



Wisconsin State Assembly

P.O. BOX 8952 MADISON, WI 53708

TO: SPEAKER ROBIN VOS

FROM: Representative Pat Snyder, Chair, and Representative Steve Doyle, Vice-Chair, Assembly Speaker's Task Force on Elder Services

RE: Report of the Assembly Speaker's Task Force on Elder Services

DATE: January 22, 2026

This report details the activities and initial legislative recommendations of the Assembly Speaker's Task Force on Elder Services.

INTRODUCTION

In September 2025, you created the Task Force on Elder Services and appointed us to serve as the task force's chair and vice-chair. The task force was directed to identify ways to improve the quality of life for Wisconsin's senior population. The task force focused specifically on services that help seniors maintain independence in their own homes; encourage social interaction and community engagement to combat isolation and loneliness; prioritize physical wellbeing and financial independence; and prevent physical and financial elder abuse. As part of our work, the task force evaluated existing government programs and identified policy changes to improve efficiency, outcomes, and engagement for the betterment of our aging populations.

After your appointment of six additional members, the task force conducted several public hearings throughout the state. The remainder of this report contains a brief description of the task force's hearings; explains the six legislative recommendations that arose from testimony and discussion at those hearings; and identifies topics that the task force recommends the Legislature continue to explore through legislation or further study by a Joint Legislative Council study committee as appropriate.

HEARINGS

The task force held three public hearings throughout the state for the purpose of receiving testimony and recommendations for legislation to address elder services in Wisconsin.

October 30, 2025 – Madison

The task force held its first public hearing at the State Capitol on October 30, 2025. The task force heard testimony from the following entities:

- The Wisconsin Elder Justice Coalition.
- The Wood County Sheriff's Office.
- AARP Wisconsin.

November 17, 2025 – Wausau

The task force held its second public hearing at The Landing at the Woodson YMCA in Wausau on October 30, 2025. The task force heard testimony from the following entities:

- The Landing at the Woodson YMCA.
- The City of Wausau Fire Department.
- The Wisconsin Institute for Healthy Aging.
- The Aging and Disability Resource Center (ADRC) of Central Wisconsin.
- The Marathon County Sheriff's Office.

November 20, 2025 – La Crosse

The task force held its third public hearing at the La Crosse County Administrative Building on November 20, 2025. The task force heard testimony from the following entities:

- The La Crosse County Human Services Department.
- The Aging and Disability Resource Center of La Crosse.
- The Long Term Care and Residential Services of La Crosse.
- Mayo Clinic Health Services.
- Marshfield Clinic Health System.
- SWWI.
- Emplify Health.

LEGISLATIVE RECOMMENDATIONS

The task force recommends six bill drafts, as detailed below.

LRB-5468: Virtual Currency Kiosks

The task force heard testimony regarding the financial exploitation of older adults who use virtual currency kiosks. In response to that testimony, the task force recommends LRB-5468, which creates several requirements related to virtual currency kiosks, commonly known as cryptocurrency kiosks. The bill draft requires a kiosk operator to obtain a license and comply with other restrictions, such as providing customers with certain warnings and a receipt; collecting and verifying certain customer information; complying with limits on transactions and maximum fees; and providing customers with a refund under certain circumstances. The bill draft defines a virtual currency kiosk as an electronic terminal or retail location in Wisconsin from which a person may exchange fiat currency (i.e., U.S. dollars) for virtual currency,¹ or virtual currency for fiat currency or other virtual currency, including by connecting to a separate virtual currency exchange.

¹ As defined under current law, “virtual currency” means a digital representation of value used as a medium of exchange, unit of account, or store of value that does not have legal tender status recognized by the United States, except for certain representations of value, such as game-related digital content and gift cards. [s. 177.01 (16), Stats.]

License Required

LRB-5468 prohibits any person from engaging in the business of operating virtual currency kiosks in Wisconsin unless the person is licensed as a money transmitter under ch. 217, Stats. A virtual currency kiosk operator is a person engaged in the business of operating virtual currency kiosks in Wisconsin.

Under current law, the Department of Financial Institution's (DFI's) Division of Banking licenses money transmitters under ch. 217, Stats. By virtue of regulating virtual currency kiosk operators under ch. 217, Stats., the bill draft applies a number of current law provisions to virtual currency kiosk operators. For example, an applicant for a license must comply with certain requirements; the division may revoke, suspend, or refuse to renew a license under certain grounds; licensees must report certain information, including the licensee's condition each quarter; licensees must maintain certain prudential standards; and the division has certain powers to regulate licensees.

Warning

A virtual currency kiosk operator must provide customers with warnings in at least two locations. First, the kiosk operator must affix to the front of each kiosk, within a customer's field of vision, a printed warning in at least size 20 font. The warning must read as follows:

FRAUD ALERT! Criminals seek to defraud virtual currency customers by impersonating loved ones, government officials, law enforcement officers, or charities; threatening jail time; stating that your identity was stolen or your accounts frozen; or claiming your computer was hacked. IF SOMEONE YOU DON'T KNOW IS ASKING YOU TO SEND VIRTUAL CURRENCY FROM THIS MACHINE, DO NOT PROCEED WITH THE TRANSACTION. LOSSES DUE TO FRAUDULENT OR ACCIDENTAL TRANSACTIONS MAY NOT BE RECOVERABLE.

NOTICE: Virtual currency may be traded for free in online exchanges.

Second, the kiosk operator must ensure that this warning is displayed electronically on the kiosk screen before any other disclosure appears on the screen, and that the customer affirmatively acknowledges the warning before the customer may proceed with the transaction.

Customer Identification

A virtual currency kiosk operator must collect and verify certain information regarding a customer's identity.² First, before entering into an initial transaction with a customer, the kiosk operator must verify the customer's identity by collecting certain information, such as the customer's name and date of birth, and obtain a copy of a government-issued identifying document, such as a driver's license or passport. Second, in each transaction, a kiosk operator must verify the customer's identity before accepting payment from or dispensing funds to the customer, and take a photograph of the customer in a retainable format at the kiosk.

A kiosk operator may not complete a transaction with a customer unless the operator has verified the customer's identity, and may not allow a customer to engage in a transaction under any name or identity other than the customer's own true name and identity, or under any account other than an account associated with the customer's true name and identity.

² Although LRB-5468 takes effect the day after publication, these requirements first apply to transactions that occur on the 60th day after the bill draft's effective date.

Restrictions on Location

A kiosk operator must provide notice of each kiosk location to a law enforcement agency with territorial jurisdiction at that location before entering into its first transaction with a customer at that location. A kiosk operator may not locate a virtual currency kiosk within five feet of an automated teller machine and may not operate a kiosk with both automated teller machine and virtual currency functions.

Antifraud Policy

A kiosk operator must take reasonable steps to detect and prevent fraud, including by establishing and maintaining a written antifraud policy that includes certain provisions, such as the identification and assessment of fraud-related risk areas; procedures and controls to protect against identified risks; allocation of responsibility for monitoring risks; and procedures for the periodic evaluation and revision of the antifraud procedures, controls, and monitoring mechanisms.

Customer Service

A kiosk operator must provide live customer service via a toll-free telephone number during all hours in which the kiosk is operable. The kiosk operator must display this telephone number on the physical kiosk or on the kiosk screen.

Physical and Electronic Receipt

A kiosk operator must provide a customer with a physical and electronic receipt upon the completion of each transaction. The receipt must include certain information, such as the operator's name and contact information; the relevant state law enforcement and government agencies for reporting fraud; any fees charged; and the exchange rate of the virtual currency to U.S. dollars.

Transaction Restrictions and Refunds

A kiosk operator must comply with limits on transactions and maximum fees, and must provide a customer with a refund under certain circumstances.

First, a kiosk operator may not accept from or dispense to a customer, by means of any virtual currency kiosk, more than a total of \$500 in fiat currency in the same day.

Second, a kiosk operator may not collect fees or other charges from a customer in connection with a transaction that exceeds the greater of \$5 or three percent of the transaction amount.

Third, upon the request of a customer, a kiosk operator must issue a refund for the full amount of the transaction, including any fees charged in association with the transaction, if, within 30 days after the transaction, the customer contacts the kiosk operator and DFI, the Department of Justice, or a law enforcement agency to inform them of the fraudulent nature of the transaction.

LRB-5579: The Department of Health Services' Drug Repository Program

Current law requires the Department of Health Services (DHS) to maintain a drug repository program under which persons may donate drugs or supplies for use by other eligible individuals. As detailed below, the task force recommends LRB-5579, which makes various changes to DHS's Drug Repository Program.

Under current law, a pharmacy or medical facility may accept and dispense donated drugs. Under the bill draft, any person that is licensed or permitted to possess a drug in the state in which the person is located may accept and dispense donated drugs in Wisconsin. The bill draft allows out-of-state persons

to donate to DHS's Drug Repository Program in Wisconsin and allows persons in Wisconsin to donate to drug repository programs in other states. The bill draft also specifies that drugs that may be donated under the program include prescription, nonprescription, and investigational drugs.

In addition, under current law, DHS must promulgate rules relating to all of the following:

- Eligibility to receive drugs or supplies donated under DHS's Drug Repository Program.
- The maximum amount that an individual may be charged to receive a donated drug or supply.
- Standards and procedures for accepting, storing, dispensing, and inspecting donated drugs or supplies.

The bill draft eliminates these rulemaking requirements and instead imposes those provisions in statute. Specifically, the bill draft provides that a patient is eligible to receive a donated drug or supply if the patient is indigent, uninsured, underinsured, or enrolled in a public health benefits program. If no need for the donated drug or supply is identified among patients who meet the qualifications listed above, any patient becomes eligible to receive the drug or supply. The bill draft allows a for-profit entity to charge a patient who receives a donated drug or supply a handling fee in an amount that does not exceed the for-profit entity's cost of providing the drug or supply and expressly provides that no other limitation may be imposed on the amount that a patient may be charged for a donated drug or supply.

The bill draft also imposes various requirements for storage, packaging, labeling, and recordkeeping for drugs and supplies donated under DHS's Drug Repository Program.

LRB-5993: Grants for Community Emergency Medical Services and Falls Prevention Awareness and Initiatives

The task force heard testimony about the need to educate older adults about falls prevention and the effectiveness of community paramedicine in reducing falls in older adults. The task force recommends LRB-5993, which creates two new grant programs.

First, the bill draft requires DHS to create a pilot program to fund six municipal EMS programs to both create a community EMS program and hire either one full-time community paramedic or one full-time community EMS practitioner.

Specifically, the bill draft does all of the following:

- Creates a one-time appropriation to DHS for \$600,000 to distribute grants to six municipal EMS programs to provide community EMS services and to hire a full-time community paramedic or EMS practitioner.
- Defines "municipal EMS program" as an EMS program conducted by a county, city, village, or town, or any combination thereof.
- Requires that DHS must give preference in awarding the grants to two rural, two suburban, and two urban municipal EMS programs.
- Allows DHS to award a grant to a seventh EMS program, without regard to geographic preferences, if it has grant funds remaining after awarding grants to six EMS programs.
- Requires that, at the time of applying to DHS for the grant, the municipal EMS program must not employ a community paramedic or community EMS practitioner.

- Requires a grant recipient to submit a report detailing the effectiveness of the grant, including estimated cost savings and estimated number of individuals served in the community by a community paramedic or community EMS practitioner.
- Specifies that the pilot program duration is one year.

Second, the bill draft requires DHS to award a grant of \$200,000 in each of fiscal years 2025-26 and 2026-27 to the Wisconsin Institute for Healthy Aging for the purpose of statewide falls prevention awareness and initiatives.

LRB-5995: Tuition and Materials Reimbursement for Community Paramedics and Community EMS Practitioners

2025 Wisconsin Act 35 requires the Higher Educational Aids Board to develop a program to reimburse an individual or his or her employer for the cost of tuition and materials necessary for the individual to qualify for initial certification or initial licensure as an emergency medical responder or an EMS practitioner. To be eligible for reimbursement, an individual must complete any required course of instruction, pass any required examination, and receive a certification or license from DHS.

The task force recommends LRB-5995, which expands the program created under Act 35 to include reimbursement of an individual or his or her employer for the cost of tuition and materials incurred in completing a program to qualify for DHS approval as a community paramedic or community EMS practitioner. Specifically, the bill draft provides that the Higher Educational Aids Board may provide reimbursement for an individual who has completed a DHS-approved training program and received DHS approval as a community paramedic or community EMS practitioner.

LRB-6002: Financial Exploitation of Vulnerable Adults

The task force recommends LRB-6002, which authorizes a financial service provider³ to take certain actions when the provider reasonably suspects financial exploitation⁴ of a vulnerable adult. A vulnerable adult means an individual who is either at least 65 years of age or an adult at risk.⁵

First, a financial service provider may refuse or delay a transaction on an account of a vulnerable adult, an account on which a vulnerable adult is a beneficiary, or an account of a person suspected of perpetrating financial exploitation, if the financial service provider has reasonable cause to suspect that

³ In this context, “financial service provider” means any of the following, if engaged in or transacting business in Wisconsin: (a) a “financial institution,” including a bank, a savings bank, a savings and loan association, a trust company, or a credit union, whether chartered under the laws of this state, another state or territory, or under the laws of the United States; (b) a mortgage banker, mortgage broker, or mortgage loan originator; (c) a money transmitter; (d) a community currency exchange; (e) a state-licensed payday lender; (f) a state-licensed title lender; (g) an insurance premium finance company; (h) a sales finance company; or (i) a licensed lender.

⁴ “Financial exploitation” means any of the following: (a) obtaining an individual’s money or property by deceiving or enticing the individual, or by forcing, compelling, or coercing the individual to give, sell at less than fair market value, or in other ways convey money or property against his or her will without his or her informed consent; (b) theft, as prohibited under s. 943.20, Stats.; (c) the substantial failure or neglect of a fiscal agent to fulfill his or her responsibilities; (d) unauthorized use of an individual’s personal identifying information or documents, as prohibited under s. 943.201, Stats.; (e) unauthorized use of an entity’s identifying information or documents, as prohibited under s. 943.203, Stats.; (f) forgery, as prohibited under s. 943.38, Stats.; and (g) financial transaction card crimes, as prohibited under s. 943.41, Stats.

⁵ An adult at risk is any adult who has a physical or mental condition that substantially impairs his or her ability to care for his or her needs and who has experienced, is currently experiencing, or is at risk of experiencing abuse, neglect, self-neglect, or financial exploitation.

financial exploitation of the vulnerable adult may have occurred, may have been attempted, or is being attempted.

Once a financial service provider refuses or delays a transaction, the provider must make a reasonable effort to notify one or more parties authorized to transact business on the account⁶ and report the incident to the applicable elder adult at risk or adult-at-risk agency. A refusal or delay to a transaction expires upon the earliest of any of the following: (1) the time when the financial service provider reasonably believes that the financial transaction will not result in financial exploitation of a vulnerable adult; (2) the time when the customer requesting the transaction has requested the transaction to continue, as long as the customer is not the suspected perpetrator of financial exploitation; or (3) five business days after the date on which the financial service provider first refused or delayed the transaction, unless DFI's Division of Banking or an agency to which the incident was reported requests that the financial service provider extend the refusal or delay, in which case the refusal or delay expires no more than 15 business days after the initial refusal or delay.⁷

Second, a financial service provider may refuse to accept an acknowledged power of attorney, if the principal is a vulnerable adult and the financial service provider has reasonable cause to suspect that the principal is or may be the victim or target of financial exploitation by the agent or person acting for or with the agent.

The bill draft provides immunity for financial service providers with respect to each of the authorized actions listed above. The immunity under the bill draft applies to all criminal, civil, and administrative liability for any actions taken in good faith to either exercise, or decline to exercise, any of the authorized actions listed above, and for actions taken in furtherance of that determination, if the determination was based on reasonable suspicion.

LRB-6022: Grants for Economic Support Specialists

The task force recommends LRB-6022, which requires DHS to create a pilot program to provide grants to ten counties to fund an economic support specialist position in the ADRC that serves the county.

Specifically, the bill draft does all of the following:

- Creates a one-time appropriation to DHS for \$1 million to distribute grants for an economic support specialist position to ten counties.
- Requires that DHS must give preference in awarding the grants to two rural, two suburban, and two urban counties. DHS may award the remaining four grants to any county as it determines is appropriate.
- Allows DHS to award a grant to an eleventh county, without regard to geographic preferences, if it has grant funds remaining after awarding grants to ten counties.
- Requires that, at the time of application to DHS for funding, the county must not have a county employee employed as an economic support specialist in the ADRC that serves the county.

⁶ This requirement does not apply to an account administered by a financial institution in a fiduciary capacity. Also, a financial service provider does not need to provide notice to a party that is a suspected perpetrator of financial exploitation.

⁷ A court may enter an order extending the time that a financial service provider shall refuse or delay a financial transaction.

- Requires a grant recipient to submit a report detailing the effectiveness of the grant, including estimated number of individuals served by the economic support specialist.
- Specifies that the pilot program duration is one year.

OTHER RECOMMENDATIONS

The task force recommends that the Legislature continue to explore the following topics related to elder services, including through legislation or further study by a Joint Legislative Council study committee as appropriate:

- Incentivizing the creation of community spaces dedicated to encouraging seniors to socialize.
- Ongoing support for the Meals on Wheels program, including encouraging the Office of the Commissioner of Insurance to identify affordable insurance options for community programs that utilize volunteer drivers.
- Encouraging people to complete a power of attorney or other advanced directives.
- Education for elder adults and their children about financial exploitation that targets elder adults and how to prevent financial exploitation.

APPENDIX

Chair:

Rep. Pat Snyder (R - Weston)

Vice Chair:

Rep. Steve Doyle (D - Onalaska)

Members:

Rep. Rick Gundrum (R - Slinger)

Rep. Maureen McCarville (D - DeForest)

Rep. Paul Melotik (R - Grafton)

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