

FraudAlert!

Helping keep the promise.



October 2012 • Volume 16, No. 3

• 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

Wisconsin SMP (Senior Medicare Patrol) is pleased to introduce Barbara Scott of Mercer as this month's featured volunteer.

Barbara saw an SMP ad in *The Catholic Herald* in the spring of 2011 and called to find out how she could help stop fraud and waste in the Medicare program. She attended the Volunteer Foundations Training that was held in Eagle River in October 2011, and she conducts outreach activities in Mercer and the surrounding communities.

When her sister died in 1993, Barbara, who worked in the field of nursing, felt a calling to become a hospital chaplain. She enrolled in the Hospital Chaplaincy program at Milwaukee's St. Luke's Hospital, and she became certified by the National Association of Catholic Chaplains in 1996. Since then, she has served as a hospital chaplain, hospice chaplain, and bereavement counselor. Currently, she serves as a part-time hospital chaplain at St. Mary's Hospital in Rhinelander. In addition to her SMP volunteer work, she also volunteers at her church, for the community thrift shop, and leads an exercise class through the Mercer Health and Wellness program. When asked why she volunteers, her response was: "It is great fun and a good way to contribute to the community."

Barbara has lived in the Mercer area since 1978 where she has fulfilled a childhood dream of living in a log cabin in the woods and on a lake. When not working or volunteering, her hobbies include making dream catchers and jewelry.

Thank you, Barbara, for responding to the SMP ad. Wisconsin SMP is fortunate to have you sharing our message in the Mercer area.

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Wisconsin SMP

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EDITOR AND PROJECT DIRECTOR

Elizabeth Conrad

PRODUCTION ASSISTANT

Lisa Turner

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Coalition of Wisconsin Aging Groups
Advocacy ■ Membership ■ Elder Law

2850 Dairy Drive
Madison, WI 53718-6742
608-224-0606

www.cwag.org • econrad@cwag.org

WI SMP Adds New Staff Member to Increase Outreach in Southeastern Wisconsin By Kevin Brown, Wisconsin SMP Capacity Building Grant Manager/Trainer

I am very pleased to announce that Mark Kulinski has been hired to be the SMP Capacity Building Grant Outreach Coordinator. He will be working part-time to increase the Wisconsin SMP (Senior Medicare Patrol) project's outreach and education activities in the following seven counties in Southeastern Wisconsin: Milwaukee, Ozaukee, Waukesha, Washington, Racine, Kenosha, and Walworth.

Mark brings a wealth of experience to our project. He worked for the Social Security Administration (SSA) for 35 years before he retired in April 2011 as the District Manager in Milwaukee. He also worked for SSA in Racine, Kenosha, Green Bay, and Minnesota. He has extensive training experience and has worked throughout his career to improve services for seniors and people with disabilities. Mark is a graduate of the University of Wisconsin and lives in Racine.

If you live in Southeastern Wisconsin and are interested in becoming a Wisconsin SMP volunteer or helping us recruit new volunteers in your county, please contact Mark at (800) 488-2596, ext. 323 or mkulinski@cwag.org. You should also get in touch with him if you are looking for a speaker for an upcoming meeting of your community group. Mark or one of our trained volunteers would be very happy to make a group presentation informing your members how they can prevent, detect, and report healthcare fraud, waste, and abuse in your community. Wisconsin SMP staff and volunteers are also available to distribute educational materials on healthcare and consumer fraud at community events, such as senior fairs and health expos, in your area.

Please help Mark spread our message of fraud prevention throughout Southeastern Wisconsin. Welcome to the Wisconsin SMP team, Mark!

Wisconsin SHIP Scam Alert: Beware of Fraudulent Medicare Calls

The Wisconsin State Health Insurance and Assistance Program (SHIP) has received information that at least one Medicare beneficiary received multiple fraudulent calls the week of October 15. In none of these instances did the caller identify himself by name, nor did he clearly state the purpose of the call.

The first call came from a man posing as a Medicare representative. He claimed that he knew that the beneficiary had navigated the Medicare website several times the previous evening. However, the beneficiary does not have access to a computer.

The next day, a call to the same household came from another unidentified man, possibly the same person – posing as a Social Security Administration staffer. Shortly thereafter, the same beneficiary also received a call from an unidentified insurance agent. The agent asked to set up an appointment, without revealing his name, or the product or products that he intended to sell.

Wisconsin SHIP warns beneficiaries to use extreme caution when they receive similar calls and to never reveal any personal information over the phone. Instead, they should obtain identifying information from the caller, so they can alert Wisconsin SMP. In addition, insurance agents who fail to abide by Office of the Commissioner of Insurance (OCI) regulations, should be reported to OCI.

Source: Wisconsin SHIP Scam Alert (October 23, 2012)

Feds Charge 91 Individuals for Healthcare Fraud Schemes

On October 4, a federal strike force charged 91 nurses, doctors, and other licensed medical professionals across the country in connection with false bills totaling almost \$430 million. This is the latest in a series of busts by the Obama administration to attack growing government losses to healthcare fraud.

“We are fighting back,” Attorney General Eric Holder said. “Today’s takedown underscores the fact that federal efforts to combat healthcare fraud have been more strategic, more comprehensive, more effective.”

President Obama said that, under his administration, “We went after medical fraud in Medicare and Medicaid very aggressively, more aggressively than ever before.” Since May 2007, the Medicare Fraud Task Force under the Department of Justice and Department of Health and Human Services has carried out a series of sweeps and arrested more than 1,480 defendants on suspicion of more than \$4.8 billion in healthcare fraud.

The cities targeted for arrests were Los Angeles, Miami, Dallas, Houston, New York, and Baton Rouge, Louisiana. In Chicago, a dermatologist and psychologist were charged with falsely billing the government for millions of dollars in unnecessary laser treatments and psychology services. Overall, the indictments allege more than \$230 million in home health care fraud and over \$100 million in community health care schemes.

Timothy J. Delaney, acting assistant director in charge of the FBI’s Los Angeles field office, stated that bills were routinely submitted for “inflated rates of service, or for services that were never provided,” often for elderly patients. Delaney said these kinds of services end up as “a cost borne by taxpayers.”

Source: Chicago Tribune (October 4, 2012)

Affordable Care Act Has Saved Medicare Beneficiaries \$4.8 Billion on Drugs

As a result of the Affordable Care Act, 5.6 million seniors and individuals with disabilities have saved \$4.8 billion on prescription drugs since the law was enacted. Seniors in the “donut hole,” or the Medicare prescription drug coverage gap, have saved an average of \$657 this year alone. During the first nine months of 2012, the new health care law has also helped over 20.7 million people with original Medicare receive at least one preventive service free of charge.

The health care law contains benefits to make Medicare prescription drug coverage more affordable. In 2010, Medicare beneficiaries who hit the prescription drug donut hole received a \$250 rebate. In 2011, individuals on Medicare who hit the donut hole started receiving discounts on covered brand-name drugs and savings on generic drugs. These discounts and Medicare coverage will gradually increase until 2020, when the donut hole will be fully closed.

Source: U.S. Department of Health of Human Services Press Release (October 25, 2012)

September 20, 2012

Seniors Fight Back Against Medicare Fraud **By Kathleen Sebelius, Secretary of Health and Human Services**

President Obama is making unprecedented strides in cracking down on health care fraud – already over \$10.7 billion has been recovered since he took office. And thanks to the Affordable Care Act, we have even more tools to stop fraud – including more law enforcement boots on the ground and more time in prison for criminals. We’re also using state-of-the-art technology to spot fraud, similar to what your credit card company uses. As a result, prosecution of health care fraud cases is up 75% since 2008.

But for all of our new technology and investigative muscle, the most valuable resource we have in the fight against Medicare are the millions of seniors who serve as our eyes and ears. Seniors who notice services they never received on their Medicare statements often provide the first tip that fraud is happening, so we’ve redesigned Medicare statements to make them easier to read and understand. And our Senior Medicare Patrol (SMP) programs are educating seniors, family members, and caregivers around the country about the importance of reviewing their Medicare notices to identify errors and report potentially fraudulent activity.

That’s why the Obama Administration is investing more in the Senior Medicare Patrol. Today, the [HHS Administration for Community Living announced](#) more than \$7 million in new funding to support Senior Medicare Patrol projects around the country. This investment means more seniors will learn how to stand up for Medicare and will have even more support when they suspect that something isn’t quite right.

Seniors are paying attention and they are fighting back against the fraudsters who are trying to steal from Medicare.

I heard from a Medicare beneficiary in Texas who was asked to sign a work order for his diabetes supplies. He said that normally he would have just signed and thrown the paper away. But he had recently heard a presentation from the SMP at his adult day center, so he looked more closely and noticed that he was being charged \$7,000 for one month’s supply. So he asked his home nurse to help him call the National Hispanic SMP and together they figured out that the supplier was going to charge Medicare for 100 boxes of diabetes test strips and 100 boxes of lancets, even though he’d received only one of each. The SMP helped resolve the case and made sure that Medicare only paid for the supplies he actually needed and received.

Jerry Gilman, a 68-year-old Vietnam veteran from California, has a medical condition that often makes him dizzy and in danger of falling. His daughter, Deborah, and his doctor arranged for him to have a motorized chair to help him get around. But the chair that arrived was not the chair that Mr. Gilman ordered. It was smaller, flimsier, and made by an entirely different manufacturer. Deborah called the supplier, but their hands were tied – Medicare had already processed the payment for the chair. So Deborah turned to the SMP for help. After weeks of investigating, they uncovered that someone had intercepted Mr. Gilman’s order and replaced it with the less sturdy chair. The SMP was able to work with Medicare to correct the problem, get Mr. Gilman the correct chair, and make sure that Medicare wasn’t charged twice.

Chuck Johnson in Montana received a telemarketing call offering him diabetic testing supplies that he didn't want or need. But even though he was clear with the caller that he did not want anything, charges for those supplies showed up on his Medicare statement anyway. Mr. Johnson got in touch with the SMP to see if they could help fix the problem. Not only did his call mean that Medicare recovered money in his case, it also opened up a broader investigation into the organization that called him and could result in additional savings and prevented fraud.

These three stories are eye opening, but they are not unique. More than 1.5 million seniors have called SMP programs in cities around the country to ask questions and report potential fraud. Together they've saved Medicare and the federal government in excess of \$100 million.

To all of you reading your Medicare statements carefully and tipping us off to fraud, I say thank you. And I know your fellow American taxpayers say thank you, too. To learn more about the SMP program and to join us in our fight against Medicare fraud, go to www.stopmedicarefraud.gov.

New Grants Help People with Chronic Conditions Stay Healthy and Independent

On September 20, Kathy Greenlee, Assistant Secretary for Aging and Administrator of the Administration for Community Living, announced over \$8.5 million in new grants for states to provide education and tools to help older adults and adults with disabilities better manage their chronic conditions. The 22 states receiving the awards, including Wisconsin, will utilize these resources to provide 87,000 people with more information about the steps they can take to improve their health.

“We know these programs work. These funds help empower individuals so they can take better care of themselves, feel better, and perhaps avoid extra doctor visits and trips to the emergency room,” said Greenlee. “That, in turn, will help control Medicare costs. These grants will help more people access these tailored workshops and – just as importantly – help states embed the programs into their public health and wellness infrastructures for years to come.”

The elderly tend to have more chronic conditions than younger individuals, such as diabetes, arthritis, heart disease, and depression. Chronic disease can negatively affect a person's quality of life and threaten one's ability to live independently in the community. Two-thirds of Medicare spending is for beneficiaries with five or more chronic conditions.

The new grants build on the Recovery Act's Chronic Disease Self-Management Program grants awarded in March 2010, which had an initial goal of reaching 50,000 elderly adults. As of August 28, 2012, 47 of the first round states had reached 111,272 seniors.

The funding will support a variety of programs, all evidence-based and licensed from the Stanford University Patient Education Research Center. The Stanford programs emphasize an individual's role in managing their own health and improving their quality of life. The grants will also support evidence-based self-management programs for individuals with diabetes, arthritis, HIV/AIDS, and chronic pain. These programs include Internet-based courses and programs specifically developed for Spanish-speaking adults with chronic conditions.

The 22 states awarded the competitive cooperative agreements are: Alabama, Arizona, California, Colorado, Connecticut, Georgia, Kentucky, Massachusetts, Maryland, Michigan, Missouri, New

Jersey, New Mexico, New York, Oklahoma, Oregon, Rhode Island, South Carolina, Utah, Virginia, Washington, and Wisconsin.

For more information about the Stanford University Chronic Disease Self-Management Program, go to www.patienteducation.stanford.edu/programs.

Source: Administration for Community Living Press Release (September 20, 2012)

FDA Warns Consumers about the Dangers of Internet Pharmacies

The Food and Drug Administration (FDA) is warning consumers that the vast majority of Internet pharmacies are fraudulent and likely selling counterfeit drugs that could harm them. On September 28, the FDA launched a national campaign, called BeSafeRx, and a website (www.fda.gov/BeSafeRx) to alert the public about the risks of purchasing drugs from online pharmacies.

People who shop for their medicine online are likely to receive bogus drugs that are contaminated, are past their expiration date or contain no active ingredient, the wrong amount of active ingredient, or even toxic substances. These fake drugs could sicken or kill people, cause individuals to develop a resistance to their real medication, cause new side effects, or spark harmful interactions with other medications being taken.

“Our goal is to increase awareness,” FDA Commissioner Dr. Margaret Hamburg said, “not to scare people away from online pharmacies. We want them to use appropriate pharmacies.” That means using pharmacies located in the United States, that are licensed by the state’s pharmacy board and have licensed pharmacists on hand to answer questions. Additionally, the pharmacy must require a valid doctor’s prescription for the medication. Online drug stores that insist no prescription is needed or claim that the site’s doctor can write one after the consumer answers several questions are false and are breaking the law.

Research by the National Association of Boards of Pharmacy found that only about 3% of online pharmacies, out of the thousands it reviewed, follow state and federal laws. The group’s website lists only a few dozen Internet pharmacies that it has confirmed are legitimate and are following the rules.

The FDA campaign came about after several high-profile cases of counterfeit drugs reaching American patients. In February and April, the FDA warned doctors and cancer clinics nationwide that it had determined they had bought counterfeit Avastin, an expensive injectable cancer medication, from a “gray-market” wholesaler claiming to be in Montana. The phony Avastin vials actually originated in Asia or Eastern Europe and had been transferred through a network of crooked wholesalers before being sold to clinics.

No deaths or serious injuries have been reported in relation to the fake drugs so far. However, Hamburg said that when drugs do not help patients get better, doctors usually blame the disease or think a different medicine is needed. That means most fake drugs are not detected.

Source: Wisconsin State Journal (September 29, 2012)

FTC Fights Tech Support Fraud

Earlier this month, the Federal Trade Commission (FTC) announced a multinational crackdown on tech support scams, in which a caller deceives a consumer into believing Microsoft or a computer security company has discovered that a PC is infected with harmful software. The caller then offers to fix the problem for a fee. The PC owner would sometimes allow the supposed tech support company to gain remote access to his or her computer, which allows the company to download software to it.

In six cases filed in federal district court in New York, the FTC named 17 individuals and 14 companies, most in India, as participants in the scams. At the commission's request, the U.S. assets of the suspects were frozen by the federal district judge. The commission also stated that it had shut down 80 Internet domain names and 130 phone numbers in the U.S. used in relation to the schemes.

"Clearly the defendant's M.O. was to exploit these fears about malware hiding in the machine," FTC Chairman Jon Leibowitz said. "These scams fleeced English-speaking consumers worldwide likely to the tune of tens of millions of dollars and resulted in innumerable Do Not Call violations in the United States."

Officials stated that they have been able to identify the number or dollar-amount of violations because many victims may not yet be aware they were taken. Microsoft later provided data on its contacts with 1,045 individuals who had informed the company that they believed they had been contacted by a fake tech support caller. Over 400 of those either fell victim to the scam, with losses averaging \$875, or had to pay an average of \$1,700 to fix damage to their computer.

David Vladeck, director of the FTC's Bureau of Consumer Protection, said the commission was working with law enforcement officials in India to catch the perpetrators. The commission has also referred the cases to the Justice Department for possible criminal prosecution.

The scheme relied on cold calls or ads connected to Google searches that offered the phone numbers for bogus tech support services for specific computer brands. The callers, who usually claimed to represent technology companies like Microsoft or Dell and security companies like Symantec or McAfee, would either attempt to sell virus-protection software or to get the consumer to allow remote access to their computer so the caller could then "fix" it for a fee of \$45 to \$450.

Frank Torres, director of consumer affairs at Microsoft, said the company "will never cold call a consumer and ask for their credit card information to charge them for a service that they don't need." If a consumer gets a call like this, they should go to the site of a trusted computer-security resource to determine whether any threat is present.

Depending on a user's security setting, Microsoft does send updates for its programs for consumers to download and install. Microsoft collects that information because "part of our role is to do everything we can to protect consumers," Torres said. Several units at Microsoft, including a digital crimes division, monitor messages from consumers about potentially illicit software or events.

"Commerce is global, which is great for consumers, but it's a double-edged sword," Mr. Leibowitz said. "It allows scammers to go where the money is, where it's made most easily and to engage in global scams."

Source: New York Times (October 4, 2012)

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October 16, 2012

Social Security Announces 1.7 percent Benefit Increase for 2013

Monthly Social Security and Supplemental Security Income (SSI) benefits for nearly 62 million Americans will increase 1.7 percent in 2013, the Social Security Administration announced today.

The 1.7 percent cost-of-living adjustment (COLA) will begin with benefits that more than 56 million Social Security beneficiaries receive in January 2013. Increased payments to more than 8 million SSI beneficiaries will begin on December 31, 2012.

Some other changes that take effect in January of each year are based on the increase in average wages. Based on that increase, the maximum amount of earnings subject to the Social Security tax (taxable maximum) will increase to \$113,700 from \$110,100. Of the estimated 163 million workers who will pay Social Security taxes in 2013, nearly 10 million will pay higher taxes as a result of the increase in the taxable maximum.

Information about Medicare changes for 2013, when announced, will be available at www.Medicare.gov. For some beneficiaries, their Social Security increase may be partially or completely offset by increases in Medicare premiums.

The Social Security Act provides for how the COLA is calculated. To read more, please visit www.socialsecurity.gov/cola.

Understanding Non-Alzheimer's Dementias: Part 2 - Frontotemporal disorders

Monday, November 5, 2012, 9 am-Noon

Southwest Technical College - Room 365, 1800 Bronson Blvd, Fennimore

Free for family caregivers, \$15 for professionals (payable at the door.)

Call the Alzheimer's & Dementia Alliance of Wisconsin at [888-308-6251](tel:888-308-6251) to register.

Learn the unique symptoms and treatment of frontotemporal disorders, strategies and techniques to help maintain function and maximize quality of life, and resources available to help.

This program will consist of a presentation by Kim Petersen, MD, as well as a panel of family and professional caregivers. Dr. Petersen is a geriatrician who directed a memory diagnostic center and has also served as a Certified Medical Director for assisted living and long-term care.

He frequently provides medical-legal consultations for dementia and quality of care issues and speaks nationally and internationally on dementia-related issues.

CWAG Activities

Date	Activity	County
November 8	CWAG Luncheon in Honor of Sen. Herb Kohl-Milwaukee	Milwaukee

SMP Activities

Date	Activity	County
October 2	SMP Booth-Colloquium on Aging-Madison	Dane
October 2	SMP Booth-Beloit Senior Fair-Beloit	Rock
October 3	SMP Booth-Forever Young Fair-Green Bay	Brown
October 5	SMP Presentation & Booth-Triad Conference-Madison	Dane
October 8	SMP Booth-Wisconsin Alliance for Retired Americans-Milw.	Milwaukee
October 9	SMP Presentation-Booth Manor-Oak Creek	Milwaukee
October 10	SMP Presentation-St. John's Lutheran-Lannon	Waukesha
October 11	SMP Presentation-Nutrition Site Managers' Trng.-Two Rivers	Manitowoc
October 11	SMP Presentation-Meadowmere-Mequon	Ozaukee
October 12	SMP Booth-Caregiver Retreat & Resource Fair-Weston	Marathon
October 15	SMP Booth-Hospice End of Life Forum-Madison	Dane
October 15	SMP Presentation-Sturgeon Bluffs Apts.-Wausau	Marathon
October 16	SMP Vol. & Prof. Partner Update Training/Luncheon-Brillion	Calumet
October 16	SMP Presentation-Riverview Manor Apts.-Fort Atkinson	Jefferson
October 17	SMP Booth-Mercer Health Fair	Iron
October 17	SMP Presentation-Marshfield Care Center	Wood
October 18	SMP Presentation-Nutrition Site Managers' Trng.-Menomonie	Dunn
October 18	SMP Booth-Senior Health & Info Fair-Two Rivers	Manitowoc
October 18	SMP Booth-WI Parish Nurses Coalition Conf.-Stevens Point	Portage
October 19	SMP Booth-Aging America & Cancer Symposium-Middleton	Dane
October 20	SMP Presentation-AARP & FIA Event-Wausau	Marathon
October 23	SMP Booth-Health Living Fair-Sturgeon Bay	Door
October 23	SMP Vol./Prof. Partner Update Trng./Luncheon-Oconomowoc	Waukesha
October 24	SMP Volunteer Foundations Training-West Allis Sr. Center	Milwaukee
October 25	SMP Presentation-Our Savior's Lutheran Church-Superior	Douglas
October 25	SMP Presentation-Elkhorn	Walworth
October 26	SMP Booth-Rock County Senior Fair-Janesville	Rock
October 30	SMP Vol./Prof. Partner Update Trng./Luncheon-Rhineland	Oneida
November 1	SMP Presentation-Senior Ambassador Program-Milwaukee	Milwaukee
November 2	SMP Presentation-St. Patrick Catholic Church-Cottage Grove	Dane
November 8	SMP Presentation-St. Nazianz Dining Site	Manitowoc
November 12	SMP Booth-Chippewa Valley Caregiver Fair-Eau Claire	Eau Claire
November 13	SMP Booth-Fall Alzheimer's Conference-La Crosse	La Crosse
November 13	SMP Presentation-WI Guardianship Assn. Mtg.-Stevens Point	Portage
November 15	SMP Presentation-Round House Manor-Kaukauna	Outagamie
December 4	SMP Presentation-8 th Air Force Historical Society-Milwaukee	Milwaukee
December 12	SMP Presentation-Valley View Apts.-Manitowoc	Manitowoc
December 14	SMP Presentation-Senior Companions-Milwaukee	Milwaukee

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.

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 Lisa Turner at lturner@cwag.org,
giving her your email address,
to add to our list.
Your cooperation is greatly appreciated.

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

You can also access our publication by visiting our 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 Email...

In an effort to save paper, postage and be “volunteer friendly,” we will email issues of the *Fraud Alert!* to those who have email. Please contact Lisa Turner at lturner@cwag.org, giving her your email address to add to our list. Thank you!

For more information, contact:

Elizabeth Conrad, SMP Project Director
Coalition of Wisconsin Aging Groups Elder Law Center
2850 Dairy Drive – Suite 100
Madison, WI 53718-6742
Phone: 800/488-2596 608/224-0606
Email: econrad@cwag.org

