



220 Washington Ave, Oshkosh 211 N. Commercial St, Neenah (877) 886-2372

MYTH-BUSTER: MEDICARE FLEX CARDS

Extra benefits for people on Medicare are being advertised widely via the internet, through apps like Facebook and other social media, TV ads and phone solicitation. This article will explain some of the extra benefits that come with Medicare Advantage plans and will debunk some myths about extra benefits such as the "Medicare flex card."

Myth #1: Medicare Flex Cards are issued to all people on Medicare —FALSE

Medicare flex cards or benefit cards are not issued by Medicare and not connected to any government agency or government benefit.

Myth #2: I will get extra money every month if I sign up for this card or plan —FALSE

Some Medicare Advantage plans offer benefit cards which sometimes give you a small amount of assistance toward groceries, utilities, and over the counter products, but many restrictions apply. (For instance, this card might only work at certain stores or for certain products.) Additional benefits through Medicare Advantage plans offered this year often are between \$50-\$120.00 per month on average (Extra benefits for people on both Medicare and Medicaid are usually higher, but those only apply to those that meet dual eligibility). There are many pros and cons to consider when joining a Medicare Advantage plan and the availability of these plans is County specific. Please contact your local ADRC and talk with a benefit specialist for non-biased information.

Myth #3: Medicare Advantage Plans and Medicare Supplements are the same thing —FALSE

If you enroll in a Medicare Advantage plan, your health and often drug coverage is processed through the Medicare Advantage Plan, and you must continue to pay your Medicare premiums in addition to the plan premium, if applicable. Medicare Advantage plans often require you to stay within a network of providers. They are required to follow Medicare guidelines, but sometimes require more prior authorizations than Original Medicare. They often offer extra benefits for vision, dental, gym memberships, over the counter and additional benefit cards. Medicare Supplements (Medigap) policies provide coverage that is secondary to Medicare. There are no networks with Medicare Supplements and less out of pocket costs after plan premiums are paid. Medicare Supplements do not include the extra benefits, like vision and dental, or drug coverage. Coverage is based on Medicare guidelines, not the Medigap Policy.

Myth #4: Medicare Advantage Plan will always offer extra benefits —FALSE

Medicare Advantage plans can change every year and those enrolled in these plans should review their plans each year during open enrollment (October 15 - December 7). These changes may affect the network of providers you are allowed to use, the medications they will cover and coverage amount, the pharmacy you can use, the extra benefits they offer and the regions where you can enroll into the plan.

In summary, the ADRC Benefit Specialists are here for Medicare beneficiaries to cut through the confusion and provide unbiased and useful information to help consumers make informed decisions regarding their Medicare coverage.

Calendar Contact Information

FVMP Memory Cafe's	Fox Valley Memory Project (FVMP)		
Lunch Bunch	(920) 225-1711		
	info@foxvalleymemoryproject.org		
	Alisa Richetti		
Memory Screens at the Senior Centers	(920) 236-1227		
Virtual Dementia Tour	Arichetti@winnebagocountywi.gov		
	Anchetti@winnebagocounitywi.gov		
	Paine Art Center, Oshkosh (920) 235-6903		
SPARK!	Bergstrom Mahler Museum, Neenah (920) 751-4658		
	The Trout Museum, Appleton (920) 733-4089		
Neenah Memory Respite Care	(920) 383-1180 or memorycarerespite@gmail.com		
Oshkosh Memory Respite Care	(920) 727-5555 ext. 2217		
Winnebago County Human Services Board	pbartelt@winnebagocountywi.gov		
ADRC Committee			
Specialized Transportation Committee	ADRC@winnebagocountywi.gov		
I Team Meeting			
Neenah Committee on Aging	ckasimor@ci.neenah.wi.us		
Menasha Committee on Aging	khutter@menashawi.gov		

Do | T YOURSELF!

Malentine Heart Tree

1. Use your heart stencil to trace hearts onto the felt. You can use a pen or marker, whatever will write on the felt, because you won't see the inked side once finished. Cut out the hearts.

2. Gather your twigs. Determine how many you want to use per tree and how many hearts you want per twig.

3. Fill vase with epsom salt and place twigs inside. The salt will keep the twigs from moving around. Another great filler would be Valentine colored M & M's.

4. Place a thin line of glue down the middle of the backside of the felt heart.

- 5. Stick onto the twig, pressing gently to adhere.
- 6. Repeat with remaining hearts and twigs.

Supplies:

- Felt squares
- Scissors
- Heart shaped stencil
- Hot glue gun and glue sticks
- Twigs
- Vase
- Epsom Salt {or other vase filler}



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Sunday	Monday	Tuesday	Wednesday	Thursday	Friday	Saturday
				1 "Money Matters" Series * UW Extension - online 7pm-8pm	2 Lunch Bunch Pizza Ranch Oshkosh 11:00am	3
4	5	6	7	8	9	10
	Memory Care Respite Neenah 1:30-3:30pm Winnebago County Human Services Board Meeting 3pm Transit Equity Day Event * GO Transit Center 110 Pearl Ave, Oshkosh	Transit Equity Day Event * Valley Transit Center 100 E Washington St, Appleton 9am FOOD+ DIVERSITY+ COMMUNITY * 11am Downtown Oshkosh YMCA	FVMP Oshkosh YMCA Memory Cafe 1:30pm	"Money Matters" Series * UW Extension - online 7pm-8pm	Menasha Committee on Aging 1:30pm	
11	12	13	14	15	16	17
	SPARK! Trout Art Museum 1pm Memory Care Respite Neenah 1:30-3:30pm BEAMING INC. Memory Cafe 1:30pm ADRC Committee Meeting 3pm	SPARK! Bergstrom Mahler Museum 10:30am Virtual Dementia Tour Parkview Health Care Center 1:30-4:30pm Registration required Welcome to Medicare Presentation * 211 N. Commercial St, Neenah 2pm		Neenah Committee on Aging 9am "Smile More, Stress Less" * 20th YMCA, Oshkosh 10:30am-11:30am Memory Screening Oshkosh Senior Center 10:30am-Noon "Money Matters" Series * UW Extension - online 7pm-8pm	Rebuilding Together's - "Old Fashioned Tasting" Event * 6pm-8:30pm	Oshkosh Farmer's Market 9am-12:30pr Oshkosh Are *Kid's Day
18	19	20	21	22	23	24
	FVMP Memory Cafe Neenah Library 1:30pm President's Day	Specialized Transportation Meeting 1:30pm	Memory Screening Menasha Senior Center 8:30am-10:00am Movie & Pizza Day * Neenah-Menasha YMCA 1pm FVMP Oshkosh Traveling Memory Cafe 1:30pm The Fire Escape registration required	"Keeping Your Heart Healthy" * Downtown YMCA, Oshkosh 12pm-1:30pm "Money Matters" Series * UW Extension - online 7pm-8pm		
25	26	27	28	29		
		Memory Care Respite Oshkosh 1:30-3:30pm FVMP Memory Cafe Menasha Senior Center 1:30pm	SPARK! The Paine Art Center 1pm	"Money Matters" Series * UW Extension - online 7pm-8pm		

*An asterisk indicates there is more to read about this event in this newsletter.

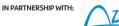


CONNECTING COMMUNITY THROUGH FOOD



Food often reflects our cultures and ethnicities. By sharing food and our culture with one another, we connect as humans and learn more about one another's experiences. Sharing of food provides us greater opportunities to hold space for all to explore and share at the table.

JOIN US every month with a new special guest to learn more about a culture and their traditions, customs, and recipes! Come with an appetite and open mind and leave educated and with a new cultural recipe.





OSHKOSH COMMUNITY YMCA • www.oshkoshymca.org Downtown • 236-3380 • 324 Washington Avenue







DIVERSITY + FOOD + COMMUNITY THE FIRST TUESDAY OF EVERY MONTH Downtown Y • Teaching Kitchen • 11 a.m.-12:00 p.m.

0	WIILOWITT	reaching Rac		
	January 9	•	May 7	
	February 6	•	June 4	
	March 5	•	July 2	

April 2

FREE AND OPEN TO ALL! Stop in any time to sample a dish from a different country.

Email Lindsey McMullin at lindseymcmullin@oshkoshymca.org to find out what is on the menu or to present and share a cultural dish

or meal of your own! Pre-registration is required. Sign up at the Front Desk of either location, call 920-236-3380, or register ONLINE!

Big thank you to the January presenter, Quinta Caylor! She shared dishes from Africa; a veggie mix along with a peanut soup with goat meat. She also spoke about her life in Cameroon (country in Central Africa).





The Food Connect class for February 6th will feature Falafel and an Israeli salad.



Dive into the fascinating link between smiles and heart health! Learn about the physiological benefits of smiling, and how this positive expression can play a role in reducing stress, lowering blood pressure, and promoting overall health and wellbeing.



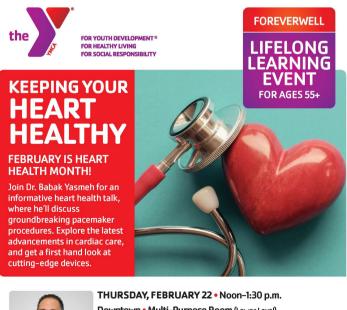
THURSDAY, FEBRUARY 15 10:30-11:30 a.m 20th Ave Y • MPR 3

FREE FOR MEMBERS \$5 for Non-Members REGISTRATION REQUIRED.

Please sign up at the Front Desk of either location! ealthy snacks will be pro

OSHKOSH COMMUNITY YMCA www.oshkoshymca.org DOWNTOWN 236-3380 324 Washington Ave. 20TH AVENUE 230-8439 3303 W. 20th Ave.







Downtown • Multi-Purpose Room (Lower Level) FREE FOR MEMBERS! • \$5 for Non-Members

LUNCH INCLUDED. Registration is required.

Please sign up at the Front Desk of either location or by calling 920-236-3380 by Monday, February 19, 2024.

Ϛ Aurora Health Care Now part of ADVOCATEHEALTH

DOWNTOWN 236-3380 324 Washington Ave. 20TH AVENUE 230-8439 3303 W. 20th Ave.



THANK YOU TO OUR

MONTHLY LUNCH SPONSOR

OSHKOSH COMMUNITY YMCA www.oshkoshymca.org



tsk the ADRC.

Do you have a question that you would like answered in the newsletter? If so, please email us at *adrc@winnebagocountywi.gov* and put in the subject line "Question for the ADRC Newsletter". Your name will remain anonymous.

Dear ADRC,

I recently moved into a different apartment building after my landlord increased my rent. My previous landlord is now finding all these things wrong with my apartment and is not giving me my security deposit back. In fact, he is taking me to court for small claims as he said I damaged things in the apartment. What do I do now? I can't afford an attorney.

Signed, Bitter & Broke

This question will be answered by an ADRC Specialist.

Dear Bitter and Broke,

Ugh, sounds like a tough situation. Here are some resources we would recommend checking out:

Legal Action of WI

Offers legal representation in civil law such as family, public benefits, consumer law, housing law, tenant rights and public assistance, and other limited areas for individuals with low income. Legal Action also operates the Elder Rights Project which is free civil legal service to victims of elder abuse. Click here to learn more; or call 1-920-233-6521.

Free Legal Assistance Clinic

Non-profit organization with volunteer attorneys and paralegals who assist with free legal assistance at local libraries. Click here to learn more; or call 1-920-312-7760 (voicemail only).

Modest Means Attorney Program of the State Bar of WI

Assists individuals who have income too high to qualify for free legal services but can't pay standard rates for legal services. Click here to learn more; or call 1-888-529-7599.

State Bar of WI - Lawyer Referral and Information Services

A program that offers consultation with a legal assistant to help determine if you require an attorney and provide you with direction on how to proceed. Click here to learn more; or call 1-800-362-9082.

Winnebago County Conflict Resolution Center

The Winnebago Conflict Resolution Center offers free mediation services to residents of Winnebago County and training in mediation and conflict resolution. Mediation is dealing with a conflict in which two or more parties meet with an impartial 3rd person who assists them in trying to find a solution that everyone agrees with. This is a great resource for areas such as: restraining orders, workplace problems, small claims, neighbor disputes, etc... Click here to learn more.

University of WI Law School - Economic Justice Institute

Click here to learn more or call 608-890-0678.

U.S. Department of Housing and Urban Development (HUD) Click here to learn more or call 1-800-669-9777.

Signed, ADRC of Winnebago County



WI Medicaid Non-Emergent Medical Transportation Change: Veyo to MTM

Starting on Feb 1st, 2024, Veyo will be acquired by MTM. They will undergo a brand change, so you will begin seeing their name in the community. Nothing will change for members who use this service. The phone number, way to schedule rides, etc... will stay the same. The Veyo website will automatically bring customers to the MTM site until Feb 1st, 2025.

Never heard of Veyo? If you receive Medicaid benefits, you may qualify for free transportation to your medical appointments (ambulatory or wheelchair). This could include mileage reimbursement. To learn more about this program call 1-866-907-1493 or visit <u>Veyo.com</u>

Welcome to Medicare Presented by Winnebago County Elder Benefits Specialists

The Aging and Disability Resource Center of Winnebago County invites you to attend a 'Welcome to Medicare' presentation. Current or future Medicare beneficiaries and their families are invited to join us to learn more about Medicare options and benefits.

Oshkosh Human Services 220 Washington Ave Oshkosh

> March 12th - 2 pm May 14th - 10 am

Neenah Human Services 211 N Commercial St Neenah

February 13th - 2 pm April 9th - 10 am

To RSVP Call 1-877-886-2372 or email us at adrc@winnebagocountywi.gov





Health & wellness Corner

Looking for upcoming classes to improve your balance and strength? There are many programs and classes offered in our county designed to reduce falls. Classes can also help improve your mood and introduce you to new people! Check out the below organizations who offer regular classes:

Menasha Senior Center

#920-967-3530

www.menashawi.gov/departments/senior_center/in dex.php

Oshkosh Senior Center #920-232-5300 www.ci.oshkosh.wi.us/seniorservices

> Neenah-Menasha YMCA #920-729-9622

www.ymcafoxcities.org/foreverwell

Oshkosh YMCAs #920-230-8916

www.oshkoshymca.org/programs/seniorprograms/index.html

Winnebago County Health Department – Wellness Plus #920-232-3000

www.co.winnebago.wi.us/health/divisions-programareas/your-health/adult/wellness-plus-healthyaging-classes

Omro Community Center

Please call #920-685-0380 for current activities.

Divestments:

What are they and why are they important? By: GWAAR Legal Services Team



What is a Divestment?

Divestment is a term related to long-term care Medicaid. It is defined as the giving away of something for less than fair market value. This could mean giving something away as a gift or for less than the item is worth in the commercial market. A divestment can be done intentionally by giving someone money, or unintentionally by not doing something that the person should have done. Here are some examples of divestments:

- selling one's home at a discounted price
- adding a person's name to the deed of a house if they did not pay towards the purchase of it
- giving away a life estate or remainder interest in a home property without being paid for it
- agreeing to waive a debt that is owed by another person
- adding a person's name as a joint owner to a bank account, and then allowing that person to withdraw money from the account for their own personal spending
- · paying off debts or loans that the person is not legally obligated to pay for
- donating more than 15% of a household's annual income to a religious or charitable organization
- refusing to accept an inheritance, settlement, or other lump sum of money the person is entitled to

Why is it important to be aware of divestment policy issues?

If a person makes a divestment, a divestment penalty period may be imposed upon them if they later apply for long-term care Medicaid benefits. For example, if a person makes a \$100,000 divestment, then they will be ineligible for long-term care Medicaid for 323 days—that's almost a full year!

Do divestment penalties apply to all forms of Medicaid?

No, divestment penalties only apply to long-term care Medicaid, including institutional Medicaid (in the nursing home or hospital), Family Care, IRIS, PACE, and Partnership. Divestment penalties do not apply to card-services Medicaid (BadgerCare+, MAPP, Medicaid deductible, categorically needy Medicaid, etc.). Under federal law, divestment penalties also do not apply to Medicare Savings Programs such as QMB, SLMB, and SLMB+.

If a divestment penalty is assessed but inaccurate, how can that be resolved?

A person who is assessed a divestment penalty but believes it to be inaccurate can call the local Income Maintenance Consortium to discuss the situation. They can also file an appeal with the Division of Hearings and Appeals, a state agency that decides Medicaid appeals in Wisconsin. Be aware that there is a 45-calendar day appeal window and there are no provisions for late appeals.

Where can more information on divestments be found?

For more information, call the East Central Income Maintenance Partnership at 1-888-256-4563 or visit: *dhs.wisconsin.gov/publications/p1/p10058.pdf*

How does divestment affect Medicaid?

Divestment can delay your ability to get Medicaid long-term care benefits. When you apply for Medicaid and you had a divestment within the past 60 months (five years), you may be asked to serve a divestment penalty period.



Are you looking to get out of debt or learn how to improve your credit?

Do you have questions about how to start or where to learn more? If so, the Money Matters Live: Credit and Debt Series is for you!

Each session includes a short presentation by Extension educators with plenty of time for discussion and questions. The four-session February series will cover how to read your credit reports, the basics of credit scores, how to build good credit, and strategies to reduce and eliminate your debt. You can attend all sessions or as many as your schedule allows. This series is presented live via Zoom on Thursday evenings from 7:00-8:00 PM and is completely FREE!

Find more information and register by using this link:

go.wisc.edu/6r0cu0

A note from the Winnebago County Health Department

Transit Equity Day

This day is celebrated every year on February 4th to commemorate the birthday of Rosa Parks, tying her efforts to integrate public transportation systems in the 1950s to the belief that all people should have the right to transit mobility and accessibility. Safe, reliable and affordable public transit is an essential service that all people regardless of race, ability, age, income or identity - have a right to. Transportation access impacts a person's ability to be healthy, stay socially connected, go to work, school or

the grocery store, and so much more. We invite you to join us in celebrating the importance of public transit and recognize those making a difference at the following Driver and Rider Appreciation Events:

Monday, February 5th at 3 pm

GO Transit Center (110 Pearl Ave, Oshkosh)

Tuesday, February 6th at 9 am

Valley Transit Center (100 E Washington St, Appleton) For additional information please visit <u>our website</u> or contact Susan Garcia Franz at 920-420-8139.





COLD FASTIONED





February 16, 2024 6:00pm - 8:30pm The Fox Club at Timber Rattlers Stadium

Join us to celebrate the work of Rebuilding Together Fox Valley

with Old Fashioned tastings, appetizers, fun activities, camaraderie and more!

TICKETS: \$40

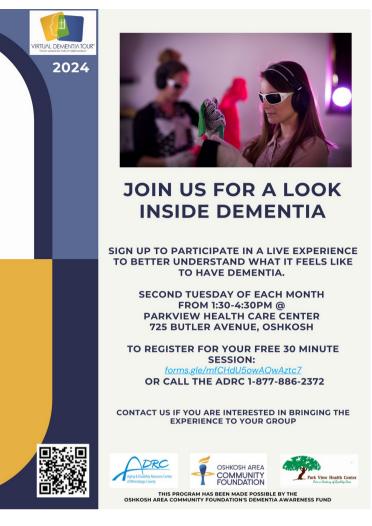
WIN A 7-NIGHT STAY IN THE SMOKY MOUNTAINSI WIN A CHEF DINNER FOR 8-10 SERVED IN YOUR HOME! MANY OTHER EXCITING PRIZES TOO! SPONSORSHIPS: CONTACT CHIP WOOD, 920 730-2156 RTFV.TICKETLEAP.COM/2024RAZZLE





[Re]pairing Homes, [Re]vitalizing Communities, [Re]building Lives

SERVING CALUMET, OUTAGAMIE, WINNEBAGO, AND FOND DU LAC COUNTIES





Lyrics 🖧 Laughter

A **FREE** program for people with Alzheimer's or other dementias and their care partner.

Wednesdays from 1:30 pm - 2:30 pm February 7 - February 28 March 20 - April 10 May 1 - May 22



Music is a road to memories and helps those with dementia.

Valley VNA Senior Care's Lyrics & Laughter™ Community Program is a lively, fun group activity designed around the benefits of music and singing for individuals with dementia and their caretakers. Through music, participants are able to engage and socialize in ways that they normally cannot do. **To register or for more information, call (920) 727-5555.**

Lyrics & Laughter™ is a Valley VNA Senior Care Life Enriching Program.



1535 Lyon Dr. Neenah | ValleyVNA.org

Income Tax Help



Fox Cities AARP TAX-AIDE WEEKLY TAX ASSISTANCE SITES 2023 Tax Returns

Service Provided February 2nd – April 12th, 2024 (Varies by Location)

SERVICE BY APPOINTMENT ONLY - Call 920-215-1040 - M-F - 8:30-5:30

Appointment Line Opens Monday, January 15, 2024

GOODWILL MENASHA MENASHA LIBRARY KAUKAUNA LIBRARY** NEENAH LIBRARY LITTLE CHUTE CENTER RIDGEVIEW HIGHLANDS 1800 Appleton Rd., Menasha 440 First St, Menasha 207 Thilmany Rd, Ste 200, Kaukauna 240 E Wisconsin Ave, Neenah 625 Grand Ave, Little Chute 640 Ridgeview Circle, Appleton 8:15-Noon, Mon-Wed + Fridays 9:00-1:00 Wednesdays 10:30-3:00 Thursdays 9:15-2:30 Thursdays 8:15-1:00 Fridays 8:15-Noon Mondays

** Returns at the Kaukauna Library are prepared using the Same Day Drop -off method

Photo ID and Social Security Card or other proof of Social Security Number is required.

• Social Security <u>Cards</u> are <u>required</u> for any dependent that will be shown on the return.

VITA (Volunteer Income Tax Assistance)

Vita helps with free, simple tax preparation. If you have a complex tax situation, they may ask you to seek aid from an accountant or tax preparer. This is available for low-moderate income individuals. The maximum income level is generally \$60,000/year. Preparation appointments will begin on February 5th and will be available Monday and Wednesday nights from 5:30 to 6:10 PM, by appointment only.

University of Wisconsin Oshkosh: Sage Hall 835 High Avenue Oshkosh WI Call to schedule an appointment: 920-424-1454

<u>February Memory Cafe's</u>



Memory Cafe's welcome people experiencing memory loss, along with family and friends who love and care for them. Participants get involved in activities, learning, music, conversation, laughter, fun and also enjoy refreshments. For more information and other cafe' locations throughout the Fox Valley contact the Fox Valley Memory Project at www.foxvalleymemoryproject.org

We have made some changes to the Memory Cafe' locations and times for 2024!*

<u>Menasha</u>

Menasha Senior Center, 116 Main Street, Menasha- Tuesday, February 27th - 1:30p-3pm*

Since 1970, Club Liquor has been a staple of Downtown Menasha. Come meet the new owner and learn about the history of Club Liquor and what makes it so special to Menasha!

Neenah

Neenah Public Library, 240 E. Wisconsin Avenue, Neenah- Monday, February 19th - 1:30pm-3pm

Hot Cocoa Social with games to tickle your senses (taste, smell, see, laugh).

<u>Oshkosh</u>

Traveling Oshkosh Memory Cafe - This months location is The Fire Escape - 925 Oregon Street, Oshkosh Wednesday, February 21st 1:30pm - 3pm*

Get ready for a splash of creativity and a dash of fun at this month's Memory Café at Fire Escape in Oshkosh! Join us for a pottery painting extravaganza where we'll turn ordinary clay into extraordinary masterpieces. No previous pottery experience required! **Registration is required for this cafe - call 920-851-8319**

Oshkosh YMCA, 3303 W 20th Avenue, Oshkosh - Wednesday, February 7th - 1:30pm -3pm*

"Be My Valentine" Join us as we celebrate the month of love! Enjoy heart shaped treats and crafts, a photo booth, Valentine's themed Bingo and more!

BEAMING INC.

BEAMING Barn, 2692 County Road GG, Neenah - Monday, February 12th - 1:30-3pm

Equine-assisted memory cafe`s for seniors with memory loss and their caregivers to enjoy the horses and other interactive activities. To register call 920-851-6160 or email *incbeaming@gmail.com*

Contact Us!

220 Washington Ave, Oshkosh 211 N. Commercial St, Neenah Email: adrc@winnebagocountywi.gov Hours: Monday - Friday- 8am-4:30pm (after hour appts available upon request)



Like us on Facebook! Phone: 877-886-2372

www.co.winnebago.wi.us/adrc