs and factors to consider in making long-term care decisions. Options counseling shall be provided at a time, date, and location convenient for the individual.

Adult Protective Services

Adult Protective Programs and Services include Elder Adults-at Risk (formerly Elder Abuse/Neglect), Vulnerable Adults-at-Risk, Adult Family Home Certification, SSI-E certification and Facilitation of Guardianships and Protective Placements.

What is Respite Care?



Respite care is a short-term care option that provides primary caregivers, such as family members and friends, with the opportunity to take care of other responsibilities, have time for themselves or simply catch up on sleep. The purpose of this type of care is to allow temporary, short-term breaks in a manner that maintains the level of care needed by the senior, disabled or terminally ill patient, while allowing the primary caregiver to manage other aspects of their life.

There are both in-home and out-of-home relief care options, which allow the patients and their families to choose which is best for their particular situation. In-home, short-term caregiving options provide temporary care in the person's home. These home-based programs are often provided through nursing agencies. With this form of care, the patient can remain in the comfort of familiar surroundings, and some programs offer relevant services that are not directly tied to providing care to the patient, such as housekeeping tasks, which provide additional support to the caregiver. Short-term, in-home care can be scheduled as needed or can be prearranged to occur on a regular schedule.

Out-of-home temporary care options require the patient to be transported to a hospital, assisted living center or other facility, and to adjust to new surroundings and new people; however, depending on the level of care required, this may be a more viable solution for some families in need of short-term care.

Is Respite Care Right for You?

If you, or another member of your family are the primary caregiver for a loved one, it is okay to recognize that breaks are needed. Caregivers face many challenges, including the tendency to neglect their own physical and emotional health in order to help others. Your health and wellbeing are integral to your ability to continue to provide the level of care your loved one needs. You must take care of yourself as well.

If you find that simple, necessary tasks like grocery shopping, bill paying or running errands are becoming more difficult to accomplish, it might be time to consider respite care. Contact the Marinette County ADRC for respite care resources.





MEDICARE OPEN ENROLLMENT

**Stronger Than Ever: Medicare Open Enrollment is
October 15—December 7**

Medicare is stronger than ever with more benefits, better choices, and lower costs to beneficiaries. Expanded Medicare benefits under the health care law (the Affordable Care Act) continue to be available—including certain free preventive benefits, cancer screenings and an annual wellness visit. Whether you choose Original Medicare or a Medicare Advantage plan—take advantage of Open Enrollment to review costs, coverage, or both for the next year (2014).

- **More Benefits:** Certain preventive benefits—including cancer screenings—are available with no cost to patients when furnished by qualified and participating health professionals. The annual wellness visit allows people to sit down and discuss with their doctor their health care needs and the best ways to stay healthy.
- **Better Choices:** Medicare will notify beneficiaries about plan performance and use its online Plan Finder to encourage enrollment in quality plans.
- **Lower Costs:** Average premiums for 2014 for prescription drug coverage and Medicare health plans will remain stable. People who are in the “donut hole” in Medicare’s prescription drug benefit will enjoy approximately 53 percent discounts on covered brand name drugs and see increased savings on generic drugs.

The new Health Insurance Marketplace won’t affect your Medicare coverage and is not part of Medicare Open Enrollment which occurs from October 15 to December 7. Medicare is not part of the Health Insurance Marketplace. You do not need to enroll in the new Health Insurance Marketplace to maintain or change your Medicare coverage.

Your health needs change from year to year. And, your health plan may change the benefits and costs each year too. That’s why it’s important to evaluate your Medicare choices regularly. Open Enrollment is the one time of year when ALL people with Medicare can see what new benefits Medicare has to offer and make the changes to their coverage.

It’s worth it to take the time to review and compare, but you don’t have to do it alone. The following resources are available to help:

- If you are between the age of 18-59 call the ADRC of Marinette County for assistance at 715-732-3850.
- Visit www.medicare.gov/find-a-plan to compare your current coverage with all of the options that are available in your area, and enroll in a new plan if you decide to make a change.
- Call 1-800-MEDICARE (1-800-633-4227) 24-hours a day/7 days a week to find out more about your coverage options. TTY users should call 1-877-486-2048.
- Review the *Medicare & You 2014* handbook. It was mailed to people with Medicare in September. Contact the ADRC of Marinette County for additional copies.
- If you have limited income and resources, you may be able to get Extra Help paying your prescription drug coverage costs. For more information, visit www.socialsecurity.gov/i1020 or call Social Security at 1-800-772-1213. TTY users should call 1-800-325-0778.

IS THE NEW HEALTH INSURANCE MARKETPLACE FOR YOU?



NO

If you're on Medicare, you don't need to do anything on the Marketplace during open enrollment.
If you're insured by your employer, you don't need to do anything. You can continue to stay on your employer group plan.

MAYBE

If you're on Medicaid (such as Badgercare in Wisconsin), you will receive a letter explaining your status.
If you think your insurance is not affordable, the Marketplace may help.
If you are a veteran, you can explore your options at healthcare.gov.

YES

If you're uninsured.
If you're underinsured.
 Enroll Oct. 1-March 31 at healthcare.gov.

HealthCare.gov



What IS the Health Insurance Marketplace?

The Health Insurance Marketplace provides a new way to buy health insurance.

The Marketplace lets you:

- See available options.
- Decide what fits your needs and budget.
- Apply for coverage and determine if you qualify for a federal tax subsidy.

To Enroll

October 1 - March 31

Wisconsin

www.healthcare.gov • 1-800-318-2596
 TTY: 1-855-889-4325

Minnesota

www.mnsure.org • (855) 366-7873

Iowa

www.healthcare.gov • 1-800-318-2596
 TTY: 1-855-889-4325

What do you need to enroll?

1. Social Security Numbers (or document numbers for legal immigrants).
2. Employer and income information for every member of your household who needs coverage (pay stub or W-2, etc.).
3. Policy numbers for current health insurance plans covering members of your household.
4. If anyone in your household is eligible for a job-based insurance plan, you will need to have their employer complete an Employer Coverage Tool (available on the healthcare.gov website).

You may qualify for lower premiums or out-of-pocket costs, based on your household income and size.

In 2014, an individual making up to about \$45,000, or a family of 4 making up to about \$94,000, may qualify for these lower costs.

There will be penalties if you don't enroll in a health plan.

The Marketplace is open Oct. 1 through March 31

You can enroll in the Marketplace between October 1, 2013 and March 31, 2014. After that you'll need to wait for the next open enrollment starting in October, 2014 (unless circumstances change – marriage, divorce, a baby or a move to a new coverage area).



Enroll before Dec. 15 for coverage to start Jan. 1.



The ADRC of Marinette County can provide information and resources on future planning for young adults beginning at 17 ½ years of age, who have a physical or developmental disability. Our goal is to assist young adults with disabilities and their families and/or guardian with a seamless transition and entry into the adult –long term care system. The following are Transitional services that the ADRC can provide:

- Information, assistance and referral to local community resources. The ADRC will assist the young adult and family with processing the available options and assist in accessing those programs and services, as appropriate.
- Provide information on publicly funded Long Term programs such as the Home and Community Based Medicaid Waivers.
- Screen for Long-Term Care Program both functional and financial eligibility
- Attend student's IEP meeting to assist with development of transition plans and services.
- Refer to the ADRC Disability Benefit Specialist regarding public and private benefit programs including application and appeal procedures.

It is important that you begin to think and plan for life after high school as early as possible. While you are still in high school, you may be able to make decisions about your adult life, including where you want to live, where you will work after you leave school and whether you want to obtain further education or training.

Federal law states that transition planning at school should start no later than 16 years of age. Chapter 115 of Wisconsin state law states that transition planning begins at age 14 and that you must be invited to each of your IEP team meetings or any meeting that talks about your transition needs.

You should begin to think and talk about your future needs, wants and goals as early as possible. It will be important to identify and learn about the services and supports you will need in order to achieve your goals. You should request that other community agency representatives such as the ADRC and DVR be invited to the IEP meetings to discuss and share information about accessing adult services; Doing this will allow you and your school transition team to better prepare for the future.

Please feel free to contact Anne Theuerkauf, Youth Transition Coordinator, for the ADRC of Marinette County if you should have any questions or would like to schedule an appointment. Anne can be reached at 715-732-3850 or atheuerkauf@marinettecounty.com



**OCTOBER IS
DOWN
SYNDROME
AWARENESS MONTH**



Down Syndrome Awareness Month is the perfect opportunity to teach those around you about Down syndrome. Here are some Down syndrome facts...

- Down syndrome occurs when an individual has a full or partial extra copy of chromosome 21. This additional genetic material alters the course of development and causes the characteristics associated with Down syndrome.
- There are three types of Down syndrome: trisomy 21 (nondisjunction) accounts for 95% of cases, translocation accounts for about 4% and mosaicism accounts for about 1%.
- Down syndrome is the most commonly occurring chromosomal condition. One in every 691 babies in the United States is born with Down syndrome.
- There are more than 400,000 people living with Down syndrome in the United States.
- Down syndrome occurs in people of all races and economic levels.
- The Incidence of births of children with Down syndrome increases with the age of the mother. But due to higher fertility rates in younger women, 80% of children with Down syndrome are born to women under 35 years of age.
- People with Down syndrome have an increased risk of certain medical conditions such as congenital heart defects, respiratory and hearing problems, Alzheimer's disease, childhood leukemia, and thyroid conditions. Many of these conditions are now treatable, so most people with Down syndrome lead healthy lives.
- A few of the common physical traits of Down syndrome are low muscle tone, small stature, an upward slant to the eyes, and a single deep crease across the center of the palm. Every person with Down syndrome is a unique individual and may possess these characteristics to different degrees or not at all.
- Life expectancy for people with Down syndrome has increased dramatically in recent decades—from 25 in 1983 to 60 today.
- People with Down syndrome attend school, work, participate in decisions that affect them and contribute to society in many wonderful ways.
- Quality educational programs, a stimulating home environment, good health care, and positive support from family, friends and the community enable people with Down syndrome to develop their full potential and lead fulfilling lives.

Your FoodShare Benefits Are Changing

Why are my benefits changing?

On October 1, 2013, your benefits may go up a little bit due to changes in the cost of living. These changes happen every year.

On November 1, 2013, your benefits will go down due to a federal law called the American Recovery and Reinvestment Act of 2009 (ARRA). This law raised FoodShare amounts in 2009, to help individuals and families impacted by the economic downturn. These extra benefits will no longer be available when this law expires on November 1, 2013.

How much are my benefits going down on November 1, 2013?

Your benefits depend on many things like income, household size, and expenses. So it is hard to say exactly how your benefits will change.

For example, if you live in a household of four with no income and nothing else changes, your benefit would go down about \$36. If there has been a change in your income or household, contact your local agency right away.

You can also go to ACCESS.wi.gov to report changes or to find out what your monthly FoodShare benefits amount is.

Report Fraud and Abuse — Call toll-free 1-877-865-3432 or visit: reportfraud.wisconsin.gov.

How do I check the balance for my FoodShare benefits to know how much I have?

- Check your last grocery receipt for your current balance.
- Go to ebtedge.com.
- Call QUEST Customer Services at -1-877-415-5164.

How can I eat healthy on a budget?

Here are some places you can find tips to help you prepare healthy meals on a budget:

- 10-Tips Nutrition Series: choosemyplate.gov/healthy-eating-tips/ten-tips.html
- Choose My Plate: choosemyplate.gov
- Plan, Compare and Prepare: blogs.usda.gov/2013/03/28/healthy-eating-on-a-budget
- Eat Right When Moneys Tight: snap.nal.usda.gov/resource-library/eat-right-when-moneys-tight
- The USDA Recipe Box: www.fns.usda.gov/fncs-recipe-box

These links provide quick, easy tips for people trying to buy and prepare meals on a budget.



Wisconsin Home Energy Assistance Program (WHEAP)



- Wisconsin Home Energy Assistance Program (WHEAP) administers the federally funded Low Income Home Energy Assistance Program (LIHEAP) and Public Benefits Energy Assistance Program. In addition to regular heating and electric assistance, specialized services include:
 - Emergency Fuel Assistance
 - Counseling for energy conservation and energy budgets
 - Pro-active co-payment plans
 - Targeted outreach services

Emergency furnace repair and replacement. If you would like to find out if you might be eligible for WHEAP benefits, visit www.homeenergyplus.wi.gov. You may also contact the ADRC of Marinette County at 715-732-3850 or call the Wisconsin Job Center at 715-732-7840 and ask for Energy Assistance.



The **Wisconsin Well Woman Program (WWWP)** provides preventive health screening services to women with little or no health insurance coverage. Well Woman pays for mammograms, Pap tests, certain other health screenings, and multiple sclerosis testing for women with high risk signs of multiple sclerosis. The program is administered by the Wisconsin Department of Health Services and Division of Public Health.

You may be eligible for services

AT NO COST TO YOU if:

- You are a woman, age 45-64
- You do not have health insurance, or the insurance you have doesn't cover routine check-ups and screening, or you are unable to pay the deductible or co-payment
- Your income meets the guidelines

2013-2014 INCOME GUIDELINES	
Family Size	Annual Gross Household Income*
1	Up to \$28,725
2	Up to \$38,775
3+	Add \$10,050 for each additional member
*Net taxable income for farm families and self-employed persons	

For further details contact Marinette County Public Health, 2500 Hall Avenue, Suite C, Marinette, WI 54143

Phone: 715-732-7670 or visit dhfs.wisconsin.gov/womenshealth/wwwp

November is National Alzheimer's Disease Awareness Month

In addition to being **Alzheimer's Awareness Month**, November is also **National Family Caregivers Month** and a time to pay respects to the estimated 65 million family members in the United States currently caring for a loved one with serious health problems.

According to recent statistics, an estimated 1 in 8 older adults is currently living with Alzheimer's. In fact, the memory-deteriorating disease is so prevalent that someone in America will develop the disease every 68 seconds. With that said, it's reasonable to believe that of those 65 million family caregivers, a great many of them are caring for loved ones who have been diagnosed with Alzheimer's and that number is growing almost literally by the minute.

Depression, Stress and Anger

Caring for someone with Alzheimer's is not easy under any circumstances, but the role is made that much more difficult and emotional when the caregiver is a family member. The diagnosis is both shocking and frightening, but when combined with the struggles of communicating with a loved one who has dementia and watching their memories essentially be washed away, family caregivers are often left with a most helpless feeling that takes a powerful emotional toll and can often lead to depression, anxiety, chronic stress and anger.

Financial Struggles

In addition to the roller coaster of emotions that come with being a family caregiver of a loved one with dementia, there are also financial struggles. An estimated 15 million caregivers are unpaid, of which 80 percent are family members and 60 percent of them are women. For late stage Alzheimer's patients, around-the clock care is often needed and family members may often relocate, work less or stop working entirely in order to provide adequate care to loved ones. That said, it isn't uncommon for caregivers to experience heightened levels of stress due to financial problems.

Difficulty Coping During Holidays and Birthdays

Holidays, birthdays and other special occasions are frequently difficult for caregivers to cope with. There is an imbalance between nostalgia and the past and the difficulty of the present that may manifest itself in the form of exhaustion, isolation and sometimes distancing oneself from these occasions entirely.

Although the weight of caring for loved one with dementia can be quite hard to bear, it is important for caregivers to remember that there is comfort in having a strong and stable support group, being well-educated, and rewarding themselves frequently with uninterrupted breaks.

If you would like more information about Caregiver Support Groups or Caregiver literature and resources, contact the ADRC of Marinette County at 715-732-3850 or 888-442-3267.

Northeastern Wisconsin Housing Rehabilitation Loan Program



**Serving the Counties of Brown, Calumet, Door, Fond du Lac, Kewaunee, Manitowoc, Marinette, Outagamie, Sheboygan, and Winnebago*

Homeowners - If your home is in need of repairs, you may qualify for home rehabilitation assistance through the Northeastern Wisconsin Housing Rehabilitation Loan Program:

- Minimum loan amount of \$1,000.
- Maximum loan amount of \$24,999
- Loans are offered at 0% interest.
- No loan payments are required until the home is sold, refinanced, is no longer the primary residence of the applicant, or 30 years, whichever comes first.
- The loan is secured by a mortgage on the property.
- Activities generally may include:
 - Private septic system replacement
 - Private well replacement
 - Roof repair/replacement
 - Lead paint and asbestos remediation
 - Door/window replacement
 - Plumbing/electrical repairs
 - Siding repair/replacement
 - Accessibility improvements for individuals with disabilities
 - Other general improvements

Landlords - Installment loans are available for rental unit repairs provided the unit is/will be rented to tenants who are low or moderate income. Contact the program administrator for more details.

Door County Renters - 0% interest, deferred payment loans are available to assist with purchasing a home, including down payment and closing costs.

General Homeowner Eligibility Requirements

- Gross household income must be at or below 80% of the median county income.
Income limits may be found here: <http://doa.wi.gov/docview.asp?docid=9114&locid=173>
- Applicant must own the home being repaired.
- Applicant must live in the home as the primary residence.
- Home must meet Housing Quality Standards (HQS) after the work is completed.

Contact Information

For additional information on the program, please contact:

Aaron Schuette, Principal Planner
Brown County Planning Commission
305 E. Walnut Street, 3rd Floor, Green Bay, WI 54301
schuette_am@co.brown.wi.us (920) 448-6480



** Residents of the Cities of Appleton, Fond du Lac, Green Bay, Neenah, Oshkosh, and Sheboygan should contact their respective cities for information on similar programs.*

The Community Development Block Program is an equal opportunity program. Women and minorities are encouraged to apply.
This publication and/or the activities described herein were funded by the State of Wisconsin - Department of Administration
Division of Housing and U.S. Department of Housing and Urban Development, and prepared by the Brown County Planning
Commission. REVISED 10/2013



Wisconsin - Department of
ADMINISTRATION



Studies show that mentally stimulating games that challenge participants to think, such as crossword puzzles, board games or cards, and other activities like reading or playing a musical instrument keeps seniors minds and bodies active and have proved to be less likely to develop dementia. Your brain is a thinking organ that learns and grows by interacting with the world through perception and action. Mental stimulation improves brain function and actually protects against cognitive decline, as does physical exercise.

The human brain is able to continually adapt and rewire itself. Even in old age, it can grow new neurons. Severe mental decline is usually caused by disease, whereas most age-related losses in memory or motor skills simply result from inactivity and a lack of mental exercise stimulation. In other words, use it or lose it.



**from the
1960's**



HISTORY

1. Who was the first African American named Supreme Court Justice in 1967?
2. Israeli forces defeated Arab forces in this extremely short but decisive war that took place in June of 1967. Name it.

MOVIES

1. Which film won the Oscar for Best Picture in 1960?
2. Which actor won the Oscar for Best Actor for his role in the 1962 film *To Kill a Mockingbird*?
3. Which film was the highest grossing release of 1963, yet still lost money because it was one of the most expensive films ever made?

POP CULTURE

1. Which iconic blonde actress, and rumored lover of President John F. Kennedy, was found dead in her bedroom on August 5, 1962?
2. In which year did the Woodstock Festival take place?
3. Which product did Proctor and Gamble launch in 1966 that revolutionized baby care?

ANSWERS:

1. Thurgood Marshall
2. Six Day War

MOVIES

1. *The Apartment*
2. Gregory Peck
3. *Cleopatra*

POP CULTURE

1. Marilyn Monroe
2. 1969
3. Pampers disposable diapers



Fall Favorites

Roasted Autumn Veggies

- 4 sweet potatoes
- 3 yellow onions
- 1 purple onion
- 6 medium carrots
- 3 butternut squash
- sprigs of thyme



Preheat oven to 375 degrees.

Quarter all the vegetables up and pour into a medium size bowl. Drizzle in olive oil, add salt and pepper, and season with the thyme.

Pour the vegetables onto a sheet pan already fitted with parchment paper. Spread evenly.

Roast the vegetables for 35 minutes or until brown flipping them over halfway through.

Once done, you can choose to drizzle with honey or add a few pinches of cumin for added flavor.

Heath Bar Apple Dip

Ingredients

- 1–8oz. Block cream cheese, softened
- 1 Small jar—Marshmallow crème
- 1 tsp. vanilla
- 1/2 bag Heath Bar bits (or Skor)
- Apple wedges (Granny Smith or McIntosh)



Cream together cream cheese, marshmallow crème and vanilla.

Sprinkle Heath Bar bits in or serve on the side.

Serve with Granny Smith, McIntosh or your favorite apple wedges.

Tip: Cut apples into Sprite or Lemon juice & water to keep them from turning brown.

You know your getting old when...

- Happy hour is a nap.
- The clothes you've put away until they come back in style...have come back in style.
- It takes longer to rest than it did to get tired.



OFFICE HOURS

Monday thru Friday

8:30 AM—4:30 PM

Or by appointment, if necessary

Visit our Website at:

www.marinettecounty.com/adrc

E-mail:

adrc@marinettecounty.com



Aging & Disability
Resource Center
of Marinette County

2500 Hall Avenue
Marinette, WI 54143

Phone: 715-732-3850

Fax: 715-732-3849

Toll Free: 888-442-3267

Our Mission:

“Dedicated in meeting the needs of aging people and people with disabilities, helping them live with dignity and security by connecting them with people and resources of our county”

