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News from the Health District of Northern Larimer County



# Years of Caring

ho better to ring in 30 years with than your community, partners, and colleagues?

The Health District of Northern Larimer County welcomed community members, community partners, and current and former staff and board members to its headquarters on October 16th for a Community Open House. This event celebrated three decades of enhancing community health. The Health District is excited about the organization's plans for the future.

Open House attendees enjoyed an exhibit showcasing the Health District's history. Visitors received tours of the Family Dental Clinic, along with an array of snacks and treats.

Most importantly, Health District Board President Molly Gutilla shared a vision for the Health District's next 30 years.

"Our board is fully committed to building upon the past and leading into the future," Board President Gutilla said in remarks at the event. "We are enthusiastic about the insights the staff and the community have provided us about what the organization needs to thrive and grow its impact."

Gutilla announced two new approaches for the Health District to enhance care in its three priority service areas of dental care, behavioral health, and access to care. These are creating an integrated health campus and funding high-impact, community-centered health projects (see box to the right).

#### **Health District to Develop Integrated Health Campus**

The Health District will transform its health services by developing an integrated health campus. This campus will be located in north Fort Collins at 120 and 202 Bristlecone and will house all three of its core services. The services are the Family Dental Clinic, Larimer Health Connect, and Mental Health Connections.

The Health District's services are currently located across three sites in Fort Collins. Consolidating services throughout 2025 will centralize access to care.

#### **Health District to Fund High-**Impact, Community-Centered **Health Projects**

The Health District is planning to fund projects that will support local organizations that need it most beginning in 2026.

Visit healthdistrict.org for updates.

Health District reimagines its future...... MHSU Alliance anniversary ....



#### **SPECIAL SECTION**

The Health District community gathered for

an Open House on October 16th

FREE health insurance help! ¡Ayuda GRATUITA con el seguro médico!



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#### meetings

Board meetings are usually held monthly on the fourth Tuesday at 5:30 p.m. at the Health District office. Meeting times may vary. Residents can attend in person or by Zoom (preregistration required). Visit healthdistrict.org/boardmeeting-schedule for details

#### programs and services

Connections/CAYAC Assessment, services, and referrals for people seeking behavioral health care

Family Dental Clinic Providing access to affordable dental care for adults and children.

Integrated Behavioral Health Program resident training provided at partner

Larimer Health Connect Helping clients find and understand health coverage that fits their budget.

Planning, Policy, Research, and Evaluation

Organizing community efforts to make systemic changes that will improve the health of the community.

Copyright @ 2024 **Health District of Northern Larimer County** 

# **Health District reimagines** its future

hat does it take to enhance community health? It means making vital health services affordable and readily accessible to all. It's about supporting residents in navigating the complexities of health insurance with confidence. It's ensuring everyone can access the mental health services they need. It's also about providing the education and resources that promote healthy lifestyles.

For three decades, the Health District has been an organization deeply committed to community health. Our top three priority areas: dental care, behavioral health care, and access to care remain. As we move into the next 30 years, we are embarking on two transformative approaches to enhance how we meet our

- First, we are transforming service delivery. By creating an integrated health campus, we will continue to provide equitable, high-quality care in our priority areas — oral health, behavioral health, and health care access.
- **President, Health District** • Additionally, we are reimagining our partnerships. We will **Board of Directors** fund high-impact community projects that prioritize equity and leverage local expertise and resources to expand opportunities within northern Larimer County. In 2025, we will establish a framework to fund

community partners with the goal of providing funding in 2026.

Dr. Molly Gutilla, DrPH,



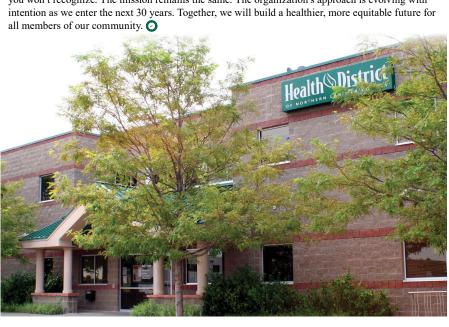
Over the past 30 years, we've accomplished so much and there is so much to be proud of. Yet we know one fundamental truth: improving community health requires collaboration. We cannot do this work alone. To hold equity at the heart of what we do, we must fulfill our mission in deep partnership.

When we know better, we must do better. Guided by community data, staff feedback, and insights from community partners, our Board of Directors has developed a bold and forward-thinking Strategic Plan that honors our legacy while reimagining our future. This plan is available on the Health District's website.

As we celebrate our 30th anniversary, we honor the legacy of service we've built in northern Larimer County. We also know that our future in community health is collaborative, innovative, and rooted in three decades of bold actions.

The Health District Board of Directors is fully committed to building upon the past and leading into

Things are going to look different as we move forward. But this will not be a Health District that you won't recognize. The mission remains the same. The organization's approach is evolving with





# CHECK ...on affordable health coverage

Starting January 1, 2025, Health First Colorado (Colorado's Medicaid program) and CHP+ will provide health coverage to qualifying pregnant people and children ages 18 and under, regardless of immigration status. Read on for updates on Medicaid Buy-In Program premium waivers, the extended Special Enrollment Period for those who lost Medicaid before May 2024, Connect for Health Colorado Marketplace eligibility for DACA recipients, and the OmniSalud program.

# **Cover All Coloradans**

#### Don't let immigration status stop you from applying for health coverage!

Starting January 1, 2025, qualifying pregnant people and children ages 18 and younger, no matter what their immigration status is, can get health coverage from Health First Colorado (Colorado's Medicaid program) or CHP+. This new option helps all qualifying children and pregnant people see a doctor and get care when they need it.

#### Don't wait. Apply now!

The Emergency Medicaid Services (EMS) benefit already covers family planning and emergency medical services for people who qualify. Anyone approved for EMS and who qualifies for full benefits on January 1, 2025, will automatically receive these new benefits, without having to apply again.

#### Who should apply now:

- Pregnant people
- People whose pregnancy ends on or after January 1, 2025
- Any child 18 and younger

# Do you have Medicaid or CHP+?

#### Don't risk a gap in your health coverage Get ready to renew NOW!

- Update your contact information and sign up for notifications in the Health First Colorado app and in your PEAK account.
- Respond by the date in your letter you'll get this in the mail and by email.
- Don't forget to sign your renewal packet.
- Turn in documentation in the way that works for you: Health First Colorado app, mail, or online at co.gov/PEAK.
- If you are auto-renewed, you will receive a notice of action letting you know if you're still eligible for coverage.
- Visit larimerhealthconnect.org or call us at 970-472-0444 for help or to make an appointment.

#### Health First Colorado (Colorado's Medicaid program) or Child Health Plan *Plus* (CHP+ is for eligible children and pregnant people only)

FREE or LOW-COST health coverage. If eligible, you can enroll year-round.



#### Health First Colorado members: Did you know?

#### **Waived Premiums**

If you are enrolled in the Health First Colorado (Colorado's Medicaid program) Buy-In Program for Working Adults with Disabilities, your monthly premiums will continue to be waived through early 2025. Members will be notified by mail when premiums will start again.

#### Special Enrollment Period for those who lost Medicaid

If you lost Health First Colorado (Colorado's Medicaid program) coverage in May 2024 or before, you may be eligible for a Special Enrollment Period (SEP) through Connect for Health Colorado. This SEP was extended through November 30, 2024.

#### Elimination of co-pays

Health First Colorado members have seen most co-pays end. Services that no longer have co-pays include, but aren't limited to, inpatient hospital services, primary care and specialist services, prescriptions, laboratory and radiology services, and more!

# What if you don't qualify for Medicaid or CHP+?



If you do not qualify for Health First Colorado or CHP+, you may be able to buy a health plan through Connect for Health Colorado, Colorado's official health insurance marketplace, where you may qualify for financial help to lower the costs. Other health coverage options include:

- Employer coverage. Check with your employer to learn about options, rules, and deadlines.
- · Coverage through a family member's health insurance.
- · Coverage through Medicare, for people age 65 or older or people under 65 living with certain disabilities.
- · Coverage for active duty or retired service members through TRICARE or VA (veterans).

### **Open Enrollment for 2025**

Anyone can sign up for health insurance plans through Connect for Health Colorado. Open Enrollment (OE) is the only time of year you can enroll unless you have a qualifying life-change event. This year OE began November 1, and December 15 is the last day to purchase a plan that starts January 1, 2025. January 15, 2025, is the last day to enroll in a 2025 plan, and coverage begins February 1, 2025.

#### **Connect for Health Colorado Marketplace**

#### Already have coverage through the Marketplace?

Even if you haven't qualified for help paying for health insurance in the past, it's worth a look now. Letting your plan auto-renew or selecting the "suggested plan" may not be your best choice. Plans, rates, provider networks, and prescription drug coverage can change every year. Don't let your plan auto-renew without checking that it covers everything you need.

#### **Connect for Health Colorado**

You might qualify for financial help with a plan from the Connect for Health Colorado Marketplace. Below are some examples of how individuals and families may reduce their costs when purchasing health insurance:

#### **Premium tax credits**

Financial help that lowers the cost of your monthly payment. You can use the tax credit to lower your premiums each month or you can get a lump sum payment when you file your taxes for 2025.

#### **Cost-sharing reductions**

Cost-sharing reductions (CSRs) lower the amount you pay when you receive care. They also help you save on co-pays, coinsurance, and deductibles. CSRs are available to those with low-to-moderate income who qualify and enroll in a **silver plan** through Connect for Health Colorado.

# Individual making less than \$37,650\* /s/r. Family of 3 making less than \$51,100\* /yr. Family of 4 making less than \$78,000\* /s/r.

Eligibility for cost-sharing reductions

#### \*Household income limit as of August 1, 2024

#### Undocumented? There are options for you, too!

#### **OmniSalud Program**

The OmniSalud program will prioritize continuity of care this upcoming Open Enrollment period. Members currently enrolled in OmniSalud will be able to re-enroll in coverage as long as they meet eligibility qualifications.

#### Marketplace eligibility for DACA recipients

Deferred Action for Childhood Arrivals (DACA) recipients will become eligible to purchase health insurance and receive financial assistance through the Marketplace starting November 1, 2024.

#### **Cover All Coloradans**

Starting January 1, 2025, qualifying pregnant people and children ages 18 and younger, no matter what their immigration status is, can get health coverage from Health First Colorado (Colorado's Medicaid program) or CHP+. (See first page of insert for more information.)

# lmportant Open Enrollment dates to remember



Open Enrollment for a 2025 Marketplace health insurance plan began.



Existing plans will autorenew for coverage that starts Jan. 1, 2025.



Deadline to purchase a plan for coverage that starts Jan. 1, 2025.



Last day to buy a 2025 plan, with coverage that starts Feb. 1, 2025.

# Larimer Health Connect is here to help!

#### We can help you:

- Understand how health insurance works
- Sort through your options
- Find out if you are eligible for financial assistance
- Complete enrollment and work with you until you are covered
- Understand your new coverage

See Compass page 4 for special walk-in events during Open Enrollment.

#### Other resources available to help:

#### **Connect for Health Colorado**

Call the Customer Service Center at 855-752-6749 or visit connectforhealthco.com to apply and enroll in a Marketplace plan.

#### **Brokers**

Find certified brokers trained to help you apply and enroll in a Marketplace plan. Visit connectforhealthco.com/we-can-help to find someone near you.

#### Need food assistance or other resources?

Talk to your Health Coverage Specialist during your appointment at Larimer Health Connect.









OF NORTHERN LARIMER COUNTY

LARIMER HEALTH CONNECT

Your Local Resource



All appointments are FREE. Some evening and weekend hours available.

For an appointment or questions:

970-472-0444

larimerhealthconnect.org



# ... sobre cobertura de salud asequible

A partir del 1 de enero, 2025, Health First Colorado (programa Medicaid de Colorado) y CHP+ proveerán cobertura de salud a personas embarazadas y niños de 18 años y menores quienes califiquen, sin importar su estatus migratorio. Siga leyendo para obtener actualizaciones sobre las exenciones de primas del Programa de Compra de Medicaid, el Período de Inscripción Especial para aquellas personas quienes perdieron el Medicaid

antes de mayo del 2024, la elegibilidad del Mercadeo de Connect for Health Colorado para personas con DACA, y el programa OmniSalud.

## **Cover All Coloradans**

#### ¡No permita que su estatus migratorio lo detenga de aplicar para la cobertura de salud!

A partir del 1 de enero, 2025, personas embarazadas y niños de 18 años y menores, sin importar su estatus migratorio, pueden obtener cobertura de salud por parte de Health First Colorado (programa Medicaid de Colorado) o CHP+. Esta nueva opción ayuda a todos los niños y personas embarazadas quienes califquen ver a un doctor y obtener el cuidado cuando lo necesiten

#### ¡No Espere! ¡Aplique hoy!

El beneficio de Servicios de Emergencia de Medicaid (EMS) ya cubre la planificación familiar y servicios médicos de emergencia para personas quienes califquen. Cualquier persona aprobada para estos servicios y quienes califiquen para beneficios completos el 1 de enero, 2025, recibirán automáticamente estos nuevos beneficios, sin tener que volver a aplicar.

Quienes deberían aplicar hoy:

- Personas embarazadas
- Personas cuyo embarazo termina en o después del 1 de enero, 2025
- Cualquier niño de 18 años y menor

# ¿Tiene Medicaid o CHP+?

# No se ariesgue tener una pausa en su

#### cobertura de salud

#### Prepárese para renovar YA!

- Actualize su información de contacto y regístrese para recibir notificaciones en la aplicación de Health First Colorado y en su cuenta de PEAK.
- Responda antes de la fecha en su carta la recibirá por correo y correo electronico.
- No olvide firmar su paquete de renovación.
- Entregue la documentación de la manera que sea mejor para usted: por la aplicación de Health First Colorado, correo, o en línea en co.gov/PEAK.
- Si lo renuevan automáticamente, recibirá un aviso de acción que le informará si todavía es elegible para la cobertura. Visite larimerhealthconnect.org o llámenos al 970-472-0444 para ayuda para programar su cita.

#### Health First Colorado (programa Medicaid de Colorado) o Child Health Plan Plus (CHP+ es para niños y mujeres embarazadas elegibles solamente)

Cobertura de salud GRATIS o de BAJO-COSTO. Si es elegible, puede regístrarse todo el año.



#### Miembros de Health First Colorado: ¿Sabían que?

No se cobrarán las primas Si está inscrito en el Programa de Compra de Medicaid para Adultos con Discapacidades que trabajan, sus primas mensuales seguirán siendo exentas hasta principios del 2025. Los miembros serán notificados por correo cuando las primas comiencen nuevamente.

Período de Inscripción Especial para las personas que perdieron el Medicaid Si perdió su cobertura de Health First Colorado (programa Medicaid de Colorado) en o antes de mayo del 2024, puede ser elegible para un Período de Inscripción Especial (SEP) por medio de Connect for Health Colorado. Este SEP fue extendido hasta el 30 de noviembre, 2024.

#### Eliminación de co-pagos

Miembros de Health First Colorado han visto que la mayoría de los co-pagos han terminado. ¡Los servicios que ya no tienen co-pagos incluyen, pero no están limitados a, servicios internos del hospital, cuidado primario y servicios especiales, recetas, servicios de laboratorio y radiología, y mucho más!

#### para el Medicaid Que pasa si no califica



Si su familiar no califica para Health First Colorado (programa Medicaid de Colorado) o CHP+, puede comprar un plan de salud por medio de Connect for Health Colorado, el Mercado oficial de seguro médico de Colorado, donde puede calificar para ayuda financiera para bajar el costo.

#### Otras opciones de cobertura de salud incluyen:

- · Cobertura por parte del empleador. Cheque con su empleador para aprender sobre opciones, reglas y fechas límites.
- Cobertura por parte del seguro médico de un familiar.
- Cobertura por parte de Medicare, para personas de 65 años o mayores o personas menores de 65 años con ciertas discapacidades.
- · Cobertura para miembros del servicio activos o retirados por medio de TRICARE o VA (veteranos).

# Inscripción Abierta para el 2025

Cualquier persona se puede inscribir para planes de seguro médico por medio de Connect for Health Colorado. La Inscripción Abierta (IA) es el único momento del año que se puede inscribir al menos que tenga un evento de cambio de vida que califique. Este año, IA comenzó el 1 de noviembre y el 15 de diciembre es el último día para comprar un plan que comienze el 1 de enero de 2025. El 15 de enero, 2025, es el último día para inscribirse en un plan del 2025, y la cobertura empieza el 1 de febrero, 2025.

#### Mercado de Connect for Health Colorado

#### ¿Tiene cobertura por medio del Mercado?

Incluso si no calificó en el pasado por ayuda para pagar su seguro médico, le conviene echarle un vistazo ahora. Dejar que tu plan renueve automáticamente o seleccionar el "plan sugerido" puede que no sea la mejor opción para usted. Los planes, tarifas, red de proveedores, y cobertura de medicamentos recetados pueden cambiar cada año. No deje que su plan se renueve automáticamente sin verificar que cubre todo lo que necesitas.

#### **Connect for Health Colorado**

Usted puede calificar para ayuda financiera por parte del Mercado de Connect for Health Colorado. A continuación se muestran algunos ejemplos de cómo las personas y familias pueden reducir sus costos cuando compren seguro médico:

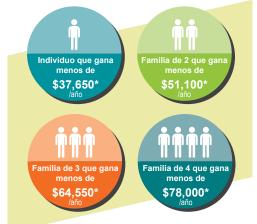
#### Créditos fiscales para primas

Ayuda financiera que reduce el costo de su pago mensual. Puede utilizar el crédito fiscal para reducir sus primas cada mes o puede recibir una suma global cuando presente sus impuestos para el 2025.

#### Reducciones de costos compartidos

Las reducciones de costos compartidos (CSRs) reducen la cantidad que paga cuando recibe atención médica. También le ayudan a ahorrar en copagos, coaseguros y deducibles. Los CSRs están disponibles para aquellos con ingresos bajos a moderados que califiquen y se inscriban en un plan plateado a través de Connect for Health Colorado.

#### Elegibilidad para reducciones de costos compartidos



\*Límites de ingresos del hogar a partir del 1 de agosto, 2024

#### ¿Indocumentado? ¡Hay opciones para usted también!

#### Programa OmniSalud

El programa OmniSalud priorizará la continuidad del cuidado este próximo periodo de Inscripción Abierta. Miembros actualmente inscritos en OmniSalud podrán re-inscribirse en la cobertura mientras cumplan con los requísitos de elegibilidad.

#### Elegibilidad del Mercado para personas que tienen DACA

Acción Diferida para los Llegados en la Infancia (DACA) podrán ser elegibles para comprar seguro de salud y recibir ayuda financiera por medio del Mercado empezando el 1 de noviembre, 2024.

#### **Cover All Coloradans**

A partir del 1 de enero, 2025, personas embarazadas que califquen y niños de 18 años y menores, sin importar su estatus migratorio, podrán obtener cobertura de salud por parte de Health First Colorado (programa Medicaid de Colorado) o CHP+. (Vea la primera pagina del inserto para más información.)

## Fechas importantes para recordar



¡Comenzó la Inscripción Abierta para buscar su plan de seguro del Mercado para el 2025!



Los planes existentes se renovarán automáticamente para cobertura que comienza el 1 de enero, 2025.



Fecha límite para comprar un plan de cobertura que comienza el 1 de enero, 2025.



Último día para comprar un plan de cobertura que comienza el 1 de febrero, 2025.

# ¡Larimer Health Connect está aquí para ayudar!

#### Podemos avudarle a:

- Entender cómo funciona el seguro médico
- Mirar sus opciones
- Descubrir si es elegible para recibir ayuda financiera
- Completar su inscripción y trabajar con usted hasta que esté cubierto
- Entender su cobertura nueva

Consulte la página 4 del *Compass* para eventos sin cita previa especiales durante la Inscripción Abierta.

#### Otros recursos disponibles para ayudar:

#### **Connect for Health Colorado**

Llame al centro de servicio al cliente al 855-752-6749 o visite connectforhealthco.com para solicitar e inscribirse en un plan del Mercado.

#### Corredores

Encuentre corredores certificados para ayudarle a solicitar e inscribirse en un plan del Mercado. Visite connectforhealthco.com/es/podemos-ayudar para encontrar a alguien cerca de usted.

#### ¿Necesita asistencia alimentaria u otros recursos?

Hable con su especialista de cobertura médica durante su cita en Larimer Health Connect.

# Health District

OF NORTHERN LARIMER COUNTY

LARIMER HEALTH CONNECT

#### Su recurso local

Todas las citas son GRATIS.
Algunas horas de tarde y los fines
de semana disponibles.

Para una cita o preguntas: **970-472-0444** 

larimerhealthconnect.org







# Health District 2024-25 Strategic Plan

he Health District has released its 2024–2025 Strategic Plan. This plan lays a foundation for the continued success of the organization. A Strategic Plan helps the Health District organize its resources and activities to improve health in northern Larimer County.

The Health District's Strategic Plan centers on four priority areas. These priorities are Great Governance, Organizational Excellence, Health Equity, and Partnerships.

These priorities were identified for the following reasons:

- The Health District understands that enhancing impact requires fair treatment of all members of our community.
- The Health District can't succeed in its mission unless everyone in the community is included and involved.
- The Health District is dedicated to working with different groups to create a healthier community.



Want to learn more?
Read the full Strategic Plan at healthdistrict.org/strategic-plan. ©

# The Big Picture: Collaborating to enhance community impact

he Health District isn't the only team celebrating an anniversary this year. The Mental Health and Substance Use Alliance (the Alliance) is honoring 25 years and making plans for the future.

The Alliance is a group of organizations and community members



in Larimer County. The Alliance is committed to improving behavioral

health through its new Strategic Plan. This Strategic Plan is a big deal because it provides a framework for action and a plan for communicating progress back to the community. The Strategic Plan is also an invitation to all to join the Alliance's work.

"I'm really excited about the Alliance reset and Strategic Plan," says Beth Yonce, Alliance Co-Chair and Director of Social Sustainability with the City of Fort Collins. "Everyone was swamped for a year or two after the pandemic. We are focusing more now on health equity — folks that don't have easy access to services and how we can address that."

The Alliance created its Strategic Plan with the goal of improving behavioral health care in Larimer County. The Alliance will create strategies to address community priorities and areas of focus. The areas of focus for the Alliance are coordination of care, data infrastructure, clinical systems and infrastructure, and promoting behavioral health through nonclinical methods. The Strategic Plan will help develop, track, and communicate strategies and share progress.

The Alliance has also adjusted its structure and how people can engage. Now, more community organizations and community members can be part of the Alliance. Some Alliance members work in behavioral health, but Yonce believes everyone in the community has a stake in the mission of the Alliance.

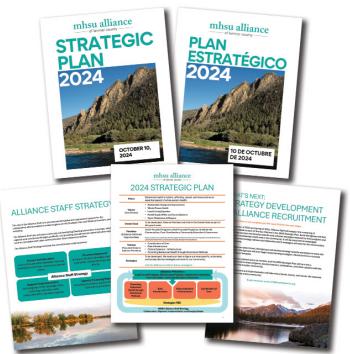
"Many of us in our personal lives or professional lives have a connection with someone who is dealing with mental health or substance use struggles or has in the past," Yonce says. "Being able to help shape priorities and contribute to identifying gaps in care and making a difference is huge."

Anyone is welcome to join the Mental Health and Substance Use Alliance. If you're interested in joining the Alliance or want to learn more, please email CIT@healthdistrict.org.



# Changing direction with Compass

The Health District has decided to discontinue the print edition of *Compass*. We hope you've enjoyed receiving *Compass* in your mailbox throughout the years, and we will continue to keep you informed on community health topics as we explore new avenues for informing and engaging with our community. Please visit healthdistrict.org or follow us on social media at @HealthDistrict for the latest information on community health in northern Larimer County.



The Mental Health and Substance Use Alliance's 2024 Strategic Plan is available in both English and Spanish — email CIT@healthdistrict.org.



# Walk-In Open Enrollment Help

Larimer Health Connect provides free one-on-one help to choose the right health insurance plan to meet your needs and budget. During Open Enrollment for the Connect for Health Colorado Marketplace, Larimer Health Connect is holding special virtual and in-person events.

#### Location: 144 N. Mason, Unit 7, Fort Collins

- ► Thur., Dec. 5, 3 p.m.-7 p.m.
- ► Thur., Dec. 12, 3 p.m.–7 p.m.
- ➤ Sat., Dec. 14, 9 a.m.–2 p.m. (Dec. 15 is the deadline to enroll for coverage beginning Jan. 1, 2025)
- ► Sat., Jan. 11, 9 a.m.–2 p.m.
- ► Tue., Jan. 14, 3 p.m.–7 p.m.
- ► Wed., Jan. 15, 9 a.m.–2 p.m. (deadline to enroll for coverage beginning Feb. 1, 2025)





LARIMER HEALTH CONNECT

Evening appointments are also available with Larimer Health Connect during Open Enrollment. Call 970-472-0444 or go to larimerhealthconnect.org to schedule an appointment. For the most up-to-date information, go to larimerhealthconnect.org to sign up for the email list, or follow Larimer Health Connect on Facebook and Instagram.