

A monthly newsletter brought to you by Richland County Health & Human Services and the Aging and Disability Resource Center of Eagle Country-Richland County Office

# **November is National Family Caregivers Month!**

National Family Caregivers Month is an annual observance dedicated to recognizing and honoring the selfless individuals who provide essential care and support to their loved ones who are ill, disabled, or elderly. During November and all throughout the year we want to show support to caregivers. Caregivers are many times the unsung heroes of our communities. They are our neighbors, friends and co-workers.

For many older people and disabled people in our community families are providing most of the care and support. This is for many reasons including a lack of local providers and that families want to be able to care for their loved ones. The National Council on Aging reports that the financial impact of the services they provide is nearly \$500 billion per year. In our local community there has been a shortage for in home services which means more than ever family caregivers are depended on and needed. This is why it is important to recognize and support family caregivers. Here are a few ways to do this:

- Check in with them. Whether you stop by to say hi or give them a call, just your time and letting them know you are thinking of them will make a difference.
- Offer to help. Instead of saying "if you need something, call me" say "I am going to help you. Do you want me to bring a meal or do something else?" You could even see what they need from the store or if you feel comfortable, offer to sit with their loved one so they can go to the store and get a little break.
- Invite them to do something—maybe a walk, get coffee or lunch. Even if they refuse, keep asking.
- Remind them of the importance of self-care and then help them find ways to get a break. Have them contact the ADRC at 608-647-4616 to find out the different types of supports that are available.
- Attend a support group meeting with them. Going alone can be hard so your presence will help them feel at ease. For a list of local support groups reach out to the ADRC.

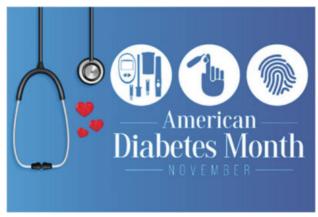
Remember to take some time to recognize and thank the family caregivers you know. They deserve to be recognized and celebrated.





# AMERICAN DIABETES MONTH

November is American Diabetes Month and in the state of Wisconsin, 1 in 11 people have diabetes. Unfortunately, diabetes is one of the fastest growing chronic diseases around the world with 1 in 5 people not knowing they have it. November is recognized as American Diabetes Month to raise awareness for diabetes, improve resources, and to prevent health issues related to diabetes. Diabetes is a disease that occurs when an individual's blood sugar levels are too high. Insulin, a hormone your body creates, helps glucose enter your cells so they can be used for energy. When someone is diabetic, their body either doesn't use the insulin correctly or their body doesn't make enough insulin.



# **Diabetes Risk Factors:**

Type 1 diabetes is believed to be caused by an autoimmune reaction, making it difficult to identify a specific prevention method. However, known risk factors for type 1 diabetes include family history and age, with type 1 diabetes typically developing in children, teens, or young adults.

Type 2 diabetes, and even prediabetes, have many of the same risk factors and they include:

Being overweight or obese

Being 45 years or older

Having parents or siblings who have type 2 diabetes

Being physically inactive

Previous history of gestational diabetes

Having non-alcoholic fatty liver disease

# **Reducing Your Risk:**

While risk factors like age and family medical history cannot be changed, there are prevention actions you can take to reduce your risk for prediabetes and type 2 diabetes. These actions include:

Engaging in physical activity

Eating a nutritious diet

Losing weight if you are overweight or obese

Implementing small lifestyle changes gradually overtime can provide a large positive impact in decreasing your risk for prediabetes and type 2 diabetes. If you feel that you may be at risk for diabetes, talk with your doctor to establish a plan of action. More information on American Diabetes Month can be found on the American Diabetes Association website at <a href="https://www.diabetes.org">www.diabetes.org</a>.

# RICHLAND COUNTY MEAL SITES



Richland County has three Senior Dining meal sites throughout the county. The Woodman Senior Center meal site serves meals Monday through Friday at 11:30 each day. For reservations, call 608-647-2323 and leave a message with your name, date and number of meals. The Germantown Senior Dining meal site is located at St. Anthony's School (32497 County Highway V, Cazenovia) and is open Wednesdays serving at 11:00. To reserve a meal, please call 608-983-2798. The Rockbridge Bethlehem Community Center meal site (25500 Rockbridge School Street, Richland Center) is open Monday,

Wednesday and Friday serving at 11:30. To reserve a meal, call 608-647-3900 or 608-649-3269. All reservations must be made by 1:00 PM the day prior.

The suggested donation for those age 60 and older is \$4.00.

# FAMILY & FRIENDS RECIPE TO TRY



Prep Time: 10 minutes Cook Time: 60 minutes Yield: 16 servings
Pumpkin Dump Cake



# **Ingredients:**

1 can (15 ounces) pumpkin

1 can (12 ounces) evaporated milk

3 large eggs, room temperature

1 cup sugar

4 teaspoons pumpkin pie spice

1 package yellow cake mix

3/4 cup melted butter

1 1/2 cups chopped walnuts

Vanilla ice cream or whipped cream

# **Directions**

- 1. In a large bowl, beat the first 5 ingredients until smooth.
- 2. Transfer to a greased 13X9 inch baking dish. Sprinkle with cake mix and drizzle with butter. Top with walnuts.
- 3. Bake at 350 for 1 hour or until a knife inserted in the center comes out clean. Serve with ice cream or whipped cream

Recipe courtesy of Taste of Home.



# There Is Always Family Here



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to reach your community

Call 800-950-9952

# Get local help with your Medicare questions.

I'm Teresa Goplin, a licensed sales agent in Richland Center, WI. When it comes to Medicare, it's important to consider all of your options. What works well for your neighbor may not be the best fit for you. I know the ins and outs of Medicare, and I'm ready to answer your questions and help you find a plan that fits your needs.

# It's time to take advantage.



Teresa Goplin
Licensed Sales Agent
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teresa@goplininsurance.com
www.MyUHCagent.com/teresa.goplin

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# SPOTLIGHT ON: MANAGING HOLIDAY STRESS TIPS FOR CAREGIVERS

Holidays can be stressful for anyone, but caregivers might experience added holiday stress due to changes in the care recipient's condition or lack of understanding among family members who only visit during the holidays. Even though we have all read holiday stress tips before, you are encouraged to read through this list to find one or two that might give you a few well-deserved moments of recuperation.

**Prepare your family for the holiday gathering.** Arrange for a telephone conference with those who will be visiting. Describe in plain terms how the care receiver has changed since they last visited, both physically and behaviorally. If a telephone conference isn't an option, consider sending a private Facebook message, email or letter accompanied with a current picture of your loved one. Also send copies of helpful articles, if you think your family will read them.

Give yourself permission to ask for help. Most people are happy to do something; even if it is small. Take advantage of their generosity and be prepared! Have a list of items pre-planned in advance so delegating help is easy and you're not trying to 'come up with something' at the last minute. This also allows for people to make a choice they're comfortable with. If you've always been in charge of the holiday gathering, that doesn't mean that you have to keep doing everything you used to do. For an example, it is okay to ask for help with dinner (have a potluck meal instead of cooking everything yourself). If you feel it's too much to host the holiday gathering, it's okay to change the tradition. What's important is that you find a way to still enjoy the holidays without pushing yourself so hard that you run the risk of caregiver burnout.

**Let gifts contribute to caregiving.** If someone asks what kind of gift to bring, suggest something practical, such as frozen foods, gift certificates or even "I owe you's" for running errands or shopping.

**Get feedback from your family** *after* **the holidays.** It may be tempting for some of your family members to offer advice (and unfortunately, criticisms) about how you should be taking care of your relative while they are visiting for the holidays. The way to diffuse this is to tell them *before* they arrive that there will be no discussions about your loved one's care during the gathering. Instead, you'd like to follow-up with them after the holidays are over to hear their thoughts, ideas, and suggestions.

Lean on people who understand. If your family seems unsympathetic towards your caregiving situation, it often means that they simply don't understand what you are going through. In times like these, reach out to people who do understand, such as members of a local support group or people you've grown to trust.

Take good care of yourself. Get enough sleep, exercise, and make sure to get proper nutrition. Write these healthy habits into your calendar if that's what it takes, but don't sacrifice them. By caring for your body as well as your emotional well-being, you'll be well-prepared to handle the stress that can accompany holiday gatherings.

(article courtesy of Portage County)

# 10 Caregiver Survival Tips

- Plan ahead
- \* Learn about available resources
- \* Take one day at a time
- \* Develop contingency plans
- \* Accept help
- \* Make YOUR health a priority
- ★ Get enough rest and eat properly
- \* Make time for leisure
- ★ Be good to yourself!
- \* Share your feelings with others





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| NDAY TUESDAY WEDNESDAY WEDNESDAY  MEAL Site Serves at 11:45am MonFri. (Congregate or Carry-Out) adi (608) 647-2323; M-W-F (Home Delivered) Call (608) 647-4616  Lasagna Lasa   | -   |   | 4   | Home Delivered Meals & Dining Site Menu: | & Dining Site Menu:                        |
|--|---|---|---|--|--|
| MONDAY         TUESDAY         WEDNESDAY           and Center Meal Site Serves at 11:45am MonFri. (Congregate or Carry-Out) ina/Sandi (608) 647-2323. M-W-F (Home Delivered) Call (608) 647-4616         Aminorate Carry-Out)           bridge Meal Site - Ghome Delivered)         Monday. Wednesday & Thursday.           regate) 11:15am Wednesday Only - Rita (608) 983-2798         6 Rockbridge Amiv. Celebration           Salusage         Lasagna         6 Rockbridge Amiv. Celebration           Sausage         California Blend Vegetables         Mashed Potatoes w/Gravy           Area Minoras Salad         Amiver Salusage         Fresh Whole Fruit           Veterans Day         12 Germantown 45th Anniversary         Amshed Potatoes w/Gravy           Chicken, Au Gratin         Meat Loaf         Peach Crisp           Veterans Day         12 Germantown 45th Anniversary         Mashed Potatoes w/Gravy           Chicken, Au Gratin         Meat Loaf         Mashed Potatoes w/Gravy           Chicken, Au Gratin         Sweet Potatoes         Green & Wax Beans Blend           Chicken, Au Gratin         Sweet Potatoes         Green & Wax Beans Blend           Chicken, Au Gratin         Sweet Potatoes         Green & Wax Beans Blend           Abel-Control Sites         Fruit, Wheat Roll         Chunky Applesauce           Abashed Loaf Roll         Rockerses Sandwich   | Ž   | OVEME   | 3EK   | Germantown, Richland Center, Rockbridge  | d Center, Rockbridge                       |
| and Center Meal Site Serves at 11:45am MonFri. (Congregate or Carry-Out)  The Sandi (608) 647-223; M-W-F (Home Delivered) Call (608) 647-4016  Burtown Meal Site – (Home Delivered) Monday. Wednesday & Thursday;  Thursday:  Thursda   | MONDAY  | TUESDAY   | WEDNESDAY   | THURSDAY                                 | FRIDAY                                     |
| ancoun Meal Site – (Home Delivered) Monday. Wednesday & Thursday:  regate) 11:15am Wednesday Only – Rita (608) 983-2798  bridge Meal Site – Serves at 11:30am M-W-F – Call Norma (608) 647-3900 or  a message at (608) 649-3269  Rockbridge 18° Anniversary 5  Lasagna California Blend Vegetables Mashed Potatoes w/Gravy alin Potatoes A Jell-O  Therefore, A Graffin Sweet Potatoes Broccoli, Pineapple Sweet Potatoes Caesar Salad A Jell-O  Therefore I a massing of the Salad of the Salad of the Salad of the Sites Tresh Whole Fruit Wheat Loaf Sweet Potatoes Sweet Potatoes Capri Blend Veggies Capri Blend Veggies Fruit, Wheat Roll Spaghetti wMeat Saluce A Choice Fruited Truit Breadstick Broccoli and Rice Choice Fruited Fruit Fluit Salad Fruit Fluit Salad Fruit Fluit Salad Frosted Breans, Wheat Roll Fruit Fluit Salad Frosted Breans, Wheat Roll Fruit Fluit Salad Frosted Breans, Wheat Roll Frosted Breans, Wheat Roll Fruit Fluit Salad Fruit Fluit Salad Frosted Breans, Wheat Roll Fruit Fluit Salad Frosted Breans, Wheat Roll Fruit Fluit Salad Frosted Breans, Wheat Roll Fruit Fluit Salad Fruit Fluit Salad Frosted Breans, Wheat Roll Fruit Fluit Salad Frosted Breans, Wheat Roll Fruit Fluit Salad Fruit Fluit Salad  | Richland Center Meal Site Son Call Tina/Sandi (608) 647-232   | erves at 11:45am Mon Fri. ((<br>:3; M-W-F (Home Delivered) C  | Congregate or Carry-Out)<br>all (608) 647-4616      | RESERVATIONS ARE                         | 1<br>Chicken Alfredo w/                    |
| Potdee Meal Site – Serves at 11:30am M-W-F – Call Norma (608) 647-3900 or a message at (608) 649-3269  Rockbridge 18th Anniversary 5 Sausage Available California Blend Vegetables Anniv. Celebration Caesar Salad Avel-O Fresh Whole Fruit Moreat Roll Veterans bay Vete | Germantown Meal Site – (Hc<br>(Congregate) 11:15am Wednes     | ome Delivered) Monday, Wedn<br>sday Only – Rita (608) 983-279 | esday & Thursday;<br>8                              | REQUIRED. CALL BY 12:30PM THE DAY        | Fettuccine<br>Steamed Carrots              |
| Rockbridge 18th Anniversary 5 Sausage Sausage California Blend Vegetables Kraut Lasagna Caesar Salad Jell-O Fresh Whole Fruit Nheat Roll Chicken, Au Grafin Seer Roccoli and Rice A Choice Fruited Breadstick Choice Fruited Chicken C | Rockbridge Meal Site - Serva<br>Leave a message at (608) 649- | es at 11:30am M-W-F – Call N. 3269                            | orma (608) 647-3900 or                              | BEFORE.                                  | Fruit                                      |
| t Bread A Jell-O  The Stand Mashed Potatoes Wishay A Jell-O  The Stand Mixed Vegetables    The Stand Wheat Roll    The Stand Meat Loaf    The Stand Meat Roll    | 4 Rockbridge 18th Anniversary Polish Sausage                  | 5<br>Lasagna  | 6 Rockbridge Anniv. Celebration<br>Salisbury Steak  | 7<br>Of Moral Site Closed and No         | 8<br>Sloppy Joe                            |
| t Bread  Veterans Day  Veteran | Sauerkraut<br>Au gratin Potatoes                              | Caesar Salad  | Mashed Potatoes wigravy Mixed Vegetables            | Home Delivered                           | Baby Potatoes in Cream                     |
| Veterans Day       12 Germantown 45th Anniversary       13 Germantown Anniv. Celebration         Chicken, Au Gratin       Meat Loaf       Roast Pork Loin         es, Broccoli, Pineapple       Sweet Potatoes       Washed Potatoes w/Gravy         b Down Cake w/Topping       Capri Blend Veggies       Green & Wax Beans Blend         d Only, Other Sites       Fruit, Wheat Roll       Wheat Bread         d Only, Other Sites       Fruit, Wheat Roll       Wheat Bread         able Lentil Barley Soup       Spaghetti w/Meat Sauce       Roast Turkey         y & Cheese Sandwich       Italian Blend Veggies       Roast Turkey         ruit       Breadstick       Mww Dinner Roll, & Froited Pumpkin Bar         beef       Chicken, Broccoli and Rice       Boneless Pork chops         cd Potatoes w/Gravy       Chicken, Broccoli and Rice       Boneless Pork chops         Chicken, Broccoli and Rice       Scalloped Potatoes         Chicken, Broccoli and Rice       Boneless Pork chops         Chicken Beans, Wheat Roll, Fruit Fluff Salad       Frosted Birthday Cake  | Fruited Jell-O<br>Wheat Bread                                 | Fresh Whole Fruit   | Peach Crisp<br>Wheat Roll                           |  | Sauce, Coleslaw, and<br>Chocolate Chip Bar |
| es, Broccoli, Pineapple Sweet Potatoes Bown Cake w/Topping Capri Blend Veggies d Only, Other Sites able Lentil Barley Soup y & Cheese Sandwich truit Breadstick beef Chicken, Broccoli and Rice Broad Winter Roll  20 Thanksgiving Meal Chunky Applesauce Wheat Bread Bread Chunky Applesauce Wheat Bread Chunky Applesauce Wheat Bread Bread Chunky Applesauce Wheat Bread Chunky Applesauce Wheat Bread Bread Bread Chunky Applesauce Wheat Bread Br | 11 Veterans Day<br>Baked Chicken. Au Grafin                   | 12 Germantown 45th Anniversary Meat Loaf                      | 13 Germantown Anniv. Celebration<br>Roast Pork Loin | 14<br>Italian Penne Pasta w/Meat         | 15<br>Catch of the Dav                     |
| able Lentil Barley Soup Spaghetti w/Meat Roll Achoice Fruited Bread able Lentil Barley Soup Spaghetti w/Meat Sauce Roast Turkey Bread Brea | Potatoes, Broccoli, Pineapple<br>Upside Down Cake w/Topping   | Sweet Potatoes  | Mashed Potatoes w/Gravy                             | Sauce<br>Buffer Beans                    | Baked Potato w/Sour                        |
| able Lentil Barley Soup Spaghetti w/Meat Sauce Roast Turkey Acom Italian Blend Veggies Green Beans Preas Breadstick Bread | Richland Center Meal Site                                     | Capri Blend Veggles<br>Fruit. Wheat Roll                      | Green & wax beans blend<br>Chunky Applesauce        | Lettuce Salad                            | Sliced Carrots                             |
| ntil Barley Soup Spaghetti w/Meat Sauce Roast Turkey Ham sese Sandwich Italian Blend Veggies Green Beans Fruit Breadstick Breadstick WW Dinner Roll, & Fruite Breadstick Broccoli and Rice Boneless Pork chops Casserole Chicken, Broccoli and Rice Scalloped Potatoes Casserole Fruit Fluff Salad w/Dressing Green Beans, Wheat Roll, & Fruit Fluff Salad Frosted Birthday Cake   | Open  |   | Wheat Bread   | Breadstick                               | Lemon Bar, Wheat Bread                     |
| rese Sandwich Italian Blend Veggies Mashed Potatoes & Gravy Acom Fruit  Breadstick Breadstick Trosted Pumpkin Bar  Chicken, Broccoli and Rice Scalloped Potatoes  Chicken Broccoli and Rice Scalloped Potatoes  Tossed Salad w/Dressing Green Beans, Wheat Roll, & Fruite Fruit Fluff Salad  Frosted Birthday Cake   | 18  | 19  | 1   | 21                                       | 22   |
| Peas Breadstick Green Beans Peas Breadstick Dressing, Cranberry Sauce, Wheal Fruite WW Dinner Roll, & Fruite Trosted Pumpkin Bar  26 Chicken, Broccoli and Rice Boneless Pork chops Casserole Scalloped Potatoes Tossed Salad w/Dressing Green Beans, Wheat Roll, Fruit Fluff Salad Frosted Birthday Cake  | vegetable Lentil barley Soup<br>Turkey & Cheese Sandwich      | Spagnetti w/Meat Sauce<br>Italian Blend Veggies               | Roast Turkey Mashed Potatoes & Gravy                | Acom Squash                              | Breakfast Casserole<br>Sausage Links       |
| 26 Chicken, Broccoli and Rice Boneless Pork chops Casserole Tossed Salad w/Dressing Green Beans, Wheat Roll, Fruit Fluff Salad Fruit Fluff Salad   | Chef's Choice Fruited   | Fruit<br>Breadstick   | Green Beans<br>Dressing Cranherry Sauce             | Peas<br>Wheat Bread                      | Mandarin Oranges<br>Scone                  |
| 26 Chicken, Broccoli and Rice Boneless Pork chops toes w/Gravy Casserole Scalloped Potatoes  Tossed Salad w/Dressing Green Beans, Wheat Roll, Fruit Fluff Salad  | 10000   |   | WW Dinner Roll, &<br>Frosted Pumpkin Bar            | Fruited Dessert                          |  |
| toes w/Gravy Casserole Scalloped Potatoes  Tossed Salad w/Dressing Green Beans, Wheat Roll, Fruit Fluff Salad  | 25  | 26  | 27  | 28 kak                                   | 29   |
| n Tossed Salad w/Dressing Green Beans, Wheat Roll, Fruit Fluff Salad Frosted Birthday Cake   | Roast beet<br>Mashed Potatoes w/Gravy                         | Chicken, Broccoll and Kice<br>Casserole                       | Boneless Pork chops<br>Scalloned Potatoes           |  |  |
|  | Creamed Com<br>Fruit Cup                                      | Tossed Salad w/Dressing<br>Fruit Fluff Salad                  | Green Beans, Wheat Roll,<br>Frosted Birthday Cake   |  | 20   |
|  | Wheat Bread   |   | Losted Children Cane                                | Meal Sites Closed                        | Meal Sites Closed                          |

All menu items are prepared in kitchens that are not allergen-free. We cannot guarantee that food allergens will not be transferred through cross-contact and them.

# WOODMAN SENIOR CENTER 1050 N. ORANGE ST., RICHLAND CENTER, WI 647-8108 EXT. 3 HOURS: MONDAY THRU FRIDAY 8:00-4:30 NOVEMBER 2024

| Sat | CLOSED                   | CLOSED   | CLOSED  | CLOSED  | CLOSED   |
|-----|--------------------------|--|---|---|--|
| Fi  | 1<br>12:30- <u>Haase</u> | 8<br>12:30- <u>Haase</u><br>12:30- <u>Bingocize</u>                                  | 15 16 16 16 16 16 16 16 16 16 16 16 16 16   | 22<br>12:30- <u>Haase</u>   | CLOSED FOR THANKSGIVING HOLIDAY  |
| Thu |                          | 78:00-10:00- Comminity Coffee Club 9:00-Movie 12:30-Rummikub or Sheepshead           | 14 8:00-Breakfast by Our House 12:30-Bingocize 1:30-Any Game                          | 27 10:00-Richland Area Senior Citizen Potluck 12:30-Bingocize 2:00-Your Choice Game | CLOSED HAPPY THANKSGIVING  |
| Med |                          | 6 9:30-Haase 9:30-Learn to Play Chess 9:45-Chair Yoga 12:30-Bingocize 12:30-Pinochle | 13 9:30-Haase<br>9:30-Learn how to<br>Play Chess<br>9:45-Chair Yoga<br>12:30-Pinochle | 20 9:30-Haase 9:30-Learn how to Play Chess 9:45-Chair Yota 12:30-Pinochle           | 9:30-Haase<br>9:30-Learn how to<br>Play Chess<br>9:45-Chair Yoga<br>12:30-Pinochle |
| Tue |                          | 5 9:30-Sheepshead 1:00-Euchre Tournament   | 12.30-Sheepshead 12:30-Bingocize 1:00-Euchre Tournament                               | 19 9:30-Sheepshead 1:00-Euchre Tournament   | 26 9:30-Sheepshead 1:00-Euchre Tournament  |
| Mon |                          | 4 9:30-11:30-Play Bingo for Prizes 12:30-Your Choice Game                            | CLOSED FOR VETERANS DAY   | 18 9:30-Play Bingo<br>for Prizes<br>12:30-Bingocize<br>1:30-Phase "10"              | 25 9:30-Play Bingo<br>for Prizes 12:30-5 Crowns, or<br>Phase "10" or<br>Sheepshead |
| Sun |                          | CLOSED   | CLOSED  | CLOSED  | 24<br>CLOSED   |

# UNDERSTANDING MEDICARE SUPPLEMENT ENROLLMENT

If you want to buy a Medicare supplement policy, also known as Medigap, it is important to understand the best times to enroll. When you enroll can affect your monthly premium costs, coverage for preexisting conditions, and whether you can buy a policy at all.

# Open enrollment period

In general, the best time to enroll in a supplement is during your open enrollment period. In Wisconsin, your open enrollment period begins the month your Part B coverage starts and continues for six months. If you are under age 65 and enrolled in Medicare due to disability or end-stage renal disease, you are entitled to another six-month open enrollment period when you turn 65. During your open enrollment period, insurance companies cannot deny you coverage. They must sell you a policy at the best available rate regardless of your health status. The best available rate will depend on factors like your age and gender. If you enroll during your open enrollment period, companies may not charge you an increased premium amount because of your use of tobacco. Some policies may require waiting periods before they will cover preexisting medical conditions.

### Guaranteed Issue

If you miss your open enrollment period, you can also buy a supplement when you have a guaranteed issue right because your other health insurance ended. In Wisconsin, an insurance company must sell you a supplement if:

- o Your Medicare Advantage or Medicare Cost plan stops participating in Medicare or providing care in your service area; or
- o You move outside the plan's geographic service area; or
- o You leave the health plan because it did not meet its contractual obligations to you; or
- o Your employer group health plan ends some or all of your coverage; or
- o You leave your employer group plan to join a Medicare Advantage plan but leave the Medicare Advantage plan within 12 months of enrollment; or
- o Your insurance company ends your Medicare supplement or Medicare SELECT policy and you are not at fault; or
- o You drop your supplement to join a Medicare Advantage plan, a Medicare Cost plan, or buy a Medicare SELECT policy for the first time, and then leave the plan or policy within one year after join-

- ing. You may return to your former plan or to any available supplement if your former plan is unavailable; or
- o You join a Medicare Advantage plan or Medicare Cost plan when you first become eligible for Medicare Parts A and B at age 65 and within one year of joining you decide to leave the health plan; or
- o You have Medicare Parts A and B and Medicaid, and you lose eligibility for Medicaid; or
- o Your employer group plan increases your cost from one 12-month period to the next by more than 25% and the new payment for the employer-sponsored coverage is greater than the premium charged under the supplement plan for which you are applying.

If you have a guaranteed issue right, you must apply for a new supplement policy within 63 calendar days of when your old health plan or policy ends. During this time, an insurance company:

- o Cannot deny insurance coverage or require a waiting period for coverage,
- o Must cover you for all preexisting conditions, and
- o Cannot charge you more for a policy because of any preexisting conditions.

If your old plan ended, that insurance company must send you a notice explaining your guaranteed issue rights. You will need this notice or other evidence that your coverage ended when you apply for a new supplement.

# Enrolling in a Supplement at Other Times

If you try to enroll in a supplement outside of your open enrollment period or when you have a guaranteed issue right, you may run into problems. Insurance companies may refuse to sell you a policy, or they may require a waiting period before the policy will cover any preexisting medical conditions. In addition, the company may charge you a higher monthly premium.

(Article courtesy of: the GWAAR Legal Services Team)



# VETERANS DAY "A LEGACY OF LOYALTY AND SERVICE"



Veterans Day is always observed officially on November 11, regardless of the day of the week on which it falls. Service members and veterans made the choice to put country before self. That dedication is something that stays with them beyond their years of service. They continue to serve in many different ways in our local community. They are leaders, teachers, volunteers, coaches and much, much more. Each of us owes a debt of gratitude to our veterans and service members. Because of them we have, and continue to enjoy many freedoms.

We would like to thank and honor ALL those who served honorably in the military — in wartime or peacetime. In fact, Veterans Day is largely intended to thank

LIVING veterans for their service, to acknowledge that their contributions to our national security are appreciated, and to underscore the fact that all those who served — not only those who died — have sacrificed and done their duty.

Every year our local Legions across the country hold ceremonies to honor our veterans. Below are a couple of local events:

- November 8th, there will be a program at Schmitt Woodland Hills in the morning and one at the Richland Center Intermediate School at 2:00 pm.
- November 11th, there will be programs at the Richland Center High School and at Ithaca Schools. These programs will be from 9:00 am to 1:30 pm. For exact times reach out to Richland Center High School and Ithaca Schools.



My Choice Wisconsin is a managed care organization that serves government-funded programs to seniors and adults with disabilities in over 50 Wisconsin counties.

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For more information on your long-term care options, contact your local ADRC.

DHS Approved 4/22/2021

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# FOOD SAFETY FOR THE FALL & WINTER HOLIDAYS

With the Fall and Winter Holidays fast approaching, here are some helpful safety tips to prevent foodborne illnesses:

Keep meat, seafood, and eggs separate from all other foods in the refrigerator.

- •Prevent juices from meat and seafood from leaking or dripping onto other foods by keeping them in sealed plastic bags or containers.
- •Store eggs in their original carton inside the main refrigerator compartment. Eggs can contain salmonella, both inside and outside.

Cook and microwave food thoroughly.

- •Use a food thermometer to ensure that meat, seafood, and eggs are all cooked to a safe internal temperature to kill germs. Check out the chart on this U.S. Department of Health & Human Services website for a detailed list of temperatures and foods: <a href="https://www.foodsafety.gov/food-safety-charts/safe-minimum-internal-temperatures">https://www.foodsafety.gov/food-safety-charts/safe-minimum-internal-temperatures</a>
- •Roasts, steaks, chops and fresh ham should rest for 3 minutes after removal from the grill or oven.

Keep food out of the "danger zone" of 40°F and 140°F, where bacteria are likely to grow rapidly.

- •After food is prepared, keep hot food hot and cold food cold.
- •Refrigerate or freeze perishable food, such as meat, seafood, eggs, chopped fruit, cooked rice, and leftovers within 2 hours of leaving the grocery store (1 hour if food is exposed to temperatures above 90°F, such as in a hot car or at a picnic).
- •Keep the temperature in your refrigerator set at 40°F or below and the temperature in the freezer set at 0°F or below.

Use pasteurized eggs for dishes containing raw eggs, to prevent salmonella poisoning.

Don't eat raw dough or batter that is meant to be baked or cooked, to prevent salmonella and E. coli.

Thaw your turkey safely, by thawing it in a refrigerator, in a sink of cold water (change the water every 30 minutes), or in the microwave. Do not thaw turkey or other foods on the counter. A turkey must thaw at a

safe temperature to prevent bacteria and other harmful germs from growing rapidly.

Wash your hands with soap and water for at least 20 seconds to effectively kill germs during these key times:

- •Before, during, and after preparing food
- •After handling uncooked meat, seafood, or eggs
- •Before eating food
- •After handling pet food or pet treats or touching pets
- •After using the toilet
- •After changing diapers or cleaning up a child who has used the toilet
- After touching garbage
- •Before and after caring for someone who is sick
- •Before and after treating a cut or wound
- •After blowing your nose, coughing, or sneezing

Clean kitchen surfaces often, especially where food is prepared, to kill germs that can cause food poisoning.

- Wash countertops, utensils, and cutting boards with hot, soapy water after preparing each food item.
- •It is a good idea to use separate cutting boards and plates for raw meat, seafood, produce, bread, and any foods that won't be cooked.

Rinse fresh fruits and vegetables under running water.

Check your refrigerator regularly for spoiled food, and throw away anything that you find immediately.

Happy holidays, and happy eating!



By the GWAAR Legal Services Team (for reprint)

# **VACCINATIONS FOR OLDER ADULTS**

Older adults need to prioritize vaccinations for many important reasons. As we age, our immune systems don't respond as well so it is important that we stay up to date with recommended vaccines, including boosters for enhanced protection. There are also some vaccine-preventable diseases that are particularly prevalent and serious in older adults, such as shingles and influenza (flu). Finally, older adults socialize with many people—colleagues, friends, family, and neighbors—and can play an important role as trusted messengers about the importance of staying up to date on recommended vaccines.

It has shown that routine vaccinations and wellness visits dropped to an alarming rate during the COVID-19 pandemic. To ensure that people are getting needed vaccines, we want to raise awareness about the importance of seeing your healthcare professional and receiving vaccines that may have been missed during the pandemic. Vaccines can help prevent flu, pneumonia, shingles, and many other dangerous diseases.

Over the last few years, we have seen that older adults were disproportionately impacted by COVID-19 which indicates the importance that all older adults get vaccinated for COVID-19. Vaccines allow us to take care of ourselves and get back to what we all love doing in our lives. For more information regarding the vaccines you need, reach out to your physician.

(Source: National Foundation for Infectious Diseases)



Richland County Health and Human Services 221 W. Seminary Street Richland Center, WI 53581 Produced in conjunction with the Aging and Disability Resource Center of Eagle Country Richland Center Office



# FREE PLEASE TAKE ISSUE: NOVEMBER 2024

# **Upcoming Area Events:**

# **Mondays in November**

Monday Coffee Connect: Virtual Support to "Fill Your Caregiving Cup" every Monday morning from 10 to 11 am. Connect with local dementia specialists virtually from the comfort of your home! Join to ask questions, gain support and brainstorm strategies to get through this time together. Come with a cup of coffee or tea to interact via Zoom Video. Register by calling Pam Kul-Berg, Dementia Care Specialist for the ADRC of Eagle Country at 608-548-3954.



# **Tuesdays in November**

Tech Help Tuesday will be held every Tuesday at the Brewer Public Library from 9:00 to Noon. Get basic help with all apps and devices. Walk-ins are welcome. Appointments can be scheduled by calling the Brewer Public Library at 608-647-6444. There is no charge for this service.

# Saturday, November 2<sup>nd</sup>

The Brewer Public Library is celebrating 55 years with an anniversary open house from 10:00 to 2:00 sponsored by Friends of the Library and Foundation. A free will donation chili lunch will be held from 11:00 to 1:00, or until gone. There will also be live music with Monty Berger. The book sale room will be open, offering a buy-a-bag fill-a-bag special. Also, pick up your free copy of Borgia Rose: The Poisoning of Richland County by local author K.D. Allbaugh – the book selected for the next Community Read.

The Buena Vista Lions Club will host its second Annual Halloween Party in Gotham **Saturday, November 2,** from Noon to 4:00. There will be a costume contest with winners voted on at 3:45 and winners revealed at 3:50 at the Buena Vista Town Hall. Weather permitting, the party will be held at the Buena Vista Bicentennial Park in Gotham. If inclement weather, it will be held in the Town Hall

#### Sunday, November 3rd

The 40 et 8 club will be hosting an "All you can eat pancake & sausage breakfast". Cost is a free will offering and they will serve from 7:00 am—12:30 pm.

# Tuesday, November, 26th

The ADRC of Eagle Country, Richland County office is offering the Richland Center Caregiver Support Group. This group offers a chance to connect with local experts, family members and care partners who may be experiencing similar circumstances. The support group is held the 4th Tuesday of the month at the Woodman Senior Center, 1050 Orange Street, Richland Center 10:30 am –11:30 am. To RSVP or for information, you may call the ADRC at 608-647-4616 or Pam, the Dementia Care Specialist at 608-548-3954.

# Monday, December 9th

Welcome to Medicare: The Aging and Disability Resource Center of Eagle Country, Richland office, is offering a free seminar to Richland County residents interested in learning more about Medicare. Rose Welsh, Richland County Elder Benefit Specialist, will help you learn about choices you may want to consider and decisions you need to make when you use Medicare. Make reservations by calling the ADRC at 608-647-4616 at least five days in advance of the seminar. If the seminar is full, you can sign up for a future date.

