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## **From the Director's desk... guest author TJ Dufresne - SHIP Medicare Coordinator**

### **Is your Medicare plan right for you?**

As the SHIP Medicare Coordinator for the region, I am responsible for providing important services for our 65 and older population and for those who are Medicare eligible due to a disability. After our introductory year, we heard the call for more availability to individual Medicare assistance, more community education opportunities, and more chances to learn about Medicare fraud and prevention. I've been busy with outreach and education, presenting Medicare Basics workshops, and helping navigate the complexities of the program.

Right now, our team is busy working to help people with Medicare during the Annual Open Enrollment Period (AEP). The AEP is designed to give Medicare plan participants change or enroll for the first time in a Part D prescription drug plan and Part C Advantage supplement plans.

I encourage everyone to research and compare their existing plans with the new plans available for 2018. Health insurance carriers are allowed to change premiums, discontinue covering medications, and change plan terms every year. Plans also tend to raise premiums every year if one simply lets the plan roll over every year.

We employ an easy to use comparison tool Plan Finder on Medicare.gov to evaluate the 2018 plans offered, and we compare people's existing plan to the new plans the Division of Insurance has vetted – making sure people are in the best plan to meet their coverage needs at the best price. The two most important things to look for is that all prescription medications are still covered by the plan and that they are paying a fair price to meet their coverage needs.

I worked with a woman who has had medications added new medications every year for the last couple of years. She has had no problems with her Part D prescription drug coverage. She did not think it was necessary to compare drug plans because she was happy with what she has. One of our Certified SHIP Medicare Assistance Counselors mentioned that it would be wise to at least look to make sure all of her medications were on the plan's formulary and check to see if her medication list was updated. They discovered that three of her medications were not on her plan's formulary and next year another one would no longer be covered. She did not realize she had not been getting the plan benefits for those medications. They also discovered that her premium had risen \$30 per month since she first enrolled in her existing plan.

Once her medications were updated, they did a plan comparison between her existing plan and all of the plans offered in 2018. She is now a bit happier and will see a \$3,721 annual savings because she found a new prescription drug plan that will cover all of her medications and will have a lower monthly premium than the plan she had loved before. As she left she remarked, "Now I know what I will be doing next fall and every fall after that!"

Open enrollment for Medicare ends on December 7, 2017. If you or a loved one still has questions, they can reach out to me at 970.468.0295 x120 or email me here [tjdufresne@nwccog.org](mailto:tjdufresne@nwccog.org).





## Broadband updates from Jon



### Have you addressed small cell facilities yet?

If your telecommunications section of your zoning code has not been updated this year, beware. A new technology is on its way that your constituents are clamoring for, that must be allowed since the Colorado legislature last year provided additional rights to companies that want to deploy it (HB 1193). But, if aesthetics - like where a communications tower are placed - are important to your community character, be warned that not putting a permitting process in place with some sideboards could prove to be a visibly intrusive mistake as small cell sites proliferate in your town or county.

At a recent NWCCOG meeting, Frisco town council member, Deb Shaner, discussed the Town of Frisco's recently adopted ordinance pertaining to small cell wireless facilities – [see an](#)

[example of policies here.](#)

Small cell facilities, we learned at CML this summer from Ken Fellman of Kissinger & Fellman PC, are small only in coverage, in that they have a radius of up to 1000 feet, and are often used to "fill in" capacity or line of sight gaps from larger facilities. By our worst-case scenario math, a single square mile could have 9 or more such towers for each provider... and because of the legislation if co-located, and not substantially changing in size, must be approved, or it will be "deemed granted" if a request is not addressed within 60 days. This is also why Fellman recommends that permits be processed administratively.

Under state law, the totality of equipment needs to be 17 cubic feet or less-which could look like a stoplight on top of another such stoplight mast arm. Frisco's ordinance 17-06 establishes use of public ROW as preferred, then puts possible locations in descending priority and limits the height.

As much as nearly every mountain community in NWCCOG region has "holes" in cell coverage, this is a solution that we want to encourage.

### Project THOR

Coming soon! At the October NWCCOG meeting, the Council officially provided a green light for a regional broadband project that has been in the works behind the scenes for most of this past year. With the Council's action, NWCCOG is now empowered to act as the Network Administrator as well as Fiscal Agent for the project, and has empowered Nate Walowitz, the Broadband Coordinator, to issue an RFP to enlist a Network Manager and Operator, "in order to deliver resilient open-access transport, aggregation of bandwidth across all (local jurisdiction entities) participants." The first goal of THOR is bulk pricing. The second, construction of needed projects, is a result of mapping the lack of redundancy, and outright gaps in connectivity across the region that put individual jurisdictions and their local networks at great risks. The gaps

were identified by working closely with the Broadband Committee, state agencies and with existing providers to identify projects and dark fiber purchases which would greatly strengthen the region's broadband service. [The RFP is on the NWCCOG website here.](#)

It is planned for the contract to be awarded by the December council meeting and, following final negotiations with the Network Manager/Operator and NWCCOG for the project to be ready for local jurisdictions participation in early 2018.

It is also intended that once the first round of project THOR is bought out that the NWCCOG Regional Broadband Coordinator will continue in the role of providing technical assistance for local broadband projects. NWCCOG is submitting to DOLA in the December Energy Impact Assistance Fund (EIAF) round to continue funding the RBC position beyond the currently funded June 30th, 2018 time-frame.

And finally –having nothing to do with broadband –

**Are you leaning into accountability like Centennial Medical Center?**



**Colorado Gives - December 5, 2017**

## Looking for a way to be involved with Mountain Ride Transportation Resource Center?

Your donation can help keep the rides going....



Again this year, Mountain Ride is participating in the Colorado Gives Campaign on December 5, 2017. Your deductible donation will be made to the Northwest Colorado Council of Governments Foundation on behalf of Mountain Ride. There is a vital need for travel assistance to medical appointments for seniors, veterans, persons with disabilities and people of lower income. Those seeking assistance often do not qualify for state programs. The cost of providing regional medical trips averages \$150 per trip, and for many the cost of such travel can become overwhelming.

The effort of the Mountain Ride program through NWCCOG Foundation is to assist such individuals with travel. Your contribution will go toward Buying-A-Ride. Taking advantage of this program is a great way to show your support and help your neighbors get to those critical appointments. Don't wait -- donate now.

**DONATE NOW**  
THROUGH  
[COLORADOGIVES.ORG](http://COLORADOGIVES.ORG)

## Workplace Wellness Tips

### Cold, Flu, or Allergy?

#### Know the Difference for Best Treatment



You're feeling pretty lousy. You've got sniffles, sneezing, and a sore throat. Is it a cold, flu, or allergies? It can be hard to tell them apart because they share so many symptoms. But understanding the differences will help you choose the best treatment.

"If you know what you have, you won't take medications that you don't need, that aren't effective, or that might even make your symptoms worse," says NIH's Dr. Teresa Hauguel, an expert on infectious diseases that affect breathing.

Cold, flu, and allergy all affect your respiratory system, which can make it hard to breathe. Each condition has key symptoms that set them apart.

### Cold, Flu, or Allergy?

Treatment depends on which you have. A health professional can help you choose the best therapy.

#### Common Cold

- Symptoms last up to 2 weeks
- Stuffy, runny nose; sore throat; cough
- Treated with rest, fluids, over-the-counter (OTC) medicines to ease symptoms

#### Seasonal Flu

- Symptoms usually last 1-2 weeks
- High fever (100-102 °F, or higher in youngsters), headache, aches and pains, weakness, exhaustion, cough, chest discomfort
- Treated with rest, fluids, OTC medicines, prescription antiviral drugs

## Airborne Allergy

- Lasts as long as allergens (such as pollen, pet dander) are present
- Stuffy, runny nose; itchy, watery eyes
- Treated with antihistamines, decongestants, nasal steroids

To find out what might be ailing you - [read the entire article here.](#)

## NWCCOG Mourns the Death of Steve Allen

Former Director of the Elevator Inspection Program, Steve Allen, lost his battle with liver disease last month. Originally from Eugene Oregon, Steve moved to Summit County having been recruited as a master electrician. He worked in that field for several years before taking a job as Qualified Elevator Inspector for NWCCOG in 2006. He was named to the Director position in 2015. Steve was one of only two QEI professionals in the Western Region to be certified as National Association of Elevator Safety Authorities (NAESA) Inspection Supervisor.

In his spare time, Steve enjoyed prospecting and relic hunting. He loved to hike through the woods with his gold pan and pick looking for gold and mining relics. Once asked if he'd had any luck finding gold he replied with a chuckle, "I can't tell you that!" His wry wit and dry sense of humor will be missed.



We are saddened by his death and send condolences to his family.

## 2017 NWCCOG COUNCIL MEETING SCHEDULE

### **Thursday, December 7, 2017**

Full Council, EDD Board & Foundation Board Meeting

Location: South Branch Library Hopeful Room, Breckenridge

Time: 10:00 a.m. - noon

Primary Agenda Items: 2017 budget revisions; approve 2018 budget; adopt 2018 meeting schedule; annual NWCCOG Foundation Board meeting.

**Northwest Colorado Council of Governments**

[www.nwccog.org](http://www.nwccog.org)

970.468.0295

**THANK YOU FOR YOUR MEMBERSHIP IN NWCCOG!**