

Which Way to Turn? Making Decisions Later in Life.



By: **Leah Klein,**
ADRC Manager

At the Aging & Disability Resource Center (ADRC), we get a lot of questions from first time callers looking for advice and information on organizing their personal affairs. It can be a seemingly impossible task to collect and organize your financial information, locate and consolidate information on life insurance, properties you own, vehicles in your name and more. Regardless of your age, if you've started to think about some of these things – you're doing the right thing.

It's never too early to begin organizing your personal affairs. It isn't just individuals who are aging who should consider creating a set aside place for important documents and information. All Wisconsin adults should make a plan that suits their life. For example, Wisconsin is not a "Next of Kin" state. This means that individuals making decisions for you in a time of need – need the legal authority to do so. Consider

filling out Powers of Attorney paperwork for Healthcare and for Estate. These documents are available at your Waupaca County ADRC – stop in anytime to get copies for you and your loved ones.

We've recently received a lot of questions about a topic called Divestment. Divestment is the act of gifting monies or assets to another person within 5 years of applying for Wisconsin's publicly funded Long Term Care programs. If you're considering the options you have to "leave a little something for the kids", make sure you research and know the Wisconsin Medicaid rules regarding Divestment. More information can be obtained by calling your local Economic Support Service Call Center at: 1-888-256-4563.

Although your local ADRC cannot give legal advice or help you create legal documents, we can point you in the direction of folks who can. We're here with you and you don't have to do it alone. Start off small. The next time you're at the grocery store, buy a small folder or notebook. Collect items such as life insurance statements and contact information. If there is someone in your life that you trust, let them know where

you're keeping your personal important documents. If you experience a personal emergency – you'll be glad you did.

If you have adult children living in another state, considering passing along the ADRC's contact information. Clip out the notecard below and send it to your adult children. If you experience an emergency and are relying on your adult children to coordinate your care from out of state – we want to be here to help them. Contacting us early can mean the world of difference for reducing stress and costs of potential care.



Need help coordinating care for a loved one? Call the Aging & Disability Resource Center in Waupaca County!

We'll help guide you through the confusing world of long term care services and supports.
You don't have to do it alone.

We offer FREE information and assistance; we're here to help.

715-258-6400

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**Waupaca County
Dept. of Health &
Human Services:**
715-258-6300



Current and past issues of *The ADRC Connection* are available on our website www.co.waupaca.wi.us.

Visit the national website
www.yourADRCresource.org

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Aging & Disability Resource Center – Waupaca County Branch
www.facebook.com/adrcwaupacacountybranch/

Our mission is to be a resourceful place of information and respectful provider of support for the elderly and disabled residents of Waupaca County and their caregivers and to help them achieve dignity and quality of life through maximum independence and choice.

PLEASE NOTE: Being an advertiser in this newsletter does not constitute an endorsement from Waupaca County Department of Health & Human Services.



Over 80% of Older Adults Say They Experience Ageism

By the GWAAR Legal Services Team
(for reprint)

A recent poll conducted by the University of Michigan asked a national sample of adults age 50-80 about their experiences with different types of everyday ageism, positive views on aging, and health. Older adults experience ageism in their everyday lives through interactions with other people and exposure to ageist messages on TV, online, or in newspapers and magazines. These forms of ageism may negatively affect older adults' health and well-being.

The poll looked at older adults' experiences with three categories of everyday

ageism: exposure to ageist messages, ageism in interactions with other people, and personally held beliefs about aging and older people. Overall, 82% of older adults reported regularly experiencing at least one of these categories of ageism in their everyday lives.

Two-thirds of older adults reported exposure to ageist messages. These included hearing, seeing, or reading jokes about old age, aging, or older people or suggestions that older adults and aging are unattractive. Almost half of older adults reported experiencing ageism in their interactions with other people. Their experiences included other people assuming that they have difficulty us-

ing cell phones and computers, hearing and/or seeing, or remembering and/or understanding. Some of the individuals polled said that others assume that they do not do anything valuable or that they need help with tasks they can do on their own. Finally, 36% of older adults said they believed that feeling lonely, depressed, sad, or worried are a normal part of getting older.

Two in five older adults reported experiencing multiple forms of ageism. This was more common among those age 65-80 as compared to those age 50-64. Women were more likely to

See **Ageism** page 6

Understanding VA Service Connected Compensation



Jesse P. Cuff
Waupaca County Veterans
Service Officer
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Waupaca, WI 54981
715-258-6475
www.facebook.com/
WaupacaVeteransOffice
Hours: Monday – Friday 8am-4pm

WHAT IS SERVICE CONNECTED COMPENSATION?

VA Disability Compensation is a tax free monthly benefit paid to eligible veterans by the VA. Eligible veterans receive service connected compensation because of injury, illness, event, or exposure during service which has caused and continues to cause a disability.

WHO IS ELIGIBLE?

If you served on active military duty under other than dishonorable conditions, and you were injured, developed a disease, or an existing condition was aggravated by military service you might be eligible for VA Disability Compensation. For Veterans who qualify, VA Disability Compensation is a tax free monthly benefit.

* Compensation may also be paid to Veterans who became disabled from VA health care.

You may be eligible if:

- You were discharged from service under other than dishonorable conditions, AND
- You had an injury, event, illness, or exposure (chemical / radiation) while on active duty, AND
- You have a current service-related disability, AND
- You state the connection between your event in service and your current disability

EVIDENCE:

You must submit an application and all relevant evidence in your possession and/or provide information sufficient to enable VA to obtain all relevant evidence not in your possession. This includes the following as part of your application:

- Discharge or separation papers (DD214 or equivalent)
- Service Treatment Records if they are in your possession
- Medical evidence (doctor & hospital reports)

HOW MUCH DOES VA PAY?

The amount of basic benefit paid ranges, depending on how disabled you are. For multiple disability ratings, VA produces a combined compensation rate using a combined rating table, not simple addition.

Note: You may be paid additional amounts, in certain instances, if:

- You have very severe disabilities or loss of limb(s)
- You have a spouse, child(ren), or dependent parent(s)
- You have a seriously disabled spouse

Note: To determine your eligibility, check eBenefits, contact VA Eligibility Center at 1-888-768-2132, or contact our office at 715-258-6475.

Understanding these and other VA Benefits can seem daunting, but the Waupaca County Veterans Service Office can help. If you could use a little help navigating the VA Benefit system please schedule an appointment today!

Source / for more information:

<http://www.benefits.va.gov/BENEFITS/factsheets/serviceconnected/Compensation.pdf>
<http://www.benefits.va.gov/compensation/index.asp>
<http://www.benefits.va.gov/compensation/evidence.asp>
<http://www.benefits.va.gov/compensation/rates-index.asp>

Adult Protective Services FAQs

By: Adult Protective Services Team

What is APS- Adult Protective Services?

Adult Protective Services (APS) programs and staff promote safety, independence, and quality of life for adults who are being mistreated, are in danger of being mistreated, and cannot protect themselves. APS is a program that is designated per WI Statutes.

The Adult Protective Services Program is also responsible for persons who are incompetent and in need of guardianship and protective placements and

or services.

Each county has a designated agency assigned to receive, respond to, and investigate reports of abuse, neglect, self-neglect, and financial exploitation.

Population Served

Any adult (18-59) who has a physical or mental condition that substantially impairs his or her ability to care for his or her needs – or elder adult (60 and older) and who has experienced, is currently experiencing, or is at risk of experiencing abuse, neglect, self-neglect, or financial exploitation.



What is abuse?

Physical/sexual abuse is the intentional or reckless infliction of physical pain or injury, illness, or any impairment of physical condition. It includes, but is not limited to beating, choking, burning, inappropriate medication, tying, locking a person up and a violation of criminal assault law.

Financial exploitation is the misuse of an elder adult/adult at risk's money or property. It includes deception, diverting income, mismanagement of funds, taking money or possessions against a person's will, failure of a fiscal agent to fulfill his or her responsibilities, identity theft and financial transaction card crimes.

Neglect occurs when a caregiver's failure to provide adequate food, shelter, clothing, medical or dental care results in significant danger to the physical or mental health of an elder adult/adult at risk person in their care.

Self-neglect occurs when there is significant danger to an individual's physi-

cal or mental health because the individual is responsible for his or her own care but fails to obtain adequate care, including food, shelter, clothing, or medical or dental care.

What happens when a report is made?

1. Concerned citizens contact their local Aging and Disability Center (ADRC) to report suspected abuse/neglect

2. Details of the report will be screened by a trained professional to evaluate if the report meets statutory requirements for an APS investigation

3. If the situation meets criteria, an APS worker will initiate an investigation per statute

4. APS worker will assess the adult's safety, need for assistance, and determine if any services are necessary

5. While APS workers help vulnerable adults each day, competent individuals have the right to self determination and

See **FAQ** page 3



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FAQ from page 2

to decline services

What happens if the person says they do not want to receive any services from APS?

If during the investigation the worker determines that the person has the capacity to acknowledge and understand the risk and benefits of their current situation and do not take advantage of resources to change their current situation the case will be closed. However, if it is determined that the situation is

unsafe and the person lacks capacity to acknowledge and understand the risk and benefits of their situation and are in need of additional services and support APS will work with the person to secure services or assist the alternate decision maker (Power of attorney or guardian) in maintaining safety.

What is self-determination?

The ability for a person to have control and influence over their own life. Recognizing that competent adults have the right to make their own decisions in life; regardless of the impact and potential of those decisions or actions being characterized as poor decisions.

*Every action taken by APS work-

ers must balance the duty to protect the safety of an individual while respecting an adult's right to self determination; adults have the right to make decisions that do not conform with societal norms as long as these decisions do not harm others.*

What are Protective Placement/Services?

At times individuals may need ongoing care and custody for their protection. The state statutes allow for court ordered placements or services to assist with this when specific requirements are met.

If you suspect an adult is being harmed, report it to the

Waupaca County Department of Health and Human Services - ADRC
715-258-6400 or toll free at
1-866-739-2372

All calls can be made anonymously and you do not need to prove that abuse is occurring. A social worker will investigate your suspicious and based on circumstances will offer support, assistance, or connections to services.

If you or someone you know is in a life threatening situation or immediate danger, contact 911 or local police or sheriff's department.

(<http://www.napsa-now.org/wp-content/uploads/2014/04/Recommended-Program-Standards.pdf>)

(<http://www.norcen.org/faq/adult-protective-services/adult-protective-services-overview>)

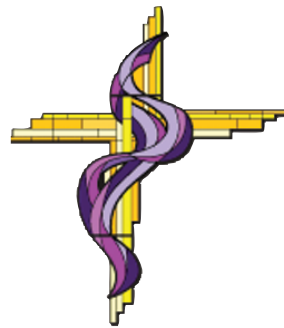
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Remember to Stay Up to Date on Recommended Vaccines!

By the GWAAR Legal Services Team
(for reprint)

Vaccines are the best way we have to prevent some infectious diseases. While many serious diseases are no longer common in the United States because of vaccines, these diseases still exist and can spread when people aren't vaccinated. Not only does getting vaccinated protect you, but it also protects those around you. Because some people have medical conditions that prevent them from getting vaccinated or developing immunity after being vaccinated, it is important for others to get vaccinated so that these diseases are less common.

You can use the Center for Disease Control and Prevention's (CDC) adult vaccine assessment tool to find out which vaccines are recommended for your age, health conditions, job, and lifestyle. The tool is available here: <https://www2.cdc.gov/nip/adult-timmsched/>. Talk to your doctor about whether you have missed any vaccines. Even if you received the vaccines you needed as a child, the protection from some vaccines can wear off. It is especially important for people with chronic health conditions to be up to date on recommended vaccines because they may be at increased risk for complications from certain vaccine-preventable diseases.

Every year, thousands of adults in the United States become seriously ill and are hospitalized because of vaccine-pre-

ventable diseases. Unfortunately, many of these people die from these diseases. One of these diseases is influenza, or the flu. The flu and pneumonia represent the eighth-leading cause of death in the United States. The CDC estimated that there were tens of millions of cases during the 2019-2020 flu season, which caused tens of thousands of deaths.

This fall, it will be especially important for people to be vaccinated against the flu. In many parts of the country, the COVID-19 pandemic has strained and even overwhelmed healthcare systems. The 2020-2021 flu season is expected to burden healthcare systems even further. Unfortunately, although a yearly flu vaccine is recommended for everyone six months of age and older, only 45% of adults in the United States were vaccinated during the 2019-2020 flu season. Ask your doctor or clinic when they plan to have the flu vaccine available for the upcoming flu season. The CDC recommends that you receive the vaccine by the end of October.

If you are on Medicare, most vaccines that your doctor recommends will be covered by your Medicare prescription drug plan. Medicare prescription drug plans are required to cover most commercially available vaccines, including the vaccine for shingles. The only exceptions are the vaccines for flu, pneumonia, and hepatitis B, which are covered by Part B. Please note that SeniorCare does not cover any vaccines.

Vaccine Type	Medicare Coverage	Coverage Rules
Influenza (flu)	Part B	Medicare pays for (and recommends) one shot every flu season. Additional flu vaccines may be covered if considered medically necessary.
Pneumonia	Part B	Medicare pays for one shot, recommended for all adults aged 65+ and younger adults with chronic health conditions.
Hepatitis B	Part B	Series of three shots, paid for by Medicare for high- or medium-risk individuals, including those with hemophilia, end stage renal disease, diabetes, and other chronic conditions that lower resistance to infection.
Shingles	All Medicare prescription drug plans must cover	One shot paid for (and recommended) after age 60. Patient must check with plan to find out specific rules for administration and payment.

The amount you pay for your vaccine will vary depending on where you get vaccinated. Check your Medicare prescription drug plan's documents for information about how the plan covers vaccines.

Assistive Technology Can Help YOU!

Jane Mahoney, OAA Consultant
Greater Wisconsin
Agency on Aging Resources

The life of a caregiver can be incredibly busy. When your loved one needs help with daily living tasks such as dressing, grooming, walking and eating, a lot of time and energy is consumed on these tasks alone. Add to that doctor's appointments, medication management, housekeeping, grocery shopping, cooking and laundry and you wonder how to get it all done. And it's nice to share some quality time with your loved one, not to mention taking care of your own needs!

When there are so many things to do, assistance of any kind makes the day go smoother. Asking friends, relatives and neighbors for help is one great solution, but with social distancing in place, this may not be a great option. Another way of making your caregiving tasks more manageable is using Assistive Technology.

Assistive technology is an item, piece of equipment, or product that helps a person do an activity that they might not otherwise be able to do. One example is using a weighted fork for a person with tremors. When using regular silverware, the person might need to be fed, but the weighted fork reduces the tremors allowing them to eat on their own. Not only can assistive technology make completing tasks easier for the caregiver but also allows the person being cared for to do things more independently which can be important to the person's mental health.

There are many assistive devices that can help people complete daily living tasks independently. Some things are as simple as sticky-backed foam dots marking the wash cycle on the washing

machine knob. Others are larger pieces of equipment like a raised toilet seat.

Helping people become aware of the assistive technology devices that are available is a challenge. Some are common items, like a long-handled reacher, back scratcher and a jar opener. But there are a lot of very innovative products that you have likely never heard of. Here are a few examples of assistive technology that can help with different areas of need:

- **MOBILITY/TRANSFERRING**
 - » Swivel seat cushion
 - » Furniture risers
 - » Ceiling mounted pole
- **EATING**
 - » Plate guard
 - » Weighted forks
 - » Forks with grips
- **COOKING**
 - » Suction cup brushes
 - » Rocking T knife
- **BATHING/DRESSING**
 - » Sock aid
 - » Shampoo trays
- **MEDICATION MANAGEMENT**
 - » Talking pill bottle
- **RECREATION**
 - » Lighted magnifying glass
 - » Extra-large playing cards
 - » Pocket talker
- **GENERAL SAFETY**
 - » 3-prong plug with helper
 - » Non-skid tape
- **WANDERING PREVENTION**
 - » Door posters
 - » Door alarms
 - » Adaptive doorknobs

If you are interested in exploring how assistive technology might help you, contact the Aging & Disability Resource Center (715) 258-6400. Assistive technology may be just the thing you need to make your role as a caregiver a little easier.

POSTPONED

WAUPACA COUNTY ANNUAL VOLUNTEER APPRECIATION CELEBRATION

It is with great disappointment that we have decided to postpone the 2020 Annual Volunteer Appreciation Celebration which was scheduled for September 18, 2020.

We will tentatively reschedule the event for April 23, 2021 which will align with National Volunteer Week!

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811 Harding Street • Waupaca, WI 54981

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Phone: 715-258-6400 • Toll Free: 1-866-739-2372

TTY: 7-1-1 • Fax: 715-258-6409

E-mail: ADRC@co.waupaca.wi.us

2021 ANNUAL ENROLLMENT PERIOD DATES

Dates and deadlines you need to know



OCT. 15, 2020

ANNUAL ENROLLMENT PERIOD BEGINS

This is the first day you can enroll or make changes for 2021 coverage.



DEC. 7, 2020

ANNUAL ENROLLMENT PERIOD ENDS

This is the last day you can enroll or make changes for 2021 coverage.



JAN. 1, 2021

FIRST DATE COVERAGE CAN START

This is the day your enrollment or changes in coverage will begin.

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DON'T GET STUCK IN A PLAN THAT DOESN'T WORK FOR YOU!

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walk-ins welcome | appointments preferred

call ahead to schedule yours today!

Tuesday, October 20th 9:00 AM - 3:00 PM	Clintonville Community Center 30 South Main St.	Thursday, November 12th 9:00 AM - 3:00 PM	Marion Senior Center 325 W Garfield Ave
Thursday, October 22nd 9:00 AM - 3:00 PM	New London Washington Center 600 W. Washington St.	**Thursday, November 19th 9:00 AM - 3:00 PM	Village Hall Fremont 317 Wolf River Drive
Tuesday, October 27th 9:00 AM - 3:00 PM	Clintonville Community Center 30 South Main St.	**this date and location is tentative, please call for an update	
Thursday, October 29th 9:00 AM - 3:00 PM	Manawa City Hall 500 South Bridge St.		
Thursday, November 5th 9:00 AM - 3:00 PM	Weyauwega City Hall 109 E Main St.		
Tuesday November 10th 9:00 AM - 3:00 PM	New London Washington Center 600 W. Washington St.		

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Megan Hintz
Elder Benefit Specialist
(715) 258-6278

Ageism from page 1

experience multiple forms of ageism than men, and individuals with annual household incomes below \$60,000 were more likely to experience multiple forms of ageism than individuals with higher incomes. Being retired and living in a rural area were also associated with experiencing more forms of ageism.

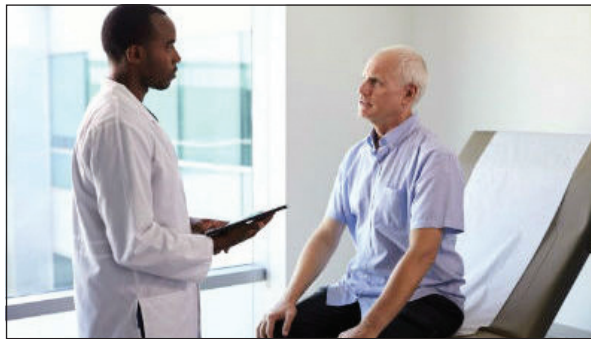
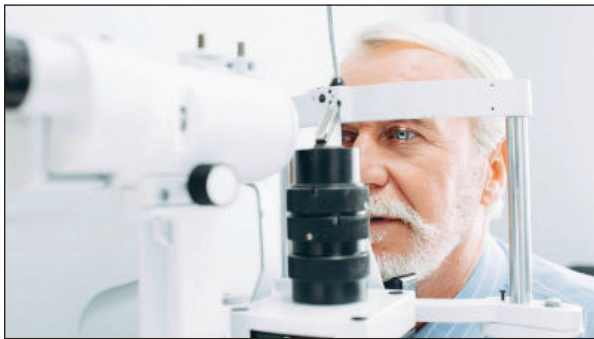
In addition, older adults who spent more time watching TV, browsing the internet, and/or reading magazines were more likely to report experiencing more forms of ageism. Individuals who spent more than four hours per day doing this were more likely to experience multiple forms of ageism than those who spent less time.

Finally, adults who said they looked older than others their age were more likely to report experiencing multiple forms of ageism than those who felt they looked the same or younger than others their age. Over one-third of older adults said they invested time and/or effort to look younger than their age, and those who reported experiencing multiple forms of ageism were more likely to do this.

Unfortunately, older adults who said they experienced three or more forms of ageism in their everyday lives had worse physical and mental health than those who reported experiencing fewer forms of ageism. They were also more likely to have a chronic health condition, like diabetes or heart disease. Moreover, they were more likely to report symptoms of depression.

Not all of the poll results were bad, however. Nearly 90% of adults who responded to the poll said that they feel more comfortable being themselves as they have gotten older, and 80% said that they have a strong sense of purpose. About two-thirds of older adults said that, as they have gotten older, their feelings about aging have become more positive and that their life is better than they thought it would be. Older adults with positive views on aging reported that they experienced fewer forms of ageism in their everyday lives and had better physical and mental health.

For more information about this poll, please see: <https://www.healthyagingpoll.org/>.



The Truth About Aging and Dementia

Adapted from CDC.gov

Your body undergoes many changes with aging. Although there are some normal age-related changes, including in a person's memory and thinking, dementia, or severe memory loss that interferes with daily life, is not part of the normal aging process. Learn what's healthy aging and what's not.

WHAT IS NORMAL AGING?

Signs of aging can start as young as age 30. The process of aging includes many changes in the body including:

Changes in vision are a normal part of aging

- **Heart and blood vessels:** Stiffening of arteries and blood vessels makes the heart work harder. Physical activities such as walking long distances or walking uphill may become more difficult.

- **Bones:** Bones shrink and reduce in density, making them more fragile and likely to break. Cartilage in joints may start wearing away, which can cause some pain or stiffness.

- **Muscles:** Muscles lose strength, flexibility, and endurance over time. Muscle mass decreases 3-5% every decade after 30 years of age, and that rate increases over age 60.

- **Bladder and bowel:** The ability for the bladder to stretch and then go back to its normal shape may be reduced. This may cause the bladder to hold less urine than before, resulting in more frequent trips to the bathroom. Changes in bowel can lead to constipation.

- **Skin:** Skin loses elasticity too, resulting in wrinkles in some people. It also thins and becomes more delicate, making it easier to get bruises and cuts.

- **Vision:** Changes in vision can include far-sightedness, a result of the hardening of the lens. Cataracts, a clouding of the lens in the eye that affects vision, may develop. This can cause blurry vision and ultimately blindness if not treated.

- **Mental health:** Aging is a process with many changes, and it may take a little getting used to. Some people may be depressed, although others may have a

sense of fulfillment and feel happy with their lives.

- **Memory and Thinking (Cognition):** Normal aging may mean slower processing speeds and more difficulty with multitasking, but routine memory, skills, and knowledge are stable and may even improve with age. It's normal to occasionally forget recent events such as where the keys were last placed or the name of the person you just met.

WHAT IS NOT NORMAL AGING?

Needing help with everyday tasks can be a sign of dementia.

Although there are some normal age-related changes in memory and thinking, confusion and memory loss that interfere with your daily life are not part of the normal aging process.

Dementia is a term for a collection of symptoms of cognitive decline including disruptions in language, memory, attention, recognition, problem solving, and decision-making that interferes with daily activities. Although 5.8 million people in the U.S. have dementia, it is not normal aging of the brain.

Other signs of dementia include:

- not being able to complete tasks independently
- difficulty with naming items or close family members
- forgetting the function of items
- repeating questions
- taking much longer to complete customary tasks
- misplacing items frequently
- not being able to retrace steps and getting lost

Discussing memory loss with a healthcare provider can help reduce risk

There currently is no cure for dementia, however, there are medications to help with the symptoms. Here are some steps you can take to reduce your risk:

- Chronic disease prevention:
 - o If you are a smoker, stop smoking.

- o Maintain a healthy blood pressure level.
- o Manage cholesterol levels with exercise and, if needed, cholesterol medications.
- o Keep blood sugar within a healthy range.
- o Get to and maintain a healthy weight.
- o If you drink alcohol, do so in moderation up to one drink per day for women and up to two drinks per day for men.

- Reduce hazards in your environment that could lead to falls or head injury.

- Healthy living:

- o Eat whole foods with plenty of nutrients and vitamins.
- o Exercise, including aerobic

physical activity.

- o Get good quality sleep.

- Keep your mind active and stimulated, with challenging tasks such as learning a new activity.

- Maintain social contacts.

Be empowered to discuss memory problems

More than half of people with memory loss have not talked to their healthcare provider, but that doesn't have to be you. Get comfortable with starting a dialogue with your medical provider if you observe any changes in memory or an increase in confusion, or just if you have any questions. You can also discuss health care planning, management of chronic conditions, and caregiving needs.



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- Multiple positions of head and foot • Massagers soothe your body
- All sizes extra long for added comfort



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Honoring the Past,
Celebrating the Present and
Providing Hope for the Future

Park Vista

— The Legacy —

Just the Facts!

- Community Nestled up to Waupaca's Crystal River
- Peaceful, Park-Like Setting
- Beautiful, Wooded, Secure Patio Area
- Secured Door System
- Emergency Pendants Included
- Emergency Pull Cords in Every Room
- Private Rooms with Full Bathroom
- Nurse Supervision 24/7
- 24 Hour Awake Staff Access
- Spa Room with Walk-In Whirlpool Tub
- Social, Physical & Creative Activities
- Free Wheelchair Accessible Transportation
- Home Cooked Meals Served Daily
- Month to Month Leases
- Respite Care Program

Call today for a tour!

1403 Churchill Street
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www.parkvistaliving.org

Park Vista
retirement living

Just the Facts!



- Independent Living
- Assisted Living
- Villa Living with Attached Garages
- Respite Care
- Veterans Benefits—Aid and Attendance
- Free Transportation (Wheelchair Friendly)
- Free Laundry Facilities
- Peaceful, Park-Like Setting on Picturesque Golf Course
- 24/7 Registered Nurse Access
- 24/7 Caregiver Staff
- Emergency Pendants Included
- Choice of Kitchen Style (Full or Kitchenette)
- Three Home-Cooked Meals Served Daily
- Social, Physical & Creative Activities
- On-Site Church Services
- Live Entertainment
- In-House Beauty Salon
- Weekly Happy Hour
- Weekly Out-of-Town Excursions

Call today for a tour!

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