

The SMP SCOOP



PROTECT DETECT REPORT

FALL 2023

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.

TO CONTACT WI SMP

Call: (888) 818-2611

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Website: www.smpwi.org

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@WisconsinSeniorMedicarePatrol

To subscribe, please send us an e-mail.



Resist the Lure of Celebrities Selling Insurance!

By Ingrid Kundinger, SMP Project Manager



We're entering that time of year when the airwaves will be full of Medicare commercials touting that the insurance coverage you have right now isn't good enough, and that you're missing out on all sorts of benefits that you are entitled to. You're probably familiar with

these advertisements: they often feature a celebrity, a well-known figure that you can "trust." This proliferation of commercials is timed to anticipate Medicare's Open Enrollment Period, which is October 15–December 7, 2023. This is the time of year that Medicare health and drug plans can make changes – things like cost, coverage, and what providers and pharmacies are in their networks. And the October 15–December 7 period is also when people with Medicare can change their Medicare health plans and prescription drug coverage for the following year to better meet their needs.

Television commercials will try to entice you with additional benefits or make you feel like you are missing out. These ads can be confusing and can use potentially misleading marketing tactics.

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Resist the Lure of Celebrities Selling Insurance! continued from page 1

To address these concerns, “CMS (the Centers for Medicare and Medicaid Services) is prohibiting ads that do not mention a specific plan name, as well as ads that use words and imagery that may confuse beneficiaries or use language or Medicare logos in a way that is misleading, confusing, or misrepresents the plan. Under the rule, CMS also reinstates important protections that prevent predatory behavior and finalizes changes that strengthen the role of plans in monitoring agent and broker activity. CMS is also finalizing requirements to further protect Medicare beneficiaries by ensuring they receive accurate information about Medicare coverage and are aware of how to access accurate information from other available sources.”

Before you change plans, or sign up for Medicare when you’re eligible, it’s important to do some fact-finding to make sure that you understand what benefits and plans are available to you where you live. You want to have accurate and necessary information to make coverage choices that best meet your needs.

Here are a few important things to know before you make the decision to call the number on the TV screen:

- While the commercials may imply a connection with Medicare, the telephone numbers that are displayed on these commercials are NOT Medicare but rather a licensed insurance agent or broker. The fine print on the bottom of the TV screen, which is almost impossible to read, states that these plans are not affiliated with any government program or agency.
- The benefits that are mentioned (eyeglasses, hearing aids, rides to appointments, etc.) are benefits that MAY be offered with certain Medicare Advantage plans. Medicare Advantage plans vary greatly from state to state, and even county to county, so it is important to do your homework. In some cases, there are additional costs associated with these benefits or eligibility guidelines that must be met to qualify. It is not a “one size fits all” type of option.

- Some commercials mention that you may qualify for up to \$164.90 added back to your Social Security check every month. Be careful, as there are conditions that apply to this statement. This rebate is something that you may be eligible for IF you purchase a Medicare Advantage plan AND live in a certain area of the country. It is important that you understand if you live in an eligible area of the country or zip code.
- The commercials may also state that you may qualify for a zero-dollar premium or mention available benefits at no additional cost. Again, there is fine print for these types of situations that you need to be aware of. Zero-dollar premium plans may also have co-payments and coinsurance that can apply. And again, these types of plans may not be available where you live.

What’s the bottom line? By responding to the TV commercials, you may end up with a Medicare Advantage plan that is not available in your area, does not include your preferred health care provider, or has costs that you were not anticipating. And since the new plan doesn’t go into effect until January 1, 2024, you may not find out these things until it’s too late.

So, what can you do to make sure that you understand all your options?

- Do your homework and become an informed consumer. Make sure that you understand the differences between Medicare Part A, B, C, and D and other plans available such as Medigap. Yes, it can be complicated, but there are available resources across the state of Wisconsin that provide unbiased information, at no cost to you.

Important Resources for Wisconsin Medicare Beneficiaries:

- Benefit Specialists at local **Aging and Disability Resource Centers (ADRCs)** and aging units in every county and tribe offer benefits counseling. For contact information, visit <https://www.dhs.wisconsin.gov/benefit-specialists/index.htm> or call (608) 266-2536.
- Contact **Medicare** directly by calling (800) 633-4227 or visiting <https://www.medicare.gov/>
- The **Medigap Helpline** (800) 242-1060 is a toll-free helpline operated by the Wisconsin Board on Aging and Long-Term Care that provides counseling for all Wisconsin Medicare beneficiaries on Medicare, Medicare supplement insurance, employer-based health insurance, Medicare Advantage plans, long-term care insurance and related topics.
- The **Wisconsin Part D and Prescription Drug Helpline** (855) 677-2783 is a toll-free helpline that answers questions from Wisconsin residents aged 60 and over about Medicare Part D and other prescription drug coverage options.
- The **Disability Drug Benefits Helpline** (800) 926-4862 is a toll-free helpline operated by Disability Rights Wisconsin that helps people who have Medicare due to a disability with questions about prescription drug coverage.
- **Office for the Deaf and Hard of Hearing** video phone (262) 347-3045 provides outreach and individual counseling in American Sign Language.
- **Judicare Legal Aid** (800) 472-1638 provides outreach and benefits counseling to Native American Medicare beneficiaries.
- The **Wisconsin Senior Medicare Patrol** (888) 818-2611 has a toll-free helpline for Medicare beneficiaries and their families to call to report suspected Medicare fraud, errors, and abuse.



The Senior Medicare Patrol (SMP) is ready to provide you with the information you need to PROTECT yourself from Medicare fraud, abuse, and errors; DETECT potential fraud, abuse, and errors; and to REPORT your concerns. SMP helps educate and empower Medicare beneficiaries in the fight against health care fraud. SMP can help you with your questions, concerns, or complaints about potential fraud and abuse issues. SMP can also provide information and educational presentations, virtually and in-person, when it is safe for everyone.

The Wisconsin SMP is located at the Greater Wisconsin Agency on Aging Resources, Inc. (GWAAR). The Wisconsin SMP can be reached toll-free at (888) 818-2611, by email at smp-wi@gwaar.org, or online at <https://www.smpwi.org/>





Who do I contact – Social Security or Medicare?

Social Security offers retirement, disability, and survivors benefits. Medicare provides health insurance. Because these services are often related, you may not know which agency to contact for help. The chart below can help you quickly figure out where to go. Please share this chart with family and friends.

Topic	Social Security	Medicare	Resources
How do I report a death?	X		Contact your local Social Security Office or call 1-800-772-1213 (TTY 1-800-325-0778)
How can I check Medicare eligibility?	X		ssa.gov/medicare
What does Medicare cover?		X	medicare.gov/what-medicare-covers
How do I sign up for Hospital Insurance? (Part A)	X		ssa.gov/medicare
How do I sign up for Medical Insurance? (Part B)	X		ssa.gov/medicare
How do I apply for Extra Help with Medicare Prescription drug coverage? (Part D)	X		ssa.gov/benefits/medicare/prescriptionhelp
How can I check the status of Medicare Part A or B claims?		X	medicare.gov/account/login
Where do I find forms for filing a Medicare appeal or let someone speak with Medicare on my behalf?		X	medicare.gov/claims-appeals/how-do-i-file-an-appeal
How to appeal an income-related monthly adjustment amount decision? <i>for people who pay a higher Part B or D premium, if their income is over a certain amount</i>	X		ssa.gov/benefits/medicare/medicare-premiums.html
How can I request a replacement Medicare card online?	X		ssa.gov/myaccount
If I already get benefits or have Medicare, how do I report a change of address or phone number?	X		ssa.gov/myaccount
What do Medicare health and prescription drug plans in my area cost, and what services do they offer?		X	medicare.gov/plan-compare
Which doctors, health care providers, and suppliers participate in Medicare?		X	medicare.gov/care-compare/
Where do I find publications about Medicare?	X	X	ssa.gov/pubs/?topic=Medicare medicare.gov/publications
Where can I find out more about a Medicare prescription drug plan (Part D) and enroll?		X	medicare.gov/drug-coverage-part-d/how-to-get-prescription-drug-coverage
Where can I find a Medicare Supplement Insurance (Medigap) policy in my area?		X	medicare.gov/medigap-supplemental-insurance-plans



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Who do I contact – Social Security or Medicare?
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Wisconsin SMP Partnership With Great Lakes Inter-Tribal Council

Working to enhance the quality of life for all Native people

Great Lakes Inter-Tribal Council, Inc. (GLITC) Tribal Partners

By Kassy Heard

This summer went too fast! We took advantage of the nice weather and hit the trail to attend events within tribal communities to share information about preventing Medicare fraud:

- **April** – Mary Wolf, Heidi Eisner, and Molly Kelly had a booth at the Mino Bimaadziwin Community Expo in Lac du Flambeau.
- **May** – Mary represented SMP at the GLITC Senior Companions/Foster Grandparents Volunteer Recognition event in Red Cliff.
- **June** – Heidi and Mary presented at the GLNAEA (Great Lakes Native American Elders Association) during “Medicare Fraud Prevention Week” in Red Cliff. Heidi also had a booth at the Sokaogon Medicare Event in Mole Lake, where she shared fraud and scam information.
- **July** – Ingrid joined us at Odanah to present at the Medicare Improvements event with Bad River Tribal Aging and Red Cliff Tribal Aging, along with GLITC.
- **August** – We will be at the Sokaogon Chippewa Community’s Health Fair in Mole Lake and also at Lac Courte Oreilles Tribal Aging’s Medicare Improvements event in Hayward.
- **September** – We will have our newest member with us at the next GLNAEA event in Baraboo, hosted by the Ho Chunk Nation’s Elder Services.

Exciting News!



We are pleased to introduce our newest member of the GLITC Senior Medicare Patrol Team!

Scott Omernick, Tribal Technical Assistant Center (TTAC) Specialist, joined our team on July 31. Scott comes

to us from the Ho Chunk Nation Elder Nutrition Program. He has a vast amount of experience in working with Older American Act programs including the Elder Nutrition Program and transportation programs. He also has previous knowledge and experience with Medicare services.

Our next Tribal Outreach event will be the Mole Lake Health Fair August 17 and the Menominee Elder Picnic August 18. Look for us to have an information table at each event. We want to keep our elders aware of current scams that are being reported and share tips on how to protect their information.

Please join me in welcoming Scott to the SMP team! Look for him at the next Tribal community event!



Presenting at an MIPPA event in Bad River.

GLNAEA Meeting held at Red Cliff.





Loneliness and Social Isolation Linked to Serious Health Conditions

Alzheimer's Disease and Healthy Aging | Centers for Disease Control and Prevention

Loneliness and social isolation in older adults are serious public health risks affecting a significant number of people in the United States and putting them at risk for dementia and other serious medical conditions.

A [report](#) from the National Academies of Sciences, Engineering, and Medicine (NASEM) points out that more than one-third of adults aged 45 and older feel lonely, and nearly one-fourth of adults aged 65 and older are considered to be socially isolated.¹ Older adults are at increased risk for loneliness and social isolation because they are more likely to face factors such as living alone, the loss of family or friends, chronic illness, and hearing loss.

Loneliness is the feeling of being alone, regardless of the amount of social contact. Social isolation is a lack of social connections. Social isolation can lead to loneliness in some people, while others can feel lonely without being socially isolated.

Health Risks of Loneliness

Although it's hard to measure social isolation and loneliness precisely, there is strong evidence that many adults aged 50 and older are socially isolated or lonely in ways that put their health at risk. Recent studies found that:

- Social isolation significantly increased a person's risk of premature death from all causes, a risk that may rival those of smoking, obesity, and physical inactivity.¹
- Social isolation was associated with about a 50% increased risk of dementia.¹
- Poor social relationships (characterized by social isolation or loneliness) was associated with a 29% increased risk of heart disease and a 32% increased risk of stroke.¹



Social isolation was associated with about a 50% increased risk of dementia and other serious medical conditions.

- Loneliness was associated with higher rates of depression, anxiety, and suicide.
- Loneliness among heart failure patients was associated with a nearly 4 times increased risk of death, 68% increased risk of hospitalization, and 57% increased risk of emergency department visits.¹

Immigrant, LGBT People Are at Higher Risk

The report highlights loneliness among vulnerable older adults, including immigrants; lesbian, gay, bisexual, and transgender (LGBT) populations; minorities; and victims of elder abuse. It also points out that the literature base for these populations is sparse and more research is needed to determine risks, impacts, and appropriate actions needed.

Current research suggests that immigrant, and lesbian, gay, bisexual populations experience loneliness more often than other groups. Latino immigrants, for example, "have fewer social ties and lower levels of social integration than US-born Latinos." First-generation immigrants experience

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loneliness more often than other groups. Latino immigrants, for example, “have fewer social ties and lower levels of social integration than US-born Latinos.” First-generation immigrants experience stressors that can increase their social isolation, such as language barriers, differences in community, family dynamics, and new relationships that lack depth or history, the report states. Similarly, gay, lesbian, and bisexual populations tend to have more loneliness than their heterosexual peers because of stigma, discrimination, and barriers to care.

What Can You Do If You Are Experiencing Loneliness?

Your doctor can assess your risk for loneliness and social isolation and get you connected to community resources for help, if needed. The following national organizations are also helpful resources:

AARP - Provides helpful information to seniors to help improve quality of life and provides access to Community Connection Tools.

Area Agencies on Aging (AAA) - A network of over 620 organizations across America that provides information and assistance with programs including nutrition and meal programs (counseling and home-delivered or group meals), caregiver support, and more. The website can help you find your local AAA, which may provide classes in Tai Chi and diabetes self-management.

Eldercare Locator - A free national service that helps find local resources for seniors such as financial support, caregiving services, and transportation. It includes a brochure that shows how volunteering can help keep you socially connected.

National Council on Aging - Works with nonprofit organizations, governments, and businesses to provide community programs and services. This is the place to find what senior programs are available to assist with healthy aging and financial security, including the Aging Mastery Program® that is shown to increase social connectedness and healthy eating habits.

National Institute on Aging (NIA) - Provides materials on social isolation and loneliness for older adults, caregivers, and health care providers. Materials include health information, a print publication available to view or order no-cost paper copies, a health care provider flyer, and social media graphics and posts.

Health Care System Interventions Are Key

People generally are social by nature, and high-quality social relationships can help them live longer, healthier lives. Health care systems are an important, yet underused, partner in identifying loneliness and preventing medical conditions associated with loneliness.

Nearly all adults aged 50 or older interact with the health care system in some way. For those without social connections, a doctor’s appointment or visit from a home health nurse may be one of the few face-to-face encounters they have. This represents a unique opportunity for clinicians to identify people at risk for loneliness or social isolation.

NASEM recommends that clinicians periodically assess patients who may be at risk and connect them to community resources for help. In clinical settings, NASEM recommends using the Berkman-Syme Social Network Index (for measuring social isolation) and the three-item UCLA Loneliness Scale (for measuring loneliness).

But patients must make their own decisions. Some people may like being alone. It is also important to note that social isolation and loneliness are two distinct aspects of social relationships, and they are not significantly linked. Both can put health at risk, however.

Reference

¹National Academies of Sciences, Engineering, and Medicine. 2020. *Social Isolation and Loneliness in Older Adults: Opportunities for the Health Care System*. Washington, DC: The National Academies Press. <https://doi.org/10.17226/25663>.



Views & Activities



SMP attending the Fond du Lac Senior Expo



Reaching out to attendees at the 2023 Senior Information Day in Shawano



Booth is ready to go at the Adams County Senior Fair in Adams



Volunteer getting out the SMP message at the Vernon County Senior Fair



Staff attending the Wisconsin Volunteer Coordinator Association conference in Green Bay



2023 Annual Wisconsin Rural Partners Summit in Mauston



Views & Activities



Spreading the word at the Senior Expo in Beaver Dam



SMP volunteers greeting attendees at the Alzheimer's Association State Conference in Wisconsin Dells



Medicare Card Scams: Tips for Protecting Yourself and Your Medicare

By the SMP Resource Center

In 2018, Medicare updated the Medicare card from containing a person's Social Security number to a random identifier that includes numbers and letters. That was the last time the card was updated and there is no plan to update it again.

What Does the Card Look Like?

The card from Medicare is a paper card that has a blue banner on the top, a white middle, and a red banner on the bottom. However, you can print your own in black and white.



What Can You Do to Stop New Medicare Card Scams?

- Do not answer calls from numbers you do not recognize.
- Do not confirm your Medicare number or answer "Yes" to any question.
- Guard your Medicare card and number like a credit card! Don't share your number, laminate it, make copies, or let anyone else make a copy.

Examples of Medicare Card Scams

Someone calls you claiming:

- You are getting a new, plastic Medicare card.
- Medicare is switching to a card with chip in it.
- It's a new year so you need a new card.
- You need a black and white card.
- They need your Medicare number to see if you have received your new one yet.
- They need you to verify your Medicare number so they can confirm you have the correct Medicare card.

How Can Your Senior Medicare Patrol (SMP) Help?

Your local SMP is ready to provide you with the information you need to PROTECT yourself from Medicare fraud, errors, and abuse; DETECT potential fraud, errors, and abuse; and REPORT your concerns. SMPs and their trained teams help educate and empower Medicare beneficiaries in the fight against health care fraud. Your SMP can help you with your questions, concerns, or complaints about potential fraud and abuse issues. It also can provide information and educational presentations.

Visit your local Senior Medicare Patrol (SMP) at: www.smpwi.org or call (888) 818-2611.

This project was supported, in part, by grant number 90MPRC0002 from the U.S. Administration for Community Living, Department of Health and Human Services, Washington, D.C. 20201. Grantees undertaking projects under government sponsorship are encouraged to express freely their findings and conclusions. Points of view or opinions do not, therefore, necessarily represent official Administration for Community Living policy.

Introducing Jim Tripp, a New Member of Our Volunteer Team

By Molly A. Kelly, SMP Volunteer Coordinator



Where were you born, Jim?

I was born in Rice Lake and lived here until I joined the Navy in 1966. Since then, aside from my tours of duty, I have lived in western Wisconsin all my life.

What are some of your favorite vacation destinations?

My family gets together every summer and, for the past 10 years, we have been gathering in Bayfield. We do a little shopping, hiking, kayaking, and touring. Other vacation spots that I have a fondness for include southern Utah where the hiking is great, and all of Europe.

What books might be found on your bookshelf?

I'm currently reading Doris Kearns Goodwin's book, *Team of Rivals*. I also enjoy the intrigue novels of Alan Furst, Graham Greene, and Charles McCarry. I am an old history major and my taste in books and movies reflects that. I read a lot of biographies and political history.

What about a recent favorite movie?

One of my favorite movies is *Little Big Man* with Dustin Hoffman. Another, also with Hoffman, is *All the President's Men*. The only thing that makes them "recent" is that's when I've seen them last.

You wake up tomorrow and you're on a reality TV show. Which one is it?

I watch almost no reality TV except for the occasional cooking show. I fail to see reality in "reality TV." I do enjoy cooking shows, although I'm not a very good cook.

If you could bring back a toy from your childhood, what would it be?

I don't remember any particular toys I had as a kid. A bicycle was a tool and means of transportation so that doesn't count. As a kid growing up in small-town Wisconsin, my whole known world was one big toy.

If you had a dinner party to which you could invite anyone you want, whom would you choose?

I don't know who I would invite to a dinner party since they're not my favorite thing. However, I have fantasized for a long time about what fun it would be to take Benjamin Franklin and Thomas Jefferson on a road trip. They were both scientists with an acute curiosity and I can only imagine what their reaction would be to being in a speeding car, seeing modern buildings and structures, vast farm fields, and the questions they would have about materials and systems and the delight they would show.

What did you do before joining the SMP team?

I recently completed 12 years of service on the Dunn County Board of Supervisors and found local government to be fascinating, rewarding, challenging, and altogether enjoyable.

In another life, what would you imagine it to be?

In another life I might have majored in political science or planning or some such field and entered a career in municipal government.

Any last comments?

I like to brag about having a career in education that spans a full 50 years, from 1966, when I taught in the Navy Electricians "A" school to 2016, when I was a safety training instructor, with stops in half a dozen public schools in-between.

Welcome to SMP, Jim! We are thrilled and fortunate to have you on the team.





What's the "Scoop"?

By Ingrid Kundinger, SMP Project Manager



The Wisconsin SMP issued a fraud alert in early June about a surge in unsolicited and unwanted COVID-19 test kits. And Medicare beneficiaries in Wisconsin responded! Many people in Wisconsin were impacted in one way or another by this fraud scheme. Thank you for reviewing your Medicare Summary Notices for suspicious claims. Thank you for calling us to report your concerns. Thank you for sharing this information with your friends and neighbors. Please continue to review your statements each time you receive them, and call our toll-free helpline, (888) 818-2611, to report any concerns. We are here to help!

Speaking of help, we wanted to let you know of several resources that may be helpful to you during the upcoming Medicare Open Enrollment Period, also called the Annual Enrollment Period, which takes place from October 15–December 7, 2023, with changes taking effect on January 1, 2024.

Working With Insurance Agents on a Medicare Plan

Ask the Right Questions

Use the Ask the Right Questions worksheet when working with an insurance agent. This tool draws attention to key questions that are fundamental to choosing a plan that meets your needs. The worksheet is meant to be filled out as you meet with an agent. You can then refer to this form when deciding later about which insurance to choose.

Comparing Medicare Coverage Options

Use the Comparing Medicare Coverage Options worksheet when comparing a variety of plans. This tool identifies the central components of medical coverage that are essential to picking a plan that best meets your needs. The worksheet helps you to develop side-by-side notes for easier and more efficient comparison of the plans that you are considering.

Medicare Health Care Coverage

To Navigate the Medicare Maze, Know Your Resources!

The Navigate the Medicare Maze list is a companion piece to the worksheets. It provides you with resources that you can call for unbiased and reliable information. We want to ensure that you have the assistance, clarity, and guidance on Medicare options and benefits, so you feel comfortable in making an informed decision that is right for you.

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What's the "Scoop"? continued from page 12

These forms are available to print from the SMP website: www.smpwi.org/medicare.

Or if you would like to request printed copies be sent to you, please call our SMP Helpline: (888) 818-2611.

And remember that your Senior Medicare Patrol team is here to help in any way that we can. Please contact us by calling toll-free (888) 818-2611 or visiting our website, www.smpwi.org, for more information about how you can protect yourself from Medicare-related fraud and scams.

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

Consumer Resources for the No Surprises Act

By The GWAAR Legal Services Team



The Centers for Medicare and Medicaid Services (CMS) recently introduced a [new website](#) with plain language, consumer-friendly information about the consumer protections in the No Surprises Act.

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 a good faith estimate they get from the provider before receiving services.

The website provides information in both English and Spanish to help consumers understand:

- Actions they can take to exercise their rights and find a resolution if they receive an unexpected medical bill
- How to submit a complaint if they think their provider, facility, or insurance company didn't follow the rules of the No Surprises Act
- How to dispute a bill if they are uninsured or didn't use insurance and they were charged more than their good faith estimate
- How to connect with the No Surprises Help Desk

The website also provides resources about the No Surprises Act for health care providers.



Tips to Combat Seasonal Affective Disorder (SAD)

By The GWAAR Legal Services Team

If you start feeling down during this time of year, you are not alone. Also known as the “winter blues” Seasonal Affective Disorder or SAD affects millions of people during the winter months in the northern hemisphere.

According to the National Institute of Mental Health (NIMH), Seasonal Affective Disorder (SAD) is not considered as a separate disorder but is a type of depression that has a recurring seasonal pattern.

Seasonal Affective Disorder includes all the symptoms of major depression such as:

- Feeling depressed for prolonged periods
- Feeling hopeless or worthless
- Having low energy
- Losing interest in activities you once enjoyed
- Having problems with sleep
- Experiencing changes in your appetite or weight
- Feeling sluggish or agitated
- Having difficulty concentrating
- Having frequent thoughts of death or suicide

Additionally, symptoms of SAD that recur in wintertime includes:

- Having low energy
- Hypersomnia
- Overeating
- Weight gain
- Craving carbohydrates
- Social withdrawal (feel like “hibernating”)

So, if you’re feeling this way around this time every year and if it’s especially difficult this year, what can you do feel better? First, talk to your doctor.



According to NIMH, there are four major types of treatment for SAD that may be used alone or in combination with each other that your doctor may recommend: medication, light therapy, psychotherapy, and vitamin D.

Medication

Selective Serotonin Reuptake Inhibitors (SSRIs) are used to treat SAD. The FDA has also approved the use of bupropion, another type of antidepressant, for treating SAD. As with other medications, there are side effects to SSRIs. These medications can only be prescribed by a doctor so you will want to discuss risks and benefits of different medications with your doctor.

Light Therapy

Your doctor may also recommend light therapy, which has been a mainstay of treatment for SAD since the 1980s. The idea behind light therapy is to replace the diminished sunshine



of the fall and winter months using daily exposure to bright, artificial light. Symptoms of SAD may be relieved by sitting in front of a light box first thing in the morning, on a daily basis from the early fall until spring. Most typically, light boxes filter out the ultraviolet rays and require 20–60 minutes of exposure to 10,000 lux of cool-white fluorescent light, an amount that is about 20 times greater than ordinary indoor lighting. These therapy lights, sometimes called “happy lights” or “happy lamps” can be purchased at many retailers.

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Tips to Combat Seasonal Affective Disorder (SAD) continued from page 14

Psychotherapy

Your doctor may also recommend psychotherapy to help with SAD. According to NIMH, cognitive behavioral therapy (CBT) is a type of psychotherapy that is effective for SAD. Traditional cognitive behavioral therapy has been adapted for use with SAD (CBT-SAD). CBT-SAD relies on basic techniques of CBT such as identifying negative thoughts and replacing them with more positive thoughts along with a technique called behavioral activation. Behavioral activation seeks to help the person identify activities that are engaging and pleasurable, whether indoors or outdoors, to improve coping with winter.

For more information visit: <https://www.nimh.nih.gov/health/publications/seasonal-affective-disorder>

September is National Preparedness Month

By Tiffany Schultz, BBB SW WI Regional Director

Be prepared, not scared. National Preparedness Month provides an opportunity to remind everyone to prepare themselves and their families for anything from a terrorist attack to a natural disaster.

Make and Practice Your Plan

Disasters don't plan ahead. Start by making your own emergency plan with family, friends, and other household members. Put together a plan by discussing four different questions: how you will receive emergency alerts and warnings, what your shelter plan is, your evacuation route, and the household communication plan. Share and practice your plan with everyone, including your pets, at least twice a year so you are fully prepared if disaster strikes.

Learn Life-Saving Skills

Learn how to turn off utilities like natural gas and electricity, and how to test and replace smoke alarms. You should also know the ways to keep your home safe from cooking, heating, and electrical fires.

Vitamin D

Finally, your doctor may recommend taking a vitamin D supplement. According to NIMH, at present, vitamin D supplementation by itself is not regarded as an effective SAD treatment. The reason behind its use is that low blood levels of vitamin D were found in people with SAD. The low levels are usually due to insufficient dietary intake or insufficient exposure to sunshine. However, the evidence for its use has been mixed. While some studies suggest vitamin D supplementation may be as effective as light therapy, others found vitamin D had no effect.



NATIONAL PREPAREDNESS MONTH

Check Your Insurance Coverage

Insurance is your first line of defense. Check your insurance coverage and review your policy. Make sure your homeowners insurance has adequate coverage to replace your home and its contents if a catastrophic loss occurs. Health and life insurance should also be reviewed to ensure coverage is enough for you and your family.

Save for an Emergency

Consider saving money and storing it in an emergency savings account, as well as leaving a small amount of cash at home in a safe place. If a disaster strikes, ATMs and credit card machines may stop working, leaving cash as the only option.

You should also gather all financial and critical personal, household, and medical information and store it in a safe, yet easily accessible place.





Preventing Medicare Fraud

1414 MacArthur Road, Suite A
Madison, WI 53714

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MADISON WI
PERMIT #2783

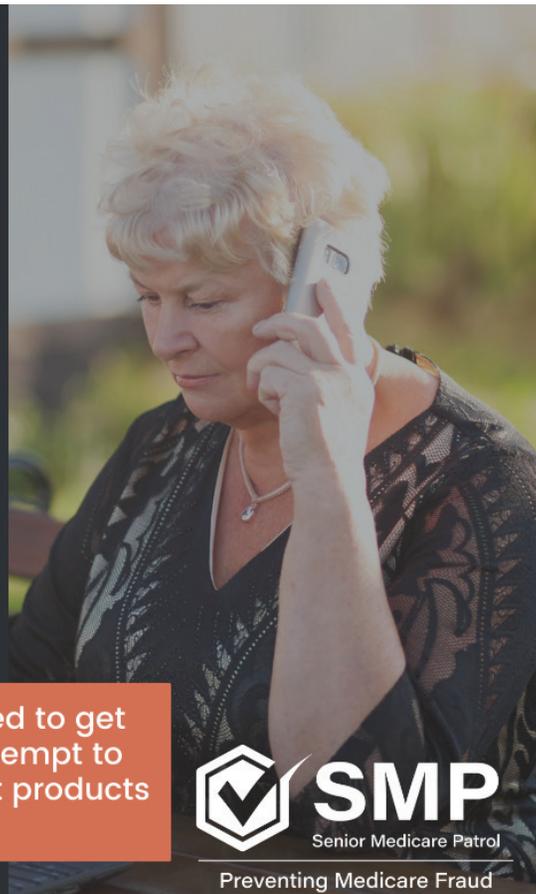
SMP SCAM WATCH

Don't Say Yes

- "Can you hear me?"
- "Are you on Medicare?"
- "Do you have your red, white, and blue card?"
- "Are you a veteran?"

These are all questions phrased to get the caller to say "yes" in an attempt to record and process fraudulent products or services billed to Medicare.

SUPPORTED BY GRANT # 90MPC0002 FROM ACL



Preventing Medicare Fraud