Getting the care you need when you need it isn't too much to ask!

Take charge of your health today!

Your Health Matters!



Is This Your Story?

Your best friend was just diagnosed with cancer.

She's young.

She's active.

She didn't plan on getting cancer.

Even though your friend has health insurance, she is still having a hard time paying her medical bills. Instead of worrying about her health, she is now worrying about her finances.

You want to help. With the support of a few friends, you organize a dinner so the community can show its support for your friend, both emotionally and financially.



As community members pour through the doorway and reach for their checkbooks, you believe your friend may be able to get the care she needs, when she needs it.

You are thankful for your community.

You are thankful for everyone's generous spirit.

You are thankful that you have more hope.

Is This Enough?

At Get Healthy SLV, we believe that no one should have to rely on a fundraiser or the generosity of friends to meet their health care needs. All people deserve to have a health care system that is affordable and accessible... not a health care system that is a football -- flying back and forth between the political parties.

This booklet is designed to give you the information and resources you need to get healthy and stay healthy. Whether you want to eat better, exercise more, or advocate for specific health care legislation, this primer will get you started.

Remember:

Your ability to access health is determined by three things:

- 1. The lifestyle choices you make
- 2. The availability of quality health care services
- 3. The availability of affordable, comprehensive health coverage options

Learn more about this equation at

www.gethealthyslv.org

Connect with us socially. Find us on Facebook, Twitter, and YouTube.

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How can you make a difference?

HEALTH CARE 101

Your health is not political.

It is not a game that can be won by Democrats or Republicans.

You deserve to have a health care system that works for you!

Why Access to Health Care is So Important

You should be able to get the care you need, when you need it. It's that simple.

Is it that simple in practice?

Well, not quite. Right now, health care organizations make money on a *fee-for-service* model. You go to your doctor for a check-up and then you (and hopefully your insurance company) get a bill in the mail. If your doctor missed something and you have to go back, you have to pay all over again.

Fortunately, health care is changing. Right now, all health care organizations are adopting a new model that puts **YOU - THE PATIENT** - at the center of care. The model is called *pay-for-performance*. Now, instead of getting paid just for seeing you, doctors will be held accountable for the quality of care they give. Under this system, health care organizations receive a set fee for a particular type of patient. This means that they receive a certain amount of money for seeing a diabetes patient and a different amount for seeing a patient with heart problems. If the patient gets healthy and does not require additional care, the organization will make money. If the patient has complications, the additional visits will come out of the original fee—not the patient's pocket.

This change will save all of us money. The Department of Health and Human Services estimates that the pay-for-performance model will reduce health care costs by \$35 billion.

Why Change Now? Why Not... Yesterday?

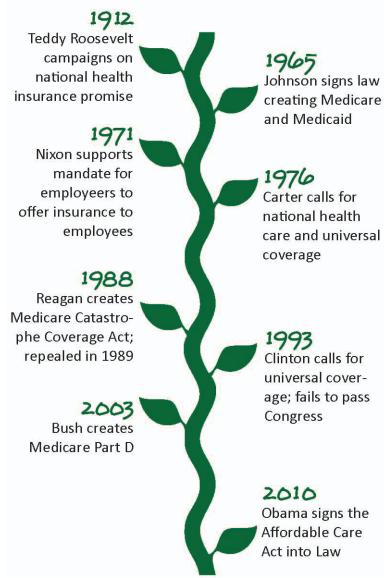
Good question. For nearly a century, both Republicans and Democrats have tried to change the way individuals and families access and pay for health care services. Here's a short timeline:

A Century of Health Care Improvements

By learning from history, we can better create a health care system that is accessible and meets the needs of everyone.

Learn more at:

www.gethealthyslv.org



Lower Costs and Great Care

It is possible!

Grand Junction's St. Mary's Hospital and Regional Medical Center has made national news for offering some of the best healthcare in the nation at the lowest cost.

How did they do it?

It started with a commitment: everyone should be able to see a doctor in their time of need. That's why the Regional Medical Center began offering health coverage and quality health care services for everyone. As a result, they saw costs go down, not up.



When sick people wait too long to see a doctor, medical costs can skyrocket. That's why they emphasize primary and preventive care services. Waiting too long to seek medical care can also extend a patient's recovery time, which can cost even more.

So now what?

Well, we know it's possible to lower costs without losing quality. On the next page, you'll learn about state-wide and national initiatives that are designed to help get you the care you need, when you need it.

But... don't forget your role...

Being healthy takes more than affordable health care coverage and committed doctors. Remember, it's a combination of things. Think of it as a recipe:



Whip Up Good Health!

Smoothie for Life Recipe

Ingredients

- 1 package affordable health coverage
- 11/2 jars of health care services
- 1 package of healthy lifestyle choices
- 2 cups motivation
- 2 cups self control

Instructions

1. Blend all ingredients until smooth

Learn More

Get more information about the history of health care reform in the United States at

gethealthyslv.org/health-care-101

What Colorado is Doing

History shows that the conversations happening in congressional chambers and courthouses around the country today are not all that new.

Colorado Health Care Affordability Act

Our elected officials in Colorado passed the Colorado Health Care Affordability Act in April, 2009. The Colorado Health Care Affordability Act created a new way to fund health care and expand Medicaid for both children and adults.

Blue Ribbon Commission for Healthcare Reform

Colorado has been a health care leader for a long time. In 2008, the Blue Ribbon Commission for Healthcare Reform was formed to study and improve our health care system by covering more people and lowering health care costs.

Many of the Commission's recommendations were used by health care leaders at the federal level. Some even appeared in 2010's Patient Protection and Affordable Care Act.

Why is this important for you? Our leaders in Colorado have a commitment to making sure you can get and pay for the health care services you need, when you need them.

What the US is Doing

The Affordable Care Act

President Obama signed the federal Patient Protection and Affordable Care Act into law in March 2010.

This bill marks the largest change to America's health care system since Medicare and Medicaid were created in 1965.

How will the ACA improve your health?

The Affordable Care Act works on 3 main things:

- 1. Reducing Costs
- 2. Expanding Coverage
- 3. Supporting Healthy Lifestyle Initiatives

Reducing Costs

There are two main ways the Affordable Care Act is reducing costs:

- 1. Improves health care services
 - Physicians are paid for the quality of care given, not quantity.
- 2. Reduces the number of uninsured people
 - With more people insured, there will be more people sharing the cost. Now, the people who are insured pay higher prices to cover care for the uninsured.



Expanding Coverage

The Affordable Care Act is expanding coverage in many ways. Here are a few of the main strategies:

- 1. The ACA expands Medicaid and Medicare services
 - As of 2014, Medicaid will cover people up to 133% of the poverty level
- 2. The ACA expands insurance coverage
 - Establishes insurance exchanges to easily compare and purchase insurance
 - Ends lifetime and most annual limits
 - Ends insurance denial because of a pre-exisiting health condition
- 3. Creates an individual mandate that will require most citizens to have health insurance. Tax credits to help pay for coverage will be provided based on different income levels
- 4. Creates empoyer health insurance mandates and tax credits, so health insurance is provided through the workplace

Supporting Healthy Lifestyle Initiatives

The best way to get healthy and stay healthy is to control your diet, exercise regularly, and use preventive care. The Affordable Care Act makes this easier:

- 1. Encourages healthy lifestyles for those with long-term illnesses.
- 2. Increases focus on preventive care by hospitals.
- 3. Creates incentives for mental health and medical health integration: your body is one system and should be treated as such!

Learn more about the Affordable Care Act at gethealthyslv.org/health-care-101

Why Healthcare is Changing

Because of high costs, many Coloradans can't afford health coverage and therefore struggle to get the care they need, when they need it.



Health care should work for everyone, not just some people. Help create a better health care system by talking about our challenges and sharing solutions.

<u>Better Health</u> for <u>Lower Cost</u> should be the goal of any health care system.

Health care is changing because people like you have finally realized that health care has been a football for too long --- flying back and forth between the political parties.

By working together, we can take health care back and make sure everyone has a say when it comes to getting and paying for the care they need.

HEALTHY HABITS

Your health is in your hands!

You have the power to adopt healthy habits for life.

Watch Your Weight

Why should I care about my weight? Too much extra weight can put you at a higher risk for diabetes, high blood pressures, heart disease and stroke, cancer, sleep apnea, osteoarthritis, gallbladder disease, and liver disease.

What Factors Contribute to Extra Weight?

The following three things also can contribute to extra weight.

1. <u>Genetics.</u> Your genes affect the amount of body fat you store and where your fat is located on your body. Genes also help determine how well your body changes the food you eat into energy for your body.



- **2.** <u>Family History.</u> Family members tend to share similar eating, lifestyle and activity habits. Your family history doesn't have to be your history. You can break the mold by changing your habits.
- **3.** Age. The way you age is the result of how you take care of yourself over the years. It's not too late.

Tools to Understand Your Weight

Waste Circumference

Women with a waist of more than 35 inches or men with a waist measurement of more than 40 inches may have a higher disease risk than people with smaller waists.

To measure your waist circumference, place a tape measure around your bare abdomen just above your hip bone. Be sure that the tape is snug and that it is parallel to the floor.

Body Mass Index

Use a BMI calculator to check your weight status. Here's how to interpret your BMI score:

Below 18.5 – Underweight

18.5-24.9 - Normal

25.0-29.9 – Overweight

30.0 and higher – Obese

Additional Resources

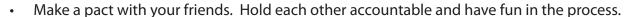
Find a gym or support group at **gethealthyslv.org/get-moving/.**

Get Moving

Reduce your risk for health conditions by being more active.

Take small steps to be more physically active:

- Go for a walk in the park.
- Get your kids involved; play with them outside.
- Buy a bike, hand weights, or a jump rope. A small investment can make a big difference in your health.
- Schedule schedule! Carve out time in your day to exercise.





Healthy Eating Tips

You should be able to get the care you need when you need it. And remember, the easiest care you can get is the care you give yourself!

Below are some great tips inspired by the author Michael Pollan.

Eat food, not too much, mostly plants.

7 Simple Tips

It all starts with your decisions in the grocery store...

- 1. Don't eat anything your great-grandmother wouldn't recognize as food.
- 2. Don't eat anything with more than five ingredients, or ingredients you can't pronounce.
- 3. Stay out of the middle of the supermarket; shop on the perimeter of the store. Real food tends to be on the outer edge of the store near the loading docks, where it can be replaced with fresh foods when it goes bad.
- 4. Eat from the rainbow. Fruits and veggies of different colors contain different vitamins and minerals.
- 5. Don't eat anything that won't eventually rot. There are exceptions honey but as a rule, things like Twinkies that never go bad aren't food.
- 6. It is not just what you eat but how you eat. Always leave the table a little hungry. Many cultures have rules that say to stop eating before you are full. In Japan, they say eat until you are four-fifths full. In German culture they say, "Tie off the sack before it's full."
- 7. Don't buy food where you buy your gasoline.

Share these reminders and a healthy meal with a friend. To learn more, visit:

gethealthyslv.org/get-healthy/



Mental Well-Being

The overall health of your mind and body are linked. Keeping physically fit means keeping mentally fit as well. This means finding healthy ways to deal with anger, aggression, and fear.

Five ways to decrease stress & improve your mental well-being

- **1. Connect:** Social relationships are critical to our well-being. Reach out to those around you friends, family, neighbors and coworkers.
- **2. Be active:** Regular exercise will help you control your mood and is proven to reduce depression and anxiety. Pick an activity you enjoy and invite a friend along.
- **Take notice:** Allow yourself to reflect on your different life experiences. Take note of the things for which you are thankful.
- **4.** <u>Keep learning:</u> Set a personal goal and work toward meeting it. Take up a hobby, do crossword puzzles, or go back to school. Learning makes us feel more confident with who we are and what we can do.
- **5. Give:** Volunteer and be kind to friends and strangers. Get involved. When you act positively toward those around you, they are more likely to respond positively to you.
- **6. Get Help:** If you came down with pneumonia, you wouldn't let it go untreated. Often however, mental health problems get ignored because we think we will just "snap out of it," or we are ashamed to get help. Sometimes getting help is a matter of changing your mind.

If you or someone you know is experiencing thoughts, emotions, or behaviors that are affecting relationships at work, home, or school, visit our **Health Care Services Directory** to find a mental health provider near you.

Tips for Smokers

Smoking is the leading preventable cause of death in the United States—it kills more than 400,000 Americans every year.

Smoking causes cancer, heart disease, stroke, and breathing problems.

The United States Center for Disease Control found that for every person who dies from smoking, another 20 people suffer from serious smoking-related chronic diseases.

For more information, visit smokefree.gov

How can you quit?

What will work depends a lot on you, but here are some things you can try:

- 1. <u>Get help.</u> Tell your friends and family you are trying to quit. Ask them to hold you accountable. Ask your doctor or therapist for support and advice. To get started right away, call 1-800-QUIT-NOW.
- **2.** Cut cigarettes out completely. Smoking even a few cigarettes a day hurts your health.
- **3.** <u>Know it isn't easy.</u> Many people have to try to quit several times. Don't beat yourself up if you don't succeed the first time. Be proud of yourself when you are able to quit!

Don't Drink Too Much

For women, limit alcohol to no more than one drink per day and for men, limit to no more than two.

Alcohol can affect every organ in your body and cause a lot of health problems.

In men, drinking too much alcohol can interfere with sexual health and hormone production. This can then cause impotence, infertility, and loss of facial and chest hair. It also increases your risk for mouth, throat, esophagus, liver and colon cancer.



For women, excessive alcohol use can cause liver disease, memory loss, heart disease, and mouth, throat, esophagus, liver, colon and breast cancer. For pregnant women, any alcohol use increases their risk for having an unhealthy baby with Fetal Alcohol Spectrum Disorders.

Visit the CDC website, www.cdc.gov/alcohol for more information.

Power of Prevention

Although long-term or chronic diseases are among the most expensive of all health problems, they are also among the most preventable. To be effective, preventing chronic disease must occur in all areas of the community and across all age groups.

Prevention includes the activities and choices people make to stay healthy and stop disease before it starts. Prevention also includes finding diseases in their early stages by using screenings or tests for things like breast cancer and colon cancer.

Start here to prevent disease:

- **1. Quit Smoking:** Within two weeks of quitting, heart attack risk begins to drop and lung function begins to improve.
- **2. <u>Eat Well and Exercise:</u>** Maintaining a healthy body weight reduces your risk for so many health problems.
- **3.** <u>Check your Blood Pressure & Cholesterol:</u> This will greatly reduce your risk for cardiovascular disease. Make an appointment with your doctor or go to a health fair.
- **4.** Regular Cancer Screenings: Detect cancer early so you can treat it better.
- **5.** Are you a Woman? Get Your Mammograms and Pap test: The American Cancer Society recommends that women ages 21 to 29 get screened every three years. Women 40 and older should have a mammogram every year.
- **6.** <u>Make an appointment with your doctor today</u>: Regular check-ups will improve your health and save you money.

We've got the resources to help. If you need a doctor, search our health and wellness directory at gethealthyslv.org.

HEALTH CARE COVERAGE OPTIONS

You should be able to get the care you need, when you need it.

CarePoint

CarePoint offers an affordable option to health coverage by spreading the cost between employers, employees, and community partners. It is not health insurance. CarePoint provides payment or the items below so those without insurance can still afford to go to the doctor.

Who is Eligible?

Businesses must:

- Operate on a regular basis in one of the six SLV counties
- 2. Have not offered health coverage to employees in the past 12 months
- 3. Have one or more employees, including owners of the business or family members of the owners, provided they are actively involved in the business operation

Employees must:

- 1. Have a median wage of \$15.00 per hour or less
- 2. Work an average of 15 hours or more per week
- 3. Be ineligible for Medicaid, Medicare, VA, or CHP+ and not enrolled in coverage through a spouse or parent

Participating health care service providers include:

- San Luis Valley Regional Medical Center, including Physician Services
- Conejos County Hospital, La Jara Medical Clinic, Antonito Medical Clinic, and Conejos Medical Clinic
- Rio Grande Hospital, Creede Family Practice, Monte Vista Medical Clinic, Rio Grande Hospital Clinic, and South Fork Clinic
- Valley-Wide Health Systems located throughout the San Luis Valley

To learn more about CarePoint visit **gethealthyslv.org/health-services/carepoint**.

CMHC (Community/Migrant Health Center)

The Community/Migrant Health Center or CMHC is a sliding fee scale program and is only available through Valley-Wide Health Systems. It is not health insurance.



The program covers doctor visits and dental services, as well as prescription drugs at the Valley-Wide Pharmacy.

Visit **gethealthyslv.org** or **Valley-Wide Health Systems, Inc.'s** website for a complete list of clinics and health services in the San Luis Valley that offer CMHC.

Though CMHC is only officially recognized through Valley-Wide, each medical clinic and hospital in the valley covers some CMHC cardholder services under CICP or their charity care policy.



Child Health Plan Plus (CHP+)

Child Health Plan Plus (CHP+) offers low-cost public health insurance for Colorado's uninsured children and pregnant women who earn too much to qualify for Medicaid, but cannot afford private insurance.

CHP+ Eligibility Requirements

- Family size: the number of people in your household that are related. Unborn children are also included in family size.
- Household income: You can deduct certain expenses from your income like child care or elder care costs, medical expenses, dental expenses, child support payments, and alimony payments.

If your income is at or below the amounts listed in the table, you may be eligible for CHP+.

The application for CHP+ is the same for Family Medicaid. If you apply for Family Medicaid and are rejected, your application will be forwarded to CHP+.

Learn more about CHP+ by visiting www.chpplus.org.

Colorado Indigent Care Program

The Colorado Indigent Care Program provides discounted health services through qualified providers to Colorado residents, migrant workers, and legal immigrants who are uninsured or underinsured.

CICP is not a health insurance. Rather, the program helps people pay for their medical care.

Eligibility Requirements

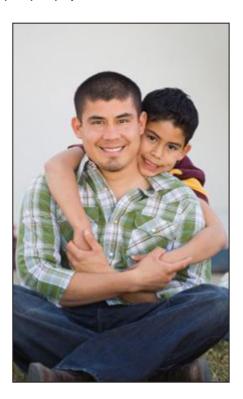
- Must be a Colorado resident or migrant farm worker and a U.S. citizen or legal immigrant
- Must have income and resources combined at or below 250% of the Federal Poverty Level
- Cannot be eligible for the Medicaid Program or Child Health Plan Plus (CHP+)

How it Works

Under CICP, applicants will not have to pay more than 10% of their income in a 12-month calendar period for medical services from a clinic or hospital participating in the program.

Who Offers CICP?

- San Luis Valley Regional Medical Center
- Rio Grande Hospital
- Conejos County Hospital
- Valley-Wide Health Systems, Inc.



Medicaid

Family Medicaid is a public health insurance program for Colorado children 18 years of age and younger, and for parents with dependent children.

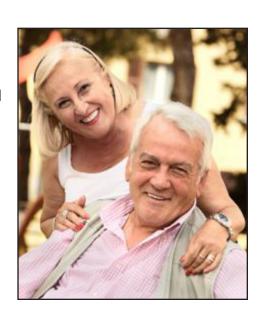
The application for Family Medicaid is the same application used for CHP+. If you apply for Family Medicaid but are rejected, your application will be forwarded to CHP+.

Long-term Medicaid can cover nursing home care. It also covers home-based services, where medical providers come into the home to provide services to help keep a disabled person from being placed in a nursing facility or hospital. For more information, visit www.colorado.gov/hcpf.

Medicare

Medicare is health insurance coverage available to:

- Individuals 65 years old or older, are U.S. citizens or have been permanent legal residents for five continuous years, and they or their spouse has paid Medicare taxes for at least 10 years
- People who are under 65 years old, are disabled, and receive either Social Security SSDI benefits or Railroad Retirement Board disability benefits
- Individuals receiving dialysis for end stage renal disease or need a kidney transplant
- Individuals who are eligible for Social Security
 Disability Insurance and have amyotrophic lateral
 sclerosis (known as Lou Gehrig's disease)



Medicare is broken into four parts:

- **1. Medicare Part A: Hospital Insurance:** Helps cover inpatient care in hospitals and skilled nursing facility, hospice, and home health care
- **2. Medicare Part B: Medical Insurance:** Helps cover doctors' services, hospital outpatient care, home health care, and some preventative services to help maintain your health and to keep certain illnesses from getting worse
- **3. Medicare Part C: Medicare Advantage Plans**: Provides Medicare benefits that can be purchased and received through private companies; can also include prescription drug coverage
- **4. Medicare Part D: Medicare Prescription Drug Coverage**: Helps lower your prescription drug costs through a partnership with Medicare-approved private insurance companies

For more information, visit www.medicare.gov.

Get Involved

Your health matters.

Work with us to create a health care system that works for everyone!

Health Care that Works for YOU!

You can help educate and empower our community by sharing your personal story, news, articles and/or events with us. By understanding the struggles you and your family have faced in getting the care you need, we can work to create a local health care system that is accessible and meets the needs of all San Luis Valley residents.

Be the spark for change and share information with us about:

- Health and wellness events happening around the valley
- Advice for people to take control of their health
- Important local, regional, or national health care news
- New prevention and wellness programs in the valley

Stay Connected

Keep up to date on local, regional, and national news, as well as healthy living tips by signing up for our bi-weekly e-newsletter. It is packed full of the resources and information you need to get healthy, be healthy, and stay healthy!

Email Gena.Akers@slvrmc.org or call 719-589-8151 to sign up today!

Or sign up online through our Get Health Updates section.

Connect With Us Socially

To make it easier for you to get health updates and information, you can find us on Facebook, YouTube, and Twitter.

- Find us!
- Follow us!
- Like us!
- Share us with your friends!







It's Your Care. It's Your Coverage. It's Your Life.

Make sure it works for you!



Get Healthy SLV

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