

DECEMBER
2022



ADRC CONNECT

AGING & DISABILITY RESOURCE CENTER OF MONROE COUNTY

315 West Oak Street, Suite A • Sparta, WI 54656 • 1-888-339-7854 • FAX (608) 269-8688
www.co.monroe.wi.us/services/aging-and-disability-resource-center-copy

ADRC Home Delivered Meal Driver *Tomah Area*

Assist with packing
meals and distributing
to the homes of
the elderly

**\$14/hr with mileage
reimbursement**

Part-time non-benefited
position (10-19hrs/wk, M-F)

- Valid driver's license with good driving background required
- Experience with elderly helpful

**For more information call Monroe
County's ADRC @ (608)269-8691**



Required application is available on our website:
[http://www.co.monroe.wi.us/departments/personnel/
current-job-openings](http://www.co.monroe.wi.us/departments/personnel/current-job-openings)

Contact Personnel with any questions 608-269-8720
hannah.olsen@co.monroe.wi.us

JOIN US!

**RFPS (REQUEST
FOR PROPOSALS)
WANTED**



The ADRC of Monroe County is seeking proposals from qualified contractors to assist with the provision of bulk meal delivery for Senior Dining and Home Delivered meals within Monroe County.

**DUE
30TH
NOV 2022**

For more information visit the link
[https://www.co.monroe.wi.us/services/aging-
and-disability-resource-center-copy](https://www.co.monroe.wi.us/services/aging-and-disability-resource-center-copy)

Take the Mystery out of Medicare



Alice Ackerman
Elder Benefit Specialist

Know someone who is turning 65 and has questions on Medicare? Have you been on Medicare for several years and have questions on coverage or insurance co-pays?

Alice Ackerman, Elder Benefit Specialist with the Aging and Disability Resource Center will be giving a presentation on Medicare benefits and the enrollment process on December 12 from 4:00 – 5:30 pm at the Monroe County Board Room, located in the Justice Center. Use the Oak Street entrance.

Learn what services are covered under Medicare, different options for covering prescription medications and the differences between traditional public supplement or “Medigap” policies and private Advantage plans.

Reservations are appreciated but not required. For more information, contact the ADRC office at 608-269-8690 or 888-339-7854 or on Facebook or the county website.

WISCONSIN RESPITE SURVEY



We invite you to share your experience with respite care by completing an online survey.

The Wisconsin Respite Survey is an online survey of caregivers, care recipients, respite providers, and agencies.

Visit bit.ly/WIRespiteSurvey to complete the survey or scan the QR code below!

This anonymous survey will take approximately 25 minutes. Upon successful completion, you will be given the opportunity to enter a sweepstakes to win one of ten \$100 gift cards.

*FOR ENTRY RULES AND ENTRY OPTIONS VISIT [HTTPS://WWW.MARQUETTE.EDU/RESEARCH/COMPLIANCE/DOCUMENTS/IRB/PRIZENOTICE4145.PDF](https://www.marquette.edu/research/compliance/documents/IRB/PRIZENOTICE4145.PDF)



****HOLIDAY CLOSINGS****

- **Thursday, November 24th - Thanksgiving**
- **Friday, November 25th**
- **Friday, December 23rd**
- **Monday, December 26th**

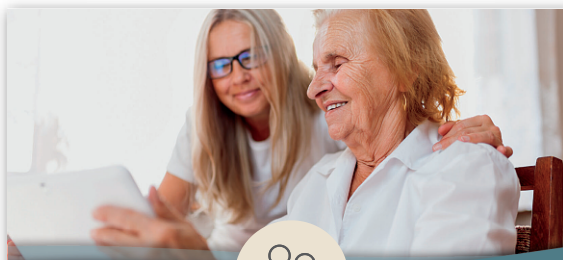


Morrow Home Community
ADULT LIVING SERVICES



Independent Living

Enjoy a daily noon meal, weekly housekeeping services, free on-site laundry, religious and recreational activities, and on-site gardening. Choose from one or two bedroom apartments.



Assisted Living

Enjoy three meals per day, housekeeping services, activities, and assistance with the daily needs of your choosing. Choose from one or two bedroom apartments in a variety of layouts.



Memory Care

Enjoy a private room and bathroom in a secured facility, three meals per day, housekeeping, and activities. We adjust to the needs of each resident and create individualized care plans.

Watch Out for the “Hang-up Delay” Phone Scam

By the GWAAR Legal Services 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 ask you for financial information, like your credit card number, or pretend to “verify your identity” by asking questions that sound like security questions. The scammer can then use the information you provided to steal your identity 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.

TRANSPORTATION INFORMATION FOR NEW AND EXISTING CLIENTS



Julie Leis
ADRC Transportation Coordinator

As a valued ADRC Transportation client, we are requesting that you review the following guidelines that we have for our program.

- No other stops are allowed other than what is on the schedule prior to pick up.
- If an additional stop is needed, that will need to be approved by the transportation coordinator, if the driver is unable to reach the coordinator, then no additional stop should be made.
- If there is someone escorting you to your appointment, the transportation coordinator will need to know the name and telephone number of the person that will be riding with you to your appointment upon scheduling.

If you have any questions regarding this please contact Julie Leis (Transportation Coordinator) at 608-269-8689 or Pam Weber (Human Services Manager-ADRC) at 608-269-8691

We’re looking for VOLUNTEER DRIVERS with Mileage Reimbursement



Contact Julie Leis - ADRC Transportation Coordinator at 608-269-8689 for more information

Looking for people who want to learn about technology

We will be hosting a Sip and Swipe Cafe in January 2023 to help you learn about technology. Classes will be every Wednesday for five weeks from 10 am to 11 am. First class is January 18th, and we will meet at the ADRC of Monroe County, 315 W. Oak St., Suite A, Sparta. Join us for some fun, snacks & learning.



Pam Weber
CSW, ADRC Manager

Call Pam Weber at the ADRC of Monroe County to sign up at 608-269-8691



Celebrating Lives Well Lived



Torkelson

FUNERAL HOME

Pre-Planning in-person or with our online form
(800) 338-0928

Visit Us Online at TorkelsonFuneralHome.com

Grandpa and Lucy Kicks Off Plays in Monroe County

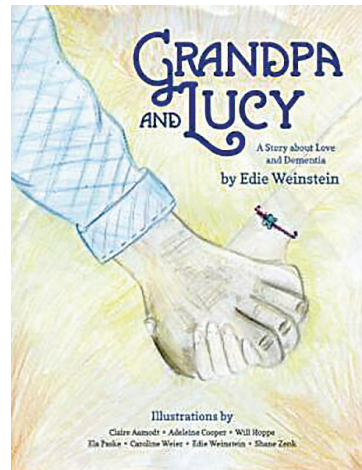
Grandpa and Lucy: A Story about Love and Dementia from Minnesota's CLIMB Theatre, in collaboration with the Dementia Friendly Monroe County Coalition, made its debut stage appearance, first performing in Tomah at the Gloria Dei Lutheran Church on Friday, October 28th, then performing on Saturday, October 29th, at the Sparta United Methodist Church. Both plays boasted attendance of about thirty people and was well-received overall.

The play is based off of a book of the same name, which was written by author Edie Weinstein when she was in the 9th grade.

The story revolves around the relationship between a grandfather with Alzheimer's disease and his granddaughters, named Edie and Lucy. In thirty short minutes, the play runs the gamut of emotions as the three learn how to approach diffi-

culties and confusion, presented by symptoms of Alzheimer's disease, with love, patience, understanding, and acceptance.

The experience of seasoned actor Lawrence Hutera as "Grandpa" and the fresh take on "Edie" and "Lucy," played by Tazrae Song'ony and Isabella Freeland respectively, draws in the audience, connecting with them on a personal level. The performance along with their gentle directives for participation



make the crowd comfortable with sharing, but does not pressure them if they are uncomfortable doing so. After the performance, the actors welcome questions about the production and help the audience understand a little bit more about dementia by asking questions related to the symptoms that "Grandpa" experienced over the course of the play.

What a wonderful experience! We are extremely grateful to CLIMB Theatre, the actors, Lawrence Hutera, Tazrae Song'ony, and Isabella Freeland, the volunteers from the Dementia Friendly Monroe County Coalition, and community members who helped, as well as to those who attended the performances! A very special thanks to the Gloria Dei Lutheran Church and the Sparta United Methodist Church for hosting the events.

Healthy Aging with a Healthy Brain

Your brain does your thinking, but do you often think about your brain? Taking steps to improve brain health leads to improved memory, better learning and problem solving, and decreases your chances of developing dementia. Genetics play a role, but lifestyle choices have a profound impact on both your body and your brain. You can improve the health of your brain through sleep, exercise, staying mentally fit, eating the right foods, and keeping up your social connections.

GET A FULL NIGHT'S SLEEP

People over 65 should strive for an average of seven to eight hours of sleep a night. Proper sleep can help boost brain health and memory. Sleep helps you reenergize and boosts your immune system and mood. Better sleep practices can be achieved by having a fixed wake-up and bedtime, keeping a nightly routine, and limiting naps during the day (if they prevent night-time sleep). The amount of light in your environment can also affect sleep patterns. Bright lights during the day and dim lights before bed can be helpful to maintain a regular sleep schedule. Also, consider turning off electronics 30 to 60 minutes before heading to bed.

GET FIT

Physical activity also helps maintain brain health. Physically active adults are less likely to experience a decline in mental function as they age and have a lower risk of developing Alzheimer's disease. Physical activity improves blood flow, memory, and encourages beneficial chemical changes within the brain. Increased heart rate during exercise increases oxygen in the brain while hormones released

during exercise create a strong environment for brain cell growth. Aerobic exercise, such as walking or swimming, is a great way to keep your brain and body healthy. Try to build up to 150 minutes of exercise each week.

Physical activity can also improve balance and strength and reduce your risk of a fall which can result in a brain injury. If you are concerned about falling, ask your doctor for a falls risk assessment and consider taking the Wisconsin Institute for Healthy Aging's Stepping On class, which has been proven to reduce falls and visits to the hospital and emergency room (see link below).

EXERCISE YOUR BRAIN

Exercising your brain can improve function, memory, focus and lower your risk of dementia. Doing puzzles, playing cards and other games, reading, or learning new skills such as painting or playing a musical instrument can help. Take a class, learn a foreign language, take up a new hobby or travel somewhere you have always wanted to go. Keeping your brain engaged and stimulated supports brain health.

REDUCE STRESS AND ANXIETY

Managing stress can also improve your brain health. Stress and anxiety can lead to memory loss by interfering with neurotransmitters and creating toxins that can cause shrinkage in the brain. Control stress by incorporating periods of relaxation and downtime into your day. Meditation or prayer, exercise, and, in some situations, therapy or medications are all good ways to reduce stress. If you are experiencing anxiety or depression or are concerned about your mental health, consider talking to your health care provider.

STAY SOCIALLY ACTIVE

Loneliness and isolation can lead to increased risk of dementia. Remaining socially active can help lower your chances of a decline in brain health.

Staying connected to your community, family and friends can be extremely beneficial to your brain. Those who are socially active show a slower rate of memory decline than those who are socially isolated. Social engagement can prompt critical thinking, meaningful conversations, and intellectual activities that support brain health.

How do you stay socially active? Joining a local club or exercise program can be a great addition to your social routine. Attending a healthy aging program such as those offered by the Wisconsin Institute for Healthy Aging is a great way to connect with others while addressing important health concerns.

EAT A HEALTHY DIET

Your diet plays a large role in your brain health. "You are what you eat" certainly applies to how food impacts your brain. Eating plenty of fruits, vegetables, lean meats, whole grains, and a diet with less salt can help brain function and health. Research shows that the Mediterranean diet helps maintain brain health and can help reduce the risk for dementia. The Mediterranean diet is rich in fish, green leafy vegetables, olives, nuts and whole grains. Limiting saturated fats such as dairy products and red meat can be valuable as well. These foods have been associated with heart disease and Alzheimer's disease.


For more information on brain health, visit:

<https://www.nia.nih.gov/health/topics/brain-health>

SUPPORT BRAIN HEALTH - JOIN A HEALTHY AGING WORKSHOP! The Wisconsin Institute for Healthy Aging (WIHA), along with its network of program providers, offers a wide range of programs that benefit your brain and your body. Whether you want to prevent a fall, manage your diabetes or another health problem such as chronic pain or incontinence symptoms, increase your physical activity or find support for your caregiving role, you will find what you are looking for at WIHA. Check us out at <https://wihealthyaging.org>

Congregate and Home Delivery Meal Reservations

We are announcing a change to our meal reservation process. Starting January 1, 2023, we will require only a 1 day ahead reservation or cancellation of a meal. Currently, we had been requiring 2 days but it will decrease to 1 day. It is our hope this will increase congregate dining and reduce the number of meals that may be lost due folks not being home or not coming in to the dining site due to a change in their plans. Any questions, call Patti Abbott at 608-269-8692



LADLES OF LOVE

ALL ARE WELCOME!

Doors Open 5-7 PM

Every Thursday at Barney Center
1000 E. Montgomery St.

Every Thursday at Barney Center
 1000 E. Montgomery St.
 Doors open 5 - 7 pm

All are welcome!

ADRC of Monroe County Meal Program/Senior Dining Sites Cashton, Kendall, Norwalk, Sparta, Tomah & Wilton

There is a suggested donation of \$4.00 for each congregate meal or each home delivered meal.

DECEMBER 2022

The menu is subject to change. There may be a substitution due to shortage in supply or other reason beyond our control. No additional salt added.

			1	2
ADRC Nutrition Program Main Number is (608) 269-8692			1c Tator Tot Casserole 1/2c Corn 1/2c Tropical Fruit Salad 1 Banana Bread 1 Butter 8oz 1% Milk	1c White Bean & Kale Soup 1pkt/1 Crackers/Butter 1/2c Chicken Salad 1 Whole Grain Bun 1c Fresh Fruit Mix (2 frt) 1 Peanut Butter Cookie 8oz 1% Milk
5	6	7	8	9
1c Bacon Cheeseburger Cass. w/ Whole Grain Noodles 1/2c Mixed Vegetable 1/2c Peaches 1/4c Baked Beans 1 Chocolate Fudge Cookie w/ Black Beans 8oz 1% Milk	3oz Smothered Pork Chop/Mushr. 1/2c Wild Rice 1/2c Creamed Spinach 1/2c Peas 1ea Butter 1 Cherry Turnover 8oz 1% Milk	1 Chicken Cordon Bleu 1/2c Au Gratin Potatoes 1/2c Vegetable Blend 1sl Whole Grain Bread 1 Butter 1 Pumpkin Bread 8oz 1% Milk	3oz Brat 1 Whole Grain Bun 2TB Sauerkraut 1/2c Sweet/Sour Coleslaw 1/2c Potato Salad 1 Chocolate Cake 1ea Ketchup, Mustard, Onions 8oz 1% Milk	3oz Lemon Pepper Cod 1 Baked Potato 1/2c Broccoli 1/2c Apricots 1sl Whole Grain Bread 1 Spiced Applesauce Cake 1 Butter, Sour Crm. Tartar Sauce 8oz 1% Milk
12	13	14	15	16
1c BBQ Chicken Breast 1/2c Macaroni & Cheese 1/2c Copper Penny Salad 1/2c Peas 1/2c Pineapple 1pkt BBQ Sauce 8oz 1% Milk	1/2c Egg Salad 1oz Mozzarella String Cheese 2sl Whole Grain Bread 1c Vegetable Soup 1pkt/1 Saltines/Butter 1/4c Hummus 1/2c Cucumber Slices 8oz 1% Milk	3oz Sloppy Joes 1 Whole Grain Bun 1/2c Potato Wedges 1/2c Broccoli Slaw 1/2c Fresh Fruit Mix 1 Fruited Gelatin 1 Ketchup 8oz 1% Milk	1/2c Scrambled Egg 1 Sausage Patty 4 French Toast Sticks 4oz LS Tomato Juice 1 Orange 1 Morning Glory Muffin 1ea Butter/Syrup 8oz 1% Milk	1c Beef Stroganoff 1/2c Buttered Noodles 1/2c Green Beans 1ea Whole Grain Bread/Butter 1 Apple 8oz 1% Milk
19	20	21	22	23
2 Corn Dogs 1/2c Sweet Potato Tater Tots 1/2c Buttered Peas 1ea WG Bread/Butter 1/2c Peaches 1 Oatmeal Raisin Cookie 1 Ketchup 8oz 1% Milk	3oz Ham 1/2c Roasted Potatoes 1/2c California Blend Vegetable 1cup/1Mixed Green Salad/Dress 1ea Onion Bun/Butter 1 Holiday Sugar Cookie 8oz 1% Milk	3oz Fish Sandwich w/Cheese 1 Whole Grain Bun 1/2c Pasta Salad 1 Baby Carrots/Ranch Dip 1/2c Wax Beans 1/2c Pears 1 Tartar Sauce 8oz 1% Milk	1/2c, 1/2c & 3oz Baja Rice, Beans with Chicken 1oz Tortilla Chips 1/2c Salsa 1/2c Fresh Fruit Mix 1sl/1 Whole Grain Bread/Butter 8oz 1% Milk	CLOSED - NO MEALS
26	27	28	29	30
CLOSED - NO MEALS	3oz Cabbage Rolls 1/2c Scalloped Potatoes 1/2c Glazed Carrots 1/2c Fresh Fruit Mix 1ea Whole Grain Bread/Butter 8oz 1% Milk	1 Cheeseburger on 1 Whole Grain Bun 1/2c Mandarin Oranges 1 Sweet Garbanzo Bean Cake 1ea Ketchup, Mustard, Onions 8oz 1% Milk	3oz Turkey/2oz Gravy 1ea Biscuit/Butter 1/2c Winter Squash 1/2c Peaches 1c/1 Mixed Green Salad/Dsg 1 Carnival Cookie 8oz 1% Milk	3oz Chicken Marsala 1/2c Cheese Tortellini 1/2c Broccoli 1/2c Grapes 1 Breadstick/Butter 1/2c Fruit Fluff 8oz 1% Milk

Please call by NOON 2 days before to reserve your meal. Food allergies or intolerances are not able to be accommodated.
 Cashton 377-3831 • Kendall 463-7622 • Norwalk 343-3158 • Sparta 269-6778 • Tomah 372-7291 • Wilton 487-6130

Time to Check Medicare Drug Insurance Premium

Now through December 7 is the annual open enrollment period for Medicare Part D plans.



Alice Ackerman
Elder Benefit Specialist

Most of the drug plans have increased the amount of the copayment you have to pay when you pick up your medication. Some are offering savings if you order them by mail through their preferred pharmacy. You can check your drug plan by the Medicare.gov page <https://www.medicare.gov/plan-compare/#/?year=2023&lang=en> or contacting a local insurance agent.

Alice Ackerman, Elder Benefit Specialist with the ADRC is also able to help you review your drug plan options. If you have questions, please contact her at 608-269-8693 or our toll free number 1-888-339-7854.

Over-the-Counter Hearing Aids

Article from National Institute on Deafness and Other Communications Disorders website

WHAT ARE OVER-THE-COUNTER (OTC) HEARING AIDS?

Over-the-counter (OTC) hearing aids are a new category of hearing aids that consumers can buy directly, without visiting a hearing health professional. These devices are intended to help adults with perceived mild to moderate hearing loss. Like prescription hearing aids, OTC hearing aids make sounds louder so that some adults with difficulty hearing are better able to listen, communicate, and participate fully in daily activities. In addition, OTC hearing aids are regulated as medical devices by the U.S. Food and Drug Administration (FDA).



OTC hearing aids are an alternative to prescription hearing aids, which are currently only available from hearing health professionals, such as audiologists, otolaryngologists (ear, nose, and throat doctors), and hearing aid specialists. The hearing health professional fits you for the hearing aid, adjusts the device based on your hearing loss, and provides other services.

You can buy OTC hearing aids as soon as mid-October 2022 directly in stores and online, where prescription hearing aids are not available. You fit them yourself, and you may be able to control and adjust the devices in ways that users of prescription hearing aids cannot. Some OTC hearing aids might not look like prescription hearing aids at all.

OTC hearing aids are for adults with perceived mild to moderate hearing loss. They are not meant for children or

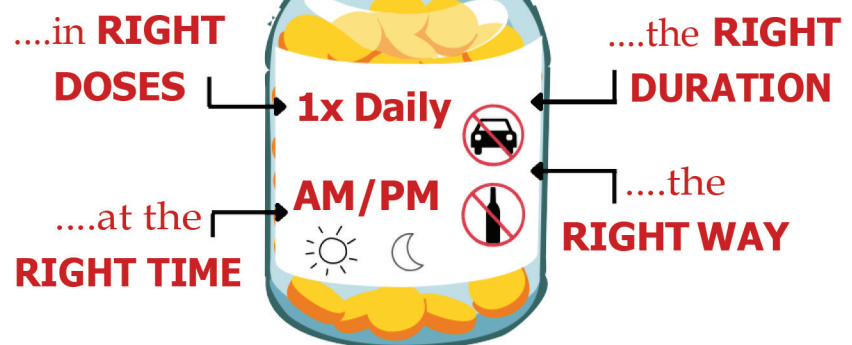
CONTINUED ON PAGE 8

Let's talk about How You Take Your Medications

If you **SKIP, CHANGE OR IGNORE YOUR MEDICINE,** it can be **BAD FOR YOUR HEALTH**



Take Your Medications



Reasons Medications Aren't Taken Correctly

Can't Afford Medication	Forget to Take Medications	Don't Understand How To Take Medication
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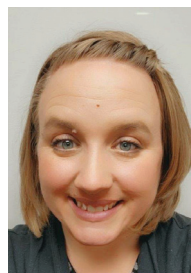
HELPFUL TIPS:



- Use a **WEEKLY PILL BOX**
- **CREATE REMINDERS** with notes or alarms
- **ASK YOUR CARE TEAM** whether to take your medicine with or without food
- **BRING A LIST OF ALL YOUR MEDICINES** to every doctor's visit

➡ **30%** of all hospital admissions for seniors are related to not taking medications correctly

➡ **50%** stop taking a chronic medication in the first year



Stephanie Haas
Community Health Worker (CHW)

Are you taking your medicines correctly? Would you like help checking over your medicines to make sure? Our Community Health Worker can help. If you have questions or would like to set up an appointment.

Call Stephanie Haas at 608-269-8636

Cancellation of Debt & Other Changes to the Federal Student Loan System that Impact Older Borrowers

Odette Williamson, National Consumer Law Center

The Biden-Harris administration and the U.S. Department of Education recently announced a number of initiatives to ease the debt load of federal student loan borrowers. This plan includes cancellation of up to \$20,000 in student loan debt, an extension of the payment pause, and proposed changes to the income-driven repayment plan to make monthly payments more affordable. In addition, temporary changes to the

Public Service Loan Forgiveness program, set to expire on October 31, 2022, make it easier for borrowers to qualify for the program.

Student loan debt is one of the biggest contributors to the rise in the amount of debt held by older adults. According to AARP, in 2020 8.4 million borrowers age 50 and older held 22% of the total federal student debt load, amounting to \$336.1 billion. The average amount of student loan debt carried by families headed by adults 50 or older was \$36,421 in 2019. This includes older borrowers who took out loans for their own education or to pay for a family member's education. Default on student loans can result in aggressive collection actions, including the garnishment of wages and Social Security benefits, and an accumulation of fees and interest. Older adults consistently report difficulty managing their student loan debt while trying to stay on track to save for retirement or pay for other necessary expenses on reduced retirement incomes. This results in financial instability, especially for low-income older adults and those on fixed-incomes.

Below is a summary of the recent announcements and upcoming important deadlines for cancellation of debt or other relief for borrowers with federal student loans. Advocates can use this information to help older consumers navigate their student loan debt in the context of these new programs and relief.

STUDENT LOAN PAYMENT PAUSE EXTENDED

Since the pandemic began in March 2020, the federal government has suspended student loan payments, stopped collection on defaulted loans, and set interest rates temporarily at 0% for most federal student loans. This means most borrowers have not been required to make loan payments and interest has not accrued over the last two years. The payment pause, set to expire in August, has been extended through December 31, 2022, with payments resuming in January 2023.

CANCELLATION OF STUDENT LOAN DEBT

The Department of Education will cancel up to \$10,000 in federal student loan debt for most borrowers and up to \$20,000 for Pell Grant recipients. Cancellation applies to loans taken out before July 1, 2022. A Direct PLUS Loan, commonly referred to as a Parent PLUS loan when made to a parent borrower to help pay for their child to attend college, and graduate loans are eligible

for cancellation. Private student loans are not eligible for cancellation. Borrowers can see the type of loan they have, whether they received a Pell grant, and how much they owe on the loan by logging on to their account on StudentAid.gov and clicking the "view details" link on the My Aid box.

Borrowers are eligible for debt cancellation if their individual income is less than \$125,000 or \$250,000 (for married couples or heads of households). Once the process opens, borrowers may receive relief automatically if the Department of Education already has their income data—such as if the borrower filled out the FAFSA or an income-driven repayment application in the past two years. However, most borrowers will have to apply. The Department of Education will launch an application process, which should be available by early October. Eligible borrowers are advised to apply early (at least before November 15th) to cancel debt before the student loan payment pause expires at the end of the year. Once a borrower completes the application, they can expect cancellation within 4-6 weeks. Nevertheless, if borrowers miss this window and their student loan payments resume in January 2023, they have until the end of the year, December

31, 2023, to apply for cancellation. To be notified when the process has officially opened, the Department of Education created a subscription page. NCLC's Student Loan Borrower Assistance Project has more information on what borrowers need to know about cancellation.

PUBLIC SERVICE LOAN FORGIVENESS PROGRAM (PSLF)

The Public Service Loan Forgiveness program forgives the remaining balance on borrowers' federal student loans after 120 monthly payments while working full-time for federal, state, Tribal, or local governments, the military, or qualifying non-profits. Direct PLUS Loans are eligible for PSLF, but because Parent PLUS loans are not eligible for income-driven repayment plans, they have been excluded from this relief program.

The Department of Education made temporary changes to the program, which makes it easier for borrowers to receive credit for past periods of repayment that would otherwise not qualify for PSLF. Importantly, the waiver counts pre-consolidation time, which makes it easier for borrowers to obtain PSLF relief for Federal Family Education Loan and Perkins loans (both of which are excluded from PSLF relief under the normal regulations). However, these borrowers must consolidate their loans to have them included within a PSLF discharge. In addition, these temporary changes also make PSLF relief available to some Parent PLUS borrowers (who were generally ineligible for PSLF because Parent PLUS loans are not eligible for income-driven payment

plans). Although Parent PLUS borrowers are excluded from the waiver, they can consolidate their loans with Direct Loans that have accrued eligible time, and the new consolidation loan will be credited with time that would have otherwise been available to the Direct Loan.

These are time-limited changes that waive certain eligibility criteria in the PSLF program. These temporary changes expire on October 31, 2022. This is a hard deadline and applications after this deadline will not be eligible for the waiver. For more information on eligibility and requirements, go to PSLF.gov.

PROPOSED CHANGES TO THE INCOME-BASED REPAYMENT PLANS

An income-driven repayment plan sets a borrower's monthly loan payment at an amount that is intended to be affordable based on income and family size. The Biden Administration has announced that it will soon propose a rule to create a new income-driven repayment plan that will reduce monthly payments further, at least for loans taken out to attend undergraduate programs.

The proposed plan would require borrowers to pay no more than 5% of their discretionary income monthly on undergraduate loans (down from 10% available under the most recent income-driven repayment plan guidelines); raise the amount of income that is considered non-discretionary income and therefore protected from repayment from 150% to 225% of federal poverty levels; and forgive loan balances after 10 years of payments, instead of 20 years, for borrowers who took out \$12,000 or less in loans. The proposed plan would also subsidize any unpaid monthly interest, so borrowers' loan balances will not grow as long as they make their monthly payments.

More Information

- U.S. Department of Education
 - » Studentaid.gov to check federal student loan information and apply for PSLF, IDR, and other relief programs
 - » Public Service Loan Forgiveness Program
 - » Student Loan Cancellation
 - » Subscription to the Department of Education Updates
- Student Loan Borrower Assistance Project (SLBA)
 - » NCLC's Student Loan Borrower Assistance Project (SLBA) provides information about student loan rights and responsibilities for borrowers and advocates. SLBA also seeks to increase public understanding of student lending issues and to identify policy solutions to promote access to education, lessen student debt burdens, and make loan repayment more manageable.
 - » See the SLBA blog post for tips and advice on accessing cancellation and other loan benefits.
- NCLER Consumer Protection and Student Loan Trainings

Case consultation assistance is available for attorneys and professionals seeking more information to help older adults. Contact NCLER at ConsultNCLER@acl.hhs.gov.

This Practice Tip was supported by contract with the National Center on Law and Elder Rights, contract number HHS75P00121C00033, from the U.S. Administration on Community Living, Department of Health and Human Services, Washington, D.C. 20201.

FROM PAGE 6

for adults who have more severe hearing loss or significant difficulty hearing. If you have more severe hearing loss, OTC hearing aids might not be able to amplify sounds at high enough levels to help you.

The FDA has established regulations that manufacturers of OTC hearing aids need to follow. In general, these federal regulations:

- Ensure that the OTC devices are safe and effective for people with perceived mild to moderate hearing loss.
- Set standards for package labels to help buyers understand OTC hearing aids and who might benefit from them. The labels also include warnings and other information you should know before buying or when using the hearing aid, such as signs that indicate that you should see a doctor.

Personal sound amplification products (PSAPs) are another class of amplifying devices that you can purchase without a prescription or seeing a health care professional. PSAPs are for people without hearing loss. They boost the ability to hear certain sounds in specific situations, such as while bird-watching. While the FDA regulates OTC hearing aids as medical devices for adults for hearing loss, PSAPs are not regulated as medical devices by the FDA.

WHO ARE OTC HEARING AIDS FOR?

OTC hearing aids are for adults (18 and older) who believe they have mild to moderate hearing loss, even if they have not had a hearing exam. You might have mild to moderate hearing loss if, for example:

- Speech or other sounds seem muffled.
- You have trouble hearing when you're in a group, in a noisy area, on the phone, or when you can't see who is talking.
- You have to ask others to speak more slowly or clearly, to talk louder, or to repeat what they said.
- You turn up the volume higher than other people prefer when watching TV or listening to the radio or music.



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If you have trouble hearing conversations in quiet settings—or have trouble hearing loud sounds, such as cars or trucks, noisy appliances, or loud music—consult a hearing health professional. These are signs that you might have more severe hearing loss and that OTC hearing aids won't work well for you. A hearing health professional can help you determine if a prescription hearing aid or other device can help you hear better.

SOME EAR PROBLEMS NEED MEDICAL TREATMENT

If you have any of the following, please see a licensed physician promptly:

- Fluid, pus, or blood coming out of your ear within the previous 6 months.
- Pain or discomfort in your ear.
- A history of excessive ear wax or suspicion that something is in your ear canal.
- Episodes of vertigo (severe dizziness) with hearing loss.
- Sudden hearing loss or quickly worsening hearing loss.
- Hearing loss that has gotten more and then less severe within the last 6 months.
- Hearing loss or tinnitus (ringing) in only one ear, or a noticeable difference in how well you can hear in each ear.

WHY ARE SOME HEARING AIDS AVAILABLE WITHOUT A PRESCRIPTION?

Hearing loss significantly affects quality of life for tens of millions of adults in the United States

and contributes to high health care costs. Untreated hearing loss can lead to isolation, and it has been associated with serious conditions such as depression, anxiety, low self-esteem, dementia, reduced mobility, and falls. Yet only one in four adults who could benefit from hearing aids has ever used them. Making hearing health care more accessible and affordable is a public health priority, especially as the number of older adults in the U.S. continues to grow.

Leading experts in science, technology, and hearing health care have been working with researchers, health professionals, and consumers to find safe and effective ways to improve access to hearing health care for adults. They suggested changing some regulations that studies showed were barriers to adults getting the hearing help they need. They also recommended that the FDA create guidelines and quality standards for OTC hearing aids.

A law established as part of the FDA Reauthorization Act of 2017 directed the FDA to create a category of OTC hearing aids for adults with perceived mild to moderate hearing loss. As part of this process, in October 2021, the FDA formally proposed a rule to establish the new OTC hearing aids category. Finalized in August 2022, the final rule allows hearing aids within this category to be sold directly to consumers in stores or online without a medical exam or a fitting by an audiologist. Hearing aids for more severe hearing loss or for users younger than age 18 remain prescription devices.

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- Position Location: Sparta, WI
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 - Monday-Friday: 6 hrs. per day (**flexible based on candidate availability**)
 - Bi-weekly Living Stipend: \$632.35
 - Educational Award upon successful service completions: \$3,247.50
 - No benefits available
 - Ability to put federal student loans in forbearance while serving
 - Open to high school graduates ages 17 and older
 - Applications accepted through December 12, 2022
- **Link to member application:**
<https://redcap.mcrf.mfldclin.edu/redcap/birc/surveys/?s=MPNCCYWM4TWAEJWX>



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