ately when Mary talks to someone feeling the mental strain of financial struggles, she imagines them bobbing in the deep blue ocean, ready to slip under the waves and she is throwing out a lifeline. As a consumer credit counselor, she listens intently and offers concrete solutions to get her client back on solid ground during a pandemic that has sunk the budgets of so many Americans.

U.S. adults reported having significant anxiety and stress about personal finances before the beginning of the COVID-19 pandemic, according to a George Washington University study, and most participants said that the pandemic made their financial anxiety worse. After 18 months of uncertainty, increased unemployment, decreased wages, and lost health insurance for millions, many families have burned through their savings, and a growing number are frightened about losing their homes.

“It is NOT being financially irresponsible to be impacted by COVID,” says Melinda Opperman, president and chief relationship officer for the nonprofit Consumer Credit Counseling Services (CCCS). “There is no shame in asking for help and there are programs and services ready to assist you.”

Opperman represents agencies across the country that help people get out of debt, repair their credit, and find long-term solutions to financial problems, including housing. Counseling, budget planning, and financial education services are free. Debt management programs have small fees, usually offset by savings through the programs.

Last year, CCCS served over 29,000 people nationwide. The average client had around $62,000 in unsecured debt such as credit card bills and medical bills, with a total of seven creditors. (Home mortgages and car loans are debts that are ‘secured’ by the asset itself, which can be taken if the owner doesn’t pay.) Anyone can receive confidential support from CCCS, you do not need to be a citizen, and no government benefits will be impacted. And there is no minimum amount of income or debt required to receive one-on-one help.

Here’s how it works: After you provide some basic income and expense information to your certified financial counselor, they will design a plan with you and your creditors

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**continued on page 6**

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**Small steps can relieve stress over finances**

by julie estlick
Potatoes deserve to be served

by Betsy Lynch

Thanks to an American fondness for French fries and potato chips, spuds have gotten a bad reputation when it comes to their nutritional value. But in their pure, unprocessed state, potatoes are a dietary marvel. They provide virtually every nutrient the human body needs. And as far as satisfying hunger? Few foods are as filling.

A medium-size potato (5.3 ounces) contains approximately 110 calories, 26 grams of carbohydrates, 3 grams of protein—and so much more. With the skin intact, this humble vegetable supplies 620 milligrams of potassium (more than you get from a banana), 27 milligrams of vitamin C, plus magnesium, iron, copper, manganese, and most of the B vitamins. When researchers in Australia compared the “satiety value” of various foods, meaning how full they make you feel, boiled potatoes scored higher than any other food measured.

Potatoes are both economical and versatile, and most grocery stores offer a rainbow of choices. “White” potatoes come in different sizes, shapes and colors—russet, red, gold, blue, purple, white, and fingerlings. And, of course, there is also the classic sweet potato with its rust-colored exterior and bright orange interior, rich in beta carotene. Each variety has its own unique flavor and cooking characteristics.

When shopping, select potatoes that are solid to the touch, with smooth, blemish-free skin (no green tinge, discolorations, bruises, nicks, cuts, or sprouting eyes). Store your potatoes in a cool, dark, dry place with plenty of circulation, but do not refrigerate them.

To garner the full nutrient benefits of potatoes, choose simple recipes that call for roasting, baking, broiling, or boiling with the skins on. And be sure to eat those skins! They’re rich in potassium and fiber, and they taste good, too.

Roasted Potatoes with Fresh Rosemary & Garlic

Ingredients

<table>
<thead>
<tr>
<th>Ingredient</th>
<th>Amount</th>
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<tbody>
<tr>
<td>1 1/2 pounds small red or white-skinned potatoes (or a mixture)</td>
<td>1/2 cup olive oil</td>
</tr>
<tr>
<td>1/2 tsp freshly ground black pepper</td>
<td>1 tbsp minced garlic (3 cloves)</td>
</tr>
<tr>
<td>2 tbsp minced fresh rosemary leaves</td>
<td>3/4 tsp kosher salt</td>
</tr>
</tbody>
</table>

Preparation

Preheat oven to 400 degrees. Cut potatoes in quarters, place in bowl with olive oil, salt, pepper, garlic, and rosemary, and toss until well-coated. Transfer potatoes to a baking sheet and spread into a single layer.

Roast for at least 1 hour or until potatoes are browned and crisp. While cooking, flip twice with a spatula to ensure even browning. Remove from the oven, season to taste, and serve.

Makes four 6-ounce servings

Recipe courtesy of foodnetwork.com
At a time when many Larimer County residents thought they’d be celebrating a victory over COVID-19, the community is again threatened with rising rates of illness, hospitalization, and death—not to mention a health-care system nearing exhaustion. The difference this year is Delta, and Delta is different.

The Delta variant is the highly contagious version of the COVID-19 virus that began sweeping through Larimer County in late July, sending COVID-19 cases skyward and filling hospital intensive care units (ICUs) to beyond capacity.

The sooner we acknowledge and adjust to that difference, the sooner we can get back to pre-pandemic life and take the strain off of our overburdened hospitals and health-care workers.

It’s also vitally important that we knock this virus down now as we head into the colder season when flu and other respiratory illnesses will put additional strain on local medical resources.

How is Delta different?
The Delta variant is roughly 2-3 times as contagious as the original COVID-19 virus. Although it doesn’t appear to cause more serious illness than the original virus, Delta is still spreading far and wide, and fast. It’s hitting young and old, but mostly it is making the unvaccinated sick.

Keep that mask
Vaccinated or not, you should still wear a mask indoors (when with people outside your household) or in crowded outdoor spaces. And you should consider switching to a surgical or KN95 mask. Why? Because although vaccines do a very good job of keeping people out of the hospital, a small percentage of vaccinated people will still get infected with the virus. They are not likely to get seriously ill, but they can still spread the virus to others. They may spread it to a child, who then spreads it to others. Or they might spread it to an unvaccinated adult, who winds up in the hospital. Spread regularly happens by people who have no idea they are infected. Masks have been shown to help stop that unintentional spread that keeps the virus cycling through the community.

Meet safely or move it outside
Right now, you should postpone indoor gatherings if you can. If you can’t, require others in your party to be vaccinated, minimize the number of households, practice social distancing, or move activities outside.

Vaccines protect you AND others!
According to the Centers for Disease Control and Prevention, an unvaccinated person is five times more likely to be infected, and more than 10 times more likely to be hospitalized or die from COVID-19. And having more people vaccinated helps lower the chance of yet another variant emerging, which risks everyone’s life.

Delta has led to a spike in hospitalizations and helped push ICUs past their normal capacity for weeks on end. More than two dozen county residents have died from COVID-19 since the beginning of August. Most of those hospitalized or killed by COVID-19 in Larimer County have one thing in common: they are unvaccinated. Vaccines drastically reduce the chances of getting severe disease, being hospitalized, or dying from COVID-19. The COVID-19 vaccines are safe, effective, free, and—more than ever—easy to find.

Watch for symptoms and take appropriate action
You should still monitor for symptoms of COVID-19, even if you are vaccinated. Get tested if you have symptoms or have been exposed, and stay home.

Get vaccinated
• Larimer County Department of Health and Environment – larimer.org/covidvaccine
• Health District of Northern Larimer County – healthdistrict.org/vaccine
• UCHealth – uchealth.org/services/infectious-diseases/coronavirus-covid-19
• Many local pharmacies

Get tested
Free drive-thru testing for ages 2 and up, M-F, 8 a.m. – 6 p.m.:
• Foundations Church – 1380 N. Denver Ave., Loveland
• Timberline Church – 2908 S. Timberline Rd., Fort Collins

Learn more
larimer.org/covid19 cdc.gov/coronavirus
You might’ve seen the sunflowers towering above the city parking lot off of Maple Street in Old Town. With the sound of train whistles in the background, where the cracked pavement ends, begins a menagerie of fall veggies and flowers, with a wooden sign that reads “FoCo Commons Garden.”

But who owns the garden?

“It’s a commons garden, meaning it belongs to everyone,” says Megan Gross, executive director of The Growing Project, a Fort Collins-based nonprofit responsible for the garden. “All the resources in the garden are commonly held by the community and not owned by any one person privately.”

The garden, open 24 hours a day and equipped with a solar charging station, serves as headquarters for The Growing Project, founded in 2008. The group began using urban agriculture to increase food access, but has truly grown into a food justice organization, their mission focusing on people and culture through education, resources, and access to local growing opportunities.

According to the Colorado Health Institute, food insecurity is linked to lower nutrient intakes and poor health outcomes. One in 10 Coloradans, primarily young adults in rural areas, women, and members of the Black and Latinx communities, experience food insecurity.

“We’re using food as a platform for social and environmental justice,” explains Gross. “Food plays such a huge role in a person’s identity, and some folks just don’t have access to culturally appropriate food.”

The commons garden, hosting 200 hours of volunteer service each year, boasts drought-hardy, bee-friendly crops and flowers that thrive in the Fort Collins climate, reducing water usage and supporting local ecosystems. Each growing season (spring-summer), the garden produces 1,000 to 1,500 pounds of fresh produce for the neighboring nonprofit, FoCo Café, and serves as a classroom for programs, education, and horticulture therapy.

One of the organization’s most successful programs is Gifted Handz, a mentorship program created in partnership with the Cultural Enrichment Center. The center teaches Black middle and high school students cultural identity and African-American history through art, music, mentorship, and food production. Gross says the food component takes place at the commons garden. All the teens in the program are responsible for choosing crops, planning the layout, planting, and harvesting.

The Growing Project also started a paid internship this year called Growing Civic Leaders in which a young woman overcame personal hurdles and was able to learn leadership, job skills, and how to live independently after graduation. Thanks to the skills she learned during her summer internship, she was able to get a job managing another nonprofit’s garden.

Looking to the future, The Growing Project is working to secure land for a commons farm to cultivate communal space for community-led food justice projects, to maximize their impact and multiply their reach.
You can't predict the future, but you can PROTECT IT.

More people than ever before qualify for financial help. Thanks to the American Rescue Plan, individuals and families of all income levels may be able to enroll in a plan with a low-cost premium.

La Inscripción Abierta para seguro médico de 2022 por medio del mercado comienza el 1 de noviembre 2021 y finaliza el 15 de enero del 2022. Visite la última página de este inserto sobre Larimer Health Connect para más información.

Open Enrollment for 2022 health insurance through the Marketplace begins on Nov. 1, 2021 and ends on Jan. 15, 2022.

We're here to help in-person* and virtually**

- Having health insurance protects your health and financial security. One of the top three reasons for bankruptcy is medical expenses. Don’t go unprotected.
- There are options. Health insurance plans are available for different needs and budgets.
- Plans change. Plans, rates, provider networks, and prescription drug formularies can change every year. Don’t let your plan auto-renew without checking that it covers everything you need.

* As COVID allows.
** For a tutorial on virtual appointments, visit larimerhealthconnect.org/faq.

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

- Your COBRA premium assistance ended Sept. 30 – you have 60 days to apply for financial help and enroll in a 2021 Connect for Health Colorado plan or apply for Medicaid. If you choose to stay on COBRA, you will pay 100% of the premium cost plus a 2% administrative fee. We can help you compare options and find the best plan for your needs and budget.
- You are eligible for Medicaid or CHP+ – you can enroll anytime during the year.
- You have had a qualifying life event – you may have 60 days to enroll in a new plan. Examples include losing your current coverage, getting married, birth or adoption of a child, moving to a new county, and more.

Start shopping for your 2022 Marketplace health insurance plan!

Existing plans will auto-renew for coverage that starts Jan. 1, 2022.

Deadline to purchase a plan for coverage that starts Jan. 1, 2022.

Last day to buy a 2022 plan with coverage that starts Feb. 1, unless you have a qualifying life-change event.

All appointments are FREE. Evening and weekend hours available.

For an appointment or questions: 970-472-0444
larimerhealthconnect.org

Citas son GRATIS. Horarios disponibles algunas noches y los Sábados.

Para una cita o preguntas: 970-472-0444
larimerhealthconnect.org
Do you need health insurance? It may be cheaper than you think!

Connect for Health Colorado offers private health insurance plans. Most people are eligible for extra savings through American Rescue Plan changes, and so most people’s premiums will be lower than expected. Many people are also surprised to learn that they are eligible for Medicaid or CHP+, which are also cheaper than many think. But don’t delay—you must enroll in a plan by Dec. 15 for coverage starting Jan. 1, 2022.

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. Anyone enrolled in Medicaid or CHP+ is guaranteed coverage through the end of the Federal COVID Public Health Emergency Declaration. The only exceptions are pregnant women (who are covered for 60 days after the end of their pregnancy) and children turning 19 that are aging off of CHP+.

### 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

### YOU MIGHT QUALIFY FOR FINANCIAL HELP

with a plan from the Connect for Health Colorado Marketplace. These plans have big discounts, and shopping around can help you find a plan that meets your needs and budget. **This year, eligibility for financial help has changed. There are more savings for more people than ever before.** Below are some examples of how individuals and families may reduce their costs when purchasing health insurance:

#### Premium tax credits

Financial help that lowers the cost of your monthly payment. You can use the tax credit to lower your premium each month or you can get a lump sum payment when you file your taxes for 2022. This year, thanks to the American Rescue Plan, more Coloradans than ever before are eligible for premium tax credits. **There is no longer an upper limit on how much you can earn and still qualify for the tax credit.** You can now only spend up to 8.5 percent of your income on your monthly premium. More individuals and families from all income levels are saving more money.

#### Connect for Health Colorado

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.**

### Health First Colorado/CHP+ *

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

<table>
<thead>
<tr>
<th>Individual making less than</th>
<th>HFC - $1,428/mo.</th>
<th>CHP+ - $2,791/mo.</th>
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<tbody>
<tr>
<td>Family of 2 making less than</td>
<td>HFC - $1,931/mo.</td>
<td>CHP+ - $3,775/mo.</td>
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<tr>
<td>Family of 3 making less than</td>
<td>HFC - $2,434/mo.</td>
<td>CHP+ - $4,759/mo.</td>
</tr>
<tr>
<td>Family of 4 making less than</td>
<td>HFC - $2,938/mo.</td>
<td>CHP+ - $5,742/mo.</td>
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</table>

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

Even if you haven’t qualified for help paying for health insurance in the past, it is worth a look now. More Coloradans than ever before qualify for lower cost premium plans. Letting your plan auto-renew or selecting the “suggested plan” from Connect for Health Colorado is not always your best choice.

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. Current plans will auto-renew Dec. 1, 2021. Call NOW to reserve an appointment to enroll in a plan that meets your needs and starts Jan. 1, 2022. Open Enrollment ends Jan. 15.

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 or visit connectforhealthco.com. To reset your password for PEAK, please call 1-800-250-7741 or visit colorado.gov/peak. Please do this BEFORE your appointment with us.

What you need to know

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, we are still here in-person and virtually to help with your health coverage needs.

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

If you’re not sure what’s right for you or if you have questions, contact us!

We will help you sort it out.

Schedule your FREE appointment now:

- Call 970-472-0444
- larimerhealthconnect.org

Even if you haven’t qualified for help paying for health insurance in the past, it is worth a look now. More Coloradans than ever before qualify for lower cost premium plans.

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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 Assisters**

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

Visit connectforhealthco.com/we-can-help to find someone near you.
In addition to assisting you by appointment during the week, we will be having Saturday call-in (virtual) events. 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.*

<table>
<thead>
<tr>
<th>Date of Event</th>
<th>Time of Event</th>
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<tbody>
<tr>
<td>Saturday, Nov. 6</td>
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<td>Saturday, Nov. 13</td>
<td>9 a.m. – 2 p.m.</td>
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<td>Saturday, Nov. 20</td>
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<td>Saturday, Dec. 4</td>
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<td>Saturday, Dec. 11</td>
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<td>Wednesday, Dec. 15</td>
<td>8 a.m. – 8 p.m.</td>
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<td>Saturday, Dec. 18</td>
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<td>Saturday, Jan. 8</td>
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<tr>
<td>Saturday, Jan. 15</td>
<td>9 a.m. – 4 p.m.</td>
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* Things may change. For the most up-to-date information, please visit our website to sign up for our email list, or follow us on Facebook.

Things to note:
- The Connect for Health Colorado Marketplace is a state-run exchange and is not affiliated with the Health District. The Health District is a local assistance site and our certified Health Coverage Guides are not Connect for Health Colorado employees.
- 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 are not a current Larimer Health Connect customer and have questions or need help with Medicare, please call 970-405-8550 to talk to a trained Medicare counselor with the Aspen Club at UCHealth. If you are a current Larimer Health Connect customer, your Health Coverage Guide can assist you with a Medicare appointment.

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.

All appointments are FREE. Flexible evening and weekend hours available.
For an appointment or questions:
970-472-0444
larimerhealthconnect.org
The past 18 months have disrupted routines and compromised public health in many ways. Eating, exercise, and stress levels were all impacted by the pandemic, leading to unwanted extra pounds for many of us. The fall season is a great time for a reset.

A survey earlier this year by the American Psychological Association found 61 percent of U.S. adults reported weight changes since the start of the pandemic, and 2 in 5 of the 3,000 respondents said they gained more weight than they intended at an average of 29 pounds per person. Ten percent reported gaining more than 50 pounds.

Having excessive body weight can carry a range of health risks that shouldn’t be ignored (see box), but losing weight and keeping it off is not a simple proposition. Finding a dietitian or medical provider with weight loss expertise who can help you create a personalized plan is a good first step, along with identifying a network of family and friends who will support you along the journey.

Registered dietitian Melissa Lanes says it’s no surprise that being stuck at home for more hours with access to our refrigerator and without our usual routines to keep us busy led to consuming more calories, and often burning fewer, week after week.

“People in stressful situations may eat more food, or just eat more calories, without realizing it,” Lanes says. “When we are stressed or anxious, we have a physiological response—the fight or flight response—which causes cortisol (a stress hormone) to flood through our body, increasing blood sugar levels and our appetite, and we crave sugary, salty, energy-dense foods.”

In fact, eating pleasurable foods can even stimulate the pleasure centers in your brain, she explains. Research suggests that as humans gain weight, pleasure sensations in the brain can become stronger when we eat foods that taste great. These sensations may not be as strong in someone with a lower body weight.

Need a weight reset? Find expert help to lose those pandemic pounds

The complexities of understanding the root causes and behavior that lead to weight gain and the challenges of making long-lasting changes mean that most people are not successful losing weight and keeping it off on their own, Lanes notes.

Get the right help

“There are many websites, social media pages, and non-medical personnel out there who offer weight loss services or supplements to assist with weight loss, but these people are under no obligation to give you information rooted in science and medicine research,” says Dr. Anthony Millard, who specializes in obesity medicine at CU Anschutz Health and Wellness Center and is an associate professor at the University of Colorado School of Medicine.

Millard collaborates with registered dietitians like Lanes, who work closely with patients to develop a dietary plan that is not overly restrictive and can be sustainable for the long term, and identify ways to move that are enjoyable and realistic for them.

Weight loss specialists also understand how medical conditions or certain medications might impact weight gain or prevent weight loss. They can prescribe medications for appetite reduction and advise patients about other interventions for significant weight loss such as bariatric surgery or newer endoscopic therapies.

In addition, physical therapists, Certified Strength and Conditioning Specialists, and psychologists who specialize in weight management can offer guidance on physical activity and stress management as you work toward your wellness goals.

As Millard has learned: “It’s just a matter of finding the right path for each person.”

Health risks

Body mass index (BMI) is a person’s weight relative to their height. A high BMI can indicate high body fatness. A BMI of 25-29 is classified as “overweight,” while a BMI of 30 or greater is considered obese.

**Risks if you are overweight:**
- Pre-diabetes or diabetes
- Increased chance of heart attack or stroke
- High cholesterol
- Obstructive sleep apnea
- Increased risk of high blood pressure in the lungs, systemically
- Non-alcoholic fatty liver disease
- Increased risk of liver fibrosis, cirrhosis
- Extra pounds can increase acid reflux and arthritis in the joints (hips, knees, lower back)

**Risks if you are obese:**
- All of the above conditions
- Elevated risk of certain cancers:
  - Women – endometrial and breast cancer
  - Men – liver and pancreatic cancer

Information courtesy of Dr. Anthony Millard, weight loss specialist and assistant professor at the University of Colorado School of Medicine. Millard is a member of the weight management clinic team at CU Anschutz Health and Wellness Center.

Resources

**CU Anschutz Health and Wellness Center**
Holistic weight loss clinic and support programs, weight management research, and fitness center.
anschutzwellness.com/weight-loss-2
303-724-9030

**Banner Fort Collins Weight Loss Center**
Comprehensive weight loss services and surgeries for adults who are somewhat overweight to obese. Support groups.

**Kendall Reagan Nutrition Center at Colorado State University**
Individual diet and nutrition counseling with registered dietitian nutritionists. Classes include weight loss, mindful eating, and nutrition information.
chhs.colostate.edu/krc/programs-and-services/individual-diet-and-nutrition-coaching
970-495-5916
that may include lower payments, lower interest rates, or waived late fees as part of an agreement to pay off your debts within five years (sometimes sooner). Counselors also check eligibility for getting help with the cost of health insurance, food, and other safety net programs you may not realize you can access.

During this unusual time, CCCS employees received special empathy training as well as suicide prevention tools to work with callers deeply impacted by the pandemic. “I consider our counselors ‘financial first responders,’” Opperman says. “For many people, a financial counselor is the first one they’ve talked to about their anxiety and financial worries. Some are feeling extremely lost and desperate, and their sadness is just profound.” Clients are encouraged to reach out to a mental health advisor when appropriate.

Indeed, financial problems can often lead to intense mental, emotional, and even physical responses that should not be ignored, mental health experts say.

**Action brings relief**

Embarrassment over high credit card debt, fears about large student loans never getting paid off, and regret over past money decisions are very common, says Jennifer Dunkle, a licensed professional counselor who specializes in financial therapy and mental health issues. “I try to help my clients realize that they are not their debt, they are not their net worth statement, and their debts and assets do not equal their value as a person.”

While it may be uncomfortable, discussing money issues can improve our well-being. That’s because putting off financial concerns means that there is “a constant, underlying feeling of stress and tension that we hope will magically get better, but in actuality won’t get better until we face it,” Dunkle explains. “The ‘known’ reality—even if unpleasant—is in fact easier for us to cope with than the ‘unknown.’” For example, adding up credit card debts and other liabilities and seeing the figures in black and white means that it becomes a problem that can be dealt with, rather than an ongoing source of anxiety.

In the past year, Dunkle has counseled individuals so stressed out about financial hardship that they suffer panic attacks. But she’s also seen people feel a great sense of relief when they start to take action. “Believing that we can do something like asking for and getting a deferment on a debt helps us gain confidence. When we take proactive steps to help ourselves rather than having things happen to us, there is a reduction in feelings of helplessness and hopelessness.”

**Housing help**

Loss of shelter is an enormous stressor, particularly along the Front Range where housing costs have skyrocketed. Demand for housing counseling services has increased by 50 percent at GreenPath Financial Wellness, a national nonprofit with a branch office in Fort Collins. “Housing concerns about eviction and foreclosure usually go hand-in-hand with personal debt issues,” says Jeffrey Arevalo, a GreenPath certified financial counselor with more than 15 years of experience.

Colorado, like many states, is working to get federal emergency funds into the hands of renters and homeowners impacted by COVID-19. There is still time to apply for up to 15 months’ worth of assistance—past, current, and future payments—through the Colorado Emergency Rental Assistance Program, including landlords who can apply on behalf of tenants (see Resources box).

So if you’re in a financial pinch, reach out for help at one of the resources below.

**Resources**

**Colorado Emergency Rental Assistance Program (ERAP)** – Applications and information on eligibility for help paying past rent or mortgage due to financial hardship caused by COVID-19. Assistance available as far back as April 2020 through current and upcoming months.
Cdola.Colorado.gov/rental-mortgage-assistance or 1-888-480-0066

**Connections COVID support line** – For support, including struggles with COVID-related stress, call 970-221-5551.

**Consumer Credit Counseling Services** – Certified credit counselors and HUD-approved housing counselors provide budgeting assistance, debt management plans, and answer financial questions; online classes.
Credit.org or 1-800-431-8157 for phone appointments (Currently no in-person services)

**Consumer Financial Protection Bureau** – Information on protecting and managing your finances and avoiding scams during the pandemic for people experiencing homelessness, veterans, older adults, small businesses, and the general public.
Consumerfinance.gov or 1-855-411-2372

**GreenPath Financial Wellness** – Certified financial counseling including debt management, housing counseling, and student loan counseling; online self-help tools, virtual interactive courses.
Greenpath.com or 1-800-550-1961 (Fort Collins office currently has no in-person services)
Longtime executive director Plock retiring

Carol Plock has announced that she will step down in early 2022 as executive director of the Health District of Northern Larimer County, a position she has held for 27 years.

Plock, 65, was hired by the Health District’s board of directors in 1994, becoming the special district’s first executive director after it ended its management of Poudre Valley Hospital and embarked on a new mission to improve community health in northern Larimer County.

Since then, the Health District has grown from a staff of two to an organization employing more than 125 people that provides dental, mental health, and preventive health-care services, in addition to leading collaborative community health planning activities, and helping local residents access affordable health insurance.

During Plock’s tenure, the Health District has won awards and served as a model for other communities seeking to fill critical unmet health-care needs based on regular assessment of local service gaps. Plock oversaw development of programs providing critical services, including Larimer Health Connect and Mental Health and Substance Use Connections.

She also guided the Health District’s response to local public health emergencies, including the COVID-19 pandemic, during which the agency worked with community partners to provide isolation, recovery, and quarantine services to the area’s unhoused population.

Management accolades

In a career-capping award, Plock was named the 2021 Manager of the Year at the Special District Association of Colorado (SDA) annual conference in Keystone on September 14. The SDA represents special districts across the state that provide many basic services including fire and rescue, water, sanitation, public health, parks and recreation, hospitals, libraries, and cemeteries.

During her long tenure, Plock also received a Health Care Champion Award from the Colorado Coalition for the Medically Underserved, and she and the Health District were named the 2010 recipient of the Joseph Jabaily Public Health Hero Award by the Larimer County Board of Health.

“Back in 1994, I could never have imagined that I would have the exceptional life opportunity to work with such amazing individuals, to make such a tremendous difference together in the lives of so many real people with very real needs,” Plock says.

The Health District’s board of directors will begin a search for Plock’s replacement this fall.

Health District earns gold

The Health District recently received a Gold Bicycle Friendly Business (BFB) award from the League of American Bicyclists. The goal of the program is to encourage a more welcoming atmosphere for bicycling employees, customers, and the community.

The Health District joins 33 new and renewing BFBs in the League’s latest round of business awards and 1,458 total BFBs nationwide, including everything from government agencies, Fortune 500 companies, bike shops, and other employers. Fort Collins is home to more than 60 Bicycle Friendly Businesses, the most of any in Colorado, and the city is designated a Platinum-level Bicycle Friendly Community.

The Bicycle Friendly Business award recognizes an organization’s contributions in shifting up and accelerating the movement to build a Bicycle Friendly America for everyone.

The Health District was previously designated a Silver-level BFB in 2014. Since then, the organization has made additional changes that enhance convenience and safety for bike-commuting staff and visitors, including secure bike lockers, upgraded bike racks, and exterior security lighting and cameras at the Bristlecone campus.

Health Care-a-Van provides free services

Health District programs are partnering with Home-ward Alliance and Aspire 3D to bring free health services to those who are experiencing homelessness or are at-risk of becoming homeless through Health Care-a-Van events at First Presbyterian Church in Fort Collins.

An event was held in August and another one is set for Oct. 28, from 10 a.m. to 2 p.m., at 531 S. College Avenue. (Arrive by 1:30 p.m. or earlier at the church for a chance to visit with all providers.)

Attendees at the August event received services including dental screenings from the Health District Family Dental Clinic team, vision screenings, lung function testing, balance testing, vitals and glucose testing, medication reviews, Naloxone education, immunization record checks, Medicare/Medicaid counseling, and help or education on completing advance directives from the Health District’s Advance Care Planning program.

In addition to these services, Health District nurses will be providing free flu shots at the Oct. 28 event.

Organizers say the goal is to connect those who are unhoused or at-risk of homelessness to health care and community services to improve their health and help them gain greater stability in their lives.

For questions about the Oct. 28 event, please contact the Murphy Center at 970-494-9940.
cholesterol tests

Find out your total cholesterol, HDL, LDL, triglycerides, glucose, and blood pressure results; learn what they mean and what to do about them. Health District residents receive their test for free. Cost for all others is $15. The Health District boundaries include Fort Collins, Laporte, Wellington, Red Feather Lakes, Livermore, Bellvue, and Timnath.

Cholesterol tests are 25 minutes and are available 8-10:30 a.m. Appointments required; call 970-224-5209. Please remember to wear a mask.

November
- Wed., Nov. 3 – Senior Center, 1200 Raintree
- Thurs., Nov. 18 – Senior Center, 1200 Raintree

December
- Wed., Dec. 1 – Senior Center, 1200 Raintree
- Thurs., Dec. 2 – Spirit of Joy Church, 4501 S. Lemay

An 8-hour fast is recommended for best results; medications and water are permitted. Please remember to wear a mask.

Visit healthdistrict.org/heart for more information.

Questions about the COVID-19 vaccine?

We have answers! Come to one of our Wednesday vaccination clinics and chat one-on-one with a nurse or physician, or call us with your questions at 970-221-7144, Mondays, 9 a.m.-noon or Wednesdays, 1-6 p.m. Leave a message at other times and we’ll call you back.

*Subject to availability. Please confirm by checking healthdistrict.org/vaccine or calling 970-221-7144.

COVID-19 Vaccination
Every Wednesday, 12-4 p.m.*

Moderna. 1st or 2nd dose.

Ages 18+ • Free • No ID required

Health District offices, 120 Bristlecone Dr., Fort Collins
We can help with free transportation if needed.

Schedule online at healthdistrict.org/vaccine or by calling 970-221-7144.

health insurance & you virtual events

Join us for a health insurance overview, new potential cost savings through the American Rescue Plan, and a chance to get all of your questions answered by a Certified Health Coverage Guide ahead of Open Enrollment for 2022 coverage. Receive a free Health Coverage User’s Manual in the mail when you RSVP.

Date: Wed., Oct. 13
Time: 6-7 p.m.
Location: Zoom

Talks are free, but registration is required: larimerhealthconnect.org or on Facebook @larimerhealthconnect.

mental health classes

Virtual Parent Education Series presented by Child, Adolescent, and Young Adult Connections (CAYAC)

Social Media and the Pressures of Parenting
presented by Alyssa Wright, LCSW, EMDR II, owner and therapist at Integrated Counseling and Wellness

Date: Tues., Oct. 26 • Location: Zoom • Time: 6-7 p.m.

Experimentation or a Cause for Concern? Helping Parents Understand Substance Use Among Teens
presented by Andrea Caggiano, LCSW, LAC, substance use disorder behavioral health clinician for the Health District’s CAYAC team

Date: Wed., Nov. 3 • Location: Zoom • Time: 12-1 p.m.

Fostering Healthy Body Image
presented by Kelly Elise Ulmer, Ed.S., LPC, CEDS-S, founder and behavioral health clinician at Bloom Counseling and Nutrition

Date: Mon., Nov. 8 • Location: Zoom • Time: 6-7 p.m.

Child and Adolescent Anxiety
presented by Marybeth Rogal-Oler, Ph.D., clinical child and adolescent psychologist for the Health District’s CAYAC team

Date: Wed., Nov. 17 • Location: Zoom • Time: 12-1 p.m.

All talks are free, but registration is required: healthdistrict.org/classes or 970-530-2843. A link to the talk will be provided.

mental health museum event

The “Mental Health: Mind Matters” special exhibit is returning to the Fort Collins Museum of Discovery. The exhibit builds greater understanding of the importance of mental health and creates a safe space for meaningful conversations about mental illness. The Health District was involved in planning and contributed to the community resources being shared at the exhibit.

Fort Collins Museum of Discovery, 408 Mason Ct.
Sept. 25, 2021 - Jan. 2, 2022
Wed. - Sun., 10 a.m. - 5 p.m. (closed Mondays, Tuesdays, and major holidays)

General admission is required to view the exhibit. Cost is $12.50 for adults, $9.50 for children (age 3-12), students with ID, and seniors. Free for museum members and children 2 and under. For more information: fcmd.org.