

The SMP SCOOP



PROTECT DETECT REPORT

DECEMBER 2022

The Senior Medicare Patrol (SMP) Scoop is prepared by the GWAAR SMP Team to help Medicare beneficiaries and their advocates prevent, detect, and report health care fraud, abuse, and errors.

Please feel free to share this publication with others who may benefit from its contents.

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Preventing Medicare Fraud

How Resilience Can Be Your Best Gift to Yourself This Holiday Season

By Jan M. Zacharjasz, MS, PCC, CPC, ELI-MP Professional Certified Coach and Principal of Coaching for Resilience



The holidays are filled with lots of excitement and anticipation – What should I get my partner that will totally surprise him/her? How can I make the most delicious meal ever? How can I make sure everyone gets along and has the best time? Despite our best intentions, the holiday season often brings

with it overwhelm, unattainable expectations, and STRESS! So, how can you honor your intentions for loved ones during the holidays while also honoring your needs?

To cope with holiday stress, here are five ways to give yourself the best gift this holiday season: the gift of resilience.

1. Create a Theme for Yourself

What's most important to you this holiday season? Does it involve relaxing, togetherness, feeling calm, or exercising? Whatever it is, jot it down and let it be your guiding principle as you decide what to do or not do. Let go of past holidays and look to the future. Changes are a part of life. This type of **self-regulation** enables you to make good choices that are aligned with your current priorities and helps prevent you from feeling overwhelmed.

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2. Let Go of Perfection

By following your guiding principle, you will inherently have to let go of some things. Use your **wisdom** – where can you let good enough be OK? Imperfection is healthy and normal and perfection is the enemy of good. Manage your expectations and take a break when needed. Can you live with store-bought cookies instead of home-baked ones? Keep it SIMPLE so you can focus more on quality time with loved ones. Research shows that genuine happiness is about how we feel inside, not how much we do.

3. Accept All Feelings and Be Creative

Accept all your feelings – the happy and sad ones. You may be missing someone dearly this holiday season. It's OK to cry. Research shows the more willing you are to accept and feel your feelings, the more quickly you can heal. Use your **creativity** to include missing loved ones in your holidays. Use your late mother's china to serve your holiday meal, wear her favorite pin, or place a photo of your deployed military grandchild at the dinner table.

4. Express Gratitude and Generosity

Pay attention to the small things, the good moments, and celebrate them. Tell others what you appreciate about them, start your day with three specific things you're **grateful** for, or text a friend to thank them. The simple act of *looking for* what you're grateful for releases the feel good neurochemicals and lowers the feel bad ones. Practice **generosity**. Research shows that

altruistic acts light up the same pleasure centers in the brain as food and sex! When you donate in someone's honor, this selfless act contributes to your physical and mental health, too.

5. Respond With Kindness

Being **kind** is the most generous gift you can give, and it's free. Being alone during the holidays is difficult. Consider inviting someone who is alone to your holiday meal. Or volunteer for a new perspective. And exercise self-compassion, which is essential for having compassion for others.

As much as we value the holidays, the bar for celebrating them is also high. Regardless of what you feel, you can accept your feelings, no matter what they are, to aid in your healing. Include missing people in your holidays creatively and intentionally. Choose your guiding principle, let go of perfection, and keep it simple. Gratitude, generosity, and kindness are the gifts that keep on giving and boomerang back to you. This season, leave guilt behind and give yourself the gift of resilience! For more strategies on building resilience, visit www.coachingresilience.com or email jan@coachingresilience.com.



Jan M. Zacharjasz is a Professional Certified Coach and helps people in their mid to later life effectively manage change, loss, and burnout with confidence and resilience so they can thrive moving forward.

Free COVID-19 Home Tests Available

By the GWAAR Legal Services Team



The Department of Health Services announced a program in the fall to allow Wisconsin residents to continue to receive free COVID-19 self-test kits by mail. In a press release, the agency said, "The Wisconsin Department of Health Services (DHS) is launching an online program for Wisconsinites to get free at-home rapid COVID-19 tests delivered directly to them. As of September 1, Wisconsin residents can go to the **Say Yes! COVID Test website** and place an order for a package of five rapid

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Holiday Gift Card Awareness

By Tiffany Schultz, BBB SW WI Regional Director

Don't Get Scammed Out of a Gift Card This Holiday Season

Whether you're buying a gift card online or purchasing from the gift card wall at a big box retailer, shop carefully to make sure you're not falling for a scam.

Before purchasing, BBB recommends the following tips:

Know who you are buying from. Unfamiliar websites advertise gift cards for popular retailers at steep discounts. These websites might be designed to steal the purchaser's credit card number and/or other personal information. Purchase gift cards directly from the merchant to avoid a potential scam.

Buying a physical card? Take a closer look. No matter where gift cards are displayed in the store, con artists are known to remove them from the rack and record the numbers, including the activation PIN. Before purchasing, look carefully at the packaging for any tears, wrinkles or other indications of tampering. Check for an exposed PIN. If anything looks suspicious, take a different card and give the compromised card to store management.

Research how to use the card. Not all retailers have the same policies when issuing a gift card. Double check the terms and conditions on the type of gift card purchased.



Be wary of websites that offer to check your gift card's balance. Some websites that claim to check a gift card's balance are really designed to drain the money off the card. These sites ask for the card number and PIN or security code.

Register your gift card. If the retailer allows the option to register the gift card, take full advantage. Registering the card protects the balance if it's reported as lost or stolen.

Treat it like cash. If the card is lost or stolen, report it to the card issuer immediately. Most issuers have toll-free phone numbers available on the back of the card or online, to report a lost or stolen card.

Free COVID-19 Home Tests Available *continued from page 2*

antigen COVID-19 tests at no cost. Initial supplies will allow each household to order one package that will arrive in 1-2 weeks."

The website is easy to use, requiring only a name, address, and telephone number. Users are not required to create a unique account with login information, such as a username and password.

In addition, private health plans and some Medicare plans are still required to provide reimbursement for COVID test kits purchased at participating pharmacies, and members of most Medicaid programs can receive free test kits at Medicaid enrolled pharmacies.



Wisconsin SMP Partnership With Great Lakes Inter-Tribal Council

Working to enhance the quality of life for all Native people

By Kassy Heard, Tribal Technical Assistance Center, Program Director

A Look Back on 2022

2022 was quite a year! The GLITC SMP Team was most pleased, and quite ready, to emerge from the restrictions of the pandemic earlier this year. We didn't want to miss an opportunity, so this ended up being a very busy year for us!

The Great Lakes Native American Elder Association (GLNAEA) meeting in Mole Lake in March started our information and outreach season. We set up a booth and spoke with several elders regarding Senior Medicare Patrol. It was a great kick-off event with lots of chatting and catching up after the long pandemic.

Then in May, Forest County Potawatomi Community hosted a "Age My Way" event at their new Potawatomi Community Center. SMP was invited to have a booth at this event. It was a great opportunity to connect with the community in Crandon, WI.

The June GLNAEA meeting was in Turtle Lake, WI where in addition to having a booth, we had an opportunity to present to a room filled with Elders from the St. Croix community. Also in June, we attended a volunteer event in Keshena, WI hosted by the Menominee Community. And then we attended a health fair that the Ho Chunk Nation held in Wisconsin Dells, rounding out a busy month.

August started with a health fair at the Bad River Community, where again, we had a booth and were able to connect with several community members. We were also invited back to the Menominee Community for an amazing Elder event held outdoors. This allowed for sun and fun while connecting with the community members in Keshena. To wrap up our in-person events in the month of August, SMP was invited to the Lac Courte Oreilles Medicare Event in Hayward, WI to give a presentation and set up a booth.



SMP also provided informational material and outreach items to the Oneida Nation Elderly program's drive-thru event. Over 300 bags were handed out! This was a highly successful event, and we appreciated the opportunity to be included.

Then, in September, the GLNAEA meeting was held at the Stockbridge-Munsee Community with one of the best attended meetings of the year. We were able to make great connections with the Elders, family members, and caretakers from all over Wisconsin. At the end of the month, we attended an excellent outdoor health fair in Webster, WI where the St. Croix community was so welcoming.

Our final community event of 2022 will be on December 8 at the GLNAEA Meeting in Lac du Flambeau, WI. We will count on another wonderful opportunity to connect with so many community members.

SMP is grateful to all the organizations and community groups that invited us to join their events and share information about how to prevent, detect, and report fraud, abuse, and errors in Medicare. We are now looking forward to an active and busy year ahead. Hope to see you in 2023!

Please call me if you have any questions or concerns. I can be reached at 715-588-1016.

Until next time,

Kassy

Free or Low-Cost Legal Resources in Wisconsin

By Guardianship Support Center Managing Attorney Polly Shoemaker

Guardianship Support Center

The Guardianship Support Center (GSC) is a neutral statewide informational helpline for anyone throughout the state. We can provide information on topics such as Powers of Attorney, Guardianship, and Protective Placement. The GSC is unable to provide information on minor guardianships, wills, trusts, property division, or family law. The GSC is also unable to give legal advice or specific direction on completing court forms such as the inventory and annual accounting. The GSC does not have direct involvement in cases nor are we able to provide legal representation.

If you have any questions or would like more information, contact the GSC on the Toll-Free Helpline (855) 409-9410, or email at guardian@gwaar.org.

The Guardianship Support Center also provides free publications on a number of topics relating to powers of attorney and guardianship. These are available online at <http://gwaar.org/gsc>.

American Bar Association's Free Legal Answers

For general legal resources, contact the American Bar Association's Free Legal Answers website: **Free Legal Answers** (americanbar.org). Members of the public can ask volunteer attorneys legal questions.

State Bar of Wisconsin: Modest Means Program

The State Bar of Wisconsin also offers a Modest Means Program that is designed to assist people whose income is too high to qualify for free legal

services, but too low to pay a lawyer's standard rate. The Modest Means Program is run by the Lawyer Referral and Information Service at the state bar. The legal services are not free but are offered at a reduced rate. Income qualifications must be met to qualify. For more information, visit the state bar's website: **I Need a Lawyer** (wisbar.org) or call (800) 362-9082.

Elder Rights Project

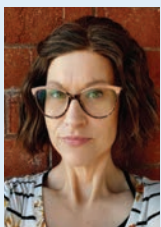
The Elder Rights Project, operated by Legal Action of Wisconsin and Judicare Legal Aid, provides statewide civil legal aid to older adults who have been victims of crime or abuse. Victim advocates at The Elder Rights Project can help create safety plans, find safe housing, provide emotional support, and connect people with resources and referrals as well as legal services. They are available at: 1-844-614-5468 or elderabuse@legalaction.org.

Wisconsin Elder Abuse Hotline Program

The Wisconsin Elder Abuse Hotline Program is a toll-free hotline available for community members and victims to contact for assistance in obtaining needed resources and making referrals to local authorities. The program also includes outreach to victims and an online reporting tool on the www.ReportElderAbuseWI.org website. Individuals who suspect they are a victim of elder abuse or know someone who may be experiencing abuse are encouraged to learn more about the signs at www.ReportElderAbuseWI.org and make a report through Wisconsin Elder Abuse Hotline at 1-833-586-0107.

The SMP Team is Growing!

Welcome New Staff Member Heidi Eisner



Heidi joined the SMP program in September 2022 as an Education and Outreach Coordinator. She was born and raised in central Wisconsin and still resides there. Heidi was an Elder Benefit Specialist in Taylor County for over five years, and she has a passion for helping older adults navigate through the maze of Medicare and Social Security.

Heidi is looking forward to educating Medicare beneficiaries of the possible fraud, errors, and abuse that is affecting the Medicare system. She looks forward to educating as many people as possible on how to prevent, detect, and report Medicare fraud in the Medicare system.

Welcome Heidi!



Eating Right and Reducing Food Waste

By Academy of Nutrition and Dietetics



GO FURTHER WITH FOOD by incorporating these food, nutrition, and physical activity tips!

People rarely talk about the foods they toss out, yet the topic of food waste is getting a lot more attention these days. It's been estimated that Americans throw away billions of pounds of food each year either at home or when eating out. And that amount doesn't even include the food that goes uneaten at the grocery store or the crops that are left in farmers' fields.

Not all food that is wasted can be saved and eaten, but it's been proven that a lot of food waste could be prevented, especially at home.

A good place to start is right in your own kitchen. Here are a few tips that will help.

Plan Meals Based on the Foods You Already Have on Hand.

- Look in the refrigerator, freezer, and pantry for foods that need to be used up.
- Write a list of the ingredients you still need.
- Buy only the amount of perishable foods that can be eaten or frozen within a few days. This is especially true for foods, like fresh fruits, vegetables, meats, dairy products and seafood.

Get Creative With Leftovers

Transform meals into soups, salads, or sandwiches by cutting up leftover veggies and cooked meats.

- Use as a topping for salads or cooked grains like rice or pasta.
- Wrap in a tortilla or stuff into a pita for a satisfying sandwich.
- Combine to make soup, then enjoy or freeze for future use.
- Eat as a leftover meal later in the week.
- Or simply brown bag the leftovers for lunch.



Master the Shelf Life of Foods

Many foods and drinks purchased at the grocery store include a date, which indicates when it should be used or sold by. Because these dates refer to the product's quality, it doesn't necessarily mean they should be thrown out.

- Use by, Best by, and Best Before dates are found on foods, such as mustard, salad dressing, and ketchup. These products usually don't need to be refrigerated until opened. In many cases, they are safe to eat beyond the date as long as they have been stored properly.
- Sell by dates are displayed on perishable foods, such as meats and dairy products. It's possible these foods may be used a few days after that date, as long as they were stored at a safe temperature.

Practice Good Food Safety

- Don't risk eating or drinking anything that you suspect has spoiled.
- Eat leftovers within 3 to 4 days (or freeze for up to 3 to 4 months).
- Test your food safety knowledge or find out if it's time to toss those foods by downloading FoodKeeper App on foodsafety.gov.
- Create ideal storage conditions.
- Store foods in the pantry so that products with closer dates are up front.

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Eating Right continued from page 6

- Place foods that could spoil quickly within sight, such as in the front of the refrigerator or on the counter (if they're not perishable). Wait to wash produce until right before serving.
- Learn which fruits and vegetables to store in the refrigerator. Some produce will cause other fruits and vegetables to ripen quickly, so they need to be separated. And others should be stored in a cool, dark, dry place. Check out the "How to Keep Produce Fresh Longer – Infographic" on homefoodsafety.org for more information.

Other Ways to Go Further With Food

- Be mindful of portion sizes. Choose smaller portions to stay within your calorie needs, as MyPlate recommends.
- Order smaller sizes of foods and drinks when eating away from home. Or ask for a to-go container at the start of a meal.
- Learn how to properly can or dehydrate foods at home.
- Donate extra foods that are still safe to eat to a local food pantry or shelter.
- Consider composting.

For a referral to a registered dietitian nutritionist and for additional food and nutrition information, visit www.eatright.org.

 Academy of Nutrition and Dietetics

The Academy of Nutrition and Dietetics is the world's largest organization of food and nutrition professionals. The Academy is committed to improving health and advancing the profession of dietetics through research, education and advocacy.

Watch Out for the "Hang-up Delay" Phone Scam

By the Wisconsin SMP Team

A New Phone Scam Is Making the Rounds

Here's what you need to know about the "hang-up delay" or "delayed disconnect" scam so you can protect yourself.

In this scam, someone calls you on your landline phone pretending to be your bank, a police officer, or a government agency. For example, the caller may tell you that there have been unauthorized withdrawals from your bank account or that they are calling from Medicare about your new Medicare card. To seem more believable, the caller will ask you to call the bank or government agency for more information.

However, when you hang up on a call on your landline phone line, the person who called you can stay on the line for several seconds. That means that if you hang up to call, for example, your bank or Medicare, the scammer will still be on the line. The person might even play a false dial tone to make it sound like you are making a new call. Then, the

scammer will answer your call pretending to be the agency you are calling.

The scammer may then pretend to verify your identity by asking questions that sound like security questions or ask you for your Medicare number or credit card information. The scammer can then use the information you provided to steal your identity, fraudulently bill Medicare, or make purchases with your credit card. Unfortunately, because you thought that you were calling your bank or a government agency, you will not realize that you have been speaking with the same person who called you. Instead, you will believe that you are speaking with someone trustworthy.

If you receive a call from your bank about suspicious charges or from someone claiming to be from a government agency, do not give the caller any information. Instead, hang up the phone immediately and wait a minute before calling that agency yourself. You can also use a cell phone instead of a landline to make that call.



Views & Activities



Two Members of the Northwoods Women's Club in Hazelhurst – SMP Presented to the Club



Kewaunee County Senior Resource Fair



Madison Senior Center Health & Resource Fair



Annual Beloit Senior Fair



Walworth County Aging Network Senior Resource Fair



Live Music was a Highlight at the Art of Aging Resource & Lifestyle Fair in Milwaukee



Waupun Senior Expo



Rock County Senior Fair Had a Book Theme – our Book Choice: Catch Me If You Can



Sharing Materials at the Wisconsin Counties Association Annual Conference in Wisconsin Dells



There was a lot going on at the Livin' Well Fair in Crawford County



Taylor County Senior Event



Great turnout at the Menomonee Falls Senior Enrichment Fair



The Grant County Elderfest Was a Busy Place!



Lots of SMP Coverage at the 50+ Boomer Expo in Wausau!



What's the "Scoop"?

By Ingrid Kunding, SMP Project Manager

It was an important year for the Senior Medicare Patrol program, at the national level as well as right here in Wisconsin. Nationally, the Senior Medicare Patrol celebrated 25 years of commitment to the mission of helping Medicare beneficiaries prevent, detect, and report Medicare-related fraud and scams. The first annual Medicare fraud prevention week was also launched in June of this year, building a great foundation for expanded activities in 2023.

Here in Wisconsin, we returned to a more normal schedule, enjoying the opportunity to attend community events in-person to share information and interact with event attendees. To those of you who invited us to attend or stopped to visit us at an event, thank you! We also continue to schedule virtual presentations as well, as many will continue to use this technology to share information. Prior to the pandemic, mission delivery did not happen virtually, but has now become an important way to connect.

Did you hear about the Senior Medicare Patrol program on the radio in your community this year? We had the opportunity to launch two statewide radio campaigns in 2022 with the goal of expanding our reach and letting people know that we are here to help. Our campaigns were successful, as increases were recognized in calls to the toll-free helpline, requests for information, and invitations to attend community events.

Our state team grew this year as well, with the addition of both volunteers and paid staff. This growth will allow us to expand our reach in the year to come as we continue to provide outreach and education to all 72 counties of Wisconsin and the 11 federally recognized Tribes.

While it's important to reflect on this year, we also need to plan for the year ahead. Our



goals for this coming year are to explore new opportunities for mission delivery in all corners of the state and to continue to grow our volunteer team. If you are interested in helping us with our goals by scheduling a presentation, inviting us to attend a community event, or learning more about our volunteer team, please let us know!

And don't forget, if you have any questions or concerns about Medicare-related fraud or scams, please call our toll-free helpline. We are here to help!

Here's the Scoop on how you can reach us:

Call: (888) 818-2611

E-mail: smp-wi@gwaar.org

Website: www.smpwi.org

Facebook: [@WisconsinSeniorMedicarePatrol](https://www.facebook.com/WisconsinSeniorMedicarePatrol)



Let's Hear From the SMP Team!

By Molly A. Kelly, SMP Volunteer Coordinator

As 2022 comes to an end, we thought this would be an appropriate time for you to hear from the Senior Medicare Patrol team members from across the state. We wanted to share some of the team's perceptions about this past year. We've also included their insights on volunteering along with some reflections about the upcoming holidays. We asked them some questions and their responses are below.

What caused you to join the SMP volunteers?

I first heard of SMP at "Senior Americans Day" at UW-Eau Claire in June 2019. I met Molly at the SMP table and attended a well-received presentation by Ingrid, both of whom sparked my interest. I'd retired nine months earlier and was ready to take up a new volunteer activity. As I'd worked in health care, had a longstanding interest in health insurance models and costs, and was approaching Medicare age, it seemed a good opportunity to do something useful while serving a personal need to learn as much as possible about Medicare.

I saw a story on the news about this older person who was scammed and felt like this could happen to any of us. I wanted to do something about it, so I called the ADRC (Aging and Disability Recourse Center), and they suggested that I contact SMP.

What inspires you about volunteering with SMP?

Molly and Ingrid's knowledge and enthusiasm; and the other volunteers' experiences and ideas.

I feel that I'm making a difference and doing something worthwhile.

What words of inspiration would you give to a prospective or brand-new volunteer?

Enjoy the work you'll be doing and appreciate the knowledge you'll gain. It may benefit you or your family someday.

Sign up for as many events in your region as you can during your first year. When talking with people who stop at your table, be yourself and trust your own style while communicating the talking points learned during your training.

What do you enjoy most about volunteering for the SMP?

The opportunity to chat informally with people stopping at the SMP table; being part of a larger mission – both among the local vendors participating in the same event as well as the national program.

Traveling to different cities, meeting people, and experiencing the various events. There is a lot of energy at these fairs.

What was your silver lining during the pandemic?

Being forced to buy a printer. While working I'd relied on using the one at my office (though not very often and using my own paper), and then in retirement, the one at my public library. In both cases there was help readily available to fix malfunctions, which seemed to happen often, thus my intimidation about being responsible for one on my own. Now I love the convenience of having one at home, so far (knocking on wood) trouble-free!

Making new friends and keeping (most of) the old. For example, two persons who were once casual acquaintances are now good friends by way of getting together more often for walks outdoors and backyard visits, weather permitting, and long phone conversations when it didn't.

More frequent practice of self-care habits like getting more sleep at night, walking, strength training, meditation, and prayer. A chance to make good intentions actually happen more regularly than they do in other times and circumstances.

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Let's Hear From the SMP Team continued from page 11

When I went out to do essential errands, I really liked that there was very little traffic and no crowds in any of the stores.

If you had an “aha” moment during the pandemic, what was it?

Right about mid-summer in 2020, I realized that this pandemic is going to last for a while. And then I had to laugh because in March, I thought that this would all be over in a matter of a few weeks!

My “aha” moment was after more than a year into the pandemic during which I went without a haircut, and I found I liked my hair long. Letting my hair grow is not a normal thing for me to do. After spending years in the military active and in the reserves, my hair was always inspection ready. After leaving the military, I grew my hair longer, but the longer I grew my hair the more I felt it looked wrong on me. I always felt a need for a haircut. Then the COVID restrictions came along. The restrictions gave me the opportunity to let my hair grow. My hair was the longest it had ever been, I even had a small ponytail. I liked the way I looked. Then COVID restrictions started lifting and a sense of normalcy was returning, along with getting haircuts. I fought the urge of the normalcy of a haircut and shorter hair until I convinced myself last spring that I would be more comfortable with my short hair for the summer. Bye-bye ponytail. I miss my “aha” ponytail. I think I'll grow it again, without COVID's help – maybe.



What is a favorite holiday memory?

A favorite holiday memory is from long ago when I was a child growing up in northern Wisconsin. Every Christmas Eve my family – siblings, parents, and grandparents – would gather in the living room and await a visit from

Santa and his elf, Brownie. When their arrival was imminent, we turned off all the lights and sat quietly in the dark. With just the glow of the Christmas tree lights we could still see the anticipation on each of our faces as we waited for Santa to come into our home. Upon hearing the jingle of the sleigh bells and his “ho ho ho” as he entered the house, we were mesmerized. We sat completely silent as Santa and Brownie made their way into the living room. (They, of course, weren't aware that we were all present.) Santa would then read aloud our letters that we had sent to him, reading only by the dim light of the tree, speaking to our very wishes, and sharing special details of our lives from the past year. Everyone was enchanted by this moment as we sat in awe. When he finished, he would then collect the cookies and milk that were left, commented on the tree and its decorations. Santa and Brownie would then gently make their way out of the living room to the back door. As they left, we once again heard the jolly sound of the sleigh bells, his “ho ho ho,” and a Merry Christmas to all! As the lights in the room slowly turned on, every kid was wide-eyed and filled with delight after this visit from Santa and his elf. This was a magical time for everyone. Even after all these years, these visits from Santa and Brownie are still as cherished today as they were when I was a child.

This is not a traditional holiday memory, but one of my favorite memories. It is a memory of January 26, 1997, Super Bowl XXXI when the Packers were playing the Patriots. A holiday of sorts in Wisconsin. We had 19 people gathered around a 19" color TV in our living room. There were people everywhere. Everyone was pumped watching the game. We cheered the Packers, booed the Patriots, and hollered and screamed at the officials. We watched the commercials and at half time feasted on traditional football foods. After eating, things settled down some, still having a good time watching the game, but more subdued, until THE COMMERCIAL came on.

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Protecting Our Loved Ones From Elder Abuse

By Elida Elizondo, Social Security Public Affairs Specialist

Are you concerned about protecting your older relatives and friends from elder abuse? The pandemic highlighted the disproportionate impact of tragedy on underserved communities, including older adults, who face high rates of elder abuse, fraud, and nursing home deaths.

It's important to remember that elder abuse can happen to anyone, regardless of race, ethnicity, gender, or financial status. We are committed to helping and preventing further victimization – especially in underserved communities.

Fraud

A recent Federal Bureau of Investigation report showed that elder fraud has increased. Older adults in the United States reported over \$1.6 billion in losses in 2021. This includes victims of COVID-related scams. Older adults in the U.S. also lose nearly 25 times more money to scammers than other groups –

an estimated \$113.7 billion a year!

Reporting fraud can be difficult and older adults tend to underreport – especially when money is lost. Many older Americans are unsure about the reporting process or feel too embarrassed to report. Understaffed Adult Protective Services offices can also cause long processing times and underreporting.

We work hard to protect beneficiaries from Social Security and government imposter scams. You can learn more about protecting your loved ones at blog.ssa.gov/slam-the-scam-how-to-spot-government-imposters and our *Protect Yourself from Social Security Scams* webpage at www.ssa.gov/scam.

Please share these important resources with your family and friends.

Be on the Lookout for Social Security Scams!

By the Wisconsin SMP Team



Fraudsters tend to follow the headlines. They grab onto information that is new and exploit areas of uncertainty, taking advantage of people along the way.

With the announcement of the **Social Security Cost-of-Living Adjustment for 2023**, fraudsters jumped at the chance to impersonate the Social Security Administration in an effort to obtain personal information, money, or gain unauthorized access to a computer system.

The Social Security Office of Inspector General issued a **Scam Alert**, notifying people of these practices and providing some helpful tips to keep you safe. Criminals are contacting people, offering, on behalf of the Social Security Administration, to activate a benefit increase. This is NOT the Social Security Administration, but rather a criminal.

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Be on the Lookout for Social Security Scams continued from page 13



Some important reminders are to ignore unexpected emails or text messages and unsolicited offers.

Do not click on links from unknown senders or share personal information with people whom you are not

familiar with or have not had contact with. Personal information includes a Social Security number, Medicare number, bank account information, or credit card information.

Unfortunately, government imposter or impersonator scams are common. An imposter scam typically takes place over the telephone, but other means of communication can also be used, such as text messages, email messages, social media advertisements, and the mail system.

The scammer pretends to be from an agency that you are familiar with, for example the Social Security Administration, Medicare, or the Internal Revenue Service, in hopes of gaining legitimacy for information to be shared. The scammer will often alert you to a problem with your current account or entice you with notification of a prize. There is usually a sense of urgency with the scammer and very specific instructions about how to pay to either correct the problem or claim the prize.

Your best defense is to hang up the phone as quickly as possible or delete the message without clicking on any links that are included. Never share personal information with people who are unknown to you or contact you out of the blue. The Federal Trade Commission has additional information about **how to avoid government impersonator scams** that might be helpful to you.

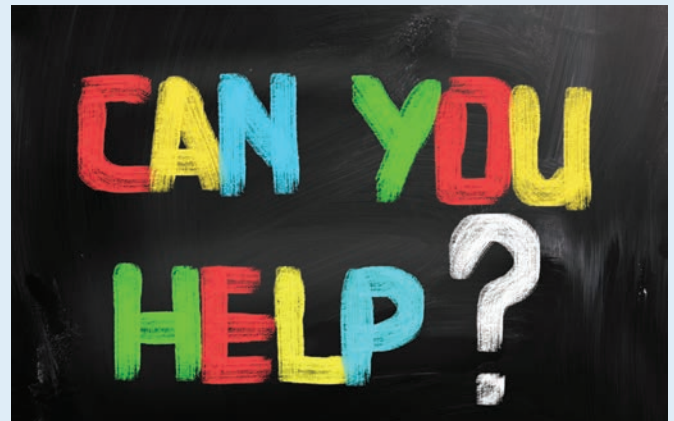
Reminder: Hang up the phone if anyone calls and asks for your Medicare, Social Security, or bank or credit card information.

Let's Hear From the SMP Team continued from page 12

The commercial is about a quarterback who is tackled hard and is being checked out for a head injury. His coach asks him questions and he gives rational answers until asked, "Who are you?" The quarterback's eyes narrow, his voice lowers, face changes to a hard and stern expression and states, "I'm Batman!" At that moment the room erupted into hysterics! Everyone was hooting, hollering, and carrying on for some time. (It was a Snickers commercial.) We had a wonderful time. A cherished memory for us all to this day. (Watch the commercial for yourself. Google - I'm Batman, Snickers commercial.) Enjoy and Merry Christmas!

If you would like to volunteer, or to learn more, please contact me at molly.kelly@gwaar.org. You can also find information about volunteer opportunities on our website: www.smpwi.org.

The integrity of Medicare involves all of us.





Scoop Chatter

FDA Allows Access to Over-the-Counter Hearing Aids

In August, the U.S. Food and Drug Administration (FDA) issued a final rule to improve access to hearing aids. This action establishes a new category of over-the-counter (OTC) hearing aids, enabling consumers with mild to moderate hearing impairment to purchase hearing aids directly from stores or online retailers without the need for a medical exam, prescription, or a fitting adjustment by an audiologist.

The OTC category established in this final rule applies to certain air-conduction hearing aids intended for people 18 years of age and older who have perceived mild to moderate hearing impairment. Hearing aids that do not meet the requirements for the OTC category (for example, because they are intended for severe hearing impairment or users younger than age 18) still require a prescription.

For more information, visit: <https://www.fda.gov/news-events/press-announcements/fda-finalizes-historic-rule-enabling-access-over-counter-hearing-aids-millions-americans>

New Improvements to Medicare Part D

Congress passed the Inflation Reduction Act of 2022 (IRA) in August. A major component of the IRA is the reforms made to the Medicare Part D program. Numerous revisions are going to happen in 2023. One of the improvements is that insulin costs for people with Medicare will be capped at \$35 per month with no deductible.

Another reform in 2023 is that Medicare will cover all recommended vaccines with no cost-sharing for beneficiaries. Specifically, the IRA aligns vaccine coverage under Part B and Part D and eliminates cost-sharing and deductibles for vaccines covered under Part D, such as shingles.

The Scams Related to Medicare Cards Persist!

Beneficiaries from around the state continue to get calls asking if they received their new Medicare card. The caller often identifies themselves as being from Medicare, and that they are “just following up on the status of your Medicare card.” Please remember that there is NOT a new Medicare card. Not a plastic card, a card with a chip, a different colored card, a laminated option, or a different card because of COVID-19. There are NO NEW Medicare cards, for any reason. Your paper red, white, and blue card is the only card issued by Medicare.

If you receive this type of call, simply hang up, as the caller is trying to get your information to scam you and Medicare.

Medicare Part B Premium and Deductible

Medicare Part B covers physician services, outpatient hospital services, certain home health services, durable medical equipment, and certain other medical and health services not covered by Medicare Part A.

Each year the Medicare Part B premium, deductible, and coinsurance rates are determined according to the Social Security Act. The standard monthly premium for Medicare Part B enrollees will be \$164.90 for 2023, a decrease of \$5.20 from \$170.10 in 2022. The annual deductible for all Medicare Part B beneficiaries is \$226 in 2023, a decrease of \$7 from the annual deductible of \$233 in 2022.

Increase in Social Security Monthly Benefit

The Social Security Administration (SSA) has announced a cost-of-living adjustment (COLA) of 8.7% for 2023. The increase is one of the highest adjustments in decades.



Preventing Medicare Fraud

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