

CHAC Monthly Meeting
October 12, 2018
Durango Recreation Center

Attendees:

Anne Dizenzo, Axis	Barb Cannon, VITA
Missy Krause, MRMC	Kevin O'Connor, SJBPH
Elsa Inman, MRMC	Christy Deem, RN
Helen Griego, MRMC	Lauren Patterson, Evaluator
Leah Tanke, Durango 9-R	Kari Plante, SJBPH
Guinn Unger, Indivisible Durango	pattie adler, CHAC
Ann Morse, Manna	Kathy Sherer, CHAC

“My Life: Deciding in Advance” (Advance Care Planning)

The grant for this ACP initiative ends October 31st. Since the initiative began 2 years ago, the number of ADs received by Mercy have increased to 5,160. Lynn Westburg will continue to be the contact person for people wanting to speak to a Professional Resource Specialist. We may continue to give presentations going forward if requested.

Health Coverage Outreach & Enrollment – Lauren Patterson

The Medical Coverage Collaborative Assister Network exists to provide assistance in La Plata, Archuleta, and Montezuma counties. Their mission is to collaboratively pool resources and efforts to provide outreach, education and health insurance enrollment to those who are uninsured or need assistance maintaining their coverage. A schedule of when and where the assisters are throughout the week was handed out and is also available at www.chaclaplata.org.

What's New in Health Insurance for 2019 (see powerpoint on CHAC website www.chaclaplata.org)

Kevin O'Connor, Health Insurance Literacy Program Lead, SJBPH

What has not changed:

- Insurance Carriers: Anthem and Friday
- Tax credits to help pay premiums, rates will go down for many people
- Cost Sharing Reductions are still available
- Assistance is still available from Brokers, Health Coverage Guides, and Certified Application Counselors
- Open Enrollment Period: 11/1/2018 to 1/15/2019

What has changed:

- La Plata Family Centers Coalition and Pinion Project in Cortez will not be providing enrollment assistance
- Funding for Health Coverage Guides down 20% (going down additional 20% in 2020)
- Simplified financial application system for Connect for Health Colorado
- No Shared Responsibility Payment (aka tax penalty for not having a Qualified Health Plan)
- Short term policies extended to 364 days by Federal law
- Association plans allowed and expanded by Federal law
- State law is not over-ruled, Colorado has more limits so far
- New short term and association plans have not been created yet

- Brokers are allowed (but not required) to charge fees

Short Term Policies and Association Plans

Though they usually have significantly lower premiums, they come with a price. They are not eligible for tax credits, they are subject to underwriting, preventive care may be limited, there are limitations and exclusions, there are payout limits, and the company has the right of rescission.

What does it all mean?

- End of tax penalty expected to have relatively little effect
- Short term plans still are not a solution to high rates
- Association plans will be a mixed blessing at best
- Brokers' fees are still an unknown factor
- Despite funding cuts SJBPH will provide help as always
- APTC changes means people on basic plans may pay less and Gold plans may be a better choice than Silver for some

About 65% of people in Colorado are eligible for assistance. A single individual can make over \$40,000 per year and a family of 4 can make over \$100,000 per year and still receive assistance.

Updates and Networking

pattie adler – Please remember to pay your CHAC membership dues for 2019. We have submitted a grant application to the Next Fifty Initiative that would address loneliness in adults age 50 and over in La Plata County. Funding would be for 2 years and begin in January.

Christy Deem – She has started a new business called Southwest Colorado Patient Advocate. She can also help with any type of insurance.

Barb Cannon – For help with Part D open enrollment, call 970-382-6367 for an appointment (Oct. 15 through Dec. 7).

Kevin O'Connor – He will be giving presentations open to the public at Durango library on October 24 and 30 at 6:00 p.m. Questions about Connect for Health will also be addressed.

Lauren Patterson – The LPC Family Center was selected to participate in a research project for an evidence-based model for family development pathways. Please refer families to be involved in this project.

Kari Plante – A card has been developed with information about the Health First Colorado Medicaid Program. The card lists dental benefits and dental providers. Comfort Dental is coming to Durango. It's a corporate entity that will take Medicaid.

Ann Morse – Manna has been working with Good Food Collective this summer. Clean fruit is collected and processed to be distributed throughout the winter.

Anne Dizenzo – The Senior Reach Program at Axis is for people age 60 and over and targets the most isolated seniors.

Quinn Unger – A recent poll showed 70% support for a Medicare for All Plan. This is the only way around high healthcare costs. Please talk to your legislators.

Elsa Inman – The Healthcare Policy Financing Dept. is launching a new program and collecting letters of intent from coalitions or other organizations that will support our participation in HGP. Mental Health & Substance Abuse is one area of focus and might involve developing a community-wide strategic plan. Thought would be given to partnering with already existing coalitions.

The Mercy Foundation just submitted a pre-application for FY 2020 funding through our Capital Health Initiative Foundation which is what funds the LINK program. It's a 3-year project planning grant to further support community efforts – particularly SJBPH, Axis and others around suicide prevention, mental health, and substance abuse.

Focus Groups are being held to help inform the community health needs assessment process.

The next monthly CHAC meeting is scheduled for November 9, 8:30-10:00 a.m. at the Durango Rec. Center. Ann Morse, Executive Director of Manna, will give an update on their services.

Meeting notes submitted by Kathy Sherer with minor additions by pattie adler