When Javier González (not his real name) started having headaches and other unexplained symptoms, he was concerned. Before he knew it, the healthy 32-year-old could no longer work out several times a week and had to quit a job that required a lot of physical labor. With no health insurance and his savings drained from multiple doctors’ visits and tests, González moved back in with his parents.

His eventual diagnosis: a malignant brain tumor. Surgery, radiation, and chemotherapy treatments followed, which can add up to an estimated $700,000, according to the website CostHelper.com.

Fortunately, González found his way to Larimer Health Connect, a free program of the Health District of Northern Larimer County that helps residents understand how health insurance works and review coverage options to make the best choice for them and their families. The Larimer Health Connect team offers Question and Answer sessions and special enrollment events during Open Enrollment which begins on Nov. 1.

Larimer Health Connect Certified Health Coverage Specialist Roy Ramirez determined that González qualified for Health First Colorado, Colorado’s Medicaid Program (free or low-cost health care for children and adults who qualify) and helped him get enrolled. It was one less thing for the young man to worry about as he faced the battle of his life.

“It was a very stressful, life-changing time. I’d never experienced health complications and suddenly I had a serious diagnosis,” González says. “I am so grateful to Roy and Larimer Health Connect. Medicaid coverage has allowed me and my parents to focus on my treatments and regaining my health.”

In these changing economic times, Cherie Nelson Senie and her partner Evan Nelson Senie were ready to make a bold career change and came to Larimer Health Connect to figure out their insurance options. “We wanted to leave our jobs and start a copywriting business, but what was holding us back was losing our health insurance,” Nelson says. “It was scary, but Roy was so patient and made the information simple to understand. We both found coverage plans that work for us—it really validated our decision.”

Larimer Health Connect Certified Health Coverage Specialist Roy Ramirez (center) helped newlyweds Cherie Nelson Senie and Evan Nelson Senie (left) find health insurance plans that worked for each of them. The couple quit their teaching jobs at Colorado State University to start a copywriting company and needed to purchase their own coverage for the first time.
This fall, Nabisco is once again selling pumpkin spice Oreo cookies. No surprise, the famous cookie maker knows this tantalizing flavor combination is hard to resist.

Yet there’s a healthier way to savor a sumptuous blend of “warming spices” as we embrace cooler weather. We can make our own calorie-free pumpkin spice mix and have it on hand to instantly perk up smoothies, pancakes, hot cereal, roasted veggies, stews, and more.

Pumpkin spices—including cinnamon, nutmeg, allspice, ginger, cardamom, and cloves—can add pizzazz to many everyday dishes without adding extra sugar or salt. You can also count turmeric, cayenne, and black pepper among the warming spices, identified as such because they stimulate a sensation of heat within our bodies. It’s why chili is so popular on cold days.

Such spices are not only delightfuly aromatic, but they’re also potent antioxidants. Some provide anti-inflammatory, pain-reducing, and other health benefits, according to Johns Hopkins Medicine (hopkinsmedicine.org/health/wellness-and-prevention/5-warming-spices-with-healthy-benefits).

Cinnamon, for example, can help stabilize blood sugar and lower cholesterol. Ginger has been found to relieve nausea. Capsaicin, the heat-producing agent in cayenne, can reduce pain signals to the brain. Capsaicin may also aid in ulcer relief by reducing harmful bacteria in the gut, decreasing stomach acid, and increasing blood flow. And a dash of cayenne pepper tastes fabulous in a cup of hot chocolate!
STAYING SAFE IN YOUR HOME DURING WEATHER EMERGENCIES

by julie estlick

Let's face it: weather emergencies often happen at the most inconvenient times. A good dose of preparation can keep you and all of your family members (including pets) safe. And signing up to receive alerts from local authorities at nocoalert.org will give you real-time information on sheltering in place or directions on when and where to evacuate.

**TORNADO**

Tornados can strike at any time of the year. There are areas in the home that are safer than others to protect against broken glass and flying debris. Make a plan ahead of time so someone can quickly grab flashlights, water, pet supplies, and any other necessities, and everyone can move to safety quickly.

**WHAT TO DO:**
- Get all family members and pets inside immediately.
- Go to the basement and take cover under something heavy like a table, bed, or workbench.
- If you don’t have a basement, go into a windowless room in the center of the house.
- Stay away from windows.
- Cover yourself with a rug for protection against flying glass or debris.
- Know the difference between a watch (conditions are favorable for a tornado to form) and a warning (a tornado has been spotted in your area and you should take shelter immediately). No areas in Larimer County have tornado sirens, so don’t wait to hear one to act.
- Sign up for nocoalert.org to receive emergency alerts and updates, or stay tuned to news broadcasts, radio or weather radio for the latest weather information.

For more info: nsc.org/community-safety/safety-topics

**PROTECTING YOUR PETS**

If you have small pets, always bring pets indoors at the first sign or warning of a storm or disaster.

**WHAT TO DO:**
- Be prepared. Build survival kits for your pet: one kit for sheltering in place, and a lighter one in case you have to evacuate.
  - Include: food, water, water bowl, medicine (in a waterproof container), pet first-aid kit, extra collar with ID tag and harness/leash, copies of pet registration and other documents (in a waterproof container AND available electronically), travel bag/crate for each pet, grooming items, sanitation needs, a picture of you and your pet together (in case of separation), familiar items such as favorite toys, treats, bedding.

For more info: ready.gov/pets

**WILDFIRE SMOKE**

As we have seen in recent years, smoke and ash from fires burning north of Fort Collins to several states away can trigger health issues for those in Larimer County. According to environmental specialists, if you can see or smell smoke, or if you can’t clearly see a landmark that is more than 5 miles away, you are being impacted.

**WHAT TO DO:**
- Stay indoors as much as possible.
- Keep windows and doors closed.
- Protect indoor air quality. Avoid burning wood stoves, spraying aerosol products, frying food, or burning candles.
- Create a clean air room:
  - Choose a room, and keep windows and doors closed. Stay cool with fans or air conditioning and set it to recirculate.
  - Filter the air with a portable air cleaner in the room, or make your own DIY air purifier using a box fan with a HEPA or MERV 13 furnace filter strapped to it. Learn how at smartairfilters.com.
- Check airnow.gov for Air Quality Index (AQI) and EPA fire and smoke map.
- Sign up for air quality alerts:
  - Colorado.gov/airquality/request_alerts.aspx
  - NOCO alerts for wildfire evacuation (and other emergencies) at nocoalert.org

For more info: fcgov.com/airquality/healthyhomes

**HAILSTORM**

Repairing or replacing house roofs and car windows from hail damage is almost a rite of passage in our region. When hailstorms hit, the safest place to be is inside your home or any sturdy building.

**WHAT TO DO:**
- Make sure all family members and pets are indoors (or in some type of protected shelter).
- Move vehicles into the garage or a sheltered area if possible.
- Secure hot tub and other outdoor items against strong winds and hail.
- Close windows, curtains, and blinds. Stay away from windows, skylights, and glass doors.
- Find a safe area. Move to a basement, cellar, or anywhere not directly below the roof.
- Be prepared for electrical outages. Have a backup generator, emergency candles and matches, or flashlight.
- Wait until hail has completed melted to walk outside, or be aware of slipping hazards.
- Listen to weather alerts. Follow all weather watch alerts and warnings. Have a battery-powered radio or a hand-crank National Oceanic and Atmospheric Administration (NOAA) weather radio for updates.

For more info: statefarm.com/simple-insights/residence/staying-safe-in-a-hailstorm

Photo: istock.com/PhotographyPerspectives

Photo: istock.com/Kerkisz

Photo: nocoalert.org
A Bohemian Foundation grant allowed La Cocina to research home-based childcare workers and find ways to support them. The ¡Somos FAVAS! program was co-designed with women who were already providing these services in the Latinx community. And it’s had a big impact on the women who have participated.

“This program offered by La Cocina gives us the opportunity to take care of our children in an educated way,” says Rebeca Mendoza, a local FAVA. “Thanks to ¡Somos FAVAS! we have all the possible tools to learn and to put into practice based on the needs of each of our children.”

La Cocina started meeting on Saturdays, and on the first official day 25 families showed up. Within the first 10 months of operation, it had helped more than 50 Latinx families. Starting with four volunteers, it now boasts a staff of 23, and has helped roughly 1,200 area Latinx families.

As the community gathered weekly, the team noticed more home-based childcare providers showing up. Some people know them as friends, family, and neighbors care (FFNs). La Cocina calls them by the Spanish translation: familia, amigos, y vecinos apoyándonos (FAVAS). From those conversations, ¡Somos FAVAS! (We are FAVAS) started to take shape.

Fariñas and the La Cocina staff believed it was important to have the FAVAS play an integral role in crafting the program. The initial FAVAS helped co-design a six-month training program, which includes nine individual modules. Topics covered include business development, contracts, setting boundaries, and self-care.

“We felt like the FAVAS were really representing a network of people who needed to support each other,” says Fariñas. “And to me, that was also really meaningful because I did see them as planting seeds of hope and well-being in the community.”

By March 2022, the La Cocina team had worked with 47 FAVAS. The current cohort has 17 more participants. Fariñas believes there could be upwards of 250 FAVAS in Larimer County. Each FAVA fills an important role in the community, too, allowing others to contribute to building the local economy.

“People are able to work in the community because a FAVA actually takes care of their kids for a much lower rate than an early education center charges,” Fariñas says.

Since 2017, La Cocina has worked to improve the lives of the Spanish-speaking communities in Larimer and Weld counties. Originally founded to provide much needed mental health services in the community, the organization has expanded to cover other areas of need, including home-based child care.

Dr. Janina Fariñas is a pediatric clinical psychologist and CEO of La Cocina. In 2016, she was an assistant professor and clinical faculty at Colorado State University. La Cocina started when she and three of her students noticed more Spanish-speaking patients seeking mental health services in the area.

“It was initially just grassroots,” says Fariñas. “We did organizing efforts for our community to be able to dialogue together about some of the issues that were coming up around the 2016 election.”

Fariñas and her students started listening circles where they could chat with the community about their fears and concerns. Through those conversations, La Cocina was created to work collaboratively with the Latinx community to provide full access to mental health and health equity services. La Cocina, which means “the kitchen” in English, was chosen as the name because it’s the warmest, most nourishing place in the home and is meant to convey that their programs are a safe place for community members to come together.

A Welcoming Sign

Boosting home child care

A Bohemian Foundation grant allowed La Cocina to research home-based childcare workers and find ways to support them. The ¡Somos FAVAS! program was co-designed with women who were already providing these services in the Latinx community. And it’s had a big impact on the women who have participated.

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For more information on La Cocina’s programs or how to help, go to lacocinahome.org, call 970-232-0740, or email hola@lacocinahome.org.
As the pandemic swept across the country, a team of mental health professionals embedded in local medical clinics witnessed a historic increase in patients in need of behavioral health care.

The Health District of Northern Larimer County’s Integrated Primary Care and Mental Health Program, in partnership with Salud Family Health Center and the UCHealth Family Medicine Center (FMC), has seen significant demand for its services.

“The demand is unreal. I have never seen anything like this before,” says Andrea Holt, the program manager and a licensed marriage and family therapist. “In October or November of 2021, we implemented a waitlist for patients wanting to schedule a therapy appointment.”

And there is no sign of a slowdown, either.

Between the two clinics, five full-time behaviorists and one part-time behaviorist have seen 1,000 patients and spent a total of 3,000 hours providing care over the first half of 2022. (A behaviorist addresses a person’s mental state as well as their physical condition, and may provide treatment for mental health issues including substance use concerns.) This unique program, begun in 2005, allows Health District behavioral health specialists to collaborate with primary care physicians to provide complete patient care at FMC and at Salud Family Health Center on Blue Spruce in Fort Collins. Psychiatrist Dr. Zeljko Ivanovic provides consultations for providers and clients at both locations, and works with a family practice resident at FMC to facilitate learning for the resident physicians.

A waitlist is nothing unusual for mental health services. According to a survey by the American Psychological Association, nearly 7 in 10 psychologists who have a waitlist have seen it grow since the start of the COVID pandemic. But the integrated health model makes it easier for individuals to see a behaviorist when they need one.

Here’s how it works: A patient schedules an appointment with their primary care doctor. If the patient wants to see the behaviorist, they can ask to see them; or a doctor can call the behaviorist in if they think the patient needs the help. The collaborative nature provides more complete care, but the work is different than ordinary therapy.

“A behaviorist who is integrated has to function differently than they would in a typical clinic setting,” explains Holt. “It takes different skills.”

A behaviorist may be speaking with a patient while a laboratory technician comes into the room to do a blood draw. Or, the behaviorist may get paged by a doctor to consult about another patient mid-consultation. They are often on the move.

Family Medicine Center medical residents are getting exposure to behavioral health specialists, too. Dr. Janell Wozniak is the FMC residency program director. She says many resident physicians are drawn to the program because of the available resources.

“These physicians-in-training are able to see patients alongside our behavioral health providers and work with them almost every day,” says Wozniak. “At the end of three years, they have the skills to support patients’ emotional needs and make important connections for those who might need additional support.”

Wozniak also points out that the behaviorists play a critical role at the center because doctors can expedite care for patients who need mental health assistance or are struggling with substance use. The integrated care team is easily available to see patients, which allows the patient to talk to a behaviorist right away.

The team can also refer someone to a community provider who is accepting patients.

In some cases, patients may believe there is a stigma surrounding seeking behavioral health. Seeing a behaviorist during the visit with their doctor can help reduce that stigma, save time for the patient, and provide care in a familiar environment.

“We strongly believe that this improves the compliance with follow-up care and appointments,” says Wozniak.

“Current patients at Salud and FMC are eligible to take part in the Integrated Primary Care and Mental Health Program. To schedule an appointment at Salud, call 970-494-4040. For appointments at UCHealth’s Family Medicine Center, call 970-495-8800. Patients at both locations can also make a request through their primary care team.”
Ramirez and the rest of the Larimer Health Connect team are gearing up for a busy fall as Open Enrollment for 2023 kicks off on Nov. 1. Open Enrollment (OE) is the time when everyone can elect or change their health insurance plan for the next calendar year through the Connect for Health Colorado Marketplace. In Colorado, the OE period goes through Jan. 15, 2023. However, you must enroll by Tuesday, Dec. 15, 2022, in order to begin coverage on Jan. 1, 2023. After that, coverage begins on Feb. 1. Last year, Larimer Health Connect helped 931 Larimer County residents find coverage, and staff expects increased demand this year due to a new insurance shopping platform the state is rolling out. The new Colorado Connect has plans that offer more cost savings to people who haven’t qualified in the past, including options for undocumented individuals.

Selecting and purchasing a plan through the marketplace can be confusing and overwhelming. Larimer Health Connect staff help clients understand their options and any financial assistance that can lower the cost of health insurance. They also assist in completing the application process for coverage through the marketplace, or enrollment in Medicaid or Child Health Plan Plus (CHP+) for those who qualify.

Expanding equitable coverage

New for 2023, people who didn’t previously qualify for health plans and savings on the marketplace may be able to find options on Colorado Connect. Designed with health equity in mind, plans include high value services at no cost to the consumer, and for the first time provide coverage options for undocumented Coloradans. Coloradans without documentation who meet income qualifications can also receive financial help for certain plans.

“For the first time ever, households and individuals who are undocumented could qualify for $0 premiums,” says Rosie Duran, program coordinator for Larimer Health Connect. Those who don’t meet the income criteria can still purchase full-priced plans on Colorado Connect.

Colorado Connect offers standardized state plans with the same essential health benefits and cost-sharing among all insurance carriers. Plan benefits include mental health services, primary care, prenatal and postnatal care, non-preventive visits, and more.

“Standardized plans will have the same copayments, deductibles, and out-of-pocket maximum costs across all insurers so it’s easier for consumers to compare plan benefits and know how much they’ll pay for their most common services,” Duran says. Premiums and provider networks will vary between those plans.

Peace of mind

If all this has your head spinning, never fear: “Larimer Health Connect can help people figure out what they are eligible for and how best to enroll,” Duran says. In fact, if you are shopping on Colorado Connect, state leaders encourage finding assistance this first year rather than doing it yourself to help ensure a seamless process. (See breakout box.)

No matter your circumstances, the key is not to skip coverage for any family member. It is easy to underestimate just how much health care can cost on your own. For example, Connect for Health Colorado estimates that a broken leg could be up to $7,500 to fix if you don’t have insurance. Having a baby can cost $10,000 without insurance.

“Health insurance can help you stay healthy by covering the costs of many health benefits and protect you from debt,” she says. “If your child gets sick and needs to see a doctor or take prescription medications, it can pay part of the cost. If you’re diagnosed with a chronic condition, like diabetes, insurance coverage can help protect you from high, unexpected bills.”

González can certainly relate.

“You never think you’ll hit your deductible every year, but with a brain tumor I would have met my out-of-pocket limit at the first cancer appointment. If I’m able to go back to work, I’ll make it a priority to find a job with health insurance coverage or purchase my own for sure.”

Ramirez and his team members stand by ready to help during OE, and all year long for those who’ve had a recent life event, like losing other coverage, moving, getting married, or having a baby.

“Right now there are so many options for Coloradans at different income levels to qualify for financial assistance, minimize medical cost liability, and choose a health plan that fits their needs and budget,” Ramirez says. “Nobody plans to get sick or be in an accident, but life happens. Health insurance coverage can give you peace of mind for the unexpected.”

To learn more:

Health Insurance & You

Zoom question and answer sessions for Connect for Health Colorado and Colorado Connect:

• Tues., Oct. 25 – 5:30-6:30 p.m.
• Wed., Oct. 26 – 5:30-6:30 p.m. (Spanish)
• Thurs., Oct. 27 – 5:30-6:30 p.m.

See larimerhealthconnect.org to register and receive the Zoom link.

Q&A

Find help:

Larimer Health Connect
Schedule an appointment by calling 970-472-0444 or go to larimerhealthconnect.org. In-person, Zoom, and phone appointments are available.

Enrollment Events

In-person, please call to set up an appointment.

Berthoud The Berthoud Life Center, 375 Meadowlark Ave.
Tues., Nov. 29, 9 a.m.-12 p.m.

Estes Park Estes Valley Library, 335 E. Elkhorn Dr.
Wed., Dec. 7, 10 a.m.-4 p.m.

Fort Collins Larimer Health Connect office, 144 N. Mason St., Unit 7
Sat. Nov. 5, 12, 19; Dec. 3, 10, 17; and Jan. 7 – 9 a.m.-2 p.m.
Thurs., Dec. 15 – 8 a.m.-8 p.m. (deadline for coverage to start Jan. 1, 2023)
Sun., Jan. 15 – 9 a.m.-4 p.m. (last day of Open Enrollment 2023)
Starting Nov. 1: Extended hours Tues. and Thurs. 8 a.m.-8 p.m. (holidays excluded)

Call 970-472-0444 to confirm details including what information/documents to bring.

Connect for Health Colorado
Information on Open Enrollment, savings calculator, and where to find assistance.

Connectforhealthco.com or 1-855-752-6749

Image: istock.com/LysenkoAlexander
Local survey finds health declines

Respondents to the Health District of Northern Larimer County’s 10th triennial Community Health Survey report poorer physical health, declines in mental health, and barriers to health care access among other themes.

The survey was mailed out to randomly selected residences in Larimer County, and 2,700 were filled out online or completed by mail between April 15 and July 15 of this year.

In the 2022 survey, residents reported lower overall health status, and more days in the past month (four days) when their physical health was poor and impacted their ability to do usual activities like self-care, work, and recreation.

Compared to survey results in 2019, more people reported experiencing current mental health disorders and more had been told by a provider that they have a mental health disorder (such as depression and/or anxiety). For example, respondents reported record levels of days in the past month where their mental health was not good (four in 2019, five in 2022).

The highest reports of mental health disorders, stress, considering suicide, and poor mental health were among younger adults, age 18-34. Younger adults reported twice as many days in the past month with poor mental health than those age 35 or older, and nearly three times as many days in the past month where poor mental health limited their ability to do usual activities.

Alcohol use is down slightly, but more people report using cannabis (marijuana) products and using them more often. Daily cannabis users increased from 28 percent in 2019 to 35 percent in 2022. The average number of days used per month almost doubled, from 9 days to 17 days. In terms of alcohol use, residents who usually have at least one drink per week are having fewer drinks—around four—compared to around six per week in earlier surveys.

Health care access continues to be an issue in Larimer County. Eleven percent of adults rated their access to care whenever they needed it as fair or poor. One in five young adults and one in four from lower income households noted fair or poor access to care. More than one in five adults (21 percent) who may have needed to see a doctor or a specialist in the past two years went without because they felt they could not afford it.

Just like regular routine visits with your primary care provider, the Community Health Survey is our community’s periodic physical exam, explains Dr. James Stewart, Health District medical director. “It is an opportunity to assess health, highlight areas for improvement, and focus on how well we are doing with prevention and health promotion. The data suggest some serious and concerning backsliding in important health indicators for our community. The Community Health Survey helps us know where to focus our efforts as a community to help get us back on track.”

For more information on the 2022 survey findings, contact Health District Evaluation Coordinator Sue Hewitt at shewitt@healthdistrict.org or 970-530-2750.

Observing Overdose Awareness Day

U.S. Representative Joe Neguse (middle) addressed a crowd of 300 at the 5th Annual Northern Colorado Overdose Awareness Day event in Old Town Fort Collins on Aug. 27. Health District Community Impact Team members MJ Jorgensen (left) and Yaz Juneau helped organize a full day of activities in Fort Collins, Estes Park, and Greeley. These events included speakers, community resources, naloxone distribution and education, music, food, activities, and shared stories of recovery and remembrance.

¡Bienvenidos!

Child, Adolescent, and Young Adult Connections (CAYAC) Bilingual Care Coordinator Ana Pasini welcomes participants at the Hispanic/Latinx Heritage Month kickoff event at Northside Aztlán Community Center. The celebration included local resources, free food, music, performances, and activities for all ages.
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 20 minutes and are available 8:30-10:30 a.m. Appointments required: call 970-224-5209. Currently, masks are optional.

October
Thurs., Oct. 13 – Spirit of Joy Church, 4501 S. Lemay
Tues., Oct. 25 – Timnath Presbyterian Church, 4202 Main St., Timnath
Thurs., Oct. 27 – Senior Center, 1200 Raintree

November
Tues., Nov. 8 – Senior Center, 1200 Raintree
Thurs., Nov. 10 – Spirit of Joy Church, 4501 S. Lemay

December
Thurs., Dec. 8 – Spirit of Joy Church, 4501 S. Lemay
Tues., Dec. 13 – Senior Center, 1200 Raintree
Thurs., Dec. 15 – Health District, 120 Bristlecone

An 8-hour fast is recommended for best results; medications and water are permitted.
Currently, masks are optional.
Visit healthdistrict.org/heart for more information.

classes

The Larimer Advance Care Planning Program works to engage and support individuals in completing advance care plans for future medical treatment options and their end-of-life wishes—all at no cost.

Why do we have funerals?
Wed., Nov. 2, 1-2:30 p.m., Old Town Library, 201 Peterson, Fort Collins
Discussion of what a “good” funeral might be like. How can funerals be meaningful and personal? What are some of the most unusual funeral practices? Why is it important to plan your funeral ahead of time?
Free, no registration required.

Planning for your future
Wed., Nov. 9, 10-11:30 a.m., Estes Valley Library Hondius Room
A collaborative presentation with Colorado Legal Services and Larimer ACP program. Learn about planning for Long Term Care costs and financial and medical documents that are important for your future.
Registration at estesvalleylibrary.org or call 970-586-8116.

Health District
NOVEMBER

Behavioral health services include:

- Psychological Assessment & Testing
- Care Coordination
- Brief Therapy
- Brief Psychiatry
- Referrals

Some services are offered at no cost and others are offered on a sliding fee scale basis.

Call us today! 970-221-3308
healthdistrict.org/cayac

Still uninsured?

Open Enrollment starts November 1
- We’ll help you find a health insurance plan that meets your needs and budget
- No deadline to enroll in Health First Colorado (Medicaid) or CHP+

Health District
FAMILY DENTAL CLINIC

Can't afford dental care? Call us!

Fees based on ability to pay • Medicaid • CHP+

Health District
FAMILY DENTAL CLINIC

Call us for an appointment, 7:30 a.m.–6 p.m., M-F
970-416-5331
healthdistrict.org/dental

Patients must live in the Health District, have no private dental insurance, and meet income guidelines.