

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 Caregiver's Month "Caregiving Happens"

November of each year is a time to remember, recognize and support caregivers. It is estimated that there are over 500,000 informal family caregivers in the state and nearly 100,000 paid caregivers. AARP states that "family caregivers in Wisconsin provide \$9.2 billion in unpaid care to their loved ones." The care that they provide is instrumental in preventing their loved ones from going into more expensive long term placements which depletes their personal funds and is a large cost to the state.

It has been shown that when caregivers are able to get support they remain healthy longer which ensures that first and foremost they are able to care for themselves and then others around them. As a way to support caregivers the ADRC has many different resources including:

- National Family Caregiver Support funding which can help pay for a variety of services for a loved one who is over 60. It can also pay for services for the caregiver to give them a break.
- Alzheimer Family Caregiver Support funding can assist caregivers who are supporting someone with a Dementia diagnosis. Supports, can also pay for respite services and other services for the care recipient and also services for the caregiver.
- Caregiver Support groups. The ADRC has options for in person and virtual support groups.
- Caregiving courses such as Powerful Tools for Caregivers where caregivers can obtain information and strategies to help with caregiving and self care.
- Access to many other resources such as long term support programs, Dementia Care Specialist services and more.

Fore more information regarding resources for family caregivers reach out to the ADRC by calling 608-647-4616 or stop in at 221 West Seminary St., Richland Center.



SPOTLIGHT ON: MEDICARE ADVANTAGE PLANS OR PART D PLANS ENDING FOR NEXT YEAR!

By the GWAAR Legal Services Team(for reprint)

While it's always a good idea to review your Medicare Advantage or Part D plan options during the fall Medicare Open Enrollment Period (OEP), which runs from October 15 through December 7, most plans renew automatically from one year to the next. That means that if your plan renews, and you do not choose a new plan during OEP, you will be automatically enrolled in the same plan for the following year.

IS YOUR MEDICARE ADVANTAGE PLAN OR PART D PLAN LEAVING?
BE PREPARED AND INFORMED

However, insurance companies sometimes decide not to renew plans for the upcoming year. When this happens, plan members receive a Plan Non-Renewal Notice in September that says that their plan will be leaving the Medicare program in the following year. This means that current members **will not** be automatically enrolled in the same plan for the next year, and they must choose a new plan in order to maintain coverage. Unfortunately for 2026 Richland County is seeing numerous plans that will no longer be serving residents of the county.

Beneficiaries whose plan is not renewing have several opportunities to find new coverage. First, they can enroll in a new Medicare Advantage plan or Part D plan during the fall OEP between October 15 and December 7. Their new coverage will begin on January 1 of the following year. If they do not choose a new plan during OEP, they can use a special enrollment period for individuals in nonrenewing plans that lasts from December 8 through the end of February in the following year. Coverage will begin the first of the month following the month in which they enroll.

Members of Medicare Advantage plans that are not renewing also have the right to enroll in a Medicare Supplement regardless of their health status. This is called "guaranteed issue." 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 cannot deny insurance coverage or require a waiting period for coverage, must cover you for all preexisting conditions, and cannot charge you more for a policy because of any preexisting conditions.

Please note that a plan non-renewal is different from a situation in which enrollees in a plan that is no longer being offered are automatically enrolled into other plans offered by the same company. This occurs when an insurance company consolidates some of its plan offerings. Enrollees of a plan being consolidated into another plan that is renewing do not have to take any enrollment action during OEP because they will be automatically enrolled, or "mapped," into the consolidated plan. Beneficiaries who are being mapped will receive the standard Annual Notice of Change (ANOC) in September which will explain the changes in the plan for the upcoming year. If they do not want to be enrolled in the consolidated plan, they must choose a new plan during OEP. They will not have a special enrollment period that extends the time they have to choose a new plan.

For help understanding your plan options during OEP or for enrollment assistance, contact your local Aging and Disability Resource Center or find a State Health Insurance Assistance Program (SHIP) Counselor here: https://www.dhs.wisconsin.gov/benefit-specialists/medicare-counseling.htm.

The ADRC of Eagle Country—Richland County has information regarding plans serving Richland County residents. There is also a **list of local insurance agents** who specialize in the plans available. Local agents are well versed in options for Richland County and residents should work with local agents whenever possible. For more information, or to obtain a local list of reputable agents, contact the ADRC at 608-647-4616 or stop into the ADRC at 221 West Seminary Street, Richland Center.

FAMILY & FRIENDS RECIPE TO TRY



Prep & Cook Time: 40 minutes **Yield:** 6 servings Goulash by Delish



Ingredients:

- 2 Tbsp extra virgin olive oil
- 1 medium chopped yellow onion
- 2 cloves garlic, finely chopped
- 1 lb ground beef
- Salt to taste
- Black pepper to taste
- 1 Tbsp tomato paste
- 1 15 oz can diced tomatoes
- 1 15 oz can tomato sauce
- 1 1/4 cup beef broth
- 1 tsp Italian seasoning
- 1tsp paprika
- 1 1/2 cup elbow macaroni
- 1 cup shredded cheddar cheese
- Chopped parsley, for serving

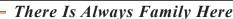
Directions:

- In a large skillet over medium heat, heat oil. Add onion and cook, stirring occasionally, until softened, about 7 minutes. Add garlic and cook, stirring, until fragrant, about 1 minute more.
- Add ground beef, season with salt and pepper, and cook,

- breaking up with a spoon, until no longer pink, about 6 minutes. Drain fat.
- Add tomato paste and stir to coat, then pour in diced tomatoes, tomato sauce, and broth. Add Italian seasoning and paprika, then stir in macaroni. Bring to a simmer and cook, stirring occasionally, until pasta is tender, 10-15 minutes.
- Stir in cheese until melted; season with salt and pepper, if needed. Remove from heat. Top with parsley.



(Courtesy of Delish.com)





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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.



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www.MyUHCagent.com/teresa.goplin

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DOES YOUR NONPROFIT ORGANIZATION NEED A NEWSLETTER?

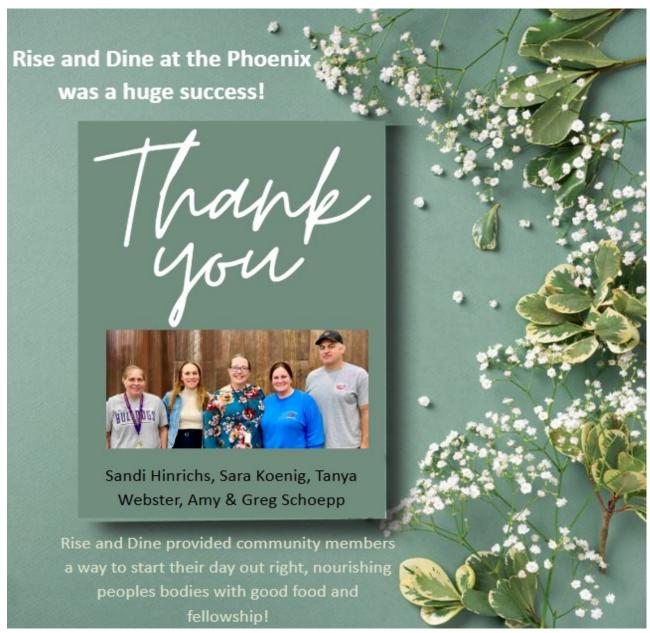
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The ADRC received extra Older Americans Act funding for Congregate Meal revitalization. The purpose of this funding was to reach more people and increase participation in our dining site. To accomplish this we offered a Rise and Dine program in partnership with the Phoenix Center and it was very well received. Due to the overwhelming interest and participation we will be offering Rise and Dine again on Friday, November 21st and Friday, December 19th. Contact Tanya Webster at 608-649-5937 to register.



RICHLAND COUNTY MEAL SITES

Richland County has three Senior Dining meal sites throughout the county. The Woodman Senior Center meal site, 1050 N. Orange Street, Richland Center, 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 12:00 PM the day prior.

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

Caregiver Boot Camp

November 14, 2025 9:30am - 3:00pm

Caregiver Boot Camp is a FREE educational program for family members and others coping with one of the many forms of Dementia. Presented by a local Dementia Care Specialist and an ADRC representative. Topics covered include: Dementia 101, Dementia Live, Tough Conversations, Question and Answer, Community Resources and Caring for the Caregiver.



Richland Center Community Center 1050 N Orange St Richland Center, WI 53581

Registration Required by November 7th!



with purchase

CALL 800-950-9952

of this space

To register or for additional questions call Pam: 608-548-3954



CHRISTIAN SERVANTS

Karen Price

(920) 851-8100 en.price@christianservantshomecare.com All Meals include 1% or Low-Fat Chocolate Milk. Lactose Free available by Request.

November 2025

Richland County Senior Dining



Monday	Tuesday	Wednesday	Thursday	Friday	
3 Chicken Cordon Bleu Rice Pilaf Mixed Vegetables Pineapple Tidbits	4 Country Style Pork Ribs w/ Sauer Kraut Creamed Potatoes Baked Beans Blueberry Muffin	5 Italian Penne Pasta Cut Green Beans Garlic Toast Tropical Fruit Salad	6 Closed For Training	7 Baked Cod Loin Sweet Potato Broccoli Oatmeal Raisin Cookie WW Roll 14 Baked Chicken Dressing w/Gravy Mixed Vegetables Cranberry Salad	
10 Roast Pork Loin Mashed Potatoes w/Gravy Peas & Carrots Orange WW Roll	THANK YOU VETERANS Closed Veterans Day	12 Honey Glazed Ham Squash Baked Beans Pineapple WW Roll	13 Loaded Potato, Bacon and Cheese Soup Broccoli Spears Pears WW Crackers		
17 Grilled Chicken Breast in Gravy Brown Rice Stewed Tomatoes Banana	18 All Beef Frank Monterey Jack Mac-N-Cheese Calico Baked Beans Peach Crisp	19 Ground Sirloin Patty w/Mushroom Gravy Mashed Potatoes Warm Beets Mandarin Oranges WW Roll	20 Meatloaf Au Gratin Potatoes Carrots Pineapple Upside Down Cake WW Roll	21 Broiled Cod Baked Potato w/Sour Cream Broccoli Fruit Cup WW Roll	
24 Salisbury Steak Mashed Potatoes w/Gravy Cut green Beans Tropical Fruit Salad WW Roll	25 Chili w/Beans California Blend Vegetables Pears Cornbread	26 Turkey Dressing w/Gravy Glazed Carrots Pumpkin Pie w/Topping WW Roll	27 Closed	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 thus cannot offer a substitution item.

Richland County Meal Sites
Germantown 608-983-2786 or
608-983-2798
Richland Center 608-647-2323
Rockbridge 608-649-3269 or
608-647-3900

Reservation Required please call 1 business day prior.

Meals subject to change on occasion without notice. ADRC 608-647-4616 or 877-794-2372



WOODMAN SENIOR CENTER 1050 N. ORANGE ST., RICHLAND CENTER, WI 647-8108 EXT. 3 HOURS: MONDAY THRU FRIDAY 8:00-4:30 NOVEMBER 2025

Sat	CLOSED	CLOSED	CLOSED	CLOSED	CLOSED	
	I	∞	15	22	29	
Fri		7 12:30- <u>Haase</u>	14 12:30- <u>Haase</u>	21 12:30- <u>Haase</u>	28 CLOSED THANKSGIVING HOLIDAY	
Thu		6 8:00-Community Coffee Club 9:00-Bus Leaves for Diamond Jo Casino	13 9:15-Movie on the Big Screen 12:30-Rummikub or Your Choice Game	20 10:00-Richland Area Senior Citizens Potluck 2:00-Your Choice Game	CLOSED HAPPY THANKSGIVING	
Wed		5 9:30- <u>Haase</u> 9:45- <u>Gentle Chair</u> <u>Yoga</u> 12:30- <u>Pinochle</u>	12 9:30- <u>Haase</u> 9:45- <u>Chair Yoga</u> 12:30- <u>Pinochle</u>	19 9:30- <u>Haase</u> 9:45- <u>Gentle Chair</u> <u>Yoga</u> 12:30- <u>Pinochle</u>	26 9:30- <u>Haase</u> 9:45- <u>Gentle Chair</u> <u>Yoga</u> 12:30- <u>Pinochle</u>	
Tue		4 9:30- <u>Sheepshead</u> 1:00- <u>Euchre</u> <u>Tournament</u>	11 CLOSED FOR VETERANS DAY	1:00-Euchre Tournament	25 9:30-Sheepshead 10:00-Caregiver Support Group 1:00-Euchre Tournament	
Mon		3 9:30-11:00- <u>Play</u> <u>Bingo for Prizes</u> 12:30- <u>Phase "10" or</u> <u>5 Crowns</u>	10 9:30-11:30-Play Bingo for Prizes 12:30-5 Crowns or Sheepshead	17 9:30- <u>Play Bingo</u> for Prizes 12:30- <u>Phase "10" or</u> 5 Crowns	24 9:30-11:30-Plsy Bingo for Prizes 12:30-5 Crowns or Sheepshead	
Sun		2 CLOSED	o CLOSED	16 CLOSED	CLOSED	30 CLOSED

NATIONAL DIABETES AWARENESS MONTH

The holiday season is upon us, and as such it is the time of year most likely spent with loved ones and friends. November is National Diabetes Awareness month. According to the Wisconsin Department of Health Services (DHS), 1 in 11 people in Wisconsin have diabetes and depending on race/ethnicity, 1 in 10 Native American people in Wisconsin have diabetes, 1 in 7 African American people in Wisconsin have diabetes, and 1 in 5 Hispanic American people in Wisconsin have diabetes. The three types of diabetes that are the most common are listed below with a short description of each according to Wisconsin DHS:

<u>Type 1 diabetes</u> – caused by an autoimmune reaction where the body attacks itself by mistake so that insulin isn't made anymore. About 5% - 10% of people with diabetes have Type 1. People with Type 1 need insulin injections to keep blood sugar levels healthy.

<u>Type 2 diabetes</u> – occurs when your body doesn't use insulin well. Type 2 can lead to serious health problems like heart attack, stroke, blindness, kidney failure, and loss of toes, feet, or legs. Two out of five adults are expected to develop Type 2 diabetes in their lifetime and people with Type 2 diabetes may take pills, insulin, or other injectable diabetes medication to keep healthy blood sugar levels.

<u>Gestational diabetes</u> – develops in pregnant women who have never had diabetes before. Two to ten percent of pregnancies are affected by gestational diabetes. In people who have gestational diabetes, it usually goes away after the baby is born but also increases both the individual and their baby's risk of having Type 2 diabetes later in life.

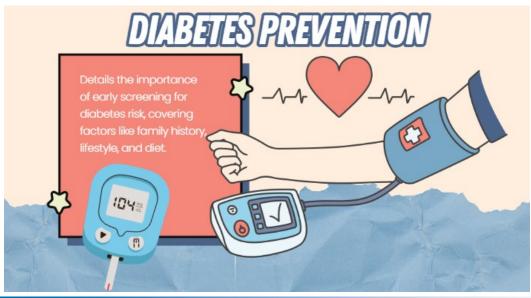
What You Can Do to Support Yourself and/or Others

<u>Encourage seeking education on and/or support</u> for diabetes through a primary care provider to learn about medications. Other online resources include Wisconsin DHS, the American Diabetes Association, the American Heart Association, and CDC Living with Diabetes

<u>Promote healthy lifestyle habits</u> surrounding meal prepping, grocery shopping, diabetes-friendly recipes, getting physically active and exercising, and quitting any tobacco and/or nicotine products.

<u>Engage in diabetes self-care</u> by becoming familiar with how often health checks, lab work, and other screenings are needed to keep yourself or someone you know healthy with diabetes and also familiarized with mental health and wellness as it relates to diabetes.

For all the above information and more on diabetes, please feel free to visit https://www.dhs.wisconsin.gov/diabetes/index.htm or contact your primary care provider.



REMINDER: GET YOUR FLU SHOT

By the GWAAR Legal Services Team (for reprint)

Flu season starts each fall and lasts until the following spring. The Centers for Disease Control and Prevention (CDC) recommends that everyone six months of age and older get a flu shot every season with few exceptions. Vaccination is especially important for people who are at high risk for complications from the flu. People aged 65 and older are at great risk of serious complications compared with younger adults.

It's important to get vaccinated before flu activity begins in your community. In general, it takes about two weeks after vaccination for antibodies to develop in your body and provide protection against the flu. If possible, you should get a flu shot before the end of October. However, getting vaccinated later can still help later in the season while flu viruses are circulating.



Most insurance, including Medicaid, covers an annual flu shot without charging a copay or coinsurance. Check with your plan to find out whether you must go to a specific provider to receive the shot. Original Medicare Part B covers 100% of the Medicare-approved price when you receive your flu shot from a provider that accepts Medicare. Additionally, Medicare Advantage Plans are required to cover flu shots without deductibles, copayments, and coinsurance, as long as you get the flu shot from an in-network provider.



LOWER YOUR FALL RISK

By the GWAAR Legal Services Team (for reprint)

According to DHS, the number of emergency calls for falls has increased by 10,000 since 2023. The injuries from falls can be long-term and devastating. This increase has prompted the Wisconsin Institute for Healthy Aging to launch its Falls Free Wisconsin campaign, aimed at reducing the fall risk for Wisconsinites across the state. The Falls Free Wisconsin website, located at https://fallsfreewi.org/, offers a wealth of information to help individuals and caregivers reduce the risk of falling. The Falls Free Wisconsin website provides a fall assessment, a calendar of events, and general information about fall risks and how to prevent them.

Falling can occur for several reasons and cause lasting negative effects to an individual's health and wellbeing. Learning about common risks and how to spot them can greatly reduce your risk of falling. Falls Free Wisconsin offers a helpful checklist to assess your home for fall risks, allowing you to eliminate them before they become an issue.

You can find that checklist at https://fallsfreewi.org/wp-content/uploads/2023/07/Home-Safety-Checklist.pdf. The website also has a home walk-through example with tips to help you assess your home and reduce your risk.

Reducing your risk of falling also involves help from your family, caregivers, and doctors. Conversations with your loved ones or a health provider about your concerns with falling can be tough to start. Listed below are some things you can do to make the conversation about your fall concerns a little easier:

- · Write down your concerns and questions about your fall risk. This will help ensure that you ask everything you want to and express all your concerns.
- · Be honest about your concerns. You can't get the help you need if you aren't truthful about the concerns you have.
- Take notes when you have these conversations. Notes will help to ensure that you understand your next steps, and they can be used to help you make a plan to reduce your risk of falling.
- Keep talking about your concerns. Continuing the conversation about your concerns can help ensure that others understand them and offer support that meets those needs. You can find information to

help your caregivers support your needs at https://fallsfreewi.org/prevent-falls/caregivers/.

Not all falls can be prevented. Knowing how to fall safely can reduce your risk of injury. Discuss with your doctor how to prevent injuries when falling. Some general tips for reducing injuries from falls are listed below:

- · Protect your head and hips. These areas cause the most serious injuries with long-term effects.
- · If possible, fall on softer surfaces like carpet or grass.
- · Try to land on "meatier" areas of your body, like your butt or thighs.
- Don't panic if you fall. Take a few minutes to calm down and assess yourself for injuries before you try to get up.
- · You should talk with your doctor about using any of these tips before attempting them.
- · If you don't know if you're injured, call for help immediately.

Other considerations to reduce your risk of falling include regular exercise, wearing fitted clothing, having regular vision and hearing checks, and using assistive devices. Participating in a balance and strengthening exercise class can help improve your balance and endurance while walking. Check your clothing to make sure that your shoes fit properly and your pants or skirt aren't dragging on the floor. Work with your doctor to have your vision and hearing checked regularly so that you can be aware of your surroundings. Consider using assistive devices that can help you walk around safely and more independently.

Falling can have lasting effects on your health and overall well-being. It's essential to discuss fall concerns with loved ones and healthcare professionals.

Together, you can help safeguard your home and find tools that help to reduce your risk of falling. Check out Falls Free Wisconsin at https://fallsfreewi.org/ for more information and tools to help you be fall free.



VETERANS DAY WORD SEARCH

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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 2025

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.

Tuesday, November 4th

Forget Me Not, an ADRC Support Group, meets the first Tuesday of each month. Forget Me Not is a supportive group of people curious about how to handle their memory issues while having a medical diagnosis with any form of early mild cognitive impairment. To register, or for more information, call Pam Kul-Berg at 608-548-3954.

Friday, November 14th

Caregiver Boot Camp is a free educational program for family members and others caring for those with Dementia. This year it will be held at the Richland Center Community Center at 1050 N Orange Street, Richland Center from 9:30-3:00. Call Pam with questions or to register at 608-548-3954.

Friday, November 21st

Rise and Dine will be held at the Phoenix Center from 8:00 am-10:00 am. Individuals over 60 can reserve a meal by calling Tanya Webster at 608-649-5937. Suggested contribution is \$5.00

Tuesday, November 25th

The ADRC of Eagle Country, Richland County office offers the monthly Richland Center Caregiver Support Group. This group offers caregivers 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 8th

Welcome to Medicare: The ADRC 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.





