

COMPASS



Amidst COVID, tracking your blood pressure could save your life



by susan skog and julie estlick



diligently track our workouts, calories burned, hours of sleep, even our Facebook likes. But with skyrocketing hypertension, it's time to make one measurement a bigger priority: our blood pressure.

In our lifetime, 9 out of 10 of us will have high blood pressure (HBP), also known as hypertension. Many of us are unaware that we have it, which is a big problem because mounting evidence shows that the novel coronavirus not only affects the respiratory system, but also can cause infection and inflammation in blood vessels.

High blood pressure damages and weakens blood vessels, so preventing or managing the condition is always important to good health. This is especially true during the current pandemic, when having hypertension may increase your risk of getting seriously ill if you catch the virus.

"We now know that having hypertension increases your risk of complications and death if infected with COVID. You are 3 times more likely to be hospitalized from

▶ continued on page 6

Sharon Miller measures her blood pressure while husband Jack records her numbers. The Millers learned the proper body position and placement of the blood pressure cuff through a new Health District program called Improving Blood Pressure.

~ Photo by Julie Estlick

SPECIAL PULL-OUT SECTION

Having health insurance now is more important than ever. Look inside for help on finding more affordable options.



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meetings Board meetings are usually held monthly on the fourth Tuesday at 4:00 p.m. at the Health District office. Due to COVID-19, meetings are being held remotely. Visit healthdistrict.org/board-meeting-schedule for more information.

programs and services Community Impact Team
Organizing community efforts to make systemic changes that will improve the health of the community

Connections
Mental health and substance use answers, options, and support

Family Dental Clinic

HealthInfoSource.com

Heart Health Promotion
Cholesterol and blood pressure education

Integrated Primary Care/ Mental Health Program
A partnership with Salud Family Health Centers and Family Medicine Center

Larimer Advance Care Planning Team
Engaging and supporting individuals in completing advance care plans

Larimer Health Connect
Connecting people to affordable health insurance including Connect for Health Colorado and CHP+/Health First Colorado (Colorado's Medicaid Program) and help affording prescriptions

Quit Tobacco Program

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Health District of Northern Larimer County

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Steve Stefko rode over 200 miles in a virtual fund drive for the Food Bank for Larimer County. He raised \$8,500 to help feed food insecure community members during the coronavirus pandemic.

Photo courtesy of Steve Stefko

by kathy hayes

In the wake of COVID-19, bicycling enthusiast Steve Stefko approached the Food Bank for Larimer County with an idea: he would raise donations for the food bank by doing a 100-mile ride on a neighborhood course. The food bank's development team embraced the idea and created a virtual site for secure online donations. Stefko customized the site to publicize his ride, set a goal of raising \$2,000, and started pedaling.

In the end, he rode 200 miles and raised \$8,500 for the food bank.

Since implementing a safe drive-up model for food distribution during the pandemic, clients are each picking up 80-85 lbs. of food as compared to the 40-45 lbs. clients previously got when "shopping" inside.

The food bank has also expanded ways to engage the community in its mission, including virtual drives. "We're very happy to work with individuals, groups, and businesses who want to host a virtual food or fund drive for us," says Paul Donnelly, communications director for the Food Bank for Larimer County.

Virtual food drives and fund drives both help the food bank feed others, but dollars raised from a fund drive provide greater flexibility and buying power, says Donnelly. "We can acquire food cheaper than just about anyone else."

In fact, for every dollar donated, the food bank provides two meals to those in need.

Many businesses are also creating competitive virtual drives that are generating big results. This year's Corporate Food Fight, for example, engaged 14 teams that raised \$232,000 including matching funds from participating companies.

Individuals' Facebook fundraisers also have been very successful.

"Our assumption is we're going to continue to serve about 400 families per day," Donnelly says. "Every little bit helps."

COVID-19 BY THE NUMBERS

1,234,525 POUNDS OF FOOD DISTRIBUTED IN JUNE

The Lunch Lab Free Meals for Kids program served 28,000+ meals and snacks at 40 sites throughout Larimer County in June.

The Food Bank has seen a significant increase in the amount and type of food we are able to source - much of it in the form of fresh produce. Because of this, our pounds per cart since the start of COVID averages 85 pounds.

185% INCREASE IN FOOD DISTRIBUTED IN JUNE TO AGENCY PARTNERS COMPARED TO 2019

Working with our partners at CSU, we made 700 food deliveries to homebound individuals in June.

FOOD BANK FOR LARIMER COUNTY

Getting started:

- 1 Go to foodbanklarimer.org and click on the Virtual Food Drive link.
- 2 Contact Nancy Tafoya, community engagement coordinator, at ntafoya@foodbanklarimer.org or 970-829-0151.
- 3 Work together to explore ideas, set a goal and time frame, and create a website.
- 4 Challenge others to support your drive.

**LEAN ON LOCAL HELP DURING PANDEMIC**

by julie estlick

Northern Colorado is no stranger to disasters. In recent years, communities in our corner of the state have recovered from some of the most devastating fires and catastrophic floods in Colorado thanks to government, private businesses, nonprofits, and residents working together.

As the wide-reaching impacts of the 2020 coronavirus pandemic continue into the fall months, efforts are underway to connect residents and business owners to the many resources available in Larimer County.

“We’re ahead of the curve after being hit with natural disasters,” says Laura Levy, manager of the Larimer Recovery Collaborative, a regional group of partners focused on COVID-19 recovery. “We’ve dealt with hard events and one thing this region really knows how to do is collaborate.”

Rather than repairing homes and rebuilding

infrastructure, the current crisis requires economic relief for struggling families and businesses. In recent months, 11,000 people in Larimer County were lost from the workforce due to job loss, early retirement, relocation, or quitting to stay home and help kids with remote learning. “People lose some or all of their income and they can’t pay their rent or mortgage—we’ve seen many people seeking assistance for housing costs so they can stay in their home,” Levy says.

Meanwhile, businesses are juggling layoffs, less volume, and maintaining safe boundaries and procedures for their employees and customers as they try to retool to stay in business.

Millions of dollars in funding from the city, county, and federal government have bolstered community organizations’ efforts to provide assistance with rent, senior services, housing, food

security, and child care, as well as support for local businesses, according to Laura Walker, director of Human and Economic Health Services for Larimer County.

The website NoCoRecovers.com was created to help local small businesses locate potential funding sources and includes a resource hub, updates on grants, and a hotline.

The message is clear: You don’t have to go through this alone.

“We need to make sure people are OK asking for help,” Levy says. “There are those who aren’t used to needing assistance and it may hurt their pride. Remember: COVID-19 hit everyone! Please get help if you need it, before it becomes a bigger crisis.”

**LOCAL RESOURCES*****ESSENTIAL NEEDS**

Larimer Recovery Collaborative – Available resources across the county to assist those impacted by the COVID-19 pandemic. larimerrecovers.org, follow social media channels for updates on Facebook and Twitter @larimerrecovers.

Larimer County Human Services – Food and childcare assistance, health insurance for families with lower incomes, resources for seniors, child and adult protection. larimer.org/humanservices/larimer-county-human-services-covid-19-updates | 970-498-6300

United Way of Larimer County – uwaylc.org/Get-Help | Call 211 (non-emergency assistance)

HOUSING AND EVICTION PREVENTION

Neighbor to Neighbor – Offers rental assistance to avoid eviction, help preventing foreclosure, home shares, affordable apartment searches, and assistance with security deposits or first month’s rent. n2n.org | 970-484-7498

Colorado Legal Services – Statewide Legal Aid program. Provides free legal services in civil cases to indigent clients. coloradolegalservices.org | 211 W. Magnolia St., Fort Collins | 970-493-2891. Call for walk-in hours.

MENTAL HEALTH AND SUBSTANCE USE

Connections – Connections staff, in partnership with SummitStone Health Partners and Colorado Spirit, provides 24/7 emotional support at 970-221-5551, option 3. COVID support services offered at no cost.

The Child, Adolescent, and Young Adult Connections (CAYAC) program – Offers early identification and treatment of mental health and substance use disorders that affect health, happiness, family, and school. Services are open to all Larimer County youth up to age 24, as well as their families. healthdistrict.org/cayac | 970-221-5551

SummitStone Health Partners – Mental Health Urgent Care center and 24/7 Mobile Response for in-person and virtual crisis services throughout Larimer County. **Crisis line 970-494-4200, ext. 4 or text TALK to 38255**

FOOD

Food Bank for Larimer County – Multiple pick-up points throughout the region including mobile food banks. foodbanklarimer.org (website also lists other community partners that provide healthy food and hot meals) | 970-493-4477

CHILDCARE / REMOTE LEARNING HELP

Early Childhood Council of Larimer County – Find childcare, preschool, and school-age programs in your community. larimerchildcare.org/families

Boys and Girls Clubs of Larimer County – Remote learning space and support, full-day, half-day, before and after-school care. Multiple locations. begreatlarimer.org/local-clubs | 970-223-1709

Cultural Enrichment Center of Fort Collins – Addressing the cultural, academic, career, and social needs of middle school and high school African American students in Fort Collins. datworknow.com | 970-342-5292

Colorado Office of Early Childhood – Resources for families of young children navigating learning, nutrition, and emotional health during the pandemic. larimer.org/sites/default/files/uploads/2020/2020.4.28_resource roundup.pdf

CAREGIVER SUPPORT

Respite Care – Day, overnight, and weekend care for children and teens with development disabilities in Larimer County. respitecareinc.org | 970-207-9435

Alzheimer’s Association of Colorado – Caregiver support groups; ALZConnected online community for people living with Alzheimer’s, caregivers, family, and friends. alz.org | Northern Colorado Region office 970-472-9798; 24/7 Helpline 1-800-272-3900

EMPLOYMENT / BUSINESS

Larimer County Economic and Workforce Development (LCEWD) – Hosts 30-minute Zoom events every Wednesday for laid off/furloughed employees and for employers, covering unemployment insurance, health-care options, job search support, and more. larimer.org/ewd/resources-workers-and-job-seekers-impacted-covid-19 | 970-498-6600

The CareerRise Team helps young adults and youths navigate job searches and changes in the workplace due to the global pandemic. larimer.org/ewd/careerrise/covid19

NoCoRecovers.com – Up-to-date information on potential funding resources available to support the business community of northern Colorado.

*Resources listed may have qualification or application requirements to receive services. Ask about COVID-19 safety procedures before going to a location in person.



UNEMPLOYED?

County offers job search support, hiring events

by susan skog

In July—about five months into the novel coronavirus fallout—more than 12,200 people in Larimer County were unemployed and over 228,200 left the workforce across Colorado. Many of these job losses were sudden, unexpected, and devastating.

“I’ve worked with many finding themselves in this position for the first time,” says Sara Robertson, senior career consultant for Larimer County Economic and Workforce Development (LCEWD). “Some have been with the same company for 20 years. Others enjoyed their small business culture. Many are service industry workers who loved their work, customers, and culture.”

Robertson’s office helps clients assess their job status, skills, and prospects. And LCEWD staff supports job seekers with employment counseling, job search strategies, and virtual classes, from resume writing to job interviewing. “We also host virtual hiring events at which businesses connect with prospective employees.”

But Robertson and her colleagues also work to provide unemployed individuals with much-needed equilibrium, knowing that sudden job loss evokes a “perfect storm” of stress and anxiety. “They may be grieving, in shock, surprised, angry, and stressed from the sudden loss of both financial stability and their sense of self. I try to reassure them that these emotions are normal. But I also see some experience great courage and joy as they find new job success,” Robertson says.

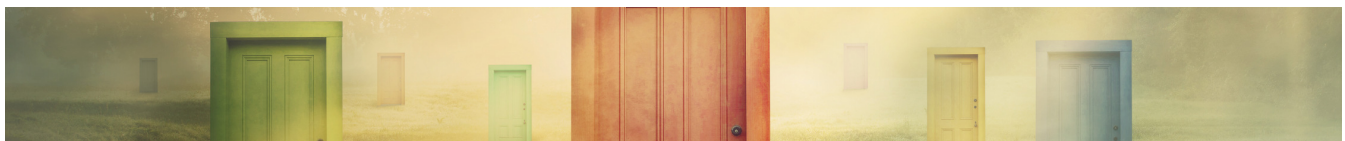
One recent client, we’ll call him Ben, suddenly lost a small-business job he loved. He managed to get enrolled online for unemployment benefits, but panicked when they suddenly stopped. “Ben was really struggling to get in touch with anyone to resolve the situation and was terrified he would no longer be able to afford his house payments. He thought he might become homeless. It was heartbreaking.”

Robertson used her office’s direct hotline to the state unemployment office to resume Ben’s unemployment benefits. “He was overjoyed and able to stay in housing for at least another month, which gave him breathing room with his job search.”

If you are dealing with an unexpected and sudden job loss, here are some tips that Robertson recommends:

- **First, take a moment to process all you’re going through.** “That can be hard, but it helps to slow down and take a moment for yourself before you move forward. This is a very stressful time, and you can’t make good decisions from a ‘fight-or-flight mode.’”
- **Evaluate the state of your finances and what you need.**
- **Identify your availability for unemployment benefits and apply at colorado.gov/pacific/cdle/unemployment.** “Have patience because a lot of people are trying to access the online unemployment site.” Read about your eligibility and advocate for yourself, if needed. “It can be confusing and a little convoluted if you’ve never applied before.”
- **Return to the unemployment site, as required, every week or every other week to request payment.**
- **If needed, explore ‘stopgap’ positions to earn immediate income.** “I see a lot of creative problem-solving as people find solutions that work for them. Some work seasonal retail jobs as they look for a longer-term position.”
- **Examine new career paths.** “We help identify which job sectors are shrinking, static, or emerging. During the pandemic, some have found jobs in health care for the first time.”

To contact Larimer County Economic and Workforce Development: larimer.org/ewd | 970-498-6600



Health coverage during the pandemic... It doesn't need to be complicated.



We can help.

Open Enrollment for 2021 health insurance through the Marketplace begins on Nov. 1st and ends on Jan. 15th.

You may be able to enroll in health insurance outside of Open Enrollment if:

- You are eligible for Medicaid and CHP+ — you can enroll anytime during the year.
- You have recently lost your health insurance through your job — you may have 60 days to enroll in a new plan through Connect for Health Colorado outside of Open Enrollment.

As the COVID-19 pandemic continues and things seem to change almost daily, one thing has held steady this entire time: Larimer Health Connect, a free service that helps people find the best options for health insurance to meet their family's needs and budget. During these uncertain times, even though our office is currently not taking walk-ins, we are still available to help with your health coverage needs. We are offering virtual appointments through phone and online meetings. Limited in-person appointments are available for those without access to a computer or the internet.

We can help you:

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

What can I expect from a virtual appointment?

Your virtual appointment will be a lot like coming into the office, but from the convenience and safety of your own home. Your guide will help you apply and answer any questions about next steps and how to use your new coverage.

No computer or internet?

No problem! We offer limited in-person appointments for anyone who does not have access to a computer or the internet.

Do you work Monday – Friday? Can you meet only while your baby is napping? Do you need to call after the school day ends?

We understand that your schedule may not be “normal” right now and that life can be stressful during a pandemic. That's why we are offering flexible evening and weekend hours to accommodate busy schedules like yours.



Start shopping for your 2021 health insurance plan!



Existing plans will auto-renew for coverage that starts Jan. 1, 2021.



Deadline to purchase a plan for coverage that starts Jan. 1, 2021.



Last day to buy a 2021 plan, unless you have a qualifying life-change event.

Health District
LARIMER HEALTH CONNECT

Se habla español

**All appointments are FREE.
Evening and weekend hours available.**

**For an appointment or questions:
970-472-0444**

larimerhealthconnect.org

Do you need health insurance? It may be cheaper than you think! Call us to learn more!

Have you experienced job loss? Decreased hours? Reduced income? Furloughed? Laid off? Early retirement?

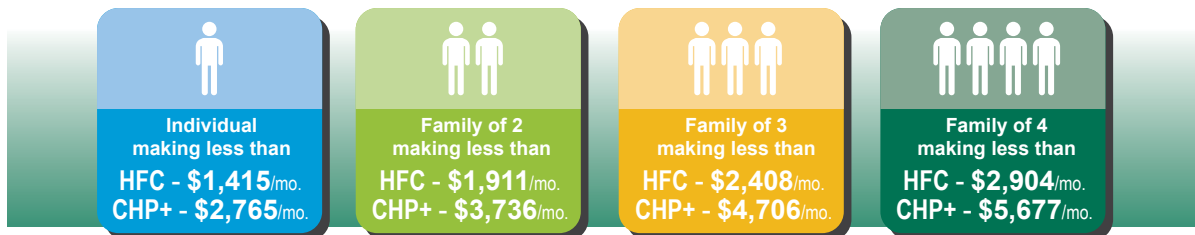
You're not alone. Many Coloradans have experienced similar situations during these uncertain times, but you don't have to lose your health coverage, too. You may have options including Medicaid, CHP+, or Connect for Health Colorado, even outside of the Open Enrollment period. **If you recently lost your employer health insurance and need coverage, you may have 60 days to sign up for a plan through the Connect for Health Colorado Marketplace—but don't hesitate, you may miss your chance!**

You might not know it, but you and your family may qualify for the lowest-cost health coverage options, Health First Colorado (Colorado's Medicaid Program) and Child Health Plan Plus (CHP+). **You can apply for both of these programs year-round.** There are no monthly premiums or deductibles for either of these programs and co-pay amounts range from \$0-\$10. Based on income, there may be an annual enrollment fee for CHP+ that ranges from \$0-\$105 per year.

Health First Colorado/CHP+

*CHP+ is for eligible children and pregnant women only.

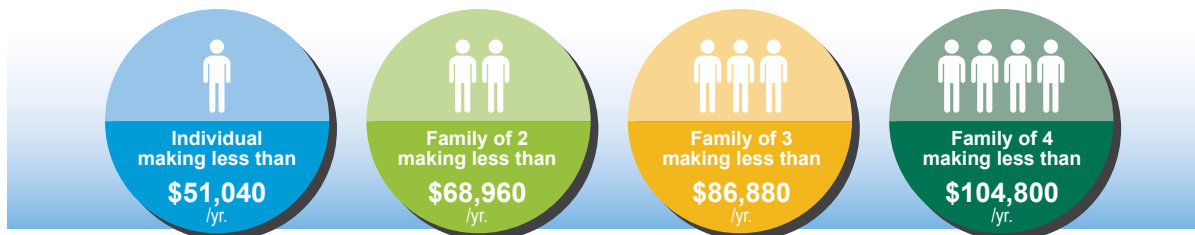
FREE OR LOW-COST HEALTH COVERAGE THROUGH HEALTH FIRST COLORADO (HFC - Colorado's Medicaid Program) OR CHILD HEALTH PLAN PLUS (CHP+)* – If eligible, you can enroll in these plans **year-round**.



Connect for Health Colorado

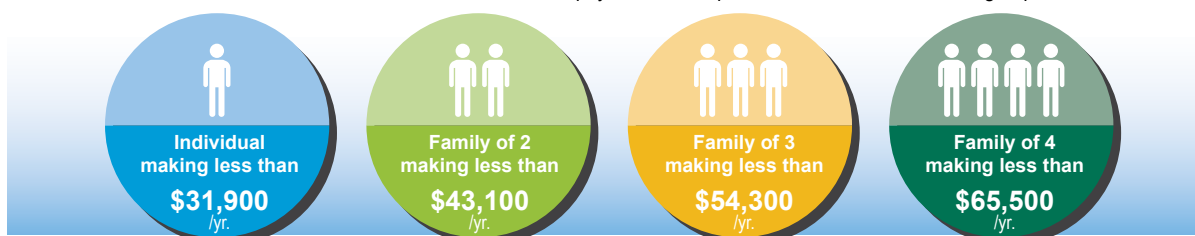
YOU MIGHT QUALIFY FOR FINANCIAL HELP with a plan from the Connect for Health Colorado Marketplace. These plans can have big discounts, and shopping around can help you find a plan that meets your needs and budget. Below are some examples of how individuals and families, if eligible, can reduce their costs when purchasing health insurance:

Premium tax credits – If your annual income falls within the ranges below, you may qualify for financial assistance in the form of premium tax credits that you can take in advance to reduce your monthly premium, or you can receive it when you file your taxes for 2020.



Cost-sharing reductions – A discount that lowers the amount you pay when you receive care. In addition to premium tax credits, cost-sharing reductions are available to those with low-to-moderate income who qualify and who enroll in a **silver plan** through Connect for Health Colorado. Health insurance plans typically require some form of cost-sharing (also called out-of-pocket costs) when you receive covered health-care services. Cost-sharing reductions help you save on these expenses, which are in addition to your monthly premium and come in a variety of forms, including:

- **Copayments:** Fixed dollar amounts for covered services
- **Coinsurance:** A percentage of the allowed cost for covered services
- **Deductibles:** Fixed dollar amounts that enrollees must pay before their plan will cover the service or a group of services



Already have health insurance through the Connect for Health Colorado Marketplace?

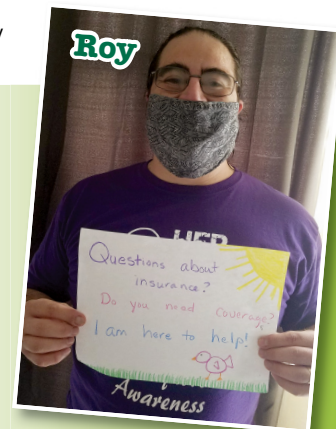
Letting your plan auto-renew or selecting the “suggested plan” from Connect for Health Colorado **may not be your best choice**. Now is the time to check—if you do not act, your plan may renew automatically and you may be stuck in a plan that does not meet your needs. Your situation may have changed, the plan you are in may be changing, or you may find a plan that costs less and works better for you. Check to see if:

- The premium, copays, or coinsurance have changed
- Your health-care providers are still in-network
- Your prescriptions are still included in the drug formulary
- It's still the best plan for you if your situation has changed

Check carefully – Some people who did not check last year were surprised when their plan had higher rates or their provider was no longer covered.

Don't delay – You have only a short time to decide. Plans will auto-renew December 1, 2020. **If you are renewing, we highly encourage you to enroll in a plan BEFORE December 1.** If you want help from Larimer Health Connect, call NOW to reserve an appointment to stay covered in a plan that meets your needs and starts January 1, 2021. Open Enrollment ends January 15 for a 2021 plan.

Don't forget – You will need your username and password for your appointment. To reset your password for Connect for Health Colorado, please call 1-855-752-6749. To reset your password for PEAK, please call 1-800-250-7741. Passwords can also be reset online at each site. Please do this **BEFORE** you have your appointment with us.



Why is health insurance important?

Now more than ever it is important that no one delays health care when they need it—for your health, your family's health, and the health of our whole community.

- **Having health insurance protects your health and financial security.** One of the top three reasons for bankruptcy is health-care costs. Don't go unprotected.
- **There are options.** Health insurance plans are available for different needs and budgets.
- **Financial help is available.** Even if you didn't qualify before, you may qualify now for reduced premiums, copays, and coinsurance. Don't leave money on the table.
- **Plans change.** Plans, rates, provider networks, and prescription drug formularies can change every year. Don't just let your plan auto-renew; make sure it still covers everything you need.



Other resources available to help:



Connect for Health Colorado by Phone or Online

(State-run Health Insurance Marketplace)

Call the Customer Service Center at **855-PLANS-4-YOU (855-752-6749)** or visit **connectforhealthco.com** to apply and enroll. Live Chat is available to help you with questions along the way.



Brokers and Other Assistors

Find other certified brokers or assistors who are trained to help you apply and enroll in a Marketplace plan.

Visit **connectforhealthco.com/we-can-help** to find someone near you.

Open Enrollment starts Nov. 1 – Don't miss out!



Start shopping for your 2021 health insurance plan!



Existing plans will auto-renew for coverage that starts Jan. 1, 2021.



Deadline to purchase a plan for coverage that starts Jan. 1, 2021.



Last day to buy a 2021 plan, unless you have a qualifying life-change event.

Don't forget! There are NO DEADLINES to enroll in Medicaid and CHP+.

La Inscripción Abierta para el seguro médico por medio del Mercado es desde el 1 de noviembre hasta el 15 de enero del 2021, pero no hay fecha límite para inscribirse en Medicaid y CHP+. Todavía estamos aquí para ayudarle a encontrar el mejor seguro médico para cumplir con sus necesidades y su presupuesto. Llame a nuestra oficina o visite nuestro sitio web para más información o para hacer una cita.

Things to note:

- The Marketplace is a state-run exchange and is not affiliated with the Health District.
- Though we can help you understand important factors to consider, we cannot offer advice on which plan to choose. If you need help making a final decision, see the Connect for Health Colorado website for a list of certified brokers.
- **MEDICARE:** If you have questions or need help with Medicare, please call 970-495-8560 to talk to a trained Medicare counselor with the Aspen Club at UCHHealth. If you are a current Larimer Health Connect customer, your Health Coverage Guide can assist you with a Medicare appointment. All others, please call the Aspen Club for assistance.



Enrollment events will be held virtually through Zoom conferencing. No appointment necessary. To sign in, please call our office anytime during the following hours and the next available guide will contact you to begin your appointment—first come, first served.*

Date of Event	Time of Event
Saturday, Nov. 7	9 a.m. – 2 p.m.
Saturday, Nov. 14	9 a.m. – 2 p.m.
Saturday, Nov. 21	9 a.m. – 2 p.m.
Saturday, Dec. 5	9 a.m. – 2 p.m.
Saturday, Dec. 12	9 a.m. – 2 p.m.
Tuesday, Dec. 15	8 a.m. – 8 p.m.
Saturday, Jan. 9	9 a.m. – 2 p.m.
Friday, Jan. 15	8 a.m. – 5 p.m.

* If things change and we can hold walk-in events, we will help people at our Mason location. Please call our office or check our website for the most up-to-date information.

Larimer Health Connect Mason location



144 N. Mason St., Unit 7, Fort Collins

By appointment only.

Call **970-472-0444** or check larimerhealthconnect.org for available appointment times. Additional locations and times may be added throughout Larimer County.

Need food assistance or other resources?

Talk to your guide during your appointment.

Need help with prescription drug costs?

Our Prescription Assistance team may be able to help you find lower cost medications.

Call 970-416-6519 for more information.



LARIMER HEALTH CONNECT
Your Local Resource



All appointments are FREE.
Evening and weekend hours available.

For an appointment or questions:
970-472-0444

larimerhealthconnect.org





Confused about Medicare? You're not alone. The federal system of health insurance for those 65 years of age and older (and some younger people with disabilities) is hardly simple and straightforward.

Let's clear up three big misconceptions right away. First, Medicare is *not* free health insurance coverage. While some assistance is available based on a person's income, most people will have to pay deductibles, copays, and even monthly premiums depending on what plan(s) they choose. Second, not all types of care are covered, including basics like dental, vision, or hearing. Third, Medicare generally does not cover long-term care except in certain circumstances.

During the COVID-19 pandemic, most Medicare recipients DO have coverage for doctor-ordered testing, hospital stays related to the virus, telehealth, and a vaccine if one becomes available. (If you have Parts A and B, read on for descriptions.)

Alan Heileman has heard all of the myths and understands the confusion. "People are intimidated by Medicare and see it as a vast jigsaw puzzle with too many pieces," says Heileman, coordinator of community programs with UCHealth's Aspen Club. "And while it is true that there are many options, Medicare really comes down to a few basic parts."

We asked him to break down how Medicare works:

AH: The basic parts of Medicare are hospital insurance, medical insurance, prescription drug insurance, and insurance to fill in the gaps. The first thing someone approaching 65 will need to decide is whether to go on Original Medicare or Medicare Advantage. You are *not* automatically enrolled in Medicare unless you have been receiving Social Security for at least four months or getting benefits from the Railroad Retirement Board for four months or longer by your 65th birthday. Your first chance to enroll is during the Initial Enrollment Period which is the three months before you turn 65, the month you turn 65, and the three months after your birthday. (Read on for other enrollment options.)

What are some differences between Original Medicare and a Medicare Advantage Plan?

AH: Medicare does not cover hearing exams or hearing aids, vision, or dental care, but some Medicare Advantage plans do. If on Original Medicare, you will most likely need to purchase a drug plan and can also supplement your coverage with a Medigap plan to pay for some of the deductibles and copays that aren't covered. Those on Medicare Advantage will most likely have a drug plan included, are required to use in-network providers, and cannot have an additional Medigap plan.

What's the deal with all those letters (A, B, C, and D)?

AH: That is the basis of Medicare and where it all starts.

Part A is hospital insurance provided by the government. Most Americans do not pay for this and it covers hospital stays and rehab, and has deductibles and copays.

Part B is medical insurance provided by the government. It covers doctors, physical therapy, medical equipment, etc., as well as outpatient mental health services. This includes coverage for COVID-related testing and treatment. It has deductibles, copays, and a premium. If you make over a certain limit, you'll pay an income-related monthly adjustment in addition to your plan premium.

Part D is a prescription drug plan sold by private insurers. Premiums may

change annually and are based on your income. If you make over a certain limit, you'll pay an income-related monthly adjustment in addition to your plan premium.

Be sure you learn about Medicare before you first become eligible when turning 65—there may be significant penalties if you don't sign up by the deadlines that apply to you. If you are still working and getting employer coverage at age 65, your deadlines will depend on your specific situation.

Part C is Medicare Advantage sold by private insurers. You must have Parts A and B first. Most Medicare Advantage plans are a combination of parts A, B, and D, and typically provide other types of benefits like dental, vision, and hearing. Deductibles, copays, monthly premiums, and out-of-pocket maximums vary by plan and even by state. Premiums may change annually.

Finally, **Medigap**, or Medicare Supplement Insurance plans, are listed by the same letters, which can be confusing, but they are not related to the main parts of Medicare. These private health insurance plans help you cover certain out-of-pocket Medicare costs such as deductibles, copayments, and coinsurance.

Once you've considered your options, there are several chances to enroll. If you don't sign up for Part A and/or Part B during the Initial Enrollment Period (the 7-month period before, during, and after you turn 65), you can sign up during the General Enrollment Period between Jan. 1 and March 31 each year, for coverage beginning July 1.

Want to switch to a Medicare Advantage plan, return to Original Medicare or add/change a prescription drug plan? Medicare's Annual Election Period of Oct. 15 – Dec. 7 is the time to enroll, dis-enroll, or choose a new plan that will then take effect on Jan. 1.

Any other insider tips?

AH: Several programs offer assistance for those living on lower incomes who qualify. And be sure to check your drug plan every year during the Annual Election Period! Even if your prescriptions haven't changed, coverage formulas do change and odds are you will save money shopping for the best plan. ✨

WHERE TO FIND HELP

The State Health Insurance Assistance Program (SHIP) and UCHealth's Aspen Club provide free counseling and Medicare 101 classes.

- SHIP: 1-888-696-7213 | colorado.gov/dora/senior-healthcare-medicare
- Aspen Club: 970-495-8560 | uchealth.org/aspenclub

Additional information:

- **COVID-19 and Medicare:** colorado.gov/pacific/dora/medicare-and-coronavirus-what-you-need-know
- **General info:** 1-800-633-4227 | medicare.gov
- **"What's Covered" app:** Free online app helps individuals quickly see whether Medicare covers their current doctor, facility, and health services. Find it in the App Store on your cell phone.
- **If you're ready to enroll:** Call the Social Security Administration at 1-800-772-1213, or sign up online at medicare.gov. Railroad workers should call 1-877-772-5772.

COVID if you have high blood pressure,” explains Cheri Nichols, Heart Health Promotion clinical nurse manager at the Health District of Northern Larimer County.

The tricky thing is, you can’t feel it when your blood pressure climbs to unhealthy levels.

“Because hypertension usually presents no symptoms, and many people aren’t aware they have it, high blood pressure is known as the ‘silent killer,’” Nichols says.

The good news is that high blood pressure is one of the easiest conditions to diagnose and treat effectively, especially with active patient participation.

Know your numbers

The Health District can help by making it as easy to track your blood pressure numbers as a daily step count. The new Improving Blood Pressure program teaches individuals how to do accurate home readings and begin managing their blood pressure with healthy diet, exercise, and medication prescribed by a physician. Registered nurses consult one-on-one with participants through videoconferencing, phone calls, or socially distanced visits. The program is free for Health District residents.

The conditions that lead to HBP can begin in the early decades of life (20s-40s) and the damage continues to develop over time. Left untreated, hypertension can lead to heart attack, stroke, heart failure, kidney disease, and even dementia. But these outcomes are often preventable when safe blood pressure levels are achieved and maintained.

Take 72-year-old Sharon Miller. Healthy and active, Sharon learned that her blood pressure was high during a cholesterol screening earlier this year with Nichols.

“I actually went to have my cholesterol checked, and the high blood pressure was an unexpected discovery,” Sharon says. Her husband, Jack, 76, has worked to manage his hypertension and heart problems for over 20 years.

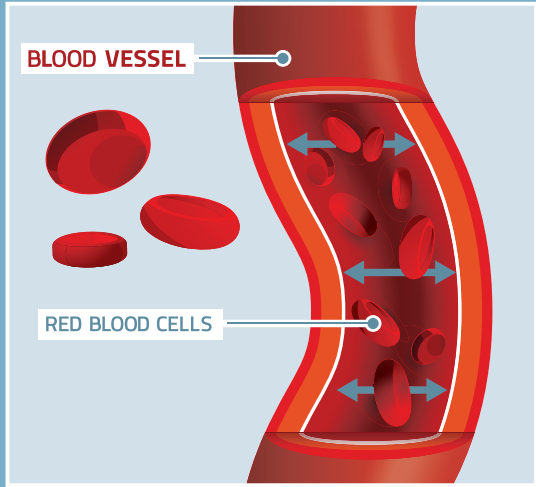
Education = Empowerment

Nichols showed the Millers the proper way to sit and check their blood pressure. The Health District has automatic BP cuffs that can be borrowed free of charge while participating in the program, and nurses can give advice on how to shop for one.

The couple also learned how to keep a journal of their blood pressure

readings, averaged over time, to reach an accurate measurement they could discuss with their physician. “Monitoring your blood pressure is not a once-and-done deal. Blood pressure varies throughout the day and fluctuates depending on several factors including caffeine intake, stress, and exercise,” Nichols says. “You have to see what’s average for your body over time.”

Over several months, Sharon successfully lowered her blood pressure following a low-sodium and caffeine-free diet, coupled with her usual exercise. Jack lost 35 pounds through an improved diet and increased exercise. ✨



BLOOD VESSEL

RED BLOOD CELLS

WHAT IS BLOOD PRESSURE?

Your blood pressure is a measurement of the force of circulating blood against your artery walls. It consists of two numbers: the systolic, or upper number, which is the pressure when the heart squeezes to pump blood to the body, and the diastolic, or bottom number, which is the pressure when the heart relaxes and fills with blood.

A normal blood pressure is less than 120 systolic over less than 80 diastolic. Elevated blood pressure is 120-129 systolic. High blood pressure is 130 or higher systolic and 80 or higher diastolic.

The Health District’s Improving Blood Pressure Program

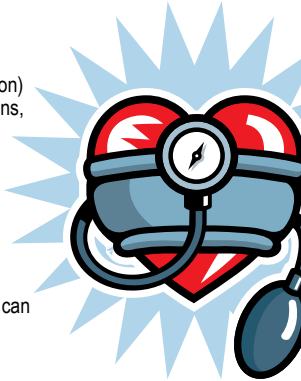
Free. For questions or to sign up, call 970-530-2762.



- ▶ 1-on-1 virtual sessions with a registered nurse
- ▶ Borrow a blood pressure cuff or get help choosing the best cuff to buy
- ▶ Check personal cuff for accuracy
- ▶ Receive a journal for tracking measurements

How can you improve your blood pressure?

- ♥ Know your numbers!
- ♥ Maintain a normal body weight
- ♥ Eat a DASH (Dietary Approaches to Stop Hypertension) diet rich in fruits, vegetables, low-fat dairy, whole grains, fish, poultry, beans, seeds, and nuts
- ♥ Restrict sodium intake (replace salt with herbs and spices)
- ♥ Don’t smoke
- ♥ Manage stress
- ♥ Be physically active. 30 minutes of morning exercise can lower blood pressure for the rest of the day.
- ♥ Limit or avoid drinking alcohol
- ♥ Consult with your physician about medication




Grants support Health District's COVID-19 response programs

The Health District received a \$25,000 grant from the Colorado COVID Relief Fund to support COVID-19 infection control, isolation, and recovery efforts for those experiencing homelessness in Larimer County.

Since March, the Health District has partnered with local shelters to support evaluation and triage for those with symptoms of COVID-19 and to help connect shelter guests to health services and emergency medical care.

To prevent the spread of COVID-19 and protect this vulnerable population at risk of severe infection, the organization also established a separate dedicated location for isolation, quarantine, and recovery for those exposed.

This summer, the Health District was also awarded a \$12,500 Crisis Response Fund grant from Larimer County Behavioral Health Services for communications and advertising of the COVID emotional support line to southern Larimer County residents.

The COVID-19 emotional support line for Larimer County residents operates 7 days a week by phone or videoconferencing at no charge, thanks to a partnership between the Health District's Connections staff, SummitStone Health Partners, and Colorado Spirit. Behavioral health specialists are available to listen and help those feeling overwhelmed or impacted by current events.

If you need someone to talk to, call the support line at 970-221-5551. If you are in crisis, call SummitStone Crisis Line: 970-494-4200; Colorado Crisis Services: 1-844-493-8255 (or text "TALK" to 38255); or call 911.

Changing Minds part of mental health exhibit

The Changing Minds drug and alcohol addiction awareness campaign, developed by the Health District and the Mental Health and Substance Use Alliance of Larimer County, is part of the new Mental Health: Mind Matters traveling exhibit at the Fort Collins Museum of Discovery.

The interactive exhibit runs from October 3 through January 10, 2021. It was produced by the Science Museum of Minnesota and Heureka, the Finnish Science Centre, with help from the National Alliance on Mental Illness (NAMI).

"The purpose of the exhibit is to build empathy and understanding for those who are experiencing mental health challenges, and to destigmatize mental illness," says Cheryl Donaldson Moses, co-executive director, city partner, for the Fort Collins Museum of Discovery.

Designed for all ages, the exhibit includes engaging games and experiences, recorded testimonials, panel discussions, and a resource center. Larimer County Behavioral Health Services

is the exhibit's presenting sponsor, and additional sponsors include the City of Fort Collins, Bohemian Foundation, Water Pik, Inc., and the Hach Center for Regional Engagement.

The Health District's participation in the exhibit makes perfect sense, says Brian Ferrans, manager of behavioral health strategy and implementation for the Community Impact Team.

"Our Changing Minds campaign focuses on increasing people's understanding of how addiction works and impacts our community, and reducing the negative stigma that is attached to the disease," Ferrans explains. "The goals of this exhibit are parallel to Changing Minds' mission of creating a culture that recognizes mental health struggles as a completely normal part of life and that accessing care should have zero shame attached to it."

Entry to the museum is free for the duration of the exhibit, but reservations are required. For program schedule, reservations, and the latest information on museum hours and safety guidelines, go to femod.org/mindmatters or call 970-221-6738.



The Mental Health: Mind Matters exhibit is on display at the Fort Collins Museum of Discovery Oct. 3 through Jan. 10, 2021.

~ Photo by the Science Museum of Minnesota

We're still here to help

Although the Health District's administrative offices are closed because of COVID-19, almost all of our services are still available to help you by phone, videoconference, or (in many cases) in-person appointment.

"People in our community are facing critical challenges and we want to make sure everyone understands that the Health District and our partners are here to help you make it through this unprecedented time," says Carol Plock, executive director of the Health District of Northern Larimer County.

The **Family Dental Clinic** is open weekdays 7:30 a.m. to 6 p.m. to provide routine care by appointment, although we are serving fewer patients per day than in the past in order to follow public safety protocols. Emergency appointments are available daily. Health First Colorado (Medicaid) and CHP+ accepted. Sliding fees available. Call 970-416-5331 for an appointment.

Nothing is normal about the current crisis, and the Mental Health and Substance Use **Connections** program is operating full-time to help adults and families. The Connections COVID-19 emotional support line for Larimer County residents is available 24/7 at no cost at 970-221-5551. Connections adult services and Child, Adolescent, and Young Adult Connections

(CAYAC) provide clients with answers, options, and support for a wide range of mental health issues. Call 970-221-5551 for an appointment.

If you're ready to quit using tobacco, our experienced tobacco treatment specialists are available for phone sessions. Once enrolled in the **Quit Tobacco** program, you can receive free nicotine patches, gum, or lozenges by mail. The program is covered by Medicaid and sliding fees are available. Call 970-224-5209 to enroll.

During the pandemic, many people have started thinking more about the type of care that they would want if they became seriously ill. The **Advance Care Planning** program can guide you through the process of making a plan, completing your medical directives, and sharing your plan with loved ones and medical providers. Call 970-482-1909 or fill out the contact form at larimeradvancecare.org/ contact to set up a virtual (or, if needed, in-person) appointment.

"We want adults to understand their options for medical care and feel comfortable expressing their wishes and values to loved ones and medical providers. Your wishes should be discussed around the kitchen table and not the ICU bed," says Mindy Rickard, coordinator of the Advance Care Planning program.





classes and services

IMPROVE YOUR BLOOD PRESSURE!

We'll help you **do it.**



Our nurses will:

- Answer your questions about blood pressure
- Teach you how to monitor it at home
- Help you explore healthy lifestyle goals

Borrow a blood pressure cuff at no cost!

Sessions are **FREE.**

Call now for more information and to register.

Health District
IMPROVING BLOOD PRESSURE PROGRAM

970-530-2762
healthdistrict.org

Thinking of **QUITTING?** We can help!

- Free nicotine patches/gum/lozenges
- 6-week program

Health District
QUIT TOBACCO PROGRAM

970-224-5209 healthdistrict.org/quitsmoking



TALKING TO SOMEONE CAN HELP.

OUT OF SORTS THESE DAYS?

970-221-5551
24/7 | NO COST

mental health & substance use
connections
answers • options • support
A partnership of the Health District and SummitStone Health Partners

free upcoming classes

Mental Health Speaker Series

Connections is hosting virtual mental health education courses for free.

Thursdays, 5:30 p.m. – 6:30 p.m.

Oct. 15: Substance Use – Alcohol

presented by Andrea Caggiano, LCSW, LAC

Understanding how alcohol use has changed during the COVID-19 pandemic.

Oct. 22: Grief and Loss

presented by Tammy Brannen-Smith, LCSW

Explore expected responses to loss and how you can help yourself or someone you care for through the grief.

Oct. 29: Sleep and Insomnia in Children, Adolescents, and Adults

presented by Aaron Meng, MD

Learn about sleep-related topics including sleep requirements throughout the lifespan, how sleepiness and alertness fluctuate throughout the day, common causes of insomnia, and basic strategies to help with insomnia.

For more information or to register, contact Ana Pasini at apasini@healthdistrict.org or by phone at 970-530-2842.

Health Insurance 101 Class

Taught virtually over Zoom by certified Health Coverage Guides from Larimer Health Connect.

Wed., Oct. 21, 6 p.m. – 7 p.m.

Confused about health insurance? We can help! Make sure you're getting the most out of your health insurance plan, and receive a free Health Coverage User's Manual from Larimer Health Connect.

Learn about:

- Connect for Health Colorado
- Financial help options
- Health First Colorado (Medicaid)
- Child Health Plan Plus (CHP+)
- When you can enroll
- Essential Health Benefits (EHBs)
- And more!

Free, but registration required. Go to larimerhealthconnect.org for information.

Can't afford your prescriptions?



We may be able to help you get your medications for lower or no cost.

Options may be available for those with or without health insurance.

For more information, please call to set up an **appointment**—our services are **free!**

970-416-6519

Health District
PRESCRIPTION ASSISTANCE

healthdistrict.org/prescription-assistance