

## Is it a cold or the flu?

Your head is pounding, your throat hurts and you're constantly blowing your nose. Is it "just" a cold or could it be the flu? The only way to know for sure is if you visit your health care provider within the first few days of experiencing symptoms and have a flu test performed.

### Flu symptoms include:

- ⇒ Fever of 100 or higher (although not everyone with flu has a fever)
- ⇒ Cough, sore throat
- ⇒ Runny or stuffy nose
- ⇒ Headaches and/or body aches
- ⇒ Chills, fatigue
- ⇒ Nausea, vomiting, diarrhea (most common in children)

### PREVENTION

According to the Centers for Disease Control (CDC), there are 3 actions everyone should take to fight the flu.

**1. Get the flu vaccine.** Getting vaccinated is the best way to protect yourself from getting the flu. Everyone 6

months and older can receive the flu vaccine by shot or nasal spray. *Flu vaccines are a covered preventive/wellness benefit mandated by the Affordable Care Act to be provided without a co-payment, deductible, coinsurance or any out-of-pocket expense to individuals insured by a "qualified health plan".*

**2. Take everyday preventive actions to stop the spread of germs.**

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- Wash your hands often with soap and water or an alcohol-based hand rub.
  - Avoid touching your eyes, nose, or mouth. Germs spread this way.
  - Try to avoid close contact with sick people.
  - Practice good health habits. Get plenty of sleep and exercise, manage your stress, drink plenty of fluids, and eat healthy food.
  - Cover your nose and mouth with a tissue when you cough or sneeze. Throw the tissue in the trash after you use it.
  - If you are sick with flu-like illness, stay home for at least 24 hours after your fever is gone without the use of fever-reducing medicine.



**3. Take flu antiviral drugs if your doctor prescribes them.**

Antiviral drugs can make the illness milder and shorten the time you are sick. They work the best for treatment when started within 2 days of getting sick. Be sure to discuss with your health care provider what is the best option for you.

If you do experience symptoms of the flu, stay home and avoid contact with others until you have been fever-free for at least 24 hours.

**Seek emergency care** if you experience any of the following: Trouble breathing, bluish tint to skin, lethargy, pain or pressure in chest or abdomen, sudden dizziness or confusion, severe or persistent vomiting or symptoms that improve, but then return with fever and a worsening cough.

For more information visit:  
[www.cdc.gov/flu](http://www.cdc.gov/flu)

Where can I get a flu vaccine?

Ask your health care provider if they are distributing flu vaccines.

Breckenridge: City Market Pharmacy 970-547-9343

Frisco: Safeway Pharmacy 970-668-9980 -or- Wal-Mart 970-668-5961

Buena Vista: Buena Vista Drug 719-395-2481 -or- City Market Pharmacy 719-395-3149



## Rocky Mountain Rural Health

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Our mission: **“To improve the physical and mental health of South Park Residents”**



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# Spotlight on...Better Health with Health Insurance Coverage

## So you have health insurance, now what?!

Beginning in 2014, the Affordable Care Act (ACA) included a mandate requiring most Americans have health insurance or potentially pay a penalty. Whether you have private health insurance, Medicaid or employer-sponsored group health insurance, how can you best use your health insurance coverage to get and stay healthy?

## Know what’s covered

In order for a health insurance plan to meet the requirements of the ACA, it must include certain coverage, called “Essential Health Benefits”. The categories of essential health benefits to be included are: ambulatory patient services; emergency services; hospitalization; maternity and newborn care; mental health and substance abuse services; prescription drugs; rehabilitative and habilitative services and devices; laboratory services; **preventive and wellness services\*** and chronic disease management; and pediatric services (including oral and vision care)

## Know where to go

Most plans use a limited network of providers to help keep costs down. Is your plan an HMO? Is it a PPO? Are you required to see a primary care provider for a referral before seeing a specialist? Is there a separate deductible for care received at an emergency room? What hospitals are in the network? How are expenses covered out of the network?

**HMO - Health Maintenance Organization.** A type of health insurance plan that usually limits coverage to care from doctors who work for or contract with the HMO. It generally won't cover out-of-network care except in an emergency. An HMO may require you to live or work in its service area to be eligible for coverage. HMOs often provide integrated care and focus on prevention and wellness.

**PPO - Preferred Provider Organization.** A type of health plan that contracts with medical providers, such as hospitals and doctors, to create a network of participating providers. You pay less if you use providers that belong to the plan’s network. You can use doctors, hospitals, and providers outside of the network for an additional cost.

**EPO - Exclusive Provider Organization.** A managed care plan where services are covered only if you go to doctors, specialists, or hospitals in the plan’s network (except in an emergency).

ACA-MANDATED PREVENTIVE AND WELLNESS BENEFITS

**All** Marketplace plans and many other plans must cover the following list of preventive services without charging you a copayment or coinsurance. This is true even if you haven’t met your yearly deductible. This applies only when these services are delivered by a network provider.

**15 Covered Preventive Services for Adults:** Abdominal Aortic Aneurysm screening, Alcohol Misuse screening, Aspirin use, Blood Pressure screening, Cholesterol screening, Colorectal Cancer screening, Depression screening, Type 2 Diabetes screening, Diet counseling for adults at higher risk for chronic disease, HIV screening, Immunizations (including Hepatitis A & B, Herpes Zoster, Human Papillomavirus, Influenza, Measles, Mumps, Rubella, Meningococcal, Pneumococcal, Tetanus, Diphtheria, Pertussis, Varicella), Obesity screening and counseling, Sexually Transmitted Infection counseling, Tobacco Use screening, Syphilis screening

**22 Covered Preventive Services for Women:** Anemia screening, Bacteriuria urinary tract or other infection screening for pregnant women, BRCA counseling about genetic testing for women at higher risk of breast cancer, Breast Cancer Mammography screenings every 1 to 2 years for women over 40, Breast Cancer Chemoprevention counseling, Breastfeeding support/counseling, Cervical Cancer screening, Chlamydia Infection screening, Contraception, Domestic and interpersonal violence screening/counseling, Folic Acid supplements, Gestational diabetes screening, Gonorrhea screening, Hepatitis B screening for pregnant women, HIV screening, Human Papillomavirus (HPV) DNA Test, Osteoporosis screening, Rh Incompatibility screening for pregnant women, Tobacco Use screening, Sexually Transmitted Infections (STI) counseling, Syphilis screening, Well-woman visits to obtain recommended preventive services.

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