Rosie Duran thought she’d pretty much seen it all in over 15 years of helping people in Larimer County find affordable health insurance or enroll in Medicaid coverage. Then the COVID-19 pandemic hit and suddenly families were facing unexpected challenges in a topsyturvy world.

Juggling remote schooling and jobs, shutdowns, layoffs, fears about catching and spreading disease—it’s enough to keep anyone up at night. Making sure you have health insurance might have gotten pushed down the list, but as Open Enrollment comes to a close on January 15, Duran argues it’s one thing that you can control and will help bring some peace of mind in these difficult times.

“COVID-19 has been hard for us all, but it’s never been more important to have good health insurance coverage in case you or a family member gets sick, or has an accident,” says Duran, team supervisor for Larimer Health Connect (LHC), a project of the Health District of Northern Larimer County that provides free help in choosing the right plan that meets each family’s health needs and budget, including potential financial assistance.

Since March, LHC team members—who are all state-certified Health Coverage Guides—have met with clients over video and phone, with some in-person appointments for those without access to a computer. They have stayed plenty busy during Open Enrollment, the period when you can purchase a private insurance plan on Connect for Health Colorado, the state’s health insurance marketplace. You can still sign up outside of the open enrollment period if you have certain life change events such as losing health insurance coverage from a job, moving, getting married, or having a baby that may qualify you for your own Special Enrollment Period (SEP), or if you qualify for Health First Colorado (Medicaid) and Child Health Plan Plus (CHP+), which have no deadlines.

Stay covered

Even if you’re out of work, it’s important to investigate your health insurance options so you aren’t caught with large medical bills if the unexpected happens.

“Even if you’re out of work, it’s important to investigate your health insurance options so you aren’t caught with large medical bills if the unexpected happens.”

Even if you’re out of work, it’s important to investigate your health insurance options so you aren’t caught with large medical bills if the unexpected happens. A survey by the state’s Department of Labor and the Department of Health Care Policy & Financing found that about 20 percent of people receiving unemployment benefits had no health insurance, or anticipated losing their insurance, and of those uninsured individuals a whopping 46 percent planned to go without coverage.

continued on page 6
Homemade Jerky to the Rescue

As the global pandemic keeps many of us home-bound much of the day, we need a versatile snack that every family member will want to grab from the pantry when hunger strikes. Homemade fruit leather (a.k.a. fruit jerky or a fruit roll-up) is a great option. It’s quick, delicious, nutritious, and packed with energy.

A lunch-box staple popularized in the 1980s, fruit leather is made by drying thin layers of pureed fruit in an oven or food dehydrator for several hours to create a sweet, chewy treat similar in texture to beef jerky.

Yes, store-bought fruit leathers are convenient, but they can be expensive and contain added ingredients and extra sugar. Making your own fruit leather is easy and you can customize it, taking into account any food allergies or restricted diet needs. For diabetics, fruit leather without added sugar makes a great snack or dessert.

A single serving of one roll-up has about 28 calories, 7.2 g carbs, 0.3 g protein, 0.8 g fiber, and 6.2 g sugar, making it a healthier option than grabbing a candy bar or other sweets.

What Fruits Can You Use?

Most fruits and combinations can be used to make fruit leather, and you can use fresh, canned, or frozen varieties.

Try: Berries, bananas, oranges, peaches, applesauce

Avoid: Grapefruit and lemons – these get bitter when dried

Prefer Savory Treats?

Try making veggie jerky using pumpkin or steamed mixed vegetables.

Get Creative

You can jazz up your fruit or veggie leather concoctions by adding some spices or chia seeds.

Check out the National Center for Home Food Preservation for more information: nchfp.uga.edu/how/dry/veg_leathers.html.

Recipe courtesy of Little Eats & Things, littleeatsandthings.com/3-ingredient-homemade-strawberry-fruit-roll-ups/

Homemade Strawberry Fruit Roll-ups

3 cups strawberries frozen (thawed) or fresh
3 tablespoons honey
2 tablespoons lemon juice

1. Preheat oven to 140 to 170 degrees F, or as low as your oven will go (the lower the better). Line a sheet pan with parchment paper and set aside. Add strawberries, honey, and lemon juice to food processor or blender; blend until smooth.

2. Spread fruit mixture onto the lined sheet pan to about 1/8- to 1/4-inch thick. Place in the oven for 4-4 hours [or more], until the middle is no longer tacky.

3. Cool completely before removing from the sheet pan. Use clean scissors or a pizza cutter to trim off edges and cut into 1-inch wide strips. Store in an airtight container in the refrigerator for up to 2 weeks. They will last even longer if you add a paper towel to the container to help absorb moisture. Makes 8 Servings

Recipe courtesy of Little Eats & Things, littleeatsandthings.com/3-ingredient-homemade-strawberry-fruit-roll-ups/
When office life ground to a halt last spring, many people had to quickly adjust to working remotely. Now that we’re many months into the global pandemic, it’s a good time to assess how your home office setup is working for you.

If your chair, or desk, or computer is at the wrong height, for instance, it can cause aches and pains in different parts of the body. Having an “ergonomically correct” work area is key to keeping you healthy and at your most productive.

“Ergonomics is about designing the workspace to best fit and accommodate the worker so that they can be efficient and avoid injuries,” says Iolanthe Culjak, a physical therapist, certified ergonomic assessment specialist, and founder of Optimum Ergo.

Culjak’s remotely working clients mostly report neck and back discomfort. “People were used to going into an office with good task chairs and desks,” she says. “Now, they’re working at home on whatever furniture they have. Many are using a laptop, which cannot be ergonomically correct without an external keyboard and mouse.”

There is no one-size-fits-all approach to ergonomic corrections, as every person is unique and is working with different environments and equipment.

“If a workspace is not ergonomically correct, it forces the user into awkward postures, which is a leading cause of musculoskeletal disorders in the workplace,” Culjak says. “I help people proactively avoid injury and protect their bodies so they don’t end up in physical therapy—and so they can enjoy life outside of work.”

Reboot!

Zoom fatigue. Crisis fatigue. Wearing-all-the-hats fatigue. In stressful times, it’s even more crucial to ensure our workspaces are set up to help keep us healthy. Culjak offers some tips:

DIY

“It doesn’t take expensive things—you can find things around the house.”

- Use boxes or books as foot rests and to raise your keyboard up so that your visual screen is at eye level or slightly below and about an arm’s distance away, which is going to put you in the position to look at your screen without extending or looking down.
- Add a cushion to a too-hard seat and use a rolled-up towel for low back support.

Straighten up

“Be aware of good postures and use them as much as possible.”

- Your ears should be lined up with the midline of your shoulders and lined up with your trunk.
- If working at a desk, your shoulders should be relaxed and your elbows by your side.
- “Your body will tell you if you’re not in a good posture or you’ve been doing something for too long.”

Worth the money

- A proper-fitting task chair that adjusts for height, seat depth, lumbar support, and has adjustable arm rests is ideal if it’s in your budget. (See if your company will reimburse you.)
- Use an external, ergonomically designed keyboard and mouse from your workplace or invest in them.

Move

“The first and most important thing you can do is warm up for your workday.”

- Get your blood circulating with movement and stretching that warms up your shoulders, forearms, hands, and fingers.
- If you work standing up (or spend part of the day at a standing desk), warm up your legs along with the rest of your body.
- Change positions and take movement microbreaks every 20-30 minutes.

“Even with good posture, our body needs to move. We need blood flow to our muscles and tendons to avoid discomfort or injury.”

Take care of #1

- Get plenty of sleep, stay hydrated, eat healthy, and keep exercising.

“Your body will pay the price with bad ergonomics, but even with good ergonomics you can fall into poor postures. So, address the ergonomics first and then move onto other health aspects. You’re more productive when you feel well.”

Pay attention

Think of twinges of discomfort you feel as being like the check engine light in your car. “It’s your body’s way of telling you that something isn’t working and you need to change it up,” Culjak concludes.

Proactively address issues before they become chronic problems and utilize ergonomic experts when you need help.
The man who said he loved her was the same one who pressured Megan Lundstrom into having sex for money. The name she used in that life was Avery Day. “‘Avery’ was a person I could become, so I could separate from the exploitation I was experiencing.”

Intimate partners and family members are the biggest offenders of sex trafficking, says Lundstrom. Like cult leaders, they use psychological means to coerce victims into commercial sexual exploitation (CSE) which includes prostitution, performing in a strip club, and pornography.

Lundstrom is now director of research and the co-founder of The Avery Center (formerly Free Our Girls), a national nonprofit based in Greeley that helps other victims and survivors along their journey to freedom. People may not realize it, but northern Colorado and the Western Slope have experienced high demand for commercial sex in recent years, according to local experts.

Empowering survivors

Sex trafficking knows no boundaries and affects women of all ages, ethnicities, and education level.

The Avery Center provides current CSE victims and survivors with direct services including financial literacy classes, job training, support groups, and access to basic needs.

The Care Package Program is a powerful way to connect the center with survivors, who are working to reclaim their lives, says Danae Duran, director of services. Shipped monthly to nearly 100 subscribers nationwide, packages include self-care products, an affirmation card with encouraging words, and a brochure about the center’s services.

“We want them to know that they matter, that we recognize what they’ve been through and we are here for them,” explains Duran. Care package recipients are more likely to reach out for help, she adds.

‘A target on their back’

Connecting with people who are still being trafficked helps the organization understand the importance of reducing demand for commercial sex, and how to decrease barriers for victims.

Angie Henderson, a University of Northern Colorado sociology professor and researcher, volunteered to help Lundstrom collect data to better serve the organization’s needs. She interviewed over 70 women to learn how they were exploited. Most of them were “boyfriend” in. The traffickers groomed their victims—taking them on dates, buying them things, promising them the sky.

“The woman falls in love with this man,” Henderson explains. “Then times get tough and the man says, ‘I know a way that you can make quick money.’” The trafficker may use physical, emotional, and sexual abuse to manipulate her to perform commercial sex.

Around 80 to 90 percent of victims experienced prior sexual abuse, assault, or rape, she notes. “Traffickers sense this. Victims say they feel like they have a target on their back.”

Reducing demand

In order to reduce demand for commercial sex, the center works with area law enforcement on sting operations and education for first-time offenders to learn that buying sex is not a victimless crime but harms individuals and communities.

“We are all part of this issue,” says Lundstrom. “We need folks to be aware that this is going on in northern Colorado.”

### How to spot human trafficking

A person may:

- Look disoriented or confused
- Have bruising in various stages of healing
- Act fearful, timid, or submissive
- Show signs of being denied food, water, sleep, or medical care
- Accompany someone who is in control of where they go, who they talk to, or what they say
- Have a lack of personal possessions and an unstable living situation


### Get help

- Visit theaverycenter.org or on social media @theaverycenterorg
- National Human Trafficking Hotline
  Call 888-373-7888, or text HELP or INFO to 233733
- Fort Collins Police Services fcgov.com/police/human-trafficking; report suspicious behavior at 970-419-3273 (FCPD)

How to help

Contact info@theaverycenter.org to learn more, volunteer, or donate
As the fight against COVID-19 enters the winter months, there is encouraging news with the arrival of vaccines. As people gain access to vaccines, the community’s immunity level will rise, slowing the spread of this significant illness that has so far infected over 325,000 Coloradans and killed about 4,000. There is also progress and hope in the development of improved treatments, which have already begun to help more and more people survive the worst cases. However, the disease can still be fatal, tens of thousands of Americans are dealing with lingering illness long after first being infected, and a sharp increase in cases at the end of 2020 means the battle is far from over.

One of the mysteries of COVID-19, the disease caused by the novel coronavirus, is that some who get it will have no symptoms; others will have mild symptoms like a cold, stomach bug or flu; and some will get very sick—with a small percentage dying. Some will recover fairly soon, but some have more lasting impacts that are far different from what we expect from our experience with a typical cold or flu.

The usual recovery period for a mild case of COVID is around two weeks. People who continue to have chest pain, trouble concentrating, muscle weakness, shortness of breath, and crushing fatigue that persists after a month to six months or more are increasingly being referred to as post-COVID “long haulers.”

“Otherwise very healthy, active individuals who were running marathons or hiking up mountains now can’t walk across the room without getting exhausted,” says Dr. Sarah Jolley, a pulmonary critical care doctor and director of the Post-COVID-19 ICU Clinic at the UCHealth University of Colorado Hospital on the Anschutz Medical Campus.

So far there doesn’t seem to be much rhyme or reason as to who takes longer to recover, and no one knows how long symptoms will endure into the future and whether the virus will cause chronic diseases. Patients only mildly affected by COVID still can have lingering symptoms, and people who were severely ill can be back to normal two months later. Some patients surveyed report that their symptoms have improved and then worsened again over time, causing additional anxiety. According to a report in Science magazine, continued symptoms are more likely to occur in people over age 50, people with two or three chronic illnesses, and people who became very ill with COVID.

Stay vigilant

For any young, healthy person tempted to think getting COVID will be no worse than, say, a short bout with the flu, Jolley’s experience tells her differently. “The reaction to this virus seems to be much more significant than what we’ve seen in other viruses.” Older adults and others at higher risk may fare even worse.

It is an incredibly difficult challenge for a community to try to slow the spread of COVID while balancing daily life, including our economic and mental health needs. Numbers fluctuate, in large part depending on how careful we all are, according to infectious disease experts. Case numbers shot back up in the fall causing the virus to spread faster, and hospital ICUs locally and across the country began filling up with COVID patients. If a hospital’s capacity gets overwhelmed, other critically ill patients may suffer as medical staff is forced to prioritize who gets care.

The good news is that vaccine vials have arrived in Colorado and the end is finally in sight. But it will be months before the general public can get their COVID shots. Public health officials stress that caution is warranted until the vaccine is widely available in our community. Their advice: Keep wearing a mask, stay at least 6 feet apart from others, avoid gatherings, wash your hands often, cough or sneeze into your elbow, and stay home when you are sick.

We all want to stay healthy and live to see a post-COVID world, enjoying an unrestricted life again with our friends and loved ones. But we’re not there quite yet—it’s important to stay vigilant!

For more information on COVID-19 vaccines in Colorado, including (when details emerge) when and how you can get one, go to covid19.colorado.gov/vaccine.
During these stressful times, many health insurance plans include coverage for COVID-19 testing and treatment, mental health appointments, and medications. A trip to urgent care or the emergency room for a family member is cheaper if you have insurance. Even on a tight budget, insurance coverage may not cost as much as you think.

“A lot of people are surprised that they qualify for financial help, making it affordable for them to purchase insurance through the marketplace,” Duran says.

There are different types and levels of plans available from several insurance companies, she notes. For instance, Cigna returned to Larimer County as an insurance provider in the state marketplace for 2021 with lower cost plan options, joining providers Anthem Blue Cross Blue Shield, Kaiser Permanente, and Friday Health Plans of Colorado.

Whether you need assistance with the marketplace website, want help comparing plans, or just don’t understand what some of the insurance terms mean, Larimer Health Connect is a great resource. The LHC team saw at least 100 additional clients in 2020, and Duran anticipates they will meet their goal of 1,200 appointments during Open Enrollment.

Will I lose my Medicaid?

Quarantines and shutdowns due to the spread of COVID-19 have created chaos in our daily lives. The government has provided some help from the uncertainty and loss, including making sure health insurance is available for Americans living on little to no income during the global health crisis.

Nearly 300,000 Coloradans are “locked-in” to their government Medicaid plan under the federal Public Health Emergency (PHE) order for COVID-19 issued by U.S. Secretary of Health and Human Services Alex Azar at the start of the pandemic, which means that once a person is enrolled they cannot be dropped off, even if their income goes above the guidelines, unless they move out of state or withdraw from the program.

Around 17,000 Larimer County residents are covered under the order, which is set to expire on January 20—although state health officials estimate. After that, if you no longer qualify you would receive a “notice to your home address unless you opted for email or text messages from

Enrollment, Larimer Health Connect is hosting two call-in events: Saturday, January 9, and Friday, January 15. No appointments are necessary for those days, just call 970-472-0044 (see below for times).

Don’t go into 2021 uninsured!”

Remember, you can be a working adult and still qualify for Medicaid if you make $17,000 a year or less, or about $1,400 per month for an individual; $34,800 or $2,900 for a family of four. There is also a buy-in program for people above the regular income guidelines that allows those working at some capacity and living with chronic health conditions or a disability to purchase coverage, even if they have employer-provided health insurance. Medicaid can be used as a secondary insurance for those who qualify.

Anyone who is dropped from Medicaid coverage following the PHE would qualify for a 60-day Special Enrollment Period to purchase a plan on the state marketplace and may find they are eligible for tax subsidies and lower costs, Klueckman adds.

And if you have a job but your employer doesn’t offer insurance, Duran advises purchasing a plan during Open Enrollment that works with your budget, because if you are laid off and didn’t already have health coverage you won’t qualify for the SEP and will have to wait until the fall to shop on the marketplace for 2022 coverage (unless you qualify for Medicaid/CHP+, which are open year-round for enrollment).

Let’s be honest: 2020 was a wild year for everyone. If you’ve put off choosing a health insurance plan, or reviewing last year’s plan to make sure it is still the best option, Duran and her team are ready to help.

With just a few days left until the state’s January 15 deadline for Open Enrollment, Larimer Health Connect is hosting two call-in events: Saturday, January 9, and Friday, January 15. No appointments are necessary for those days, just call 970-472-0044 (see below for times).

Duran sums it up best: “If you have any questions about health insurance or need help understanding all the options available, please call us. Don’t go into 2021 uninsured!”

Get help

Larimer Health Connect: Free help finding affordable health insurance. Call for an appointment 970-472-0044 or schedule online at larimerhealthconnect.org. Nosotros Hablamos Español!

Health First Colorado (Medicaid) and CHP+: Information on eligibility and COVID-19 care. Go to healthfirstcolorado.com or call 1-888-367-6557.

Save the Date

Larimer Health Connect Call-in & Enroll

► Saturday, Jan. 9 • 9 a.m. – 2 p.m.
First come, first-served – no appointments
970-472-0444

► Friday, Jan. 15* • 8 a.m. – 5 p.m.
First come, first-served – no appointments
970-472-0444

* January 15 is the last day to buy a 2021 health insurance plan through Connect for Health Colorado (financial assistance for those who are eligible), unless you have a qualifying life-change event. If your income qualifies you for Health First Colorado (Medicaid), there are NO deadlines for applying.
Survey: pandemic hits local wallets, mental health

More than half of non-retired local residents have seen a drop in household income this year, while more than a third of all adults are experiencing pandemic-related emotional issues, according to a survey of Larimer County residents conducted by the Health District in late summer.

Just over half, or 54 percent, of non-retired adults who were surveyed reported a decrease in their household income compared to last year. The percentage of respondents who were unemployed or laid off more than quadrupled since fall of 2019, from 2 percent to 9 percent.

Respondents also reported a significant increase in the number of “poor mental health days” experienced in the past month compared to last year, and 36 percent said they had experienced pandemic-related anxiety, depression, or stress at least half of the time in the last month.

Not all the news was bad, though. A large percentage of respondents were practicing COVID-prevention strategies, with 90 percent washing hands, and 88 percent always or often wearing masks when around people not in their household. Of some concern, however, was the 69 percent who reported having visitors in their home.

And with a COVID-19 vaccine on the horizon, 66 percent said they were willing to receive a safe and effective vaccine when available.

“This survey helps us identify areas where organizations like ours can step in and provide some much-needed extra support right now,” says Suman Mathur, a data evaluation specialist with the Health District.

The findings were part of a special follow-up survey to the Health District’s usual triennial Community Health Survey that was conducted in the fall of 2019. Seeking to understand impacts of the pandemic in July and August, the Health District contacted approximately 2,500 participants from last fall’s survey. See more results at healthdistrict.org.

COVID site offers safety, comfort

Brian Ferrans has seen up close the hardships that those with nowhere to call home have faced during the COVID-19 pandemic. He manages the Myrtle Street Isolation/Recovery/Quarantine (IRQ) site that has served over 100 guests, from symptomatic families experiencing homelessness to a man isolating with the virus when he lost his home in the fall fires.

Using buildings leased from the Colorado State University Research Foundation, the Health District is partnering with Homeward Alliance to provide a safe space for someone who has no place to isolate when they have COVID symptoms or have tested positive, or to quarantine when they’ve had close exposure to someone who has COVID.

“We’ve tried to keep the site as flexible as possible to adapt to the rapidly changing public health needs in our community,” says Ferrans, director of the Health District’s Community Impact Team.

Family Housing Network has sent over several families from its overnight shelter and day center, either because they received positive COVID test results or because they were exposed to someone with the virus. The Myrtle site has two separate houses so that those who have the virus are not in the same space as those who have only been exposed.

“Without this IRQ site, exposed families would be forced to go agency to agency interacting with providers to support their basic needs, risking their own health while potentially spreading the virus to many others in the community,” says Annette Zacharias, director of Family Housing Network.

Myrtle site staff have also worked with county contact tracers to help ensure that they are aware of positive cases so that they can find and alert others who may have been exposed. “Even a single positive case or exposed individual who cannot be located could spread the disease to many other individuals, especially in settings where individuals congregate,” says Erika Cathey of the Larimer County Department of Health & Environment’s COVID-19 Case Contact and Monitoring Task Force.

And guests are spreading the word. Jason Bryant, director of emergency services for Fort Collins Rescue Mission, shares: “Everyone I’ve spoken to who has stayed at the Myrtle site said the staff’s care and compassion gave them hope as they struggled with COVID’s effects.”

(Due to overwhelming need, services have temporarily moved to a new IRQ site in Loveland with triple the capacity. The Myrtle Street site will reopen in February.)
We’re here for you!
The Family Dental Clinic is taking appointments for your general dental care needs, including routine cleanings. Emergency appointments available daily.
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We’re here to help you quit tobacco, with counseling by phone or video and free nicotine patches, gum, or lozenges by mail.

BOOK CLUB & MORE for Mortals
JAN. 20
“Life with an Impossible Person”
by Joan D. Heiman

FEB. 17
“The Five People You Meet in Heaven”
by Mitch Albdm

Join us in powerful, joyful, and even humorous discussions about the end-of-life journey and how others have navigated this event. The group meets virtually. To register and receive the meeting link, please email Project Coordinator Mindy Rickard at mrickard@healthdistrict.org.

3:00 - 4:30 PM, WEDNESDAYS

Can’t afford your prescriptions?
We may be able to help you get your medications for lower or no cost.
Options may be available for those with or without health insurance.
For more information, please call to set up an appointment—our services are free!

Thinking of QUITTING?
Free, local help
970-472-0444
larimerhealthconnect.org

Can’t afford your prescriptions?
970-221-5551
24/7 | NO COST

It's not too late!
You still have time to enroll in a 2021 health plan
Open Enrollment ends January 15th
There is no deadline to enroll in Health First Colorado (Medicaid) or CHP+

For more information, please call to set up an appointment—our services are free!