

# Aging & Disability Resource Center of Waukesha County

514 Riverview Ave  
Waukesha, WI 53188

Local: 262-548-7848

Toll Free: 866-677-2372

Fax: 262-896-8273

TTY: 7-1-1

Website:

[www.waukeshacounty.gov/adrc](http://www.waukeshacounty.gov/adrc)

**After hours call**

**IMPACT 2-1-1**

**211, or toll free**

**1-866-211-3380**

## National Alliance on Mental Illness of Waukesha County (NAMI)

262-524-8886

## Veteran's Services

262-548-7732

## Moraine Lakes Consortium

888-446-1239

## Alzheimer's Association

800-272-3900

(24/7 Helpline)

[www.alz.org/sewi](http://www.alz.org/sewi)

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⇒ Tax Assistance

⇒ Senior Nutrition Program  
50th Anniversary

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March 2022

# The ADRC Connection



## Sleepless in Waukesha County



Are you one of the millions of Americans who have difficulty sleeping? Do you have trouble falling asleep or staying asleep? Maybe you find yourself just not getting adequate sleep due to obligations in your daily life. March 13-19, 2022, is National Sleep Awareness Week, founded in 1998 by the National Sleep Foundation to educate the public on sleep health and the benefits to good health and well-being.

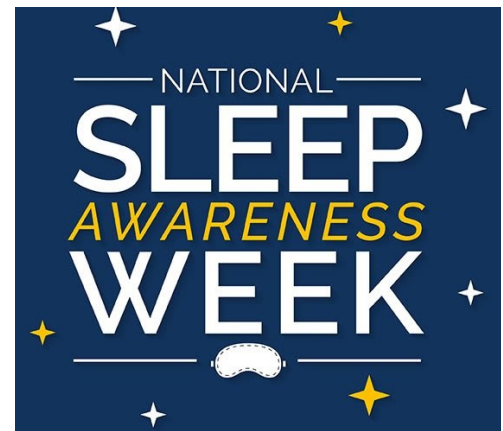
Sleep plays an important role in both our body and mind. Most adults require 7 or more hours of sleep per night. Keeping a regular sleep schedule by going to bed at the same time is equally as important.

Some benefits of getting a good night's rest are:

- Get sick less often
- Stay at a healthy weight
- Lower your risk for serious health problems, such as diabetes and heart disease
- Reduce stress and improve your mood
- Think more clearly and do better in school and at work
- Get along better with people
- Make good decisions and avoid injuries — for example, drowsy drivers cause thousands of car accidents every year

There are small adjustments to your night-time ritual that you can do to help promote a good night's sleep. Try doing some deep breathing exercises or meditations before bed, limit screen time at least two hours before bed, turn the television off in your bedroom, limit caffeine after lunchtime, exercise/ yoga, or spritz lavender on your pillowcase. These simple changes may help increase quality sleep.

**If you would like to learn more about getting a good night's rest, you can attend a "Cup of Health" presentation sponsored by the ADRC of Waukesha County. March 15th at Menomonee Falls Seniors Center or March 22nd at Elm Grove Public Library. Find out more on page 12!**



March is national kidney month. The kidneys are the body's chemical factories, filtering waste and performing vital functions that control things like red blood cell production and blood pressure. But over time, the kidneys can become damaged with little or no physical symptoms to warn you that your kidneys are in trouble.



"Of the 26 million American adults estimated to have kidney disease, most do not know they have the disease. That is why taking care of your kidneys, especially if you are at risk for kidney disease, is vital," said Joseph Vassalotti, MD, National Kidney Foundation Chief Medical Officer. "There are a few simple things people can do to keep their kidneys healthy and strong."

### "Take 5 for Your Kidneys"

All Americans can do 5 simple things to protect their kidneys:

1. **Get Tested!** Ask your doctor for an ACR urine test or a GFR blood test annually if you have diabetes, high blood pressure, are over age 60, or have a family history of kidney failure. Get screened for free through the National Kidney Foundation's KEEP Healthy program by visiting [www.kidney.org/KEEPHealthy](http://www.kidney.org/KEEPHealthy).
2. **Reduce nonsteroidal anti-inflammatory drugs (NSAIDs).** Over the counter pain medicines, such as NSAIDs, may alleviate your aches and pains, but they can harm the kidneys, especially if you already have kidney disease. Reduce your regular use of NSAIDs and never go over the recommended dosage.
3. **Reduce intake of processed foods.** Processed foods can be significant sources of sodium, nitrates and phosphates, and have been linked to cancer, heart disease and kidney disease. Try adopting the DASH diet to guide your healthy eating habits.
4. **Exercise Regularly.** Your kidneys like it when you exercise. Regular exercise will keep your bones, muscles, blood vessels, heart and kidneys healthy. Getting active for at least 30 minutes a day can also help you control blood pressure and lower blood sugar, which is vital to kidney health.
5. **Control Blood Pressure and Diabetes.** High blood pressure and diabetes are the leading causes of kidney disease and kidney failure. Managing high blood pressure and strict control of blood sugar levels can slow the progression of kidney disease. Speak with your doctor if you are having trouble managing diabetes or high blood pressure.

The **National Kidney Foundation** is the leading organization in the U.S. dedicated to the awareness, prevention

## HARVEST OF THE MONTH

The "Harvest of the Month" program highlights a locally available crop each month to help the community learn more about healthy, seasonal, whole-foods, in partnership with ProHealth Care and the Washington/Ozaukee Public Health Department.

For March, the highlighted produce item is cabbage! Check out the Live Well website for more information and featured recipes.

To learn more and sign up for the monthly

e-newsletter visit: <https://www.waukeshacounty.gov/livewell>



## Spring is Just Around the Corner!

Just because the winter chill is still here does not mean you can not look forward to warmer days this Spring. Make a plan to check out some of Waukesha County's Parks and enjoy everything our community has to offer!

<https://www.waukeshacounty.gov/parksystem>

## Spring into Better Health

After a long winter, the signs of spring are sprouting up all around us. Now is a good time to focus on your health so you can enjoy all that this season has to offer. Taking advantage of Medicare preventive benefits is the perfect way to spring into better health!

Preventive services can help you prevent illnesses and detect health problems early, when treatment works best. People with Medicare have access to a wide range of preventive tests and screenings, most at no extra cost. If you are new to Medicare, a “Welcome to Medicare” preventive visit is covered during the first 12 months you are enrolled in Part B. The visit includes a review of your medical and social history as well as education and counseling about preventive services, including certain screenings, shots and referrals for other care, if needed. Once you have Part B for longer than 12 months, you can get a yearly “Wellness” visit to develop or update a personalized prevention plan based on your current health and risk factors. Note: The Wellness visit is not the same as an annual physical exam.

You pay nothing for the “Welcome to Medicare” visit or yearly “Wellness” visit if your doctor or other health care provider accepts Medicare assignment. If additional tests or services are performed during the same visit that are not covered under the preventive benefit, you may have to pay coinsurance, and the Part B deductible may apply.

Medicare also covers screening tests for breast cancer, diabetes, heart disease, obesity management, and osteoporosis, just to name a few. You can find a complete list of Medicare-covered preventive services in your *Medicare and You 2022* handbook or on the Medicare website at [www.medicare.gov](http://www.medicare.gov). Talk to your doctor about what screenings and shots are right for you.

**For local assistance with Medicare questions or other health insurance counseling contact the ADRC at 262-548-7848.**

**Turning 65?  
Need Medicare?**

### Welcome to Medicare Class

\*NOW OFFERING IN-PERSON CLASSES\*

The Aging and Disability Resource Center of Waukesha County hosts ‘Welcome to Medicare’ classes on the second Wednesday of each month. Topics covered will be the basic parts of Medicare (A, B, C, D) and how they work. Information will be provided on how to enroll, available insurance options, and the drug coverage requirement. Lower income benefit programs will also be reviewed. It is suggested that you attend one class 2-3 months prior to starting Medicare. To register for this free class or for more information, please contact the ADRC at 262-548-7848.

You can also register online at: <http://www.waukeshacounty.gov/ElderBenefitSpecialistProgram/>

# Free Tax Assistance– 3 options

The due date for your 2021 tax return this year is Monday, April 18th, 2022.



Schedule your FREE Tax Appointment



**La Casa de Esperanza's Volunteer Income Tax Assistance (VITA) program** provides free federal and state income tax return preparation and filing for low- to moderate-income families and individuals. La Casa's VITA program also provides bilingual, culturally competent tax services for the Hispanic/Latino community. The VITA program is made possible through the support of the Greater Milwaukee Foundation and the Internal Revenue Service.

To set up your VITA Tax Appointment, please click <https://lacasavita.as.me/schedule.php>, call 262-832-1534, or hover over the "scan me" code with your phone's camera!

**AARP Foundation Tax-Aide** provides free tax preparation in different ways – in-person, low-contact, or contact-free – depending on what service is available in your area. Some sites can provide service in one or two visits, or you may not need to visit a site at all, with all interactions taking place online. All site options require an appointment:

Brookfield Public Library: (262)782-4140

Menomonee Falls Public Library: (262)255-8460

Mukwonago Public Library: (262)363-6411

Muskego Library: (262)971-2100

New Berlin Library: (262)373-9440

Oconomowoc Area Senior Center: (262)470-9198

Sussex The Grove at Village Park Pavilion: (262)246-5200



**MyFreeTaxes** helps people file their taxes for free while getting the assistance they need. United Way provides MyFreeTaxes in partnership with the IRS's Volunteer Income Tax Assistance (VITA) program to help filers who earn less than \$58,000/year prepare their tax returns on their own or have their return prepared for them for free. To file, visit <https://myfreetaxes.com/>





## March 1st is National Peanut Butter Lover's Day!

Peanut butter. Who does not love this delicious, versatile spread? If you are not allergic to peanuts and like to regularly consume peanut butter you may be wondering how healthy it really is. Although peanut butter is considered calorie-dense, when consumed in moderation as part of a healthful and balanced diet, it provides many dietary benefits.

Peanut butter is a great source of protein, especially for those who are vegetarian or who need to get extra protein in their diets. For older adults, getting enough protein throughout the day is key to maintaining muscle mass. Vitamins and minerals essential for bodily functions including magnesium, phosphorous, zinc, niacin, and vitamin B-6 are found in peanut butter. It also contains fiber which, in combination with the high amount of protein, can help you feel full longer and decrease the likelihood of overeating. Omega-6 fatty acid is also found in peanut butter. This fatty acid is known to lower "bad" (LDL) cholesterol and raise "good" (HDL) cholesterol.

Despite its beneficial qualities, peanut butter consumption should be limited as it contains a high number of calories. Typically, there are 188 calories in a serving of peanut butter (two tablespoons equals a serving). While peanut butter contains mostly healthy fats, it also contains some saturated fat, which can contribute to heart problems when consumed in excess over a long period of time. When consuming peanut butter, use measuring spoons to ensure you're staying within the right serving size.

Finally, many common brands of peanut butter contain added ingredients like sugars, salt, and emulsifiers. This is usually done to enhance the texture and prevent the oil from naturally separating in the jar. These added ingredients reduce the nutritional value of the spread. When buying peanut butter, look at the ingredient list on the nutrition facts label and choose brands that contain only peanuts.

### 4 Ways to Use Peanut Butter as a Healthy Snack

1. Use as a dip for celery sticks or apple slices
2. Stir into yogurt or hot oatmeal
3. Add to a fruit smoothie to make it more filling
4. Spread on whole grain crackers or rice cakes

Source: USDA, Harvard Health Publishing



## Medicare Presentations in your Area

*These are free 1 hour "Introduction to Medicare" classes presented by Greater WI Agency on Aging Resources, Inc. and/or the Aging and Disability Resource Center (ADRC) of Waukesha County. The ADRC also conducts 2-hour classes every 2<sup>nd</sup> Wed of each month 1-3pm at the Health & Human Services Building of Waukesha County located at: 514 Riverview Ave, Rm 114 or virtually at 5:30-7:30pm*

**Muskego Public Library - Monday, March 7 at 10:00am**

**Menomonee Falls Public Library - Monday, March 14 at 2:00pm**

**Hartland Public Library - Thursday, March 24 at 10:00am**

**Elm Grove Public Library - Wednesday, March 30 at 1:00pm**

**Brookfield Public Library - Monday, April 4 at 2:00pm**

# SENIOR NUTRITION PROGRAM

CELEBRATE • INNOVATE • EDUCATE



## History of the Senior Nutrition Program

**1961** – The White House Conference on Aging recommends establishing nutrition programs.

**1965** – National Food Consumption Study conducted in February finds nearly 95 million Americans do not consume an adequate diet.

**1965** – President Johnson signs The Older Americans Act (OAA) into law on July 14th.

**1972** – The OAA Senior Nutrition Program (formally called the National Nutrition Program for the Elderly (NPE)) is enacted on March 22nd. Title VII of the Act authorizes NPE to provide hot meals and other nutrition services to people aged 60 and older.

**1973** – Wisconsin sets aside funding and starts elderly nutrition demonstration programs in four counties.

**1974** – Waukesha County begins the Meals on Wheels program.

**1978** – Waukesha County opens Senior Dining Centers.

## SENIOR NUTRITION PROGRAM 50TH ANNIVERSARY

This March, the Aging and Disability Resource Center of Waukesha County joins the federal Administration for Community Living (ACL) and senior nutrition service providers across the country to celebrate the 50th anniversary of the national Senior Nutrition Program.

Since 1972, the Senior Nutrition Program has supported nutrition services for older adults. Funded by the Older Americans Act, local senior nutrition programs serve as hubs for adults 60 and older to access nutritious meals and other vital services that strengthen social connections and promote health and well-being.

Senior nutrition is now more important than ever. Each year in the U.S., up to half of adults age 65 and older are at risk of malnutrition, and more than ten million face hunger. In communities throughout the U.S. – including our own – older adults sometimes lack access to the high - quality, nutritious food they need to remain healthy and independent.

As part of the Senior Nutrition Program network, the ADRC helps older adults in our community by promoting healthy eating, decreasing social isolation, fighting senior malnutrition, and improving health through our Senior Dining Centers and Meals on Wheels program.

For 50 years, senior nutrition services have helped create healthy, strong communities where all members can flourish regardless of their age. That's why we proudly recognize this milestone anniversary of the national Senior Nutrition Program and its tremendous impact on the health and well-being of older adults in our community. Join us in celebrating our seniors, our program, and our community. Together, we look forward to another 50 years and beyond!

### WAUKESHA COUNTY SENIOR DINING CENTERS

Please join us at one of our four open dining centers on Thursday, March 24, to celebrate the 50th anniversary of the Senior Nutrition Program!

Senior Dining Centers are open to individuals age 60 or older, and their spouse regardless of age. Meals are served Monday through Friday. Reservations are required at least 24 hours in advance. Call the dining center where you would like to eat between 10:00 am and 1:00 pm, Monday-Friday. If the dining center is closed, call the Aging and Disability Resource Center of Waukesha County (ADRC) at (262) 548-7826.

#### Brookfield Community Center

2000 N Calhoun Road  
Brookfield, WI 53005  
Call Jenny @ 262-782-1636

#### Oconomowoc Community Center

220 W. Wisconsin Avenue  
Oconomowoc, WI 53066  
Call Diane @ 262-567-5177

#### Menomonee Falls Senior Center

W152N8645 Margaret Road  
Menomonee Falls, WI 53051  
Call Diane @ 262-251-3406

#### Sussex Civic Center

N64W23760 Main Street  
Sussex, WI 53089  
Call Josh @ 262-246-6747

### MEALS ON WHEELS

The Home Delivered Meals program provides a hot noon meal delivered to homebound older adults who are unable to prepare their own meal. The meals are delivered by volunteers who provide a daily wellness check for our community seniors.

**For more information on Senior Dining, call the ADRC at (262) 548-7848.**

# Celebrate a World of Flavors

March is National Nutrition Month! This year's theme is "Celebrate a World of Flavors." Enjoying flavors from cultures around the world can help you to include a variety of healthy foods in your meals. During this National Nutrition Month, remember to celebrate by trying some new foods and flavors.

With so many food choices, eating healthy does not have to be boring. Think about foods that you like from each food group and personalize your plate—mixed dishes count too!

## Personalize your Plate:

- **Choose fruits and vegetables with a variety of colors and textures.** Try to fill half your plate with produce.
- **Experiment with different grains.** Try swapping grain foods you usually eat with whole grains, such as corn tortillas, brown rice, oats, quinoa, and whole grain breads and pastas.
- **Switch up your proteins.** Vary your protein choices to include plant-based protein such as beans, peas, and lentils. Choose other lean proteins such as eggs, seafood, and lean meat.

## Ways to try new flavors from around the world:

- Start with a food you like and see if you enjoy a different variety (example: try noodle dishes from different ethnic cuisines).
- Pick a country to investigate through its food. You can find books, recipes, videos, and other online resources for a variety of different cuisines.
- Try flavoring your dishes with different spices.



Variety is key! Healthy meal plans incorporate a variety of produce, proteins, and grains.

## Questions? Visit a Registered Dietitian Nutritionist (RDN)

Need help with a healthy eating plan? You can ask your doctor for a referral to an RDN. They can help you to meet your personal nutrition goals.



Extension  
UNIVERSITY OF WISCONSIN-MADISON  
WAUKESHA COUNTY

515 W Moreland Blvd.  
Administration Center Rm G22, Waukesha WI 53188  
Phone: 262-548-7877  
Para más información español comuníquese con 262-548-7882  
waukesha.extension.wisc.edu

*FoodWise education is funded by the USDA Supplemental Nutrition Assistance Program—SNAP and Expanded Food and Nutrition Education Program—EFNEP. An EEO/AA employer, University of Wisconsin-Madison Division of Extension provides equal opportunities in employment and programming, including Title VI, Title IX, the Americans with Disabilities Act (ADA) and Section 504 of the Rehabilitation Act requirements.*





Dear Ina,

I have been trying to quit smoking for years. I have had failed attempt after failed attempt. I see that March 20, 2022, is “Kick Butts Day” and wanted to know what resources you might have?

Sincerely,

Nono Smokie

Dear Nono,

Quitting smoking is a very difficult habit to break. You are not alone in having many attempts at trying to stop. There are several resources available, the first may be having a conversation with your primary care provider to discuss medications or nicotine patches to assist you. The CDC has several online resources available at [smokefree.gov](http://smokefree.gov); there are free or reduced products that may help from 1-800-QUIT-NOW.

Smoking cessation or support groups are also an option to have that extra added support however, it really starts with you. You need to be the one to commit to not smoking and stop smoking for good. If you have Medicare, you can also look in to smoking cessation coverage associated with your plan.

You can do it!

Ina



## Local Library Happenings



### Elm Grove Public Library

<https://elmgrovewi.org/468/Library>

262-782-6717



### Hartland Public Library

<http://www.villageofhartland.com/520/Library>

262-367-3350

Elm Grove is proud to be part of the Wild Plum chapter of the Library Memory Project. In-person Memory Café events are now offered, and we are also thrilled to reveal a new permanent fixture in our library's collection: our Dementia Collection. The DC contains books, DVDs, and other assorted items for our members who have Alzheimer's/dementia, as well as materials for relatives and caregivers. These items are stored on a shelf behind the Reference Desk and are available to check out.

The items in this collection cover a wide range of topics including information about Alzheimer's and dementia, cookbooks and other support materials, as well as fun and engaging Memory Kits. If you have any recommendations or suggestions about what should be added to the Dementia Collection, speak to a librarian and let us know.

### Tuesday Tastes: Ready to Salsa Tuesday, March 22 at 3 pm

Join us for a new monthly cooking club focusing on beginner to intermediate recipes while learning various culinary techniques. This month we will create different salsas along with homemade tortilla chips. Registration is required and there are 15 spots available. Please email [hplinfo@hartland.lib.wi.us](mailto:hplinfo@hartland.lib.wi.us) to register.



Music Therapy is an established health profession in which music is used within a therapeutic relationship to address physical, emotional, cognitive, and social needs of individuals. After assessing the strengths and needs of each client, the qualified music therapist provides the indicated treatment including creating, singing, moving to, and/or listening to music. Through musical involvement in the therapeutic context, clients' abilities are strengthened and transferred to other areas of their lives. Music therapy also provides avenues for communication that can be helpful to those who find it difficult to express themselves in words. Research in music therapy supports the effectiveness in many areas such as: overall physical rehabilitation and facilitating movement, increasing people's motivation to become engaged in their treatment, providing emotional support for clients and their families, and providing an outlet for expression of feelings. (<https://www.musictherapy.org/about/>)



At the ADRC, we have seen firsthand the way music therapy can be powerful for someone with dementia or Alzheimer's disease, even in late stages. Studies have shown that music may reduce agitation and improve behavioral issues that are common of the disease. Music provides a way to connect, even after verbal communication has become difficult.

Local Music Therapy options in our community and other resources:

**Waukesha County Conservatory: 1125 James Dr, Hartland WI 53029**

Call 262-367-5952 for information on music therapy options offered.

**Healing Harmonies, LLC: 3720 North 124th Street, Suite P, Wauwatosa WI 53222**

Created so that the community may have access to services for those in need of maintaining and/or improving their health and quality of life. Music is used to address non-musical goals by capitalizing on a client's strengths to address areas of need. Services are provided for children and adults with developmental disabilities and at nursing homes, specializing in working with early and late-stage dementia and Alzheimer's Disease. Healing Harmonies offers music therapy services in the group and 1:1 setting, consultation services and adapted music lessons.

### **Music Moments from the Alzheimer's Association**

Music Moments features a slate of award-winning artists that share their personal experiences, offering a rare glimpse into the emotional connection between music and the moments in life that we never want to lose. For families facing Alzheimer's and all other dementias, these moments are all the more precious.

<https://alz.org/musicmoments/overview.asp>

## **Medicare Advantage Plan Open Enrollment Period Ends March 31, 2022**

Between January 1 – March 31, 2022

### **You can:**

- Switch to another Medicare Advantage Plan (with or without drug coverage) if you're already a Medicare Advantage Plan (with or without drug coverage).
- Disenroll from your Medicare Advantage Plan and return to Original Medicare. If you choose to do so, you'll be able to join a Medicare drug plan.
- If you enrolled in a Medicare Advantage Plan during your Initial Enrollment Period (IEP), you can change to another Medicare Advantage Plan (with or without a Medicare drug plan) within the first three months you have Medicare.

*You can only make one change during this period.* Changes will take effect the first of the month after the plan receives your request.

### **You can not:**

- Switch from Original Medicare to a Medicare Advantage Plan.
- Join a Medicare drug plan if you're in Original Medicare.
- Switch from one Medicare Prescription Drug Plan to another if you're in Original Medicare





# Memory Screening

## A Closer look at Memory Changes

A **memory screen** is a wellness tool that helps identify possible changes in memory and cognition.

It's **Free** and takes only 15 minutes!



**Early detection is important**

*Treatment is possible. Stay in control of your life.*

- Get immediate results
- Receive information about dementia and Alzheimer's disease
- Talk with a Dementia Care Specialist about available resources
- Learn about brain health and ways to stimulate your brain

### **Community Memory Screenings**

Where: Menomonee Falls Public Library

When: Monday, May 23, 2022

Time: 10:00am - 3:00pm (30 minute time slots)

Call Jennifer Harders at the Waukesha ADRC to schedule your memory screen.

**262-548-7650**



514 Riverview Avenue  
Waukesha, WI 53188

# Evidence-Based Health Promotion Program

Programs offered by the ADRC of Waukesha County meet the highest-level research criteria as determined by the National Council on Aging and the National Institute of Health. The primary goals of Evidence Based Education Programs are to empower participants to adopt healthy behaviors, improve the health status of participants and to help prevent the onset or progression of disease health problems. For a full list of these and future classes available, contact the ADRC or check out our website at <https://www.waukeshacounty.gov/ADRCWorkshops/>.

**Boost Your Brain and Memory** - Dementia is not a normal part of aging. Although genetics do play a role in whether or not we may develop dementia, studies prove that how we live our lives plays an even larger role. Boost Your Brain and Memory is a unique program that offers a whole-person approach to brain health. Each of the eight weekly sessions explores how different facets of living life affect our brain health. Participants learn how physical activity, emotional wellness, intellectual activity, nutrition, spirituality, and social connectedness help keep our brain healthy and well-functioning.

**Details:** This workshop will meet in person at Brookfield Senior Center, 2000 N Calhoun Road, Brookfield, WI 53005. **Sessions will be held on Wednesdays, April 6th – May 25th from 1:00 pm – 2:30 pm.**

**Contact:** Register in person or online at [www.ci.brookfield.wi.us](http://www.ci.brookfield.wi.us). For more information, call 262-796-6675.

**Register by March 30th.**

**Healthy Living with Diabetes** - This workshop is an evidence-based program for any adult who has type 2 diabetes, pre-diabetes, or lives with someone who does (those who have type 1 diabetes are also welcome). Participants gain knowledge and learn new skills to increase their confidence in managing diabetes. Monitoring, nutrition, exercise, and symptom management are some of the topics covered during these six weekly sessions. The program does not replace existing treatments but serves to complement a participant's current medical treatment plan.

**Details:** This workshop will meet in person at Learning in Retirement of Waukesha County (LIRWC), WCTC - Waukesha Campus, 327 E. Broadway, Waukesha, WI 53186. **Sessions will be held on Thursdays, April 14th – May 19th from 1:30 – 4:00 pm.**

**Contact:** Register by contacting the LIRWC office at 262-695-3473 or [lir@wctc.edu](mailto:lir@wctc.edu). **Register by April 7th.**


**A Cup of Health - Better Sleep: What's Getting in the Way?** - 1 in 3 American adults fail to get enough sleep. Are you one of them? Instead of loading up on extra caffeine, join us for this educational session presenting by a registered nurse to discuss what's getting in the way of better sleep and what you can do about it. This one-hour presentation will be held in person at two different locations in March.

- 1.) Menomonee Falls Senior Center, W152N8645 Margaret Road, Menomonee Falls, WI 53051 on March 15th from 10:00 am – 11:00 am. Register in person or online at [t.ly/AU3K](https://t.ly/AU3K) (type into your internet search browser). **Register by March 8th.**
- 2.) Elm Grove Public Library, 13600 Juneau Boulevard, Elm Grove, WI 53122, on March 22nd from 1:30 pm – 2:30 pm. Register online at [elmgrovelibrary.org](http://elmgrovelibrary.org) (click on the Programs & Events tab, then click Adult Programs). **Register by March 15th.**



# AGING AND DISABILITY RESOURCE CENTER OF WAUKESHA COUNTY

## SENIOR DINING AND MEALS ON WHEELS MENU MARCH 2022

Monday	Tuesday	Wednesday	Thursday	Friday
	<b>1</b>	<b>2</b>	<b>3</b>	<b>4</b>
	<b>FAT TUESDAY</b> Chicken Gumbo Red Beans/Rice Seasoned Green Beans Cornbread/Butter Fresh Fruit Paczki	Vegetarian 3-Bean Chili w/ cheese Saltine Crackers Mixed Green Salad w/ Italian dressing Dinner Roll w/ butter Fresh Banana	Barbecue Meatballs American Potatoes Ketchup packet Sweet Green Peas 7-Grain Bread w/butter Fresh Apple Snickerdoodle Cookie Alt: Sugar Free Cookie	Crab Pasta Salad Croissant w/ butter <b>Creamy Coleslaw</b> Tomato Juice Peach Half Rice Krispies Treat Alt. Fruit
<b>7</b>	<b>8</b>	<b>9</b>	<b>10</b>	<b>11</b>
Cream of Broccoli Soup Saltine Crackers Shaved Hot Turkey on Kaiser Roll / Mustard Steamed Spinach Fresh Apple Dessert Bar Alt. Plain Cookie	Oven Roasted Pork Scalloped Potatoes 5-way Mixed Veg Sourdough Bread w/ butter Kitchen's Choice Fruit Cherry Crisp Cup Alt. Yogurt	Beef with Broccoli Vegetable Fried Rice Veggie Egg Roll Sweet & Sour Sauce Mandarin Oranges Sugar Cookie Alt. Sugar Free Cookie	Oven Baked Ham Baked Sweet Potato w/ Butter Three Bean Salad Texas Toast w/Butter Fresh Apple	Swedish Meatballs Egg Noodles w/ gravy Brussels Sprouts Romaine Salad w/ Ranch Fresh Orange Bread/Butter Butterscotch Pudding Alt. Diet Pudding
<b>14</b>	<b>15</b>	<b>16</b>	<b>17</b>	<b>18</b>
Lemon Pepper Chicken Over Pasta 5-way mixed Vegetable Zucchini Blend Wheat Roll w/ butter Fresh Pear Frosted Chocolate Cake Alt. Fresh Orange	Meatloaf With Gravy American Fries Ketchup pkt Green Beans Broccoli Salad Dinner Roll w/ butter Kitchen's Choice Fruit	Pizza Casserole Sicilian Blend Veg Romaine Salad w/ Golden Italian Dressing Breadstick w/ Butter Fresh Apple	<b>St. Patrick's Day</b> Cabbage Roll Mashed Potatoes & Gravy Peas and Carrots Green Grapes Irish Soda Bread Butter Shamrock Cake Alt. Fresh Fruit 	Tuna Casserole Dill Baby Carrots Spinach Salad w/ Dressing Wheat Bread w/ Butter Fresh Fruit Rice Krispies Treat Alt: Yogurt
<b>21</b>	<b>22</b>	<b>23</b>	<b>24</b>	<b>25</b>
Chili with Meat and Beans Shredded Cheese Saltine Crackers Breadstick with butter Cook's Choice Veggie Fresh Banana	Chicken Patty on Bun Mayo packet Texas Caviar <b>Coleslaw</b> Diced Pears Oatmeal Raisin Cookie Alt. Fresh Fruit	Cheeseburger on Wheat Bun Ketchup / Mustard Au Gratin Potatoes Beet and Onion Salad Peaches Frosted Cake Alt: Fruited Yogurt	<b>HAPPY 50<sup>th</sup> BIRTHDAY</b> Chicken Quarter on Herbed Stuffing Mashed Potatoes with Turkey Gravy Green Bean Casserole Dinner roll w/ Butter Fruited Gelatin	Split Pea w/ Ham Soup Saltine Cracker packet Sloppy Joe Whole Wheat Bun Winter Blend Veg Fresh Apple Lemon Bar Alt. Fruited Yogurt
<b>28</b>	<b>29</b>	<b>30</b>	<b>31</b>	
Scalloped Potatoes with Ham Mixed Vegetable Whole Grain Bread w/ Butter Fresh Orange Ice Cream Cup Alt: Fresh Apple	Meat Lasagna Italian Blend Vegetable Tomato / Onion Salad Italian Bread w/ butter Banana Baker's Choice Cookie Alt: Fruited Yogurt	Chicken Stew Mashed Potatoes Stewed Tomatoes Romaine Salad w/ Dressing Whole Grain Bread / Butter Fruit Cocktail	<b>Brewers Opening Day</b> Bratwurst on a Bun Ketchup and Mustard Baked Beans Potato Salad Sliced Peaches Apple Pie Alt. Fresh Apple 	

# No Surprises:

## Understand your rights against surprise medical

The “No Surprises Act” protects people covered under group and individual health plans from receiving surprise medical bills when they receive most emergency services, non-emergency services from out-of-network providers at in-network facilities, and services from out-of-network air ambulance service providers. It also establishes an independent dispute resolution process for payment disputes between plans and providers, and provides new dispute resolution opportunities for uninsured and self-pay individuals when they receive a medical bill that is substantially greater than the good faith estimate they get from the provider.

Starting in 2022, there are new protections that prevent surprise medical bills. If you have private health insurance, these new protections ban the most common types of surprise bills. If you’re uninsured or you decide not to use your health insurance for a service, under these protections, you can often get a good faith estimate of the cost of your care up front, before your visit. If you disagree with your bill, you may be able to dispute the charges. Here’s what you need to know about your new rights.

### What are surprise medical bills?

- Before the “No Surprises Act,” if you had health insurance and received care from an out-of-network provider or an out-of-network facility, even unknowingly, your health plan may not have covered the entire out-of-network cost. This could have left you with higher costs than if you got care from an in-network provider or facility. In addition to any out-of-network cost sharing you might have owed, the out-of-network provider or facility could bill you for the difference between the billed charge and the amount your health plan paid, unless banned by state law. This is called “balance billing.” An unexpected balance bill from an out-of-network provider is also called a surprise medical bill. People with Medicare and Medicaid already enjoy these protections and are not at risk for surprise billing.

### What are the new protections if I have health insurance?

If you get health coverage through your employer, a Health Insurance Marketplace®, (1) or an individual health insurance plan you purchase directly from an insurance company, these new rules will:

- Ban surprise bills for most emergency services, even if you get them out-of-network and without approval beforehand (prior authorization).
- Ban out-of-network cost-sharing (like out-of-network coinsurance or copayments) for most emergency and some non-emergency services. You can not be charged more than in-network cost-sharing for these services.
- Ban out-of-network charges and balance bills for certain additional services (like anesthesiology or radiology) furnished by out-of-network providers as part of a patient’s visit to an in-network facility.
- Require that health care providers and facilities give you an easy-to-understand notice explaining the applicable billing protections, who to contact if you have concerns that a provider or facility has violated the protections, and that patient consent is required to waive billing protections (i.e., you must receive notice of and consent to being balance billed by an out-of-network provider).

(1) Health Insurance Marketplace® is a registered service mark of the U.S. Department of Health & Human Services.

## What if I don't have health insurance or choose to pay for care on my own without using my health insurance (also known as "self-paying")?

If you do not have insurance or you self-pay for care, in most cases, these new rules make sure you can get a good faith estimate of how much your care will cost before you receive it.

## What if I am charged more than my good faith estimate?

For services provided in 2022, you can dispute a medical bill if your final charges are at least \$400 higher than your good faith estimate and you file your dispute claim within 120 days of the date on your bill.

## What if I do not have insurance from an employer, a Marketplace, or an individual plan? Do these new protections apply to me?

Some health insurance coverage programs already have protections against surprise medical bills. If you have coverage through Medicare, Medicaid, or TRICARE, or receive care through the Indian Health Services or Veterans Health Administration, you don't need to worry because you're already protected against surprise medical bills from providers and facilities that participate in these programs.

## What if my state has a surprise billing law?

The "No Surprises Act" supplements state surprise billing laws; it does not supplant them. The "No Surprises Act" instead creates a "floor" for consumer protections against surprise bills from out-of-network providers and related higher cost-sharing responsibility for patients. So as a general matter, as long as a state's surprise billing law provides at least the same level of consumer protections against surprise bills and higher cost-sharing as does the No Surprises Act and its implementing regulations, the state law generally will apply. For example, if your state operates its own patient-provider dispute resolution process that determines appropriate payment rates for self-pay consumers and Health and Human Services (HHS) has determined that the state's process meets or exceeds the minimum requirements under the federal patient-provider dispute resolution process, then HHS will defer to the state process and would not accept such disputes into the Federal process.

As another example, if your state has an All-Payer Model Agreement or another state law that determines payment amounts to out-of-network providers and facilities for a service, the All-Payer Model Agreement or other state law will generally determine your cost-sharing amount and the out-of-network payment rate.

## Where can I learn more?

Still have questions? Visit [CMS.gov/nosurprises](https://www.cms.gov/nosurprises), or call the Help Desk at 1-800-985-3059 for more information. TTY users can call 1-800-985-3059.

## Reverse Mortgages - BE AWARE OF THE RISKS!

You may have seen Tom Selleck, Mr. Magnum PI himself, on TV selling reverse mortgages, but what is a reverse mortgage, and are they a good idea? A reverse mortgage is a financial product available to individuals at least 62 years old that turns your home's equity into a lump sum of cash or regular income. Unlike a home equity loan or line of credit, you do not have to make payments on the loan as long as you live in the home, and any interest accrued is added to the amount you owe. When you die, sell your home, or move out, you, your spouse, or your estate would repay the loan. Usually that means selling the home to get money to repay the loan.

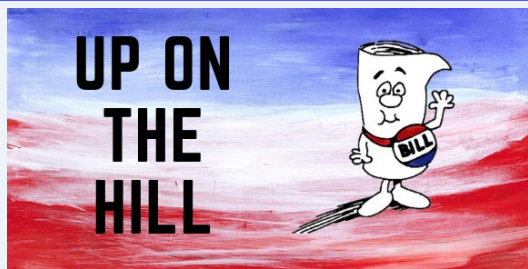
Here are some things to consider about reverse mortgages:

- **There are fees and other costs.** Reverse mortgage lenders generally charge an origination fee and other closing costs, as well as servicing fees over the life of the mortgage. In some cases, these fees can be very high. Some may also charge mortgage insurance premiums.
- **You owe more over time.** As you get money through your reverse mortgage, interest is added onto the balance you owe each month. That means the amount you owe grows as the interest on your loan adds up over time.
- **Interest rates may change over time.** Most reverse mortgages have variable rates, which are tied to a financial index and change with the market. Variable rate loans tend to give you more options on how you get your money through the reverse mortgage. Some reverse mortgages offer fixed rates, but they tend to require you to take your loan as a lump sum at closing.
- **Interest is not tax deductible each year.** Interest on reverse mortgages is not deductible on income tax returns until the loan is paid off, either partially or in full.
- **You have to pay other costs related to your home and keep it in a good state of repair.** In a reverse mortgage, you keep the title to your home. That means you are responsible for property taxes, insurance, utilities, fuel, maintenance, and other expenses. And, if you don't pay your property taxes, keep homeowner's insurance, or maintain your home, the lender might require immediate payment of your loan and initiate a foreclosure if you're unable to pay, which most people in this situation are not.
- **What happens to your spouse?** If you signed the loan paperwork and your spouse didn't, your spouse may NOT be able to continue living in the home after you die. This could be incredibly devastating because the lender will foreclose or force your spouse to sell the home to pay the loan in full as soon as 30 days after you pass away. These rules are complex and different depending on whether you took the loan out before or after August 4, 2014. The most important takeaway from this is that your spouse might NOT be able to remain in the home after you die, so you will want to be very careful that the loan is set up properly if you want your spouse to be able to remain in the home.
- **What can you leave to your heirs?** Reverse mortgages can use up the equity in your home, which means fewer assets for you and your heirs. Most reverse mortgages have something called a "non-recourse" clause. This means that you, or your estate, can't owe more than the value of your home when the loan becomes due and the home is sold. With most reverse mortgages, generally, if you or your heirs want to pay off the loan and keep the home rather than sell it, you would not have to pay more than the appraised value of the home.
- **What happens if the borrower moves to another residence or a skilled nursing facility?** With most reverse mortgage loans, the borrower can be away from the home, for example, in a skilled nursing facility, for up to 12 consecutive months; however, if the absence is longer, and the property is not the principal residence of at least one other borrower, then the loan becomes due and payable. Again, to resolve the debt, you can correct the matter, pay the balance in full, sell the home for the lesser of the balance or 95% of the appraised value and put the proceeds toward paying off the loan, or complete a deed in lieu of foreclosure. Otherwise, the lender will foreclose. Note that none of these are desirable options for most individuals in this situation. Most people would not have the funds on hand to pay off the loan, nor would most people wish to sell their home in this situation, especially if a spouse or other individual is still living in the home.
- **Medicaid and SSI eligibility may be affected.** Reverse mortgage proceeds, either a lump sum or a monthly payment, are not considered income for Medicaid and SSI; however, those funds are considered an asset or a resource in the month received and thereafter. This could affect eligibility for any means-tested program that has an asset limit.



For more information, visit: <https://www.consumer.ftc.gov/articles/0192-reverse-mortgages>





# FREQUENTLY ASKED QUESTIONS - VOTING

## 1. Where Do I Vote – Where is my Polling Place?

Voters can look up their polling place by entering their address at

<https://myvote.wi.gov/en-us/FindMyPollingPlace>

## 2. Do I need to bring an ID to vote?

- YES – A list of acceptable IDs can be found at <https://www.bringitwisconsin.com/>
- If a voter does not have an acceptable photo ID, a free Photo ID for Voting can be obtained at a Department of Motor Vehicles (DMV) location.  
<https://wisconsin.gov/Pages/dmv/license-drvs/how-to-apply/id-card.aspx>

## 3. Am I registered to vote, and, if not, can I register on election day?

- To determine if someone is registered to vote, check <https://myvote.wi.gov/>
- Voters who are not registered, may register at the polls.

## 4. If I am not registered to vote, where can I register in advance?

- **Online** at [myvote.wi.gov](https://myvote.wi.gov). Up to 20 days before Election Day. Requires a valid State of Wisconsin Driver License or State of Wisconsin ID card issued by the DMV.
- **Mail**. Up to 20 days before Election Day. Mail completed form to your municipal clerk.
- **In person**, at the municipal clerk's office.
  - Must provide proof of residence.
  - Ends 5:00 PM on Friday before election.
  - At your polling place on Election Day. Must provide proof of residence.

## 5. I need transportation to my polling place.

- The Disability Vote Coalition has a flyer with ideas for those who need a ride to the polls. It is posted on the webpage: <http://www.disabilityvote.org/resources>

## 6. I can't get to the polls on Election Day. Can I vote absentee?

- Any registered Wisconsin voter is eligible to request an absentee ballot. If a voter is not registered, they must register to vote before an absentee ballot can be sent to them.
- A voter can apply for and vote their absentee ballot in-person in the clerk's office or can request an absentee ballot from their municipal clerk. The request can be made in writing by mail, e-mail, fax or online at [myvote.wi.gov](https://myvote.wi.gov).
- To find the dates and hours for in-person absentee voting, voter should contact their municipal clerk. For contact information go to <https://elections.wi.gov/clerks/directory>
- The Disability Vote Coalition absentee voting fact sheet has additional information: Check their website at: <http://www.disabilityvote.org/resources>

## 7. How can I learn more about the candidates?

- Voters can view a SAMPLE Ballot at: <https://myvote.wi.gov/en-us/PreviewMyBallot>
- The League of Women Voters Vote411.org site provides non-partisan information. See what's on your ballot, compare candidates' positions side-by-side, and print a sample ballot with your preferences.  
<https://www.vote411.org/>

# Wisconsin's Irish Heritage



March is the time of year when many of us celebrate St. Patrick's Day. Whether you are of Irish decent or not, it has become a popular holiday with parades, dances, and celebrations across our state.

But there is another story behind the holiday, and that is the millions of people who fled Ireland to come to the United States during the 1800s. They fled Ireland for several reasons, some fled from religious and political persecutions, while others fled because of the Great Potato Famine. The Great Famine, or the Great Hunger as some Irish called it, took place between 1845 and 1849. During the famine, nearly 1 million people emigrated from Ireland, with as many as 4.5 million people arriving in the United States from Ireland and other European countries. It is estimated that more than 25% of Ireland's population left the country during this time. This was truly a time of devastation and despair for the people of Ireland.

Most Irish immigrants came to Wisconsin between 1840 and 1860, during the famine and shortly thereafter. The Irish were not fast movers, according to historians at the Wisconsin Historical Society. They took their time migrating to Wisconsin from the East Coast, often moving from one county to another, and eventually from state to state. The thought of owning a piece of their own land at a more affordable cost than land on the East Coast was too irresistible to pass up. They came with a sense of adventure and nothing to lose.

Once the Irish settled in Wisconsin they preferred the south western sections of the state where the mining industry provided many jobs such as smelting, lumbering, and rail construction. However, a large population of Irish immigrants stayed in the Milwaukee area and worked as artisans and laborers. In 1850, the Irish made up over half of all immigrants who arrived in Wisconsin during that year.

Today it is estimated that 11% of Wisconsin's population are of Irish decent. While that may seem like a small percentage, they are, without a doubt, an influential group. They were hard working people who left their homeland during times of despair and have left their mark on Wisconsin and the Milwaukee metropolitan area. When we go to a parade or see Irish dancers this March, we should take some time to remember the people who came to Wisconsin for a better life, and who have passed down from generation to generation their customs and traditions, and helped build this great state we call home. You can visit the Irish Cultural and Heritage Center in Milwaukee at [www.ichc.net](http://www.ichc.net) to learn more.

*"If you're Irish, it doesn't matter where you go, you'll find family." Victoria Smurfit*



# St Patty's Day Word Search

The objective of this puzzle is to find and mark all the words hidden inside the box. The words may be placed horizontally, vertically, or diagonally.

W	G	N	D	A	S	R	J	D	G	M	N	J	I	S
W	A	B	Q	I	R	Y	K	C	U	L	E	T	R	O
F	M	O	I	G	E	Q	D	J	J	Q	N	O	I	Y
Z	M	M	H	D	W	N	R	E	V	O	L	C	S	A
T	L	S	L	K	O	L	K	X	D	U	L	M	H	D
U	H	O	H	D	L	X	M	D	E	E	B	P	O	S
I	G	G	F	A	F	B	L	E	P	H	A	B	X	K
S	R	K	I	S	M	O	Z	R	J	M	S	S	S	C
P	I	E	X	L	G	R	E	E	N	R	K	S	E	I
R	Y	G	L	F	Y	C	O	G	I	S	E	L	H	R
I	G	M	O	A	H	A	N	C	D	H	T	J	A	T
N	R	T	R	A	N	X	D	N	K	I	B	D	A	A
G	O	Y	U	L	X	D	W	R	C	K	A	Z	N	P
P	K	N	R	A	I	N	B	O	W	O	L	E	A	T
R	P	A	O	P	Q	Q	R	J	X	N	L	F	I	S

**Basketball**

**Celtic**

**Clover**

**Daylight**

**Flowers**

**Gold**

**Green**

**Ireland**

**Irish**

**Leprechaun**

**Lucky**

**Pot of Gold**

**Rainbow**

**Shamrock**

**Spring**

**St Patrick's Day**

ADRC of Waukesha County  
Human Services Center  
514 Riverview Avenue  
Waukesha, WI 53188

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