UNIVERSITY OF KENTUCKY

Kentucky Homeplace

October 1, 2020 – December 31, 2020 Quarterly Report



Kentucky Homeplace http://www.kyruralhealth.org/homeplace

Funding for the program is a joint collaboration of the Kentucky Cabinet for Health and Family Services and The University of Kentucky and the Center of Excellence in Rural Health.

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Kentucky Homeplace

My Fellow Kentuckians:

Typically, during the colder winter months Kentucky Homeplace clients tend to avoid venturing out to our offices however since the current situation involves remote work the number of clients served has only slightly dropped during this quarter in comparison to the previous quarter. Since COVID-19 came into existence Kentucky Homeplace CHWs have assisted clients with the following in regard to new services related to COVID-19: 2063 clients enrolled into Presumptive Eligibility Medicaid, 816 assisted with Presumptive Eligibility Medicaid Extension, 584 COVID-19 surveys/education conducted, 340 clients helped with Economic Impact Payments, 374 Meal Plans, 559 clients assisted with completing the US census.

All of these new services were completed in addition to traditional services offered by Kentucky Homeplace. Many Kentucky Homeplace CHWs have said that they are actually busier now than ever before. In fact, during 2019 there were 4,787 clients served and for 2020 6,115 clients received services from Kentucky Homeplace. Please review the following report and feel free to contact me at the number below with any questions you may have.

Quarterly Summary

For the period October 1, 2020 – December 31, 2020, the CHWs provided services for 2,326 clients. CHWs logged 3,308 hours on care coordination activities with a service value of \$78,763.48. The amount of medication accessed was \$2,044,897 and other service values (not medications) accessed were \$816,500.10 for a combined total of \$2,861,397.10.

The entire quarterly report is posted on the UK Center of Excellence in Rural Health's web page at <u>http://kyruralhealth.org/homeplace</u>. The report is found under the Kentucky Homeplace tab, Quarterly Reports and then click on October-December If you wish to have a printed copy, please call 1-855-859-2374 or email me at mace.baker@uky.edu.

Sincerely,

William Mare Baker

William Mace Baker, RN Director, Kentucky Homeplace Program

Community Health Worker Spotlight





Pollyanna Gilbert

Pollyanna Gilbert has served as a Kentucky Homeplace Community Health Worker for 21 years. She holds the title of Certified Community Health Worker awarded by the Kentucky Department for Public Health. In 2020, she was awarded the Outstanding CHW Award by the Kentucky Association of Community Health Workers. This award is given to honor an individual who has made outstanding contributions in the community health worker profession in Kentucky. She writes, "I have worked mainly in Wolfe and now in Powell County. I have subbed in several other counties. My clients became part of my extended family, and each of the CHW's are like a brother or a sister to me."



Barbara Justice

Barbara Justice has served as a Kentucky Homeplace Community Health Worker for 24 years. She holds the title of Certified Community Health Worker awarded by the Kentucky Department for Public Health. She writes, "I have served Pike County as a Community Health Worked for the past 24 years and a Certified Community Health Worker for the past year. I work with clients on getting the services they need to help with social and medical issues. I find it important to assist clients with education on services they may not be aware of to help with all issues in their lives. Most clients are not aware of

how to navigate the system and it brightens my day when I am able to assist them with getting all serves available to them."



Program Activities

October- December 2020

Community Engagement Activities

(In-person community engagement activities have been limited due to COVID-19)

Several CHWs attended Diabetes Coalition, Interagency meetings and others via ZOOM.

Some interagency meetings were attended when ZOOM is utilized.

CHWs attended the last 2 sessions of 6th Annual Appalachian Research Day: Come Sit on the

Porch (Virtual Research Seminar Series)

Professional Development/CHW training

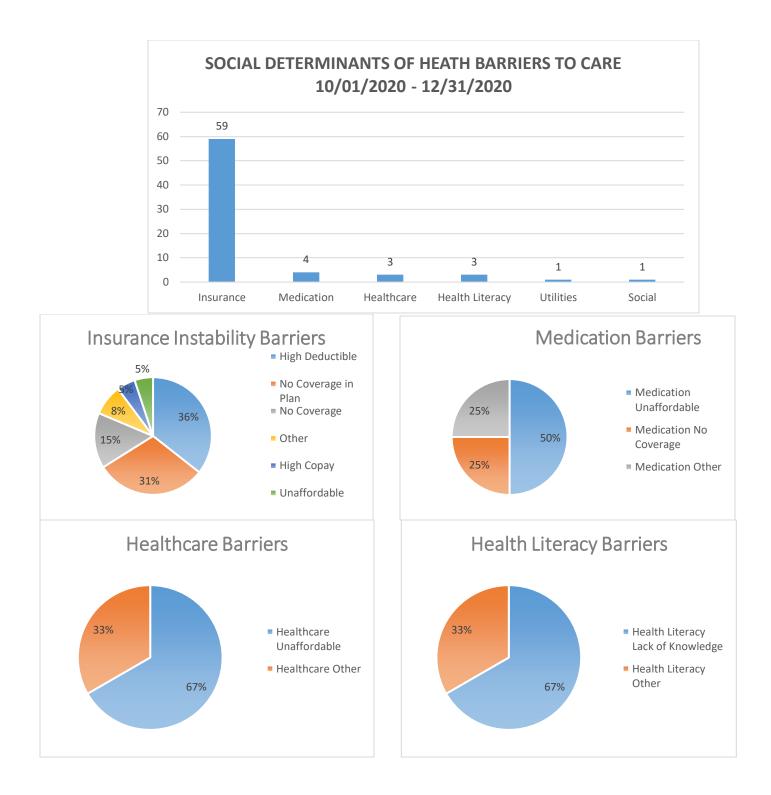
KPAP system training KHBE Open Enrollment Webinar Lung Cancer: Early Detection Saves Lives Webinar Assister Webinar (Application Spotlight on Household Composition

- Medicare Open Enrollment and You
- UK required Responsible Conduct of Research training

Other News

Currently three vacancies exist for the following Homeplace positions: Knox County, Boyd and Greenup, and Powell and Estill Counties.





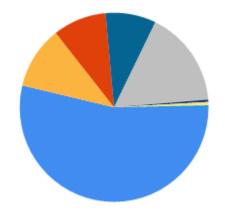


Activity Summary

(Clients visited: 10/01/2020 - 12/31/2020)

Activity	CHW Hours
Agency Contact	1,776.92
Client Correspondence	353.08
Education	302.50
Enrollment	286.50
Followup	545.33
Recruit	13.33
Survey	18.75
Travel	11.23
Grand Total:	3,307.65

Total All Regions





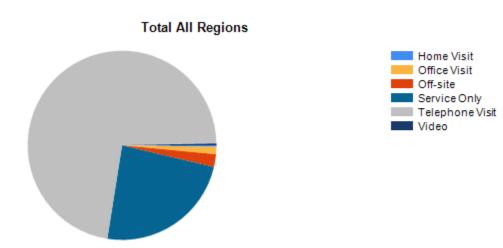
Total service value for 3,307.65 hours equals \$78,755.15



Visit Summary

(Clients visited: 10/01/2020 - 12/31/2020)

Visit Type	Client Visits
Home Visit	12
Office Visit	56
Off-site	97
Service Only	1,068
Telephone Visit	3,237
Video	14
Grand Total:	4,484



* Service only involves any actions taken on behalf of the client while the client is not present.

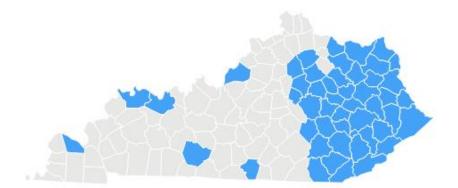


COVID-19 Services Summary

(Clients visited: 10/1/2020 - 12/31/2020)

Service Type	Clients
Presumptive	451
Eligibility Medicaid	
PE Extension	280
Economic Impact	5
Payment	
Meal Plan	19
Census	4
COVID-19 Survey	62
Telehealth Visit	7
Total	828

Kentucky Homeplace COVID-19 Service Reach



COUNTIES SERVED BY KENTUCKY HOMEPLACE DURING COVID-19

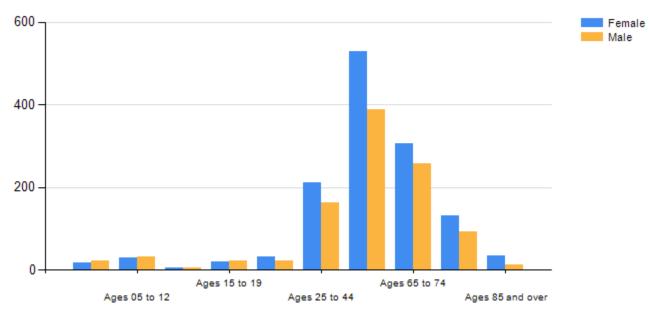


Age Gender Summary

(Clients visited: 10/01/2020 - 12/31/2020)

Age Group	Female	Male
Ages 00 to 04	18	21
Ages 05 to 12	28	32
Ages 13 to 14	6	5
Ages 15 to 19	19	23
Ages 20 to 24	32	22
Ages 25 to 44	211	162
Ages 45 to 64	528	388
Ages 65 to 74	306	256
Ages 75 to 84	132	93
Ages 85 and over	33	11

Clients by Gender and Age Group

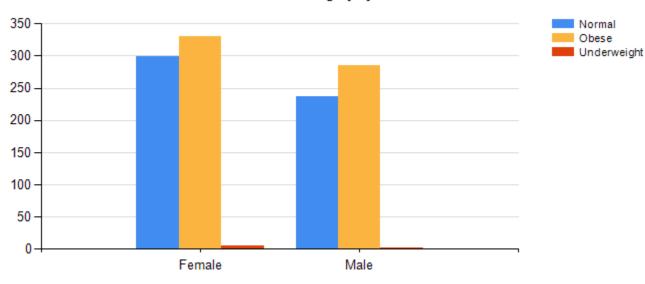




BMI Category Summary

(Clients visited: 10/01/2020 - 12/31/2020)

Gender	Bmi Category	Clients
Female	Normal	299
	Obese	331
	Underweight	5
	Total:	635
Male	Normal	237
	Obese	285
	Underweight	2
	Total:	524
	Grand Total:	1,159



Client BMI Category by Gender

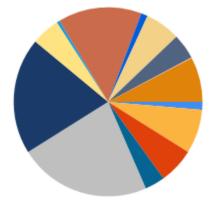


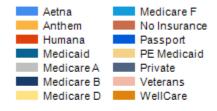
Insurance Summary

(Clients visited: 10/01/2020 - 12/31/2020)

Insurance Type	Clients
Medicare A	801
Medicare B	704
No Insurance	508
WellCare	271
Anthem	267
Humana	216
PE Medicaid	214
Medicare D	173
Private	153
Medicaid	122
Aetna	48
Passport	39
Medicare F	18
Veterans	4

Total All Regions





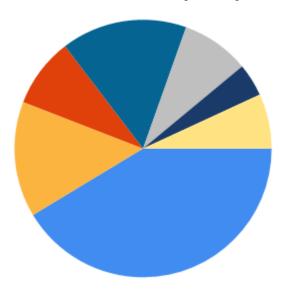


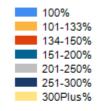
Poverty Level Summary

(Clients visited: 10/01/2020 - 12/31/2020)

	100%	101-133%	134-150%	151-200%	201-250%	251-300%	300Plus%	Total
Clients	962	338	203	368	199	96	160	2,326

Clients by Poverty Level



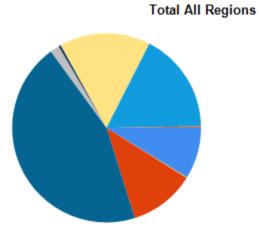




Education Level Summary

(Clients visited: 10/01/2020 - 12/31/2020)

Education Level	Clients
Never attended school	36
Elementary	262
Some high school	401
High school graduate	1,042
Some college or technical school	362
College graduate	204
Refused	10
Underage	6
Current student	3
Grand Total:	2,326







Kentucky Homeplace CHWs Working Remotely During Pandemic





Mary Bowling, Leslie County Delivering Cell Phones for Telehealth Visits



Angela McGuire, Lawrence County Delivering Cell Phones for Telehealth Visits



Kentucky Homeplace CHWs coordinate drone deliveries of PPE after obtaining visual observer certification from USA Drone Port/USGT













Central Office Mace Baker, Director 750 Morton Blvd., Hazard, KY 41701 855-859-2374





Client Encounters Actual Situations Encountered by Community Health Workers

October 1, 2020 – December 31, 2020

My client was one from another county out of our area calling for information on the PE Medicaid. She was pregnant and was concerned about the co-insurance amount from the birth of her child coming up. She had insurance through her husband's work, but it wasn't very good coverage. The family was over the income limit for the Expanded Medicaid so she was excited when I told her that the income limits for the Presumptive Medicaid (PE Medicaid) had been relaxed. She said from the birth of her first child that they were still paying on \$7000 in payments to the hospital.

I signed her up for the PE Medicaid and she was approved. I told her that the PE Medicaid would act as a secondary insurance to her regular insurance and that she shouldn't have the huge coinsurance payments this time. I gave her the number to call Frankfort if she had any questions or concerns. She was very happy.

Working from home since the Covid-19 Pandemic unfolded we as Certified Community Health Workers with Kentucky Homeplace have spent almost an entire year helping so many clients not only in our counties but surrounding counties as well. The need in 2020 has been greater than any year that I've worked as a Community Health Worker. In our line of duty I have said many, many, times that we are the barrier breakers! We are the voice for our clients, and this year our voices have carried our clients through unforeseeable times that a Pandemic I imagine would normally bring. We have been a voice of comfort, a voice that brings peace and healing to allow our elder clients along with many others that everything will be ok. We are still here working remotely, helping access insurance, medication, stimulus packages, glasses, dental, meal deliveries, or just a voice of comfort in many cases! We all have learned the hard way when the world comes to a halt our client's needs still have to be met. We are essential now more than ever.

A story that comes to mind today for instance, a client was referred to me by a previous client that I had signed up on insurance before he referred this client to me in hopes I could help him. This client calls explaining his situation to me saying that he went for a Dr.'s visit and failed his eye exam part of the physical. He is scheduled to begin a truck driving school on Monday. He informed me of the urgency and said he needed insurance to help with pay for his eye exam which normally cost anywhere from \$75.00-\$150.00 in my area. He expressed his concerns with being laid off drawing unemployment benefits and how they were getting ready to run out and that he needed to be ready to start school on Monday. So immediately I create a chart through Kentucky Homeplace that signed him up for Presumptive Eligibility Medicaid and got him approved. Considering the urgency, I added him on social media and sent him a copy of his proof of insurance. Next thing I asked him if he had an appointment for his eye exam, "he said no!" So I called my local eye department and called in a favor they actually worked him in for an eye exam this afternoon. Then I explained that this insurance wouldn't cover glasses and I could help assist in that area as well. I instructed him to get the eye department to fax me his script with his Pupil Distance on there and we would be good to go. Also, as I go over my list of covering bases I asked about Dental, Dr.'s visits, etc. and explained to him that while he's got this insurance to go get everything checked out such as well visits etc. He has went years without having insurance and not been able to have anything taken care of health wise. Just like that a short and sweet phone call could be that you've help someone get through life where things seem impossible, we helped assist his current needs and went above and beyond the call of duty. Come Monday morning he'll be able to embark on a new life journey and hopefully with my help it made things a little easier for a smooth transition. That's one of many, many, stories playing a unique role as a CCHW during Covid-19 Pandemic.

This quarter I've had a lot of clients in need of food boxes. In my area they have a program that has been giving out food boxes every week, no income required. I've had one client that doesn't have transportation and has no one that she can call upon to take her for the pickup days. After speaking to her several times, and her worry about food. I called the Family Resource Center at the school, told her my concerns for my client, she said give me 15 minutes and I'll call you back. After waiting for I know maybe seven minutes, she called and said the principal wants the number to speak to the client, I told her I would call the client and ask her permission to give her number out, so I called and she said "Yes please". So, I called back and gave the clients number. After about 20 minutes the client called back and said every week, some high school students will deliver her food box to her front porch. She said it was a blessing, and that the principal said if she needed anything else to let him know.

I received a referral for eye glasses, a young man had went through a program and got his first full-time job. Right after he started his training, he broke his glasses, so he went to the eye doctor and his insurance paid for the eye exam, but not the glasses. So, the eye center referred him to Kentucky Homeplace. I explained to him that I was working from home, and that the process would be different. I told him he could get a stamped envelope and put the prescription in it and take it to my office and the security guard at the front desk would make sure I got it. After a couple hours, I received a call from the security guard letting me know that I had an envelope dropped off for me, he said give me your address and I'll put it in the outgoing mail. I received it within 2 days and then was able to send the client the website to be able to choose his glasses, he picked out the ones he want and then I requested a voucher from New Eyes which was approved and glasses were ordered.

I had a gentleman that needed assistance with dentures. He had just completed drug addiction rehabilitation and wanted a new and fresh start in life. At the time, he had no employment and ran into not getting hired because he had a lot of dental problems and was missing his front teeth. His smile and also his dental health were interfering with his self-esteem and his overall health. He had been struggling finding help and a rehab had given him my number. I enrolled him as a client and got started on his case. I made him a dental appointment for a consultation to see what the dentist wanted to do before making him a denture appointment for a partial. I followed up with him after his consultation and the dentist had made the appointment to pull all the remaining teeth because they were so bad. I called the doctor that does dentures and gave him all the information and date of the extractions and the dentist gave me a date when the client could come and get his impressions made. Because of his lack of income, he was able to get some help with partial payment toward his dentures. I assisted him in applying for that. After the long wait of healing and his appointments, he was finally able to pick up his dentures. He followed up with me after his final denture appointment and kept thanking me for helping him. I could hear a different person over the phone, he was more confident and had so much excitement in his voice. Due to the corona virus, I was not able to meet him in person however; he did send me pictures of his new dentures. He was smiling from ear to ear. I am thankful that he can now start a new life and have a happy and healthier smile.



I had a referral for a lady that had lots of health problems and in need of medical equipment. She had been in and out of the hospital several times this year due to all her medical problems. I called the lady and enrolled her as a client, educated her on COVID-19 and receiving her flu shots, etc. She was very open to me about all her medical conditions and her deteriorating health. She was in desperate need of a lift chair to assist her in getting up and also a wheel chair. She explained that her insurance would only cover a percentage of the chair and the co-pay was out of her limit as she was on a fixed income. I explained that due to the pandemic, it might be a little difficult to find these items, but I will work on her case until I find one. I was honest to her and let her know that through experience, lift chairs are hard to find, they are expensive, and when people do get them they hang on to them until they are broken down. She said to me, "Whatever you can get, I will be satisfied". I told her I would do my very best and would look for her a lift chair. I contacted a program and put her on a waiting list for a wheel chair but unfortunately, they did not have a lift chair. I called around to other places and did not find a lift chair anywhere. One day, out of the blue, I received a message from someone that said they had a brand-new lift chair for sale. I worked with them on the price and had them to hold it for me and give me some time to look for some charitable donors. They explained that they could only hold it for 5 days. I called around to different businesses, churches, organizations and was able to find a charitable donor that paid for the chair. I followed up with my client, after getting approval on delivering it to her, and told her the wonderful news. She started crying after I told her that someone had donated to purchase the chair for her. I set up a date to take the chair to her, but unfortunately, we had to postpone due to her being back in the hospital again. When she finally got home, we rescheduled her appointment for delivery of her brand-new chair. I explained that we had to keep safe distances, 6 feet, and wear masks for the entire visit. I took the lift chair to the home, took it out of the box and installed it in her living room. I showed her how to operate the chair and her son assisted her from her couch to the new chair. She sat down in her new chair and started crying. I have had many thankful clients, but this one touched me the most. I have since followed up with my client several times after receiving the chair, did education with her and hopefully she will be able to do the CDMSP class after the New Year.

I had a client that I had assisted before with the PE Medicaid and he was needing assistance this time with his unemployment. He had tried to go online and call on the phone but was not having any luck doing so. I had called a few unemployment places and they couldn't help me. They could only advise and couldn't lead me to anyone that could help. I worked with some of my CHW co-workers and was able to retrieve an email and phone number to contact someone directly for assistance. I waited on hold for a little over an hour and spoke with someone who was able to assist my client. I gave her his contact information so that she could call him directly. Together they got his unemployment fixed and was able to claim his weeks that he was off. My client was thankful that I was able to assist him and get his unemployment straightened out. During this process I was able to get him signed up for the heating/cooling program and apply for snap benefits.

I had a young mother of three call me. She had heard about the 'Free Insurance' for COVID and wanted to see if she would qualify. She had a medical test and a procedure that she needed completed for a while however, her insurance deductible and Co-Pay was too much for her to pay out of pocket. Therefore, she was not able to afford to have them done. I explained that I could assist her with applying for the PE Medicaid, but it would not be up to me if she would be approved or not. She said it was worth a try, so I proceeded with enrolling her and she was approved. Even though she already had insurance when she came to me, she had a gap that I was able to help fill. This client was able to get access to the healthcare that she needed.



I received a phone call of a man needing help with one of his medicines for his diabetes. He had fallen into the donut-hole with Medicare and his insurance would not pay for his medicine. His out of pocket cost was very high and it was much more than he could afford. With it being in late November, we did not really have a lot of time to do the Prescription assistance program application to get it turned in on time. Therefore, we decided that it was a good idea/situation to try to apply for the PE Medicaid to see if it would pay on his medicine that his Part D plan would not. It was definitely worth a shot and he was approved and the next day he was able to go to his pharmacy and pick up his prescription. The PE Medicaid covered the (\$126.75) co-pay. He not only was able to get his much needed medicine, but also received extra help temporarily for future prescription cost because of signing up for the PE Medicaid. This was a BIG win for this nice man.

I had a client contact me that has COPD and other chronic diseases. He was having problems getting his inhalers due to being in the donut-hole with Medicare. He was very close to being completely out and had been cutting his doses short. Therefore, I knew we needed to find a solution quickly. I called the free clinic and unfortunately, they had to close early that day because of sickness of some patients that had been seen. I left them a message and they called me back that afternoon. The doctor was working in the clinic in the next town over but had three inhalers for the client if he could get there to pick them up. The client was able to go and pick up his inhalers from the doctor's office that same day. He was very thankful that we were able to get him enough medicine to get him through to the New Year past the coverage gap.

I have been working with an elderly diabetic client who received services for medication assistance for her insulin. We would renew her application in a timely manner and she would rarely ask for anything more than that. She was very humble and appreciative and never asked for more than needed and although they didn't qualify for many free programs they were just making ends meet at home and couldn't purchase the insulin on their own.

When COVID19 came along we faced a new set of challenges and so did our families. Not only did our families but even the clinics and their providers. My client had insulin being delivered to the clinic she goes to because she doesn't always get packages at home. Her meds were misplaced on one occasion and reordered and then there was another issue that resulted in the insulin being lost. The clinics were trying to figure out ways that they would work and serve their patients in person and they started to see some turn over due to COVID19 fears. It proved to be difficult for my client because we had exhausted all our extra opportunities to get the insulin and she was getting ill. Her doctor wanted to have her admitted to the hospital but not only did she fear not being able to afford it she was also scared she may get COVID-19 as well. She was however starting to get sick and she was out of options.

During COVID-19 we have had the ability to help clients apply for Presumptive Eligibility Medicaid with higher income guidelines and immediate approval. My client had no prescription insurance and what insurance she had only covered a portion of her hospital admissions. We applied for PE Medicaid and she was approved right away. Still there was an issue, she hadn't had meds in weeks and her doctor said she was in danger if she didn't get the insulin as soon as possible. It is not uncommon for it to take 24 hours before PE Medicaid shows active for billing but she needed her insulin now. I called the pharmacy and explained the situation that she had



been approved, after some discussion they agreed to allow her to pick up the insulin and they would take care of the billing. My client simply needed to drop off a copy of her new temporary Medicaid, pick up the prescription and go to the doctor's office so they could administer and monitor for a short time to be sure he didn't need to be admitted. When I explained to her what the plan was she nearly dropped to her knees in the parking lot in tears. Her husband starting on his way to pick her up hit his own knees in tears from so many mixed emotions and they begged me to let them do something to repay me, I asked for one thing, "Take care of your health the best you can."

I had a client that I had been working with just before the pandemic started who was in need of hearing aids, but due to the pandemic the program that had been the best one to utilize halted their operations. I continued to look into other affordable options to help assist this client with her hearing problem, and then several months later I was able to get information on a RAM clinic in TN (about an hour and a 45 min drive away for my client) that was offering free hearing screenings and reduced price hearing aids, I was able to schedule them an appointment to be fitted for the hearing aids. While at the clinic the client was also able to receive a very nice food box including a frozen turkey and a ham among other nice goodies in the food box.

I was contacted one day by a lady in the community who said that I had helped one of her friends a while back with some glasses, and was hoping I would be able to help her too. I was able to get her set up with a free eye exam and then through the New Eyes program I was able to let her select a pair of frames and they were delivered to her home. During my conversations with this client I was made aware of her need for a wheel chair. I was able to reach out to my other CHW's and to the CARAT program in Hazard and we were able to provide her with a wheelchair, so she has better mobility at home and when going to doctors' appointments.

Funny how a COVID 19 pandemic can change so many lives in 2020. I hate it for my elderly people, they seem to hurt the worst through all of the changes. This is about one client in particular. She is one of the first people I helped when I was hired on with Kentucky Homeplace 11 ½ years ago. She is one of my favorite people. I called her today and was so afraid that I would hear bad news, when I heard her voice answer the phone I was so relieved. She has become a very special person in my life and I would hate to see her sick or in a bad way. She was doing ok but very lonely, due to COVID she doesn't receive her regular services such as house cleaning. She stated that she sits at home now sometimes never coming out of her bedroom. I told her that she could call me anytime. She asked that I let her know if there are any food give a ways for Christmas. So many thoughts go through my head and there is nothing worse than being hungry. So many people are lacking in necessities. I told her there will be a give a way in December. Sometimes you don't realize the need of basics but it is out there. So many of our clients are in need. She stated to me that Kentucky Hompelace has given her such an amazing friendship and she could talk to me when she couldn't talk to her own children. I thank God for the opportunities that this job has given me. I am very thankful and grateful.

To say 2020 has been challenging is an understatement, receiving phone calls from clients who fear going outside their homes to get the much needed care for their chronic diseases is heartbreaking.



This quarter I had a client that survived a house fire that completely destroyed everything he and his family owned. I was able to work with other agencies and local churches to collect clothing and shelter for this family. I was also able to assist with replacing dentures and eyeglasses that where destroyed by the fire. Being overwhelmed with their loss, they told me that they were happy to have someone advocate for them when they didn't know where to start.

My client story for this quarter deals with Kentucky Homeplace receiving cell phones through a partnering agency and made available to our clients in our communities at no charge.

During the Pandemic, many elderly people who live at home, had no communication with their primary care physician for some time. With the free cell phones, I was able to help an elderly client who had no prior knowledge of telehealth or access to a cell phone do so. I was able to get him a phone. After we set up his phone to receive Zoom meetings, he was able to contact his primary care physician and set a time for him to do a virtual face to face meeting. My client was very thankful and was pleased that he could stay safe within his own home and have access to his doctor without compromising his health and wellbeing to get the help he needed to get his prescriptions filled without being in contact with anyone else.

This quarter has been one of the busiest that I have had while working with Kentucky Homeplace for more than a decade. I have assisted many new clients with different needs due to the current pandemic but one client in particular stands out the most.

This client has relied on the services of Kentucky Homeplace almost on a monthly basis and has for many years. She lives alone and has suffered with tremors and often finds daily tasks hard to complete but while talking with her on the phone she informed me that she was having issues with her current phone and it was getting almost unusable but it just so happened that I had a new more modern phone and she met the criteria to receive a new one at no cost to her.

After received the phone she contacted me to let me know how much the new more modern phone had made her life easier. She was using a flip phone that didn't receive very good signal and now she is able to hear much better and have more clearer conversations, she's learning how to have telehealth visits with her family physician and specialist, and she's learning how to text and she said that the phone is easier to use even with the tremors.

I am so thankful to be able to help my clients through the available resources and to help improve their overall quality of life. It sure is a blessing to be able to work with individuals in my community through Kentucky Homeplace.

I had a client who needed lots of dental work done. He couldn't afford to do it on his own. We signed him up for the PE Medicaid and he was able to have all his dental work done and now he is waiting to go get his dentures. He wouldn't have been able to do it without the PE Medicaid.



A client reached out to me late one night due to an accident they had had. They had a leg injury and were going to have to have surgery and several follow-up doctor visits to get it repaired. They have insurance through their employer but it doesn't cover much at all. They contacted me to get help with their PE Medicaid application so that they would be able to go to the hospital and have coverage. I was able to do the application for them and save them thousands of dollars due to the temporary Medicaid coverage that is now being offered due to the COVID-19 pandemic. This covered their surgery, and all the other appointments with no cost to them. This may have been a bad situation, but at least the client was calmer and not as stressed due to knowing they had a good coverage. They were very thankful for it, and was glad I was able to assist them, even though it was not during working hours. That's what it's all about, helping others in need, no matter what!

An elderly lady called me asking questions about Medicare. She asked me about drug coverage. I asked if she had never applied for Medicare part D, she told me no one had ever mentioned it to here but she would like to check into it. She went on to tell me that she worked part time at a pharmacy and the pharmacist there had been good to help her with coupons and that helped a lot with her prescriptions. I was in shock, she worked at a huge pharmacy chain and no one had ever mentioned to her Medicare part D. At this point in her life if I were to sign her up for part D there will be a penalty for the rest of her life because she didn't take it at the age of 65. What I did do was sign her up for PE-Medicaid which in her case will only help with medication and that is exactly what she needs. Her application was approved and has an expiration date of December 2021. At this point if her PE-Medicaid expiration date is not extended she will be eligible for a special enrollment into Medicare. This will save her paying the penalty for at least one year. Insurance can be complicated.

I received a call from a man that just started a new job. He was asking about help with insurance until his kicks in at the end of his 90-day probation period. He is a paramedic and had been off work due to a knee injury and has now returned to work. I told him about PE-Medicaid being available to him because of the Coronavirus. He was happy to get signed up and said he was going to get his eyes checked first thing. His glasses were 10 years old and looked every day of it. He called me about a month after taking the PE-Medicaid and said he had a prescription for new glasses but his insurance would not pay for glasses. I told him I could help him with the New Eyes for the Needy program. He mailed me the prescription. I mailed him a copy of the flyer with the selection of glasses. As soon as he makes his selection I will process his application.

I had been trying to get a client help with hearing aids. The program I usually use was closed because of Covid. I tried to find other help but didn't have much luck. I heard about RAM coming to Johnson City, Tn. I discussed it with him and he was interested in going. It was not that far from where he lived. So I made him an appointment and mailed him directions and instructions. He sat in his car until they were ready for him. He got a hearing exam and they ordered his hearing aids. They also gave him a telephone for the hearing impaired. He was so excited and thankful that he was able to get the help. He thought the program was wonderful.



I have recently had a client whom I have helped get a food box. She is very low income and her husband had recently passed away. He was her only source of income. She was very happy to have the extra help with food. I was also able to get her connected with some community agents for utility help. She recently called me back asking for a food box for Christmas which I am working to get her.

I also have a client I am working to get help with his utilities and housing. His house burnt and he is currently renting but is low income and it is very hard for him. I am in the process of trying to send him a cell phone so that he can have access to his doctors and family. He has no transportation and he has to call friends to take him anywhere he needs to go. I have also set him up with habitat for humanity to help him with possible housing. He was very grateful for all that he is able to get assistance with.

I had a new client called needing assistance with her medication, she said the doctor's office had her call. She said she needed help because she never could afford a part D plan and the \$144.60 was a hardship also. She had just gotten out of the hospital and was going to have to buy some expensive medication. She has never been sick so she never worried about any insurance stuff before now for herself. While doing her intake and getting all the surveys done that I could get, I asked her the amount she made each month, then I had to reask her to make sure I was hearing correctly. My next question was had she ever had Extra Help or LIS low income subsidy she asked me what that was then said she thinks someone applied one time but she never heard anything so she thought she made too much. I can tell you with the amount she was making and with the amount she was paying for her medical coverage monthly she wasn't living on a lot of money. I asked about snap benefits to see if she at least receiving them – anyone that was receiving them was getting pandemic benefits and the amount was more than most would get in 3 years. She said she had never gotten them. If she did her family wouldn't be buying her groceries for her... I asked about applying for the snap and if she would like to see if she gualified, she said for the \$16.00 she didn't think it would help and she would have to do a lot of running and dropping off paper work, I explained to her I could call for her and she could talk to the office that took care of this and she would be able to see if she qualified. She agreed and applied over the phone got approved and was told \$14.00 month and they would send her a benefits and approved her for 3 months, she waited and waited. I received call again from the same client. She was all upset about not getting her benefits. She explained that she got a letter that she was approved and she would be getting her snap benefits but she had not received them and she could really use them with this COVID and having to stay home you eat more, it may not be much but it would help. So, we called to see what had happened to them. She didn't know that she was approved for the pandemic benefits, for the amount of \$603.00.

We called to check on the card that she had not received they said she had a card back in 2018 – when asked she said if I had a card back then I would remember but I never receive any help with this, they said they would send her a new card if she reported it missing so she did. Within a week this client was calling and was just about the happiest client I have had all year and could not thank me enough. I wasn't understanding what she was talking about she was so excited – she said I got my credit card with the money like you said you know the one you said would that would look like a credit card but it isn't, its red and blue. And then I called and they said it has over \$600.00 on it for food. She said this is the most money she has ever had to spend on groceries and her family has already helped her call in her order into KROGER so she can pick it up. Said she couldn't thank a place enough for all the help she was getting. She was getting the extra help on her benefits and getting the \$144.60 back on her Social Security check and going to be able to get her medication now for a decent price. She said Kentucky Homeplace saved her life in more ways than one.



I received a referral from local hospital stating they had a patient that was needing help with medication and maybe help getting a part D plan when open enrollment comes around? I called the new client and during the intake I was asking all the questions you would ask at the hospital about a person's insurance and going over her coverage to see what she had and when she said she has military insurance, not that I know all plans but some are and do cover better but I do know that if you have retirement insurance that she could get her medications mailed to her and or cheaper at in network pharmacy. She gave me the information on her card and said the card was old and she couldn't make out some of the stuff that was on the card. Together we made a 3 way call to the government to get the information on her military insurance. She had the insurance for several years and did not know that she had it and if she had of gotten a part D plan it would have messed everything up - you see by having military insurance if she used the mail order all of her medications would be shipped for FREE, and if she was to go to in network pharmacy - she still would get a big discount like 75% off of the medication – but by going to a local pharmacy all she was getting off was 25% off as she had been for years and the pharmacy never told her anything different or told her that she had coverage. Her family never helped her due to not knowing how the military works and after helping her she just said that she just didn't know that her insurance was as good as it was... I told her to just keep the military coverage and do the mail order or make sure she goes to in network pharmacy that they tell her to use it and she will be okay. This client was so happy that she could afford her insulin they told her they did not want to release her from the hospital till know that she had a plan to buy her medication. This client was released with RX coverage and happy to know that she could afford her medication.

I received a call from a client needing hearing aids several months ago. This client could not afford the fees and cost of travel at the time. Fast forward six months where a program became available where the cost was only \$25. He was first on my list to let know about the low cost hearing aids. This program did require him to travel so I worked with a local church for gas cards and his son was able to drive and assist him through the clinic.

I remember how loud the tv was playing the morning I called to discuss options about the hearing aids and I had gas cards to help with the expense of travel. His wife had to get on the phone as he could not hear enough to understand what I was explaining. Once she told him what the call was concerning I could hear the excitement in his voice. They both thanked me several times for calling them. Upon talking with this family, I found out this gentleman lost his hearing due to running a chainsaw and saw mill all his adult life working as a logger.

After he went for his appointment he called to once again to let me know about his experience and how appreciative he was for the hearing aids.

This quarter I had a client call me to get help with Medicaid. He had lost his Social Security income and Medicare. He had fallen three weeks prior and broke his wrist in many places and could not afford to see a doctor to have x-rays to see how bad it was. I was able to get him the PE Medicaid and he was able to see a



doctor the next morning. He had broken his wrist in 3 places and needed a cast. He is healing and will need surgery soon to finish fixing his wrist.



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