



Reaching Medicare Beneficiaries When Winter Keeps Them Home

Medicare Outreach Training

February 2026



SHIP

State Health Insurance
Assistance Program



Greater Wisconsin
Agency on Aging Resources, Inc.



Disclaimer

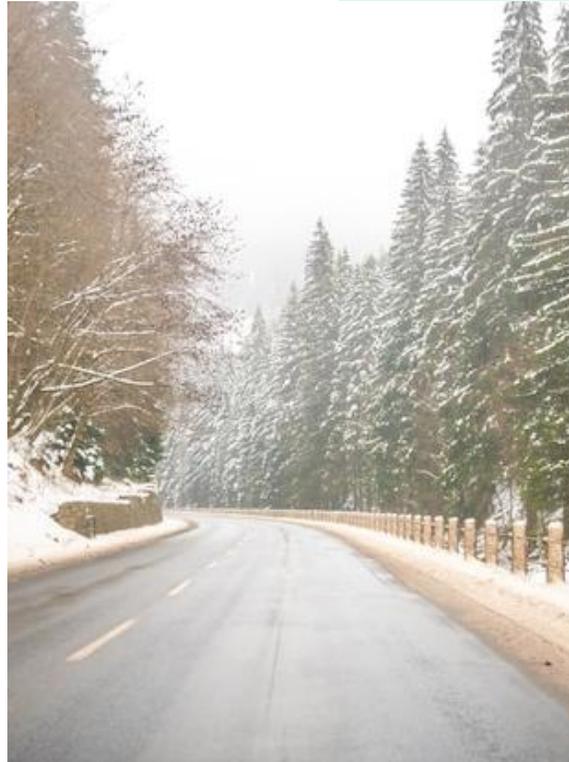
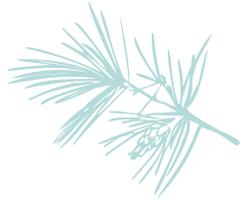
This publication is supported by the Administration for Community Living (ACL), U.S. Department of Health and Human Services (HHS) as part of a financial assistance award totaling \$1,061,673 with 100 percent funding by ACL/HHS. The contents are those of the author(s) and do not necessarily represent the official views of, nor an endorsement, by ACL/HHS, or the U.S. Government.



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AGENDA



- Why does winter outreach matter
- Identify winter-specific barriers for Medicare beneficiaries
- Outreach Methods
- Messaging Tips
- Leverage trusted community partners

What's one thing that's harder for the people you serve in the winter?



Participant Answers

 Getting out of their house due to the weather or fear of slipping & falling

 Transportation

 Getting Sick

 Traveling in inclement weather

 Safe mobility

 Unpredicted weather

 They think bad weather means they should stay put

 Motivation

Why Winter Outreach Matters

- Increased isolation and loneliness
- Missed appointments and deadlines
- Higher health risks during winter
- Less access to in-person help
- Medicare decisions, bills, notices, and coverage questions don't pause for winter
- Outreach prevents gaps in coverage and missed help

Who is most affected?

- Older adults living alone
- Rural Medicare beneficiaries
- People with mobility limitations
- Those without internet or smartphones (or those you struggle to navigate technology)
- Caregivers juggling winter challenges



A photograph of a winter landscape. In the foreground, a dark asphalt road curves from the bottom right towards the center. To the left of the road is a snow-covered area with several trees heavily laden with white snow. The trees are mostly evergreens and some deciduous trees with bare branches. In the background, there are more snow-covered trees and a clear blue sky. The overall scene is bright and serene, typical of a winter day.

Understanding Winter Barriers

Weather & Safety Barriers

Winter weather directly limits movement and access.

- Snow, ice, and cold temperatures
- Fear of falling or getting injured
- Limited public transportation or canceled rides
- Family discouraging travel for safety reasons

Health & Mobility Barriers

Cold weather often worsens health conditions:

- Arthritis pain increases
- Breathing issues worsen in cold air
- Increased illness (flu, covid, RSV)
- Fatigue and reduced stamina

Isolation & Mental Health Barriers

Winter isolation can affect motivation and decision-making:

- Less social contact
- Depression or seasonal mood changes
- Anxiety about leaving home
- Loss of routine activities

Caregiver & Household Barriers

Winter adds pressure inside the home:

- Caregiver burnout
- Caregivers have fewer breaks and less support
- Respite services may pause or be harder to access
- Multiple needs competing for attention

Technology & Access Barriers

Staying home often means relying on technology:

- No internet or unreliable service
- Not comfortable using technology
- Power outages

Financial & Heating Costs

Cold weather brings added expenses:

- High heating bills
- Choosing between heat, food, or medicine
- Fear of unexpected costs.

Printed Material

Letters

Postcards

Flyers

Brochures

Fact Sheets

Seasonal Inserts

Newsletters

Media



RADIO

(AM & LOCAL TALK RADIO)



COMMUNITY
ACCESS TV



NEWSPAPERS



VIRTUAL
PRESENTATIONS

Messaging Tips

- Clear “Call us from home” messaging
- Large , Clear Print
- Clear call to action
- Reassurance and warmth
- Avoid urgency overload
- Simple plain language
- Include winter-specific language:
 - “No need to travel”
 - “Help from home”
 - “Phone appointments available”
 - “No cost – No pressure”



Trusted Partners

- Senior Centers
- Meal delivery programs
- Food pantries
- Faith communities
- Pharmacies
- Heating assistance programs



Questions?





THANK YOU!

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