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• Coalition of Wisconsin Aging Groups Elder Law Center

From the Project Director. Elizabeth Conrad

Let's Get Acquainted

By Judy Steinke, Wisconsin SMP Volunteer Coordinator

This month our featured volunteer is Paul Reichel of Madison. Paul joined the project in September of 2010 after reading about the mission of the Senior Medicare Patrol in the *AARP Bulletin*. Once his training was completed, Paul jumped right in with both feet. He has logged over 100 hours of volunteer service since joining last fall.

The CWAG office is home to the Prescription Drug Helpline and the Dane County Benefit Specialists. When Paul heard of their need for volunteers to assist with the Part D Annual Enrollment, he was eager to get involved. Then when he returned from a winter vacation, he was ready to tackle another project – contacting statewide television and radio stations to track their airing of the Administration on Aging Public Service Announcements about Medicare fraud, waste, and abuse. Paul created a script to use for making calls to 23 television stations and 68 radio stations. The SMP staff sincerely appreciates Paul's assistance with this very important project.

Paul was born and raised in Kaukauna, and he received his education at the UW-Stevens Point and the University of Minnesota. After college, he served as a Peace Corps Volunteer in Peru and as a staff person in Washington, D.C. Paul retired as an administrator at the UW-Madison Medical School after previously working in the arts and in renewable energy. His hobbies include running, reading, fishing, and golf. In addition to volunteering for the SMP, Paul also volunteers for HospiceCare Inc. and the UW-Madison Retirement Association.

Paul, thank you for sharing your expertise and dedication with the Wisconsin SMP!

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Wisconsin SMP Wins Award at National Conference

By Kevin Brown, Wisconsin SMP Capacity Building Grant Manager/Trainer

I am very pleased to report that Wisconsin SMP was presented an “Innovation in Program Capacity Building and Outreach Award” at the 2011 SMP National Conference earlier this month. This award recognizes Wisconsin SMP staff and volunteers for the important work we have accomplished with our Capacity Building Grant. Barbara Dieker, Director, Office of Elder Rights, U.S. Administration on Aging (AoA), presented the award to our project during the SMP Recognition Event at the end of the first day of the conference. SMPs from several other states were also honored at the event.

Over 200 individuals, including representatives from the 55 SMPs across the country, AoA, the Office of Inspector General, and Centers for Medicare and Medicaid Services (CMS), attended the 2011 SMP National Conference, which was held in Washington, D.C. on August 9-11. Wisconsin SMP Project Director Elizabeth Conrad, Volunteer Coordinator Judy Steinke, and I participated in the event. We gained valuable information about the latest Medicare scams, learned what the federal government is doing to crack down on healthcare fraud, waste, and abuse, and networked and shared ideas with staff from other SMP projects.

U.S. Department of Health and Human Services Secretary Kathleen Sebelius was the keynote speaker for the conference. Dr. Peter Budetti, Deputy Administrator for Program Integrity, CMS, who has been instrumental in securing additional funds for SMPs, also welcomed the participants. There were three dozen presenters over the course of the next 2 ½ days. I was the last speaker on the final day of the conference. I made a five-minute presentation on the podcasts Wisconsin SMP developed, produced, and posted on our website earlier this year. One of the highlights of the event was the Volunteer Recognition Awards Ceremony. Ten exceptional older Americans were honored for their outstanding contributions working as SMP volunteers in their communities to help protect the integrity of the Medicare and Medicaid programs.

If you are interested in joining the thousands of caring and dedicated volunteers across the country who have been trained to fight healthcare fraud, please contact me at (800) 488-2596, ext. 315 or kbrown@cwag.org. The next Wisconsin SMP Volunteer Training will be held on September 21 at the Onalaska Public Library in La Crosse County from 9:30 a.m. until 3:30 p.m. The workshop is open to all interested volunteers and professionals, but pre-registration is required.

Part D Annual Enrollment Period Begins October 15

Beginning this year, the Medicare Part D Annual Enrollment period is from October 15th through December 7th. During this timeframe, beneficiaries may join, switch, or drop plans. The new plan will become effective on January 1, 2012.

For more information on how to select a plan, visit: www.medicare.gov or make an appointment with your county Elderly Benefit Specialist.

SMP volunteers are excellent candidates for assisting Elderly Benefit Specialists during the busy annual enrollment period. If you are an SMP volunteer, please contact your county Elderly Benefit Specialist to see how you can help.

SMP Resources Available for Fall Events

As fall health fairs, senior expos, and flu shot clinics are being planned, we encourage county agencies and other service organizations to contact Wisconsin SMP if you would like to have our Personal Health Care Journals, Fraud Alert newsletters, or any other SMP handouts available for your event. If an SMP volunteer is located in your community, he or she may be able to assist with dissemination of SMP materials. Please contact Judy Steinke, SMP Volunteer Coordinator, at (800) 488-2596, Ext. 342 or jsteinke@cwag.org for more information.

Wisconsin Ranks Eighth in Volunteerism

On August 9th, *USA Today* ran an article on volunteerism in the United States. The article highlighted the fact that the Twin Cities of Minneapolis and St. Paul had the highest rate of volunteering for 2010 - thirty-seven per cent of their population had volunteered at least one time during the year. This information came from the annual *Volunteering in America* report of the Corporation for National and Community Service. Kristin Schurrer, executive director of the HandsOn Volunteer network in the Twin Cities, credits this accomplishment, in part, to the Midwestern culture and the fact that a lot of the residents came from smaller communities where they grew up watching their parents and grandparents volunteer.

According to an Associated Press article in the August 17th edition of the *Wausau Daily Herald*, "Midwesterners have a reputation for being neighborly." The U.S. Census Bureau researched how often people volunteered in their communities, and Wisconsin was eighth in the nation among the 50 states and the District of Columbia. Milwaukee ranked number one among cities for volunteer retention. The Census Bureau report also found that the average Wisconsinite volunteered almost 36 hours per year.

A common theme that emerges as SMP volunteers are interviewed for the "Let's Get Acquainted" article is that they volunteer for more than one agency, organization, or cause. The Wisconsin SMP project is fortunate to have a dedicated group of volunteers to provide outreach and education to Medicare beneficiaries, the caregivers of beneficiaries, and the professionals who serve them.

IRS Scam Targeting Seniors in Wisconsin

Earlier this month, the IRS warned that misinformed or deceptive tax preparers are misleading Wisconsin's elderly into thinking they are eligible for tax "rebates" or refunds based on inaccurate or false Social Security withholdings.

"Scammers tell a person they can prepare a tax return or several years' worth of returns, for a fee from \$50 up to \$300 a return," said Christopher Miller, an IRS spokesman. "They will then put information on the return about Social Security benefits that the taxpayer received, and an amount that was withheld from those benefits. And that information, including the amount of benefits, is often inaccurate ... or completely fictitious, and that means refunds are neither allowed nor legitimate." It is not until after the claims have been filed and rejected, that the victims tend to realize they have been scammed.

Miller said these scammers target taxpayers through brochures distributed by community organizations, including churches and senior centers. Miller says the IRS has found this scam to be operating in Racine and Milwaukee and “present in other parts of the state as well,” although he would not say how many reports or complaints of this kind have been made.

Miller gives this advice to avoid being scammed: “We just remind people that, if someone comes up to you and says they are willing to prepare your tax returns for a fee, based on your Social Security benefits, and no documentation is requested, that should be a big, red flag.”

The IRS advises that any unfamiliar government rebates or benefits should be verified by contacting the agency, and that all the numbers on the return should be familiar. To contact the IRS with questions about tax creditor programs or scams, call the IRS toll-free number at (800) 829-100 or go online at www.irs.gov or visit a local IRS Taxpayer Assistance Center.

Sources: Wisconsin State Journal (8/8/11) and Milwaukee Journal Sentinel (7/22/11)

Recent Scam Alert from Texas SMP

The director of the Texas SMP has informed Wisconsin SMP that seniors in her state have been receiving phone calls telling them to call (800) 913-6787 or visit the www.ironstrong.com website to find out if they qualify for the \$500 American Opportunity Tax Credit. According to the IRS, there is a tax credit with this name, but it is for students and families to receive up to \$2,500 in tax savings to help pay for college tuition. Please remember that “if it sounds too good to be true ... it probably is.” Do not share your tax (or other financial) information over the telephone, on the Internet, or with those you do not know.

Milwaukee Day Care Scammer Sentenced to Three Years in Prison

A Milwaukee man was convicted in late July on two counts of felony theft from the state-subsidized child care program, Wisconsin Shares. Mark Rouse, 38, was sentenced to three years in prison and five years of extended supervision.

Prosecutors said Rouse used Growing and Learning Day Care to steal at least \$275,000 from Wisconsin Shares in 2009 and 2010 by charging for children who did not attend and falsifying records that suggested their parents worked for another company he owned.

Rouse is the third provider sentenced in the month of July for scamming the Wisconsin Shares program, according to a news release from the Department of Children and Families.

Source: Milwaukee Journal Sentinel (7/23/2011)

AARP Tool Helps Beneficiaries Read Medicare Statements

AARP has created an online Medicare Summary Notice (MSN) “decoder” to help Medicare beneficiaries better understand their quarterly statements. The decoder numbers and defines all parts of an MSN. By simply clicking on an aspect of the MSN, such as “non-covered charges,” a pop-up window appears explaining what it means.

The MSN decoder is available online for Part A and Part B notices:

<http://www.aarp.org/health/medicare-insurance/info-05-2011/popup-part-a-medicare-summary-notice.html>

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Medicare Provides Assistance to Help Low-Income Beneficiaries Get Big Savings on Prescription Drug Costs

Some Medicare beneficiaries could qualify for assistance with their prescription drug costs, and be eligible this year to pay no more than \$2.50 for generic drugs and \$6.30 for each brand name drug. The steps and requirements beneficiaries can take to check if they qualify for the Medicare Low-Income Subsidy Program (also known as LIS or “Extra Help”) are simple and may be done by phone or online.

The Centers for Medicare & Medicaid Services estimates that more than 2 million people with Medicare may be eligible for the subsidy, but are not currently enrolled to take advantage of these savings.

Changes resulting from the Medicare Improvements for Patients and Providers Act (MIPPA) of 2008 made it easier for Medicare beneficiaries to qualify for “Extra Help” by changing the way income and assets are counted. As of last year, the Social Security Administration, which determines eligibility for the program, does not count life insurance policies as a resource for eligibility purposes. In addition, help received from family and friends to pay for household expenses like food, mortgage, rent and utilities does not count as income.

“The eligibility requirements are more flexible than they were a couple of years ago, ‘Extra Help’ can be lifesaving for someone who needs prescription drugs and needs help with the cost,” said Dr. Don Berwick, CMS Administrator. “If you were turned down for ‘Extra Help’ in the past due to income or resource levels, you should reapply. If you qualify, you will receive help paying for Medicare prescription drug coverage premiums, copayments and deductibles.”

To qualify, Medicare beneficiaries’ incomes must be less than \$16,335 a year (or \$22,065 for married couples) and have resources limited to \$12,640 (or \$25,260 for married couples). Resources include bank accounts, stocks, and bonds, but do not include a beneficiary’s house, car, or life insurance policy.

There is no cost to apply for “Extra Help.” Medicare beneficiaries, family members, trusted counselors or caregivers can apply online in English and Spanish at www.socialsecurity.gov/prescriptionhelp.

Beneficiaries may also call the Social Security Administration at 1-800-772-1213 (TTY users should call 1-800-325-0778) and ask for the *Application for Medicare’s Part D Extra Help*.

Medicare beneficiaries can also receive assistance in their local communities from their State Health Insurance Assistance Program (SHIP), Area Agencies on Aging (AAA), the Aging and Disability Resource Centers (ADRC) and many tribal organizations. For information about contacting your AAA, ADRC or SHIP go to www.eldercare.gov. Local SHIP contact information can be found online at www.medicare.gov/contacts/organization-search-criteria.aspx. All information provided is confidential.

To learn more about Medicare prescription drug coverage, visit www.medicare.gov, or call 1-800-MEDICARE (1-800-633-4227). TTY users should call 1-877-486-2048.

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Wisconsin Consumers Have the Right to Obtain a Security Freeze

Effective January 1, 2007, if you live in Wisconsin you have a right to place a "security freeze" on your credit report. A freeze will prohibit a credit reporting agency from releasing information in your credit report without your express authorization. A security freeze must be requested in writing by certified mail by you to each of the three consumer reporting agencies. The security freeze is designed to prevent an extension of credit, such as a loan or a new credit card, from being approved in your name without your consent. A freeze may protect you from identity theft. However, you should be aware that using a security freeze to take control over who gets access to the personal and financial information in your credit report may delay approval of any subsequent request or application you make regarding a loan, credit, mortgage, or Internet credit card transaction, including an extension of credit at point of sale. As a result, if you plan on obtaining new credit, you should release your freeze approximately one week before seeking new credit.

Placing the Freeze on your Credit Report

To place a security freeze on your credit report, send your written request via certified mail to:

Equifax	CSC Credit Services Security Freeze P O Box 674438 Houston, TX 77267-4438
Experian	Experian Security Freeze P. O. Box 9554 Allen, TX 75013
TransUnion	TransUnion Security Freeze P. O. Box 6790 Fullerton, CA 92834-6790

The fee to place a security freeze is \$10.00 for each credit reporting agency. If you submit a copy of a valid police report that verifies you are a victim of identity theft, no fee will be charged. Include your complete name, complete address, social security number, date of birth and payment, if applicable.

For your convenience there are form letters to each of the credit reporting companies available on www.privacy.wi.gov. The forms allow you to type in your personal information and print the letter or you may print the blank letter and write your information.

Written confirmation of the security freeze will be sent to you within 10 business days of receipt of the request. It will include a personal identification number (PIN), and instructions for removing the security freeze or authorizing the release of your credit report for a specific period of time.

Removing the Freeze from your Credit Report

When you request a security freeze for your credit report, you will be provided a personal identification number (PIN) to use if you choose to remove the security freeze from your credit report or authorize the release of your credit report for a period of time after the security freeze is in place. Be sure to keep your personal identification number (PIN) in a secure place for use when needed. To remove your freeze either permanently or temporarily, you must contact the consumer reporting agency and provide all of the following:

- (1) The personal identification number (PIN).
- (2) Proper identification to verify your identity.
- (3) The period of time for which the report shall be made available.
- (4) Payment of the appropriate fee.

A security freeze does not apply to those with which you have an existing account that request information in your credit report for the purposes of reviewing or collecting the account. Reviewing the account includes activities related to account maintenance, monitoring, credit line increases, and account upgrades and enhancements.

If You Are a Victim of Identity Theft

A victim of identity theft with a police report to verify the crime will not be required to pay the \$10 fee to the credit reporting agencies in order to obtain a security freeze. Be prepared to submit a copy of the police report when requesting the freeze. No fee will be charged to remove or replace the freeze as long as the police report is included in all correspondence.

If you believe your identity has been stolen, contact the Wisconsin Office of Privacy Protection at 1-800-422-7128 or email us at WisconsinPrivacy@datcp.state.wi.us. Visit our website at privacy.wi.gov for more information.

SMP & CWAG Activities

Date	Activity	County
August 3-7	SMP Booth-Black River Falls	Jackson
August 9-11	National SMP (Senior Medicare Patrol) Conference-Washington DC	
August 22	SMP Presentation-Westby	Vernon
August 24	SMP Booth-Senior Expo 2011-Ashland	Ashland
August 25	SMP Volunteer Foundations Training-Madison	Dane
August 25-28	SMP Booth-Oconto County Fair-Gillett	Oconto
August 30	SMP Booth-Supermarket of Public Benefits-Jefferson	Jefferson
September 13	SMP Presentation-Convent Hill Gardens Senior Housing	Milwaukee
September 16	SMP Booth-Caregiver Conference-New Richmond	St. Croix
September 21	SMP Volunteer Foundations Training-Onalaska	La Crosse
September 21	SMP Presentation-Kelly Senior Center-Cudahy	Milwaukee
September 22	SMP Booth-Hospice End of Life Forum-Madison	Dane
September 29	SMP Booth-University of Wisconsin Volunteer Fair-Madison	Dane
October 4	SMP Booth-Beloit Senior Fair-Beloit	Rock
October 7	SMP Booth-Senior Health & Safety Fair-Tomah	Monroe
October 10	Triad Crime Prevention & Safety Expo-Madison	Dane
October 11	23 rd Colloquium on Aging Conference & Health & Resource Fair	Dane
October 13-14	Wisconsin AIRS Conference-Wisconsin Dells	Sauk
October 20	SMP Booth-Senior Health Fair-Two Rivers	Manitowoc
October 25	SMP Booth-Community Health Fair-Sturgeon Bay	Door
October 27	SMP Booth-Senior Health Fair-Medford	Taylor
October 28	SMP Booth-Rock County Senior Fair-Janesville	Rock
November 11	SMP Presentation-Separated, Divorced, and Widowed Group	Washington

We are always looking for opportunities to support our colleagues in the aging network. Please contact Wisconsin SMP and let us know about upcoming events in your area.

HospiceCare to Offer Two Question-and-Answer Seminars in September

Two free educational seminars will be presented by HospiceCare Inc. in Madison during September. Both will be held at the Don & Marilyn Anderson HospiceCare Center, 5395 E. Cheryl Parkway, Madison. On Tuesday, September 13, from 6:30 p.m. to 8:00 p.m., HospiceCare will offer “Words That Comfort.” Participants will learn the comforting and supportive things you can say to those who are grieving and how to avoid the words that hurt. On Monday, September 19, from 1:00 p.m. to 2:30 p.m., HospiceCare will offer “Making the HospiceCare Choice,” a presentation about the support that’s available for people with life-limiting conditions, and their caregivers. Participants will learn who is eligible, in what settings the care can be provided and who pays for HospiceCare. A tour of the HospiceCare buildings will be offered following the seminar for those who are interested. Pre-registration is requested; please call Carrie Glantz, HospiceCare public affairs, at (608) 327-7202.

HospiceCare to Offer Five Grief Support Opportunities in September

In September, HospiceCare Inc. will begin three grief support group series, offer a recurring support group and provide an introductory session for those grieving the death of a loved one. All of the sessions are open to the public and are provided without charge. All groups require pre-registration and are held at the Don & Marilyn Anderson HospiceCare Center, 5395 E. Cheryl Parkway, Madison, unless otherwise noted. To register, call (608) 276-4660 and ask to speak with a grief counselor.

- ***After the Caregiving Ends*** is held Mondays, September 19 through October 4, from 4:00 p.m. to 6:00 p.m. This four-week interactive series is to support caregivers at the time of their loss, when caregiving ends.
- ***Journey Through Grief*** is held Thursdays, September 22 through November 3, from 6:00 p.m. to 8:00 p.m. This seven-week series is for adults grieving the death of someone.
- ***Kids Grief Support Group*** is held Mondays, September 26 through October 24, from 5:30 p.m. to 7:00 p.m. This five-week group is for elementary through high-school aged children who have a loved one with a life-limiting condition.
- ***Bridges Weekly Support Group*** is held every Wednesday from 9:30 a.m. to 11:00 a.m. Pre-registration is not required.
- ***Introduction to Grief*** is an informative session for adults that offers suggestions on how to navigate the grieving process and provides information about HospiceCare grief support groups. This session is available by appointment only. Call Mary Severson at (608) 327-7182 to make an appointment.

Dane County Alzheimer's Walk and Open 5K Run

There's only one walk in Madison where proceeds stay in Wisconsin to support local families facing Alzheimer's – the Dane County Alzheimer's Walk and Open 5K Run on Saturday, September 17 at Warner Park in Madison. Your participation makes a real difference in the lives of Wisconsin families facing Alzheimer's disease or other forms of dementia.

When a person calls the Alzheimer's & Dementia Alliance of Wisconsin (ADAW), he or she talks to a local expert knowledgeable about programs and services available here. The ADAW is a partner along the journey, guiding those affected with innovative programs and services to support people's well-being. Their emphasis on public policy has helped bring millions in state and federal research dollars to Wisconsin researchers. They are also the first Alzheimer's organization in the nation to have a Diversity Coordinator linking the African American community to researchers at UW-Madison's federally-funded Wisconsin Alzheimer's Disease Research Center.

“The staff of the Alzheimer's & Dementia Alliance understands that each person and family facing a diagnosis of Alzheimer's disease or other dementia will need support from the earliest to the most advanced stages of the disease, and we're here for them along the entire journey,” says Executive Director Paul Rusk.

The run begins at 8 a.m. and the walk at 9:15 a.m. All funds raised stay in Wisconsin. To register or for more information, visit www.support.alzwisc.org/dane, email miriam.boegel@alzwisc.org, or call the Alzheimer's & Dementia Alliance at (608) 232-3400 or (888) 308-6251.

FRAUD ALERT – ELECTRONIC VERSION

In previous issues, we told you that Wisconsin SMP *Fraud Alert* will be sent electronically unless we receive a “request for a paper copy” from you.

Contact Patti Wiersma at pwiersma@cwag.org,
giving her your e-mail address,
to add to our list.

Your cooperation is greatly appreciated.

Check out the new Wisconsin SMP web site
www.wisconsinsmp.org

You Can also Access Our Publication by visiting our new web site www.wisconsinsmp.org
Or you can visit the Coalition of Wisconsin Aging Groups web site www.cwag.org
Click on Publications then click on Wisconsin Senior Medicare Patrol (SMP) and scroll down
and click on the edition you wish to view.

ATTENTION: All of you with E-mail...

In an effort to save paper, postage and be “volunteer friendly,” we will E-mail issues of the *Fraud Alert* to those who have E-mail. Please contact Patti Wiersma at pwiersma@cwag.org, giving her your e-mail address to add to our list. **WE DO SUGGEST THAT YOU PRINT EACH ISSUE AND SAVE IT IN YOUR MEDICARE BINDER FOR FUTURE USE.** Thank you!

For more information, contact:

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