

COMPASS

A State of Being

MEDITATION GOES MAINSTREAM

by rhea maze

Dustin Bennett was in search of relief. “I hold on to a lot of stress and just needed something,” Bennett says over post-meditation tea and cookies at the Fort Collins Shambhala Meditation Center’s Wednesday night open sitting. Though he’s only meditated three times, it’s already made a difference. “This has really helped me to alleviate stress from work—and life in general.”

Bennett’s curiosity for the practice led him to try out the local center’s weekly meditation classes and open sittings, which are held in Old Town and free to the public. “Shambhala is a secular type of meditation and mindfulness practice—it’s not some cosmic thing. Meditation is completely ordinary and doable,” says outgoing center director Pam Turner.

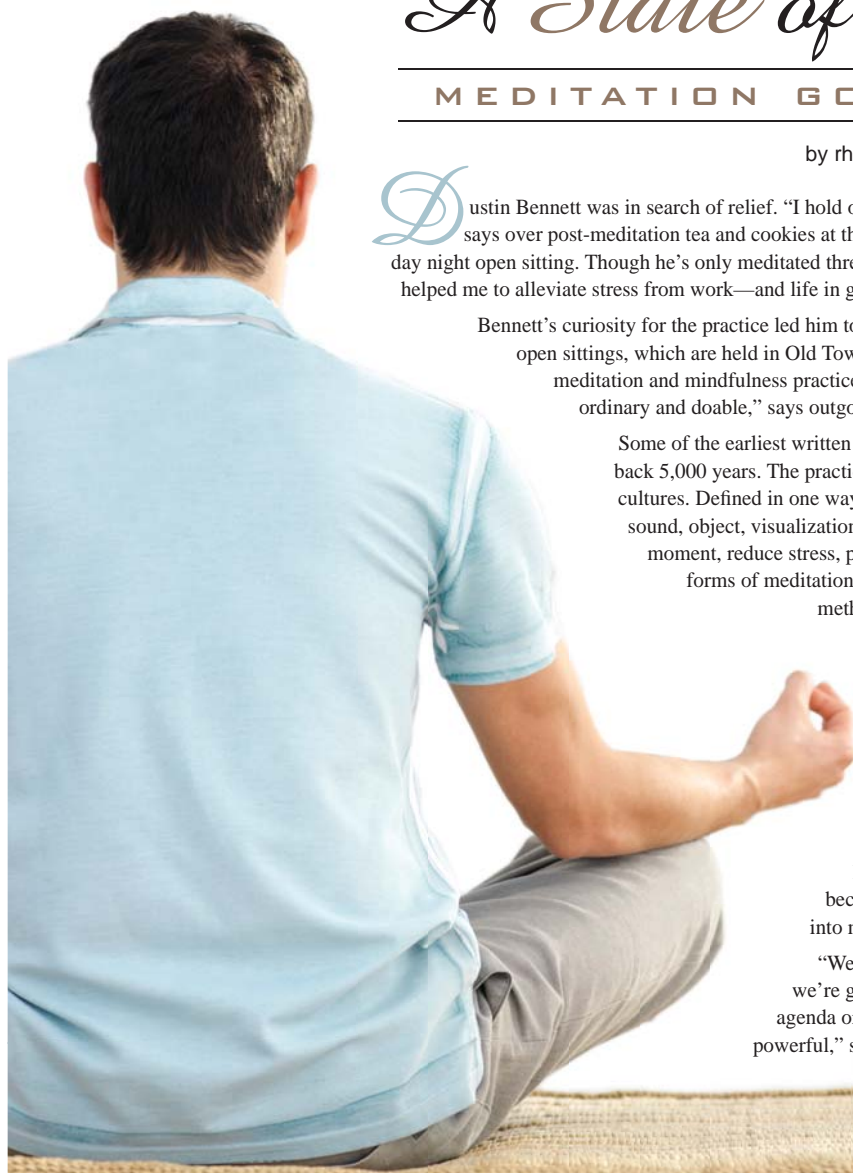
Some of the earliest written records of meditation come from Indian scriptures dating back 5,000 years. The practice has since evolved and adapted to fit within different cultures. Defined in one way as a practice of concentrated focus on the breath, a sound, object, visualization or movement to increase awareness of the present moment, reduce stress, promote relaxation and enhance personal growth, some forms of meditation focus on spiritual aspects while more mainstream methods emphasize stress reduction and relaxation.

“Meditation is not a religion. When you’re trying to build up your own practice, you should seek out different venues offering guided meditation and training to see what feels right for you,” says Gwyn Tash, psychotherapist and meditation instructor with Om Counseling and Yoga in Fort Collins.

With meditative techniques that can be done at red lights or in the few minutes it takes to brew coffee, it’s become easier than ever to incorporate aspects of the practice into modern life. All that’s required is the ability to breathe.

“We’re always either thinking about what we just did or what we’re going to do next. The power of just being, without an agenda or any planning, naturally relieves stress and is extremely powerful,” says Turner.

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SPECIAL PULL-OUT
Health Care Coverage Guide

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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. The public is welcome; call 224-5209 to confirm meeting dates and times.

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Safe Use of Medications and Supplements a *Balancing Act* for Older Adults

by kathy hayes



Every day, Lenore Sandifer, 92, takes nine different pills her doctor has prescribed. “I don’t know why she needs all of these,” says Lenore’s daughter, Jeanne. “But I’ve gone over everything with her pharmacist and he said it all appears to be okay.”

Lenore’s situation isn’t uncommon. Most people 65 and older have at least one chronic health condition, and many take multiple medications, notes the National Council on Patient Information and Education. In fact, older adults use more prescription medications, over-the-counter drugs and supplements than any other age group in the U.S., dramatically increasing their risk for falls, internal bleeding and other dangerous side effects.

“Everyone responds to drugs differently,” says Nancy Lamb, registered pharmacist and Good Day Pharmacy clinical consultant who provides medication management for older adults. “And, due to changes in our metabolism and greater sensitivity as we age, a medication that was effective in our 40s may not be the right medication when we’re in our 70s.

“The trick,” she says, “is to be on as few medications as possible to treat your conditions well.”


This includes supplements, which also interact with medications. Fish oil, garlic and vitamin E, for example, can act as mild blood thinners and when taken with a prescription blood thinner, like Coumadin, can increase the effect of the medication. But stopping the supplement, or switching to something different, could lead to a blood clot, warns Lamb.

The National Council on Patient Information and Education’s online resource, Medication Use Safety Training (MUST) for Seniors, provides education and tips for safe and appropriate medication use among older adults, including tips for caregivers: mustforseniors.org

To avoid adverse side effects, Lamb advises older adults to:



- Make a list of all medications, over-the-counter drugs and supplements you take and carry it with you. Review the list with your doctor often.
- Reduce the number of prescribers you have and fill prescriptions at the same pharmacy.
- Choose supplements that will do the most good and the least harm.
- Stick with a treatment plan that’s working and take everything as instructed.
- Use a 7-day pill box to keep track of what you are taking.
- Recognize and report any side effects you may experience.

Lamb adds that a healthy lifestyle, which includes regular exercise, a nutritious diet and moderate alcohol use, can reduce the need for some prescriptions. 

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The Great Pumpkin

More than just a pretty squash

by rhea maze

*F*estive pumpkins, native to North America, are prolific this time of year and easy to take for granted. But to think of them only in terms of jack-o-lanterns and sugar- and fat-laden pies is to miss out on an often-underutilized superfood.

While pumpkin pie, bread and cookies are delicious, “they unfortunately don’t count as eating pumpkin as a veggie,” says Esther Hansen, registered dietitian and nutritionist at Fort Collins Weight Loss and Nutrition.

Hearty and satisfying, pumpkins are a rich source of fiber, minerals and vitamins, especially vitamin A. “Pumpkins are loaded with beneficial antioxidants, which have many disease-fighting qualities,” Hansen says. “Vitamin A helps our eyesight, is anti-cancer, boosts immunity and gives us healthy skin, bones and teeth.”

When shopping for a pumpkin to cook with, Deanna O’Connell, registered dietitian at Colorado Wellness Coach in Fort Collins, recommends selecting one that’s smooth and free of soft spots, with a solid brown stem and clear bright skin that makes a hollow sound when you knock on it.

And don’t throw out the seeds. After cleaning them, drizzle the seeds with olive oil, sea salt and your choice of spices and spread them on a baking sheet to roast in the oven at 375 degrees for about 12 minutes, or until the seeds turn golden brown. “Pumpkin seeds are a great source of protein, without the cholesterol,” O’Connell says. “They are also rich in vitamins and minerals, such as vitamin E, iron, zinc, magnesium and potassium.”

Tips and Tricks (from Esther Hansen)

- ✦ Cut pumpkin into wedges and bake. Add a little olive or coconut oil and spices for a sweet or savory salad or side dish.
- ✦ Puree baked pumpkin and serve as a side dish or add to hummus, smoothies, soups and salads.
- ✦ When roasting pumpkin seeds, limit cooking time to less than 20 minutes so as not to lose the nutritional benefits.
- ✦ Store seeds in the fridge to keep the fats from going rancid, which can spoil the taste and health benefits.
- ✦ Fall is the season for fancy pumpkin latte drinks. But a 20-ounce latte can pack up to 510 calories and 62 grams of sugar. This smoothie recipe (from Whole Foods) is equally satisfying—like drinking a pumpkin pie—yet has less than half the calories and sugar. I add vanilla protein powder to make a breakfast out of it.

Pumpkin Pie Smoothie

- 1 cup pumpkin puree
- 1 large ripe banana
- 1 cup unsweetened soymilk, almond milk, or coconut milk
- 1 tbsp honey
- ½ tsp pure vanilla extract
- 1 ¼ tsp pumpkin pie spice
- 5 ice cubes

Combine all ingredients in a blender and blend until smooth.



Wow

friends and family by serving soup out of a pumpkin tureen with the recipe made famous by acclaimed author Barbara Kingsolver’s book *Animal, Vegetable, Miracle: A Year of Food Life*.

Pumpkin Soup in its own Shell

Start with a five-pound pumpkin. (If smaller or larger, adjust the amount of liquid.) Cut a lid off the top, scoop out the seeds and stringy parts, and rub the inside flesh with salt. Set the pumpkin on a large roasting pan.

- 1 quart chicken or vegetable stock
- 1 quart milk (or preferred milk substitute)
- ½ cup fresh sage leaves (use less if dried)
- 3 tbsp chopped garlic
- 2 tsp sea salt
- pepper to taste

Roast garlic cloves whole in the oven or in a covered pan on low heat until soft. Combine with liquid and spices in a large pot, mashing the cloves and heating carefully so as not to burn the milk. Fill pumpkin with the liquid and replace the lid, putting a sheet of foil between the pumpkin and its top so it doesn’t fall in. (If you accidentally destroyed the lid while hollowing the pumpkin, cover with foil.)

Bake the filled pumpkin at 375° for 1-2 hours, depending on thickness. Occasionally open lid and check with a spoon, carefully scraping some inside flesh into the hot liquid. If the pumpkin collapses or if the flesh is stringy, remove liquid and flesh to a blender and puree.

Serve and enjoy...



According to Dr. David Vago, instructor at Harvard Medical School and senior research coordinator for the Mind and Life Institute, in 1998 there were only about 11 peer-reviewed research papers with the words 'meditation, mindfulness or yoga' in the title or abstract. In 2011 alone, there were 560 such publications. Mindfulness refers to becoming more conscious and aware and encompasses a variety of techniques that tie in with meditation.

Last April, Vago and his colleagues presented findings from different research projects on meditation and mindfulness to the Dalai Lama. The team represents a new generation of researchers taking a closer look at how these techniques actually work. The Dalai Lama, who doubles up on meditation sessions when his schedule gets the most hectic, responded by telling the team that they must continue this research for the world's benefit.

Emerging science associates meditation and mindfulness practices with a host of health benefits, from decreased depression and relief from chronic pain to the ability to quit smoking and achieve weight loss goals. What's generally widely accepted is that the practice can lead to overall better health, a higher quality of life and lower health-care costs.

"The well-known benefits of meditation include decreased anxiety, blood pressure, cholesterol and cardiovascular risk and increased longevity," says Dr. Jacqueline Fields, physician at Healing Gardens Health Center in Fort Collins. "I regularly teach patients brief practices they can do with breath and meditation to ensure they have a modality to cope with stress and difficult life situations."

Studies link meditation to improved working memory and test scores, reduced risk of death from heart attack or stroke, enhanced ability to focus, increased signaling connections in the brain, better control over processing emotions, sounder sleep and a healthier immune system—to name just a few. And it's being made increasingly popular by programs like Oprah and Dr. Deepak Chopra's 21-day meditation challenge. Schools, businesses, corporations, hospitals and even prisons are starting to catch on and incorporate elements of meditation and mindfulness into their programming.

Cher Huesers, a support specialist at the Health District of Northern Larimer County and meditation instructor at Creative Healing for Inner Balance, recently volunteered to facilitate a meditation instruction session for interested Health District employees before the busy workday began. "It was exciting to have so many people show up who were interested in learning about meditation and wanting to be being exposed to it," Huesers says. She hopes to find a way to help people

build a regular practice into their professional lives. "The busier you are, the more stress you have. There are things you can do to incorporate calm while at work."

A few of the participants expressed struggling with the challenge of getting physically comfortable and letting go of their to-do lists. "The secret is in learning to 'be' rather than 'do.' That's hard in our culture," Huesers says.

"MICRO-MEDITATIONS ARE MINDFUL TOOLS AND EXERCISES YOU CAN DO ON A DAILY BASIS. WHEN YOU'RE WAITING IN LINE AT THE GROCERY STORE, RUNNING LATE IN TRAFFIC OR HAVE A FEW MINUTES BEFORE AN APPOINTMENT, YOU CAN SIMPLY BEGIN TO FOCUS ON YOUR BREATH AND PERHAPS INWARDLY RECITE A WORD OR PHRASE THAT'S CALMING AND CENTERING. A SIMPLE EXAMPLE WOULD BE TO RECITE 'I AM' ON THE INHALE AND 'CALM' ON THE EXHALE."

~ GYWN TASH, PSYCHOTHERAPIST AND MEDITATION INSTRUCTOR WITH OM COUNSELING AND YOGA

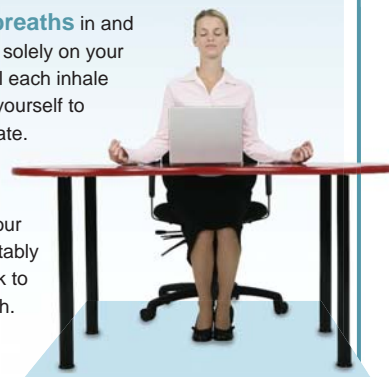
The inherent challenges of meditation are why it's helpful to seek out support, resources and to try different techniques. "The practice needs to be user-friendly. And while there has to be some semblance of discipline around it, there also needs to be a lot of flexibility or people won't do it," says Tash.

Though easier said than done, it's clearly helpful to breathe more and stress less when life picks up speed and throws curveballs. The deadlines, messages and to-do lists will still be there when we ex-

hale, but perhaps won't seem as daunting. Bennett felt the calming effects of meditation immediately and plans to continue developing a practice that will fit his busy lifestyle. "Meditation has helped me to let things go," he says simply. ✨

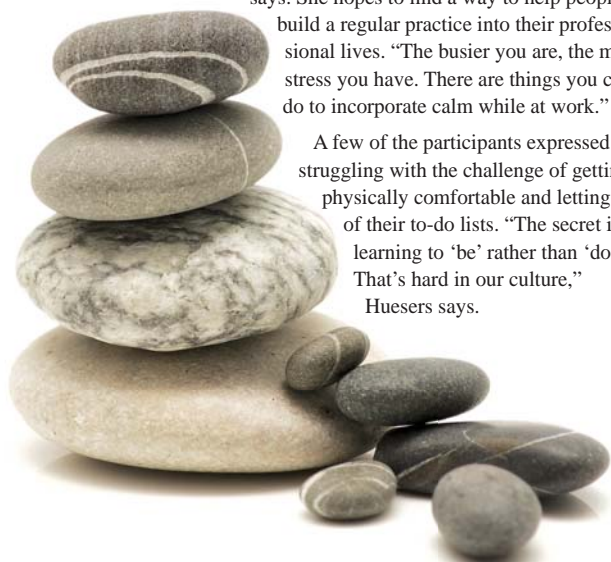
A Basic Meditation:

- 1. Get comfy.** Meditation doesn't require sitting cross-legged and can even be done lying down or while in motion. Put yourself in a position that works for you and find an uplifted and relaxed posture, making sure that your spine is straight. Lean against a wall if needed and use pillows, blankets, chairs, etc., for comfort and support.
- 2. Take a few deep breaths** in and out and begin to focus solely on your breath. Follow and feel each inhale and exhale and allow yourself to settle into a relaxed state.
- 3. Notice and release thoughts** as they arise. When your mind strays, as it inevitably will, gently bring it back to focusing on your breath.



Need help?

- ▶ Set a timer, even if you only have three minutes at your desk. Try slowly increasing your time each session, perhaps working your way up to 10 minutes a day.
- ▶ Play soothing music or listen to a guided meditation.
- ▶ Visualize being in a place that makes you feel calm and happy.
- ▶ When thoughts lead you astray, experiment with using verbal or mental mantras or sayings, positive affirmations, or simply repeating an intention to yourself to bring your focus back.
- ▶ Attend a meditation class and ask the instructor questions.
- ▶ Remember that meditation is not meant to empty your mind of thoughts, nor should it be a constant fight to shut off your mind; rather, it's a practice of observing the thoughts that come up, without judgment, and letting them pass as you come back to your breath—like cleaning the slate for a fresh start.



Larimer Health Connect: Helping You **Get Covered**

Everyone needs health insurance—even those who are healthy today. No one can predict when he or she will get sick or have an accident. But not everyone is able to afford health insurance.

Chances are you know people who haven't been able to find quality health-care coverage they could afford. Maybe it is even you or your family. For many, help is here. Connect for Health Colorado and Larimer Health Connect are making it easier than ever to get covered.



WHAT IS CONNECT FOR HEALTH COLORADO?

Starting in October, Connect for Health Colorado offers individuals, families and small employers a new online marketplace for health insurance and exclusive access to new up-front financial assistance, based on income, to reduce costs. Customers shop through a web-site, and can get expert help in person and over the phone from a network of professionals, including Customer Service Center Representatives, certified Health Coverage Guides and certified health insurance agents and brokers. The Marketplace is a public, nonprofit entity that was established by a 2011 state law.

Connect for Health Colorado is the only place where Coloradans can see if they qualify for new federal financial assistance to help them reduce the cost of health insurance.

In addition, nearly 500,000 Coloradans will be eligible for a new kind of tax credit—

available only through Connect for Health Colorado—to lower the cost of health insurance. Some will also be eligible for lower co-pays and deductibles.

Open enrollment is from Oct. 1, 2013 to March 31, 2014. Coverage begins as early as Jan. 1, 2014 if you purchase insurance by Dec. 15, 2013.



WHAT IS LARIMER HEALTH CONNECT?

Larimer Health Connect is a local effort to help individuals, families and small businesses in our community understand and participate in new health coverage options, including Connect for Health Colorado.

This effort is led by the Health District of Northern Larimer County, a Connect for Health Colorado Certified Assistance Site that also has many years of experience helping local residents enroll in Medicaid and Child Health Plan Plus (CHP+). In cooperation with other local organizations, the Health District provides in-person assistance at five locations in Larimer County.

Certified Health Coverage Guides from Larimer Health Connect can:

- Provide fair and impartial information and services that help customers complete the application process to purchase health insurance through Connect for Health Colorado. They also educate customers on how to prioritize, filter and sort their options to meet their unique needs.
- Help people get a break on costs through special financial assistance available only through Connect for Health Colorado, including tax credits and cost-sharing programs. They can also help determine if individuals and families qualify for health coverage from Medicaid or CHP+ and help them apply for those programs if they do.



larimerhealthconnect.org • (970) 472-0444

HELP FOR INDIVIDUALS AND FAMILIES

Connect for Health Colorado is available to you and your family if you buy your own health insurance, currently do not have health insurance or do not have access to affordable coverage through an employer. (Employer-provided health insurance not considered to be affordable is insurance that covers you only – not your spouse or dependents – and that costs more than 9.5 percent of your household income.) Connect for Health Colorado enables you to:

- **Look before you buy.** Browse a broad range of health plans to get a sense of benefits and prices.
- **Check for savings.** Get a quick estimate of how much financial assistance you may qualify for based on your income.
- **Apply for financial assistance.** Fill out the online application for financial assistance, and if eligible, use those benefits right away to reduce your costs.
- **Organize your choices.** Find health plans based on how much you want to pay each month, which doctors you want to see and which health insurance companies you prefer.
- **Make the right choice for you.** Shop and compare the entire line of health insurance plans.

You can shop for plans yourself directly through the Connect for Health Colorado website, or you can get in-person assistance from a variety of sources, including Health Coverage Guides with Larimer Health Connect.

HELP FOR SMALL BUSINESS OWNERS & NONPROFITS (and their employees)

Small businesses and nonprofit organizations with **2–50 full-time-equivalent employees** can use the Marketplace to help their employees obtain quality health insurance. Connect for Health Colorado helps small businesses to:

- **Simplify choices.** The Marketplace will provide side-by-side comparisons of health plan benefits and premiums.
- **Expand employer and employee options.** Small employers have the opportunity to offer their employees many more choices, ranging from just one plan to a multi-carrier, multi-plan menu of choices previously not available in the small employer market. Small employers will be able to set an amount that they are willing to contribute to the health insurance options that they have selected in the small group marketplace. Employees will be able to compare those options side-by-side, see their cost after the employer contribution and choose the plan that works best for their own situation.
- **Reduce costs.** Federal tax credits are available for some small employers and nonprofits to help cover the cost of health insurance for employees and their families. In 2014, these tax credits will increase to 50 percent of premium costs for small employers and 35 percent of premium costs for nonprofits (which nonprofits can take out of their payroll taxes). To qualify, employers must offer health insurance to all full-time employees and cover at least 50 percent of the cost of single coverage; employ fewer than 25 full-time workers; and pay average annual wages below \$50,000 (not including the wages of owners and their families).

Larimer Health Connect provides in-person assistance to help small business owners sort out the options that are best for them.

A BREAK ON COSTS

Nearly 500,000 Coloradans are eligible for a new kind of tax credit to lower the cost of health insurance. Connect for Health Colorado is the only place where you can get this help. In addition to immediate reductions in your monthly premiums, you may also be eligible for lower co-pays and deductibles on certain health plans, depending on your income. The Marketplace will be an important resource for Coloradans looking to follow the national requirement to have health insurance starting in 2014. Larimer Health Connect also can check to see if you may qualify for free or low-cost coverage through Medicaid or CHP+, and help you with the application process.

If you are...

An individual making		A family of 4 making	
less than \$15,000	about \$15,000 - \$46,000	less than \$31,000	about \$31,000 - \$94,000
You may qualify for free health insurance through Medicaid	You may qualify for up-front financial help from the federal government to lower the cost of your premiums	You may qualify for free health insurance through Medicaid	You may qualify for up-front financial help from the federal government to lower the cost of your premiums
An individual making up to \$28,500 also may qualify for subsidies to lower the cost of deductibles and co-pays		A family of four making up to \$58,500 also may qualify for subsidies to lower the cost of deductibles and co-pays	

WHAT TYPES OF HEALTH PLANS WILL BE AVAILABLE?

All plans available through Connect for Health Colorado will offer four levels of coverage: platinum, gold, silver and bronze. This makes it easier for you to compare plans. Your costs will vary based on the level of coverage you choose.



GET COVERED!

Go online

Visit Connect for Health Colorado online to find, compare or buy health insurance plans. You also can call or chat online with a Customer Service Center Representative to get help shopping for or purchasing coverage.

ConnectforHealthCO.com

1-855-PLANS4YOU (855-752-6749)

Get local in-person assistance

Prefer to work with someone directly? Larimer Health Connect will offer free, in-person help from certified Health Coverage Guides at five assistance sites in Larimer County. Guides can help you shop for coverage and complete the application process for health insurance offered through the Marketplace, as well as go over the financial assistance options that are exclusively available only through Connect for Health Colorado. In addition, staff at all five sites will be able to help you determine your eligibility for Medicaid and CHP+ and help you apply for those programs if you qualify.

Appointments are strongly recommended.

Same-day appointments may be available. Call first to check availability whenever possible: (970) 472-0444.

To make an appointment call (970) 472-0444 or visit LarimerHealthConnect.org.

Larimer Health Connect Certified Assistance Site Locations

(See map, next page)

North Larimer County Locations

(See above to make an appointment.)

Larimer Health Connect Old Town

144 N. Mason St., Unit 7
(2 hrs. free parking in the Mason Street parking garage)
Fort Collins, CO 80524

@ Larimer County Department of Human Services

1501 Blue Spruce Drive, First Floor
Fort Collins, CO 80524

@ Family Medicine Center

1025 Pennock Place
Fort Collins, CO 80524

@ Salud Family Health Center

1635 Blue Spruce Drive
Fort Collins, CO 80524

South Larimer County

@ Larimer County Offices

205 E. 6th St., Second Floor
Loveland, CO 80537

Larimer Health Connect also plans to provide assistance at special events and locations around the community. Watch LarimerHealthConnect.org for upcoming dates and locations.

What to expect at your appointment

You will meet with a certified Health Coverage Guide in a private setting. All of your information will be kept confidential and the guide will not try to sell you anything. They are only there to help you understand your options. The guide will:

- Ask you questions about your current health coverage, your understanding of health insurance and what you would like to do during the appointment;
- Give you information about new health-care laws and the tax credits that you may qualify for;
- Explain the Connect for Health Colorado Marketplace and your options for shopping for health coverage;
- Help determine your eligibility for Medicaid or CHP+ and help you enroll if you qualify;
- Assist you in creating an account, finding and viewing health insurance plans and explaining health coverage options and tax credits if you qualify for private health coverage in the Marketplace and choose to shop;
- Assist you with the online enrollment process if you desire;
- Inform you of next steps, including notices you may receive, submitting payments and when to inform Connect for Health Colorado about any life changes.

Documents and information you may need

- Social Security card
- Driver's license or identification card
- Birth dates for yourself and family members
- Address information
- Pay stubs
- W-2 forms
- Information about any other income you get
- Information about current health insurance (if you have it)
- Information about any job-related insurance you or your family may be able to get, even if you're not enrolled in it
- If applicable, immigration documents that may include:
 - Reentry permit
 - Permanent resident card
 - Employment authorization card
 - Unexpired foreign passport
 - Immigrant visa
 - Certificate of eligibility

Other organizations offering assistance in Larimer County

Northern Colorado AIDS Project - (970) 484-4469

Salud Family Health Center, Estes Park - (970) 586-9230

Women's Resource Center - (970) 484-1902

Additional in-person assistance

Brokers: Experienced in selling insurance and paid a commission. Can assist individuals and small businesses in shopping for and enrolling in insurance. For a list of certified brokers, visit connectforhealthco.com and click 'Find an Agent/Broker.'

Application counselors: Receive more limited training and can provide application assistance to those enrolling through the Connect for Health Colorado Marketplace.

Still have questions?

Connect for Health Colorado
1-855-PLANS4YOU (855-752-6749)
info@ConnectforHealthCO.com

Larimer Health Connect
(970) 472-0444
info@LarimerHealthConnect.org

WHY SHOULD I HAVE HEALTH INSURANCE?

No one plans to get sick or hurt, but we all need to get treated at some point for an illness or injury, and health insurance helps pay these costs. Health insurance provides the security of knowing that you can get medical care when you need it. You can also get free preventive services, such as cholesterol and diabetes screenings, to help you stay healthy and maintain your active lifestyle. Health insurance also helps you avoid very high medical bills that could threaten your financial future. Medical bills are the top cause of personal bankruptcies. In Colorado, the average cost of a knee replacement is over \$23,000 and the national average cost of a 3-day hospital stay is \$30,000. Why worry about your health and finances? Get covered. Larimer Health Connect can help you navigate your options.

WHAT IF I ALREADY HAVE INSURANCE?

You don't need to do anything. You're covered. So, what's considered 'affordable'? If you are paying more than 9.5 percent of your household income toward insurance premiums for employee-only coverage provided by your employer, then you may be eligible for financial assistance through Connect for Health Colorado to reduce the cost of health insurance. For example, if you currently earn a total of \$50,000 per year and are paying more than \$4,750 toward premiums for the employee-only plan, you may be able to use Connect for Health Colorado to buy health insurance and access new financial help to reduce costs.

If you buy health insurance on your own, through what is known as the individual market, you are encouraged to check out Connect for Health Colorado before you buy your next plan. Rates may or may not be better than what you currently pay, but depending on your income and family size, you may be eligible for new financial help to lower your premiums and out-of-pocket costs.

The Marketplace is **not** for Coloradans age 65 or older who are eligible for Medicare or for those looking for supplemental health insurance.

WHAT ELSE IS HAPPENING IN 2014?

Thousands of Larimer County residents will get new, affordable health coverage on Jan. 1, 2014—and that's not all. Most of the new health-care laws will be in effect by next year. Here are some of the other benefits consumers can expect:

Insurance protections *(You must have insurance to get these.)*

- Guaranteed coverage, regardless of your health status**
You cannot be denied health insurance if you have a pre-existing condition.
- No annual or lifetime limits on coverage**
Your benefits won't run out before you stop needing care.
- No policy cancellation except in cases of fraud**
You won't lose your coverage just because you get sick.
- Uniform summary of benefits and coverage**
All individual and group health plans (not just the ones in the Marketplace) must explain what they cover using simple language and standard examples that are easy to understand.

Other insurance changes

- No-cost preventive care**
Most insurance plans must cover certain preventive services without any cost-sharing if those services are provided within a plan network. That means no co-pays, coinsurance or deductibles. Included are many common immunizations, as well as some screenings for heart disease, cancer, depression and other serious conditions.
- Ability to stay on parents' health insurance longer**
Individuals can remain on their parents' health insurance policy up to age 26.

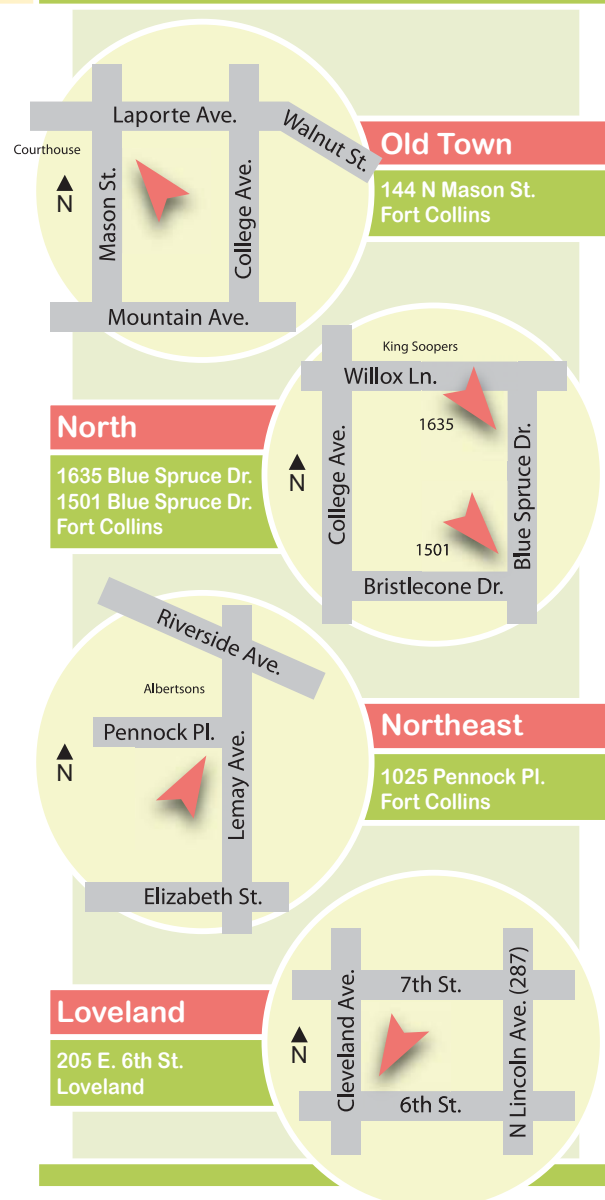
For those who have Medicare

- No-cost preventive care**
Preventive services similar to those available at no cost to people with private health insurance are also available to those enrolled in traditional Medicare.
- Smaller 'doughnut hole' for prescription drugs**
The coverage gap ('doughnut hole') for Medicare Part D continues to get smaller through discounts and subsidies for brand-name prescriptions, giving seniors a break on prescription costs.

Health District
OF NORTHERN LARIMER COUNTY



ASSISTANCE SITES





by rhea maze

A woman relaxes in the shade of a gazebo and watches her young daughter dig in the playground's sand box. The sun is shining and they look happy. Most important, they're safe. "Kids could never play out in front of our old facility," says Pat Parker, director of operations and programs at Crossroads Safehouse domestic violence shelter in Fort Collins.

Since moving to a new building in 2011, they are protected by seven levels of security and able to offer abused individuals expanded, best-practice services and increased access to resources for living a violence-free life. "It's quite an improvement," Parker says. "And everything we offer is free, including our legal services."

“The poster child of domestic violence is someone with a black eye and a broken arm. That really doesn't describe the scope of the problem.”

— John McGee, Crossroads Safehouse outgoing executive director

Domestic violence is defined as a set of behaviors used to exert control or establish power over an intimate partner or family member. This encompasses psychological, emotional, physical, verbal, spiritual, financial, and sexual abuse as well as stalking and threatening. Because not all forms of domestic violence are physical, it's important to learn to recognize the coercive and controlling behaviors abusers utilize.

Most individuals come to Crossroads Safehouse via a call to the 24/7 crisis line. "We immediately focus on getting that person safe and stable and then we give them options," Parker says.

The mother and daughter stay in one of the facility's four 'neighborhoods' of housing units joined by a shared living room, laundry room and full kitchen where they can cook meals for them-

selves with food donated by the Food Bank for Larimer County and local farms. A medical unit staffed by volunteer physicians allows residents to be seen and treated. When the mother needs shoes for her daughter, or clothing and jewelry for a job interview or court date, the confidential staff advocate she's been paired with will guide her through the shelter's upscale boutique.

"The advocates we provide focus on helping residents identify their goals, which often include finding housing, income and reconnecting with health and mental health support," says Susie Martinez, shelter manager.

Crossroads Safehouse partners with over 30 agencies and can help anyone experiencing any form of domestic violence find a supportive and safe place to go. Animals can also be accommodated through their volunteer-run pet foster program.

The organization's most important prevention work includes classes on healthy relationships and dating violence intervention at Poudre and

Thompson Valley Schools. "If you can educate youth and get them to start thinking about what a healthy relationship looks like at an early age, the likelihood of them engaging in an abusive relationship down the road is greatly reduced," says John McGee, outgoing executive director.

"The victim of domestic violence knows there's something wrong," Martinez says. "Yet often there are barriers preventing them from accessing support. One of the biggest challenges we face is dispelling myths about domestic violence in order to take down some of those barriers." One key myth to shatter is that it is uncommon. Domestic violence happens in all kinds of families, in every part of the country, in every racial, religious and age group, and is the leading cause of injury to women.

With an advocate helping her create a safety plan, set and achieve goals, and access services and resources, the mother and daughter have the space they need to heal and a new lease on life. "The most rewarding aspect of my work is watching people move from victim to survivor—watching them become empowered and safe," Martinez says.

Since 1980, Crossroads Safehouse has been dedicated to ending domestic violence through round-the-clock shelter, education for adults and children, and services that help survivors and their children live independent, happy and violence-free lives. All services are free, confidential, bilingual, and available to men, women and children regardless of race or sexual orientation. ✨

crossroads
safehouse



crossroadssafehouse.org • 421 Parker St., Fort Collins
(970) 482-3535 • **24/7 helpline: (970) 482-3502**

Those interested in volunteering or making donations should call during normal business hours.

Join the celebration:

Crossroads Safehouse 33rd Anniversary Gala

Nov. 9, 2013

Hilton Fort Collins • 5:30 pm

\$100 per ticket includes program, silent and live auctions, cocktail hour, seated dinner, dessert bar and entertainment.

Tickets available online or by phone.

Mix It Up

FOR OPTIMAL FITNESS

The importance of **varying** your workout

by chryss cada

To get out of a rut, I had to get into a pit.

Like so many of us who exercise regularly, my routine had become, well, routine. Then I signed up for an obstacle race that required running on mountain trails, climbing ropes and crawling through a mud pit. Training for the race got me out of the gym—and my routine.

“Your fitness level can plateau or even decrease after your body gets used to a set routine,” says Jennifer Applegate, personal trainer at Miramont Lifestyle Fitness in Fort Collins. “When you change it up, your body has to learn new things, which burns more calories.”

Cross-training means using different muscle groups, or the same muscles in different ways, to increase your fitness level, build a more toned body, prevent injury and stave off burnout.

“Athletic trainers tell their clients that cross-training is the only way to be more competitive,” says Applegate, who helped a client improve her race time by balancing out her running schedule with time at the gym strengthening other muscles. “For example, her legs were already strong, so we worked on strengthening her glutes to better support those quads when she runs.”

Cross-training is also an ideal way to prevent injuries, according to Wendy DeYoung, instructor at Colorado State University’s Department of Health and Exercise Science.

“In the ‘60s, when we began to learn more about the benefits of exercise, we thought that more was better, and that idea persisted throughout the ‘70s and ‘80s,” DeYoung says. “We then began to see a lot of over-use and wear-and-tear injuries in people who were chronically straining the same bones, muscles and connective tissues.”

Take runners for example, who often develop small bone fractures in their feet, or swimmers, who can become more prone to shoulder injuries. Cross-training can help injured athletes speed up the recovery process.

“If you can find enjoyment in experiencing other sports and fitness activities, you’ll have options for keeping your aerobic level high when injury prevents you from doing your primary exercise activity,” DeYoung says.

And while I started trail running only to train for the obstacle race, I’ve since fallen for it and now spend as much time exercising outside of the gym as I once spent working out inside.

“When you’re bored, you’ll find every excuse not to work out,” Applegate says. “If you can find ways to keep challenging yourself, you’ll stay motivated.”



Need some ideas?

Pick a few activities from the following list for a balanced, toned body and remember to periodically change it up.

Cardiovascular Exercise

- Rowing
- Stair climbing
- Running
- Swimming
- Cycling
- Jumping rope
- Skiing
- Court sports
- Aerobics classes
- Circuit training (*continuous movement through several different exercise stations*)
- Cardio machines

Strength Training

(always include at least one)

- Weight machines or classes
- Bands
- Calisthenics (*push-ups, crunches, pull-ups, etc.*)
- Free weights
- Climbing
- Monkey bars (*seriously*)

Flexibility

(always include at least one)

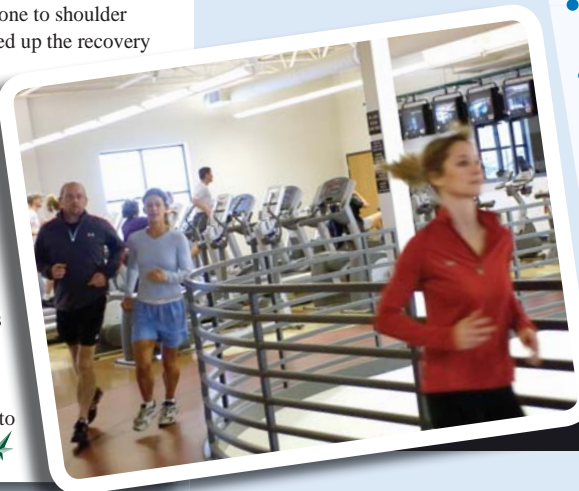
- Stretching
- Yoga
- Pilates

Train Up

For many people, it’s motivating to have an event to train for. Here are some places to check for upcoming events:

- Mud and obstacle races: mudrunninghq.com
- Bicycle charity rides: bicyclecolo.org
- Running races: roadracerunner.com
- Trail runs: trailrunner.com

Photos courtesy of Miramont.



Long-running Community Health Survey resumes this month

Larimer County residents who didn't participate in a Health Care Matters discussion group will have another chance to share their thoughts on the subject when the Health District resumes its long-running Community Health Survey project this month.

Every three years, the Health District takes a snapshot of the region's health using an approach that includes a written survey mailed to thousands of Larimer County residents and informal conversations with a wide variety of community members.

The project began in 1995, making it one of the largest and longest-running community health assessments of its kind in the country.

Share your thoughts, hopes and concerns about health issues that affect you, your family, your neighbors and our community.

► **Monday, Oct. 28 (seniors only)**
4 – 5:30 p.m.
Fort Collins Senior Center
1200 Raintree

► **Tuesday, Oct. 29**
6 – 7:30 p.m.
The Women's Clinic of Northern Colorado
1107 S. Lemay Ave., #300

Discussions are for research only. You will not be asked to buy anything. Seating is limited and open only to adult residents of the Health District. Reservations are required. Dinner will be provided.

RSVP: Call (970) 224-5209 ext. 243 or email survey@healthdistrict.org by Wednesday, Oct. 23

For more information visit healthdistrict.org

Nearly 3,500 Larimer County residents completed the last survey in 2010 and dozens more attended discussion groups where their feedback was recorded. Among the results from that survey was a finding that smoking rates in Larimer County had dropped below the target established by national health experts.

The Health District uses this data to design programs and services that help improve the health of the community. Information is also shared with other local organizations working on health issues and is often used in applications for grants that bring outside dollars into the community.

Residents are chosen at random to receive the written survey. If you're one of the lucky few, you're encouraged to take a few minutes to fill it out. You'll be helping

local organizations better understand what it takes to keep this community healthy.

You'll also have the opportunity to share your views on local health care at two upcoming discussion group meetings.

Local views on health care to be shared statewide

Representatives of the Health District's Health Care Matters project traveled the length and breadth of Larimer County listening to more than 1,200 people express their hopes and concerns about the health-care system. Whether the conversation was with residents of Red Feather Lakes or college students in Fort Collins, the same two themes consistently came up.

"The two biggest concerns were access and quality," says Thea Sapienza, coordinator of the grant-funded Health Care Matters project, which is wrapping up this month. "Many people think access means free health care, but what we're largely talking about is affordability and having adequate coverage so that people feel comfortable about visiting the doctor."

Funded by The Colorado Trust, Health Care Matters was part of Project Health Colorado, a statewide effort to get people thinking and talking about the health-care system in personal terms. The premise was that decisions about your health care are too important to be left to others.

Locally, the project took the form of structured, 90-minute conversations with diverse groups of people. Participants could provide anonymous feedback to questions using wireless 'clickers.'

Those community conversations are drawing to a close, and project organizers are getting ready to share what they learned with state policymakers. The general public can see a summary of the results at healthcarematters.net.

Although the listening phase of Health Care Matters has concluded, organizers hope the conversation continues. "A lot of decisions about health care still need to be made, so your voice matters," Sapienza says. "Get involved and keep talking about it!"

Health District receives another CDC public health associate



The Health District welcomes Sara Stone, its third CDC public health associate in the past six years.

The CDC Public Health Associate Program (PHAP) is a nationwide service that pairs college graduates who have an interest in public health with local health agencies for hands-on training during a two-year placement.

Stone will split her two-year placement in Colorado between the Health District and the Larimer County Department of Health and Environment. While at the Health District, Stone will work on the agency's Community Health Survey.

Stone graduated from Dartmouth College in New Hampshire, where she created her own program of study in global health, with a focus on cross-cultural and inter-governmental interactions. She also worked for the World Health Organization in Manila, Philippines.

To learn more about the CDC Public Health Associate Program, visit cdc.gov/phap.

classes, screenings and services

cholesterol tests

Find out your total cholesterol, HDL, LDL, triglycerides and blood glucose numbers; learn what they mean and what to do about them. Health District residents who have never received our test are eligible to receive their first test for free.

Cost for all others is \$15. Sliding fees available.

Cholesterol tests are 8:15-10:30 a.m. unless otherwise indicated. Appointments are strongly recommended; call (970) 224-5209. An 8-hour fast is recommended; water and medications are permitted.

Visit healthdistrict.org/heart for more information.

October

Tues., Oct. 15 – Larimer County Courthouse offices, 200 W. Oak

Thurs., Oct. 17 – Senior Center, 1200 Raintree

Thurs., Oct. 24 – Health District, 120 Bristlecone

November

Tues., Nov. 5 – Senior Center, 1200 Raintree

Thurs., Nov. 7 – Spirit of Joy Church, 4501 S. Lemay

Tues., Nov. 12 – Larimer County Courthouse offices, 200 W. Oak

Thurs., Nov. 21 – Senior Center, 1200 Raintree

Tues., Nov. 26 – Harmony Library, 4616 S. Shields

December

Tues., Dec. 3 – Senior Center, 1200 Raintree

Thurs., Dec. 5 – Spirit of Joy Church, 4501 S. Lemay

Tues., Dec. 10 – Larimer County Courthouse offices, 200 W. Oak

Thurs., Dec. 12 – Health District, 120 Bristlecone

Thurs., Dec. 19 – Senior Center, 1200 Raintree

January

Tues., Jan. 7 – Senior Center, 1200 Raintree

Thurs., Jan. 9 – Spirit of Joy Church, 4501 S. Lemay

Tues., Jan. 14 – Larimer County Courthouse offices, 200 W. Oak

Thurs., Jan. 16 – Senior Center, 1200 Raintree

Thurs., Jan. 23 – Health District, 120 Bristlecone

Tues., Jan. 28 – Harmony Library, 4616 S. Shields



blood pressure checks

OFFERED MONTHLY!

Free, 5-10 minute walk-in blood pressure reading and consultation with a registered nurse.

The consultation includes discussion and materials on:

- What does blood pressure mean?
- How can I keep my blood pressure where it needs to be, lowering my risk of heart attack and stroke?
- What's the right way to monitor my blood pressure?
- Follow-up suggestions.

Checks are the third Monday of each month, 10 a.m. - 12 p.m. at the Fort Collins Senior Center, 1200 Raintree. No appointment necessary.

Visit healthdistrict.org/heart for more information.



thinking of quitting tobacco?

We can help!

*Hundreds of
Fort Collins
residents have quit
by using our Step
Free from Tobacco
program and
YOU CAN, TOO!*

Call today:

(970) 224-5209

INDIVIDUAL • COUPLES
GROUP SESSIONS

- Free nicotine patches / gum / lozenges
- Free first visit
- No-pressure approach
- Successful, evidence-based techniques
- Tailored to your individual needs
- Fees based upon your ability to pay

*Our next group classes start Jan. 15 and March 12.
Call in advance to register as space is limited!*

Step Free from Tobacco Support Group Meetings

Open to anyone who has taken part in our program and would like ongoing support, or who would like to learn more about our program.

When: Third Wednesday of each month, 5-6 p.m.
Where: Health District, 120 Bristlecone
Call to register: (970) 224-5209

healthdistrict.org/stopsmoking

No dental insurance?

**Can't afford
a dentist
visit?**

**We may be
able to help.**

Dental Connections helps find dental care for adults in Larimer County who have no dental insurance and can't afford care.



Visit
LCDentalConnections.org
to see if you qualify.

additional services

Eligibility requirements vary for these services. For specific eligibility requirements, check the Health District website at healthdistrict.org or call the number listed. Sliding fees are available for most services.

Mental Health Connections A partnership with Touchstone Health Partners
Mental health and substance abuse resources
525 W. Oak • (970) 221-5551

Family Dental Clinic

Affordable dental care for both children and adults
202 Bristlecone • (970) 416-5331

Dental Connections

Referrals to dentists and help finding affordable care
202 Bristlecone • (970) 493-3366

Child Health Plan Plus (CHP+)/ Medicaid Outreach Project

Assistance with enrollment in public health insurance
144 N. Mason, Unit 7 • (970) 472-0444

NEW: Larimer Health Connect

Free, in-person assistance with new health coverage options
144 N. Mason, Unit 7 • (970) 472-0444 • larimerhealthconnect.org

Prescription Assistance

Help with affordable prescriptions
120 Bristlecone • (970) 416-6519

