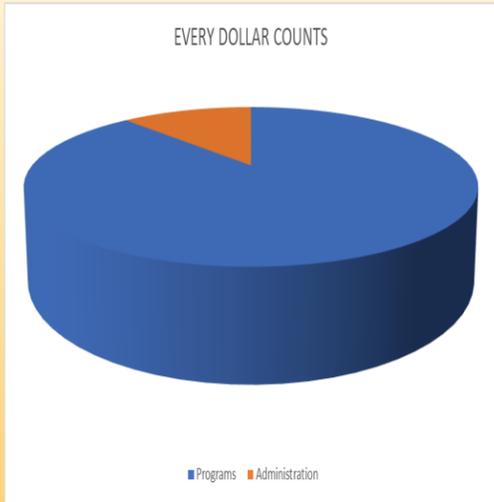


ROCKY MOUNTAIN RURAL HEALTH is a 501(c)3 organization that helps people of Park County get the healthcare they need. We are not a government agency. We depend upon grants and donations to continue our mission of improving access to healthcare in our county. There is an ongoing need for our services many of which are not available through any other agency or group. Please help us so that we may continue to help our neighbors.

Your donation dollar to RMRH goes a long way! 88% of it goes to support programs making it possible for RMRH to give world class service for less than for-profit businesses.



Please send your generous donation to:
ROCKY MOUNTAIN RURAL HEALTH (RMRH)
PO BOX 1600
FAIRPLAY CO 80440

Please use my contribution for:

Breast Health assisting with diagnosis and treatment

Emergency Assistance for those going through a medical crisis

Transportation for mileage reimbursement for medical appointments

General Operations to help us continue to serve Park County

THANK YOU! Your donation is tax deductible to the full amount allowed by law.

Contact us by phone at 719-836-2169 Find us on the web at www.rmrh.org
Like us on Facebook

ROCKY MOUNTAIN RURAL HEALTH
PO Box 1600
FAIRPLAY CO 80440

LIVE IN ALMA OR FAIRPLAY?

You might qualify for **mileage reimbursement** for driving to medical appointments.

To learn more about putting **\$\$** back in your pocket,

CALL

ROCKY MOUNTAIN RURAL HEALTH

719-836-2169



Second Quarter 2019

Connect for Health Colorado

Connect for Health Colorado is Colorado's official health insurance marketplace. It is the only place to apply for financial help to cover your monthly health insurance costs. Having health insurance can actually keep you healthy. All plans cover many preventative care services, even if you haven't met your deductible. You can get your annual physical exam, vaccinations, screening for breast cancer, cholesterol and diabetes and more - at no extra cost to you.

Some examples are policies that only cover certain diseases, policies that only cover you if you are hurt in an accident or plans that offer you discounts on health services.

Rest assured that ALL plans sold through Connect for Health Colorado offer all the benefits of a **Qualified Health Plan** including coverage for pre-existing conditions.

No one plans to get sick or hurt but most people will need medical care at some point in their lives.

If you have questions or would like assistance enrolling in a health insurance plan, call Rocky Mountain Rural Health at 719-836-2169. Ask to speak to one of our Certified Health Coverage Guides to schedule an appointment.



Outside of the Connect for Health Colorado Marketplace you may see products that look and sound like health insurance but they do not give you the same protection as full health in-



Hoo Remembers These Important Dates?

The Connect for Health Colorado **Open Enrollment Period (OEP)** runs from **November 1st to December 15th** with a possible extension. This is the **ONLY** time you can enroll in a health insurance plan through the marketplace unless you are eligible for a **Special Enrollment Period (SEP)**.

The **Special Enrollment Period** is a period outside of the annual Open Enrollment Period during which you can shop for and enroll in a health insurance plan. You might qualify for a SEP if you have experienced a **Life Change Event** such as losing health insurance coverage from a job, moving, getting married or having a baby. Generally, the Special Enrollment Period lasts 60 days from the day of your Life Change Event.

What is a Qualified Health Plan?

According to www.healthcare.gov it is an insurance plan that's certified by the Health Insurance Marketplace, provides **essential health benefits**, follows established limits on cost-sharing (like deductibles, copayments, and out-of-pocket maximum amounts), and meets other requirements under the Affordable Care Act. All qualified health plans meet the Affordable Care Act requirement for having health coverage, known as "minimum essential coverage."

10 Essential Health Benefits

Marketplace health insurance plans cover:

- * Ambulatory patient services
- * Emergency services
- * Hospitalization
- * Pregnancy, maternity and newborn care
- * Mental health and substance use disorder services
- * Prescription drugs
- * Rehabilitative and habilitative services and devices
- * Laboratory services
- * Preventive and wellness services
- * Pediatric services

LET'S TALK ABOUT MENTAL HEALTH!

What is mental health?

Some definitions include a state of well-being and the ability to cope with the typical stresses of life. Many people experience mental health challenges and disorders. **A mental disorder or illness is a diagnosable illness that affects a person's thinking, emotional state and behavior and makes it difficult to function at work or school and with other daily activities.** There are different types of mental disorders, some of which are more common, such as depression and anxiety.

Depression is a mental health disorder where people can have a persistent depressed mood and a loss of interest in activities, feeling sad or blue. People can have 'the blues' and not have depression or a mental health disorder and recover without treatment. Others can have this feeling for a long time, not able to have satisfying personal relationships and a loss of enjoyment and interest in activities that were previously enjoyable.



According to the National Survey on Drug Use and Health, in 2014, 11.4% of youth ages 12-17 (an estimated 2.8 million) experienced at least one major depressive episode in the past year and fewer than half received treatment.

Anxiety is something everybody experiences at some time in their lives. It can be feeling anxious, stressed, wound up, nervous, on edge, worried or tense. Those with an anxiety disorder can have overwhelming, unfounded worry. They might worry about health, money, appearance and other activities even when there are no signs of trouble. It interferes with their life.

If you have anxiety or depression or know someone who does, there is help. There is hope. You can text "TALK" to 38255 or call 800-273-TALK (8255) which are mental health hotlines. You can also start by seeing your Primary Care Provider. It's ok to not be ok! You go to the doctor if you're sick or injured. You can go if you have mental health issues as well. **It's ok to ask for help.**

Never give up on someone with a mental illness. If you replace the "I" with "We" Illness becomes Wellness.

AVOID COMMON SUMMER BUMMERS



Keep them away by using insect repellent.

In grassy areas or in the woods, tuck your long pants into your socks.

Check yourself for ticks when you come in.

If fire ants are a problem, wear closed-toed shoes and gloves when working in the yard and avoid ant hills.

Avoid flowery-scented soaps and perfumes. Even if you can't smell them, stinging insects can!

When eating outside, keep watch on food and drink. Bees and wasps can land there and even hide in straws!

Wear light colors; bugs are attracted to dark or bright ones.

Keep perishables in a cooler when bringing them home from the store.

Grill safely by keeping utensils and platters used for raw meat away from cooked meat.

Use a meat thermometer even for burgers.

Prepared food should not be out of the fridge or cooler for longer than 2 hours (or 1 hour if it is hotter than 90 degrees).

MOSQUITOS, TICKS & ANTS

TOO MUCH SUN



Wear sunscreen whenever outside; stay in the shade when possible.

Ask your doctor or pharmacist whether any of the prescriptions or over the counter meds you take can cause sun sensitivity

Educate yourself on what they look like and avoid them!

Poison ivy and poison oak are vines or bushes with leaves grouped in threes.

Poison sumac is a woody shrub with leaves grouped in sets of seven to 13 and arranged in pairs.

POISON IVY, OAK & SUMAC

Keep hydrated - make it a habit to sip water throughout the day.

Know the signs of heatstroke (when your body heats up too much) - fainting, confusion, nausea, and not sweating in spite of heat. If you suspect heatstroke in someone, call 911 immediately and start cooling them down in a cool shower or tub with cool water or even spraying with a garden hose.

FOOD POISONING

HEAT & HUMIDITY

'WAR' OF THE WORLDS

\$\$ \$\$\$ MONEY vs SERVICE ♥

♥ Love makes the world go 'round, right? It inspires people to do great things; to create masterpieces; to sacrifice themselves for others; to encourage and instruct; to work tirelessly to improve the lives of others. But seriously, when was the last time your utility company accepted a hug in payment? Better yet, when was the first time? I expect the answer to both questions is 'never'.

\$ is what the utility company wants, right? Businesses operate by meeting a need either with goods or services. In return they expect to turn a monetary profit by receiving payment from the consumer. In other words:

Need=Opportunity=Profit \$

Non-profits are entrepreneurs with a twist. We operate by meeting a need but do not expect payment from the client but rely on grants and donations to cover our expenses. In other words:

Need=Opportunity=Service ♥

Let's see how our non-profit, Rocky Mountain Rural Health, stacks up against the business world.

RMRH provides medical billing assistance. Our Community Health Workers help clients wade through medical billing problems and work with insurance carriers and medical providers to resolve issues.



This involves hours of research, phone calls and negotiations. Our staff spend anywhere from 6 to 20 hours on a case depending on the complexity of the billing issue. The cost in staff time (hourly rate plus fringe) to RMRH runs between \$123.84 and \$412.80 based on these hours. This does not include overhead expenses such as phone, rent, etc.

\$\$ According to *Consumer Report* in the September 2018 issue, medical billing advocates in the business world charge their client **\$100+/hour** for their services or 25% of the amount they saved through their negotiations.

On the other hand, the RMRH charge to the client is **\$0.00.**



RMRH is saving our client between \$600 and \$2,000 in professional charges PLUS what they can negotiate in savings between insurance carriers and providers!

Here's another instance how our non-profit with a ♥ compares with the business world.

RMRH Community Health Workers conduct outreach events throughout Park County. One of the services they offer is basic health screenings such as glucose (blood sugar) checks.



Let's say the CHW spends about 15 minutes per client interacting with them, providing the checks, recording the results, making recommendations to the client, etc. The cost in staff time to RMRH is approximately \$5.00 which does not include the cost of the supplies needed for glucose testing and travel expense to the outreach location.

\$\$ If the same client were to go to one of CVS's Minute Clinics, they would pay **\$25.00** for a glucose check according to www.cvs.com/minuteclinic.

On the other hand, the RMRH charge to the client is **\$0.00.**

RMRH is saving our client \$25!

These are just two of the many health related services that RMRH offers to Park County residents.

All services come at a cost to RMRH which is **NOT** passed on to the client because we operate under the philosophy that **Need=Opportunity=SERVICE ♥**

Question: Can a non-profit survive in a bottom-line world? **Answer:** Yes! Granting agencies and donors continue to support and partner with non-profit organizations that are striving and meeting needs within their communities.

For Rocky Mountain Rural Health, this means partners that have caught our vision to improve access to healthcare in our rural county. RMRH knows that because of our grantors and donors, the bottom-line does not have to be \$\$\$. It can still be ♥!