

# The Curious Journal

## Spotlight...Brandon Harley, CSW, CCAP



Recently our own Deputy CEO was featured in Brescia University's Marilyn Younger Conley School of Social Work Spotlight. Here're their article.

**D**id you know that at one time the University of Louisville Kent School of Social Work offered the MSSW degree on the campus of Brescia University? One of western Kentucky's most successful and influential social workers, Mr. Brandon Harley, was a graduate of kentucky during that time. He received his MSSW in 2005 and has been engaged in macro practice ever since. Mr. Harley is currently the Deputy chief Executive Officer of Audubon Area Community Services, Inc., a non-profit, community action agency headquartered in Owensboro, KY. In his role as Deputy CEO, he oversees the operations, budgets, and community engagement of five large program areas including: Social Support Services (Senior, Family, Recovery, and Health Benefits), Employment/Workforce Development, Transportation, Housing, and Early Childhood Services (Head Start/Early Head Start). He also directs the Community Services Block Grant (CSBG) and the primary health care services offered in the Audubon Area Community Care Clinic, a facility serving the homeless in Owensboro. Recently, we had the opportunity to visit with Mr. Harley to gather some of his thoughts on community practice.

**W**hat drew you to community practice/macro level social work? Actually, I intended to pursue a micro/therapeutic focus (Cont'd Pg 3)


## 2019 Veteran's Resource Fair



**T**he Audubon Area Community Services, Inc. RSVP hosted their 7th annual Veteran's Resource Fair/Stand Down events in March 2019, with one held in Ohio County and the other in Daviess County. Sixty-two vendors participated this year providing information on education, financial opportunities, health care services, employment, and other service related benefits to better serve our Veterans. A total of 475 veterans, active military, family members, and volunteers attended the events, turning 2019 into the largest turnout yet. In addition to the vendors, hairdressers participated in giving back by offering free haircuts to veterans and their family members. In just the first hour and a half in Daviess County, more than 300 guests signed in to see what benefits were waiting for them.

**T**he Audubon Area RSVP acknowledges the outstanding support from our corporate neighbors who donated food, labor, door prizes, and even cash to help with the promotion and implementation of these events. The best addition to this event would be the 30 RSVP volunteers who put in 100 plus hours attending planning meetings, collecting donations, and serving our veterans at both events. This great cause wouldn't be possible without the help and dedication of our amazing volunteers.

**Happiness... consists in giving, and in serving others.**  
Henry Drummond

 BrainyQuote

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# Happy Anniversary!

*These staff celebrate their employment anniversaries with Audubon Area during the month of April....*

20th.....	Steven Beebout.....	April 1
14th.....	Pamela Baker.....	April 13
13th.....	Kimberly Morrison.....	April 15
13th.....	Griggs Julian Garrett.....	April 17
11th.....	Lacey Barnett.....	April 14
11th.....	Victoria Pennington.....	April 28
9th.....	Pamela McCarter.....	April 1
9th.....	Raquel Reyes.....	April 5
9th.....	Concepcion Rivas.....	April 8
9th.....	Cherie Morrow.....	April 12
9th.....	Brittany Randolph.....	April 13
8th.....	Hailey Norris.....	April 28
7th.....	Kerri Parker.....	April 9
7th.....	Amy Renfrow.....	April 12
5th.....	Krystal Stenger.....	April 7
5th.....	Melissa Rogers.....	April 10
5th.....	Charles Goodaker III.....	April 14
5th.....	Melissa Hofrichter.....	April 28
4th.....	Darlene Gross.....	April 13
4th.....	Rachael Arce.....	April 27
4th.....	Cynthia Dahl.....	April 27
3rd.....	Sara Cardwell.....	April 11
3rd.....	David Gibson.....	April 11
3rd.....	Leslie Krampe.....	April 11
3rd.....	Eddy Moore.....	April 11
3rd.....	Robert Flowers.....	April 16
3rd.....	Cathy Richmond.....	April 18
3rd.....	Steven Voight.....	April 18
3rd.....	Jeffrey Patton.....	April 25
2nd.....	Amy Hall.....	April 6
2nd.....	Melisa Hedgepath.....	April 10
2nd.....	William McDaniel.....	April 24
2nd.....	Randy Tomes.....	April 24
2nd.....	Cheryl Burden.....	April 29
1st.....	Lamar McGuire.....	April 2
1st.....	Alison Faughn.....	April 3
1st.....	Laura Day.....	April 9
1st.....	Jared Wheeler.....	April 9
1st.....	Shamere Boling.....	April 16
1st.....	Robin Hedges.....	April 18

**And MAY ANNIVERSARIES...**

19th.....	Rayna Midkiff.....	May 30
16th.....	Mary Monarch.....	May 19
16th.....	Jackie Renfrow.....	May 19
15th.....	Angel Niemeier.....	May 8

15th.....	Penny Pendleton.....	May 17
13th.....	Dan Lanham.....	May 1
13th.....	Cheryl Gatton.....	May 22
12th.....	Robyn Mattingly.....	May 3
11th.....	Toria Leroy.....	May 16
10th.....	Regina Moore.....	May 20
10th.....	Paramjeet Kalra.....	May 26
9th.....	Melissa Powers.....	May 10
9th.....	Claudia Sosa.....	May 20
8th.....	Ben Warren.....	May 12
8th.....	Natasha Adams.....	May 23
8th.....	Danielle Pool.....	May 26
5th.....	Tonia Love.....	May 1
5th.....	Blanca Santa Chabriel.....	May 16
5th.....	Rebekah Kaneta.....	May 29
4th.....	Cynthia Fletcher.....	May 6
4th.....	June Wright.....	May 12
3rd.....	Maranda Murchp.....	May 2
3rd.....	Sarah Horn.....	May 9
3rd.....	Connie Holderbaught.....	May 12
3rd.....	Mitchell Wayne-Edwards.....	May 26
3rd.....	Tonia Stovall.....	May 26
3rd.....	Cortney Walker.....	May 26
2nd.....	Lauren Conrad.....	May 8
2nd.....	William Logsdon.....	May 9
2nd.....	Ronald Hamilton.....	May 15
2nd.....	Michaela Rushing.....	May 16
2nd.....	Sharon Shirley.....	May 22
2nd.....	Jeffrey Laforce Sr.....	May 25
2nd.....	Edwenna Scott.....	May 25
2nd.....	Daraline Cox.....	May 30
2nd.....	Kimberly Hagan.....	May 30
2nd.....	Anna Moten.....	May 30
2nd.....	Madison Lynch.....	May 31
1st.....	Connie Henry.....	May 2
1st.....	Marissa Matthews.....	May 7
1st.....	Joseph Acquisto.....	May 14
1st.....	Rhonda Beavers.....	May 14
1st.....	James Vied.....	May 14
1st.....	Mandi Shuecraft.....	May 18
1st.....	Kelly Gibson.....	May 21
1st.....	Mary Kyndra Hagan.....	May 21
1st.....	Azlin Lewis.....	May 21
1st.....	Kevin Foley.....	May 22
1st.....	Robyn Harris.....	May 31

**And JUNE ANNIVERSARIES...**

22nd.....	Kathy Blandford.....	June 9
22nd.....	Karen Wahnsiedler.....	June 9
21st.....	Felicity Shultz.....	June 30
16th.....	Vicki Sparks.....	June 28
14th.....	Rhonda Marsh.....	June 16
13th.....	Marion Lange Underhill.....	June 24
12th.....	Kim Haynes.....	June 18
11th.....	Marsha Payne.....	June 17

# FIFTY THREE YEARS OF SERVICE TO WESTERN KENTUCKY

## Spotlight cont'd...

and geared my class work toward that track. However, upon receiving my MSSW, I was promoted to a Regional Service Administrator position with the Department for community Based Services, my employer at the time. In that role, I was tasked with overseeing operations of Child and Adult Protective Service Programs, Juvenile Services, Court Liaison in the Green River counties, personnel and staffing oversight, and community program development for the 17 county Two Rivers Service region in Western Kentucky. I spent many days familiarizing myself with spreadsheets, staffing patterns, community collaboration opportunities, community partner services, program development, and forecasting budgets and services. I found that I enjoyed tasks related to identifying gaps in services, continuous quality improvement, needs assessments, legal research, and management philosophies. This allowed me to make a greater and wider impact in the community I lived and worked, as well as to advocate and improve the lives of the many vulnerable populations throughout the Commonwealth.

**What do you believe are the pressing issues today for social workers in community level practice?** *The ever-growing income gap in our society, marginalization of groups and lifestyles, and the degradation of the environment for economic gain.*

**Is there a common misperception or lack of awareness related to community level practice that you would like to address?** *Community level practice is a universal social work practice that allows someone to experience broad social problems like socio-economic inequity, LGBTQ rights, criminal justice issues, and other social interest issues in a larger view. These experiences allow one to develop a skill set with which one can pursue a position as an administrator, community organizer or educator, legislative aid, lobbyist or other position in planning and program development and even more.*

**What advice do you have for up-and-coming social workers who are interested in macro practice?** *First, I would encourage participation in community workgroups and coalitions to discuss current events and activities around the area. Many of these groups - for example, local homeless coalitions, health forums, and neighborhood alliances - have monthly meetings and open forums that anyone can attend. Second, attend local city commission meetings and fiscal court meetings to hear first-hand accounts of current issues impacting local and state government. Finally, reach out to a local non-profit administrator and ask to meet with them to learn about their services, mission and impact areas. This will help you understand the full scope of services and targeted areas of impact in the community. Western Kentucky is most fortunate to have Mr. Harley at the helm of such a comprehensive array of services.*

hello Spring!



## more June Anniversaries

10th	Tony Lindow	June 22
10th	Jessica Riley	June 22
8th	Rachel Collins	June 6
8th	Lisette Venditto	June 16
8th	Chasity Hampton	June 30
7th	Jerry Hayden	June 16
7th	Vickie Poteat	June 25
6th	Valerie Cole	June 27
5th	Kasey Bradford	June 23
5th	Jeffrey Kuegel	June 23
5th	Sarah Talbott	June 24
5th	Tammi Finley	June 30
4th	Brandon Harley	June 1
4th	Harold Morris	June 1
4th	Alisha Walters	June 1
4th	Shanda Fogle	June 15
4th	Mandy White	June 15
3rd	Melanie Baird	June 2
3rd	Wesley Garrett	June 2
3rd	Emma Shelton	June 2
3rd	Stephanie Bruce	June 9
3rd	Dedra Gilbert	June 13
3rd	Allison Dailey	June 27
2nd	William Brown	June 5
2nd	Michael Johnson	June 15
2nd	Krystal Rowan	June 26
2nd	James Schneider	June 26
2nd	Bethany Riddle	June 27
2nd	Jasmine James	June 29
2nd	William Roby	June 29
1st	Lori Brown	June 4
1st	Hailey Hindenrite	June 4
1st	Jessica Robinson	June 4
1st	Tamara Rzepka	June 4
1st	Martie Freeman	June 7
1st	Mauresha Webb	June 11
1st	Sonia Ramos	June 14
1st	Ashley Prowell	June 21



April Showers Bring May Flowers!



# FIFTY THREE YEARS OF SERVICE TO WESTERN KENTUCKY

## Employee Birthdays

Help us to wish these staff a very Happy Birthday...

### APRIL BIRTHDAYS...




Carolyn Hamilton.....	April 2
Lauren Conrad.....	April 3
Agnes Odom.....	April 3
Amy Rhineburger.....	April 4
Sara Roberts.....	April 4
Carolyn Singleton.....	April 6
Teri Speaks.....	April 6
Kristin Brunson.....	April 7
Felicity Shultz.....	April 8
Jack Carter.....	April 9
Chequero Cobb.....	April 9
Petra Eiben.....	April 9
Joe Richards.....	April 10
Rhonda Beavers.....	April 11
Natasha Adams.....	April 12
Rayna Midkiff.....	April 12
Tamara Rzepka.....	April 12
Mary Schneider.....	April 12
Alma Castro.....	April 13
Stephanie Logsdon.....	April 13
Rachel Boling.....	April 15
Paramjeet Kalra.....	April 15
Elizabeth Buehler.....	April 16
Brenda Montgomery.....	April 16
Allison Dailey.....	April 17
Shanda Fogle.....	April 17
Denetria Leavell.....	April 17
Kim Haynes.....	April 18
Angel McDonald.....	April 18
Deborah Langston.....	April 19
Heather McNichols.....	April 19
Shelley Crawford.....	April 21
Jeffrey Dame.....	April 21
Marion Lange Underhill.....	April 21
June Wright.....	April 21
Melanie Baird.....	April 22
Jessica Davis.....	April 22
Whitney Geary.....	April 22
Rebecca Goodaker.....	April 23
Wesley Garrett.....	April 24
Hannah Staples.....	April 24
Jackie Renfrow.....	April 25
Lucero Galvez Hernandez.....	April 26
Jennifer Taylor.....	April 26
Kim Brooks.....	April 27
Leslie Krampe.....	April 27
April Reynolds.....	April 27
Antoinette Mayes.....	April 28
James Schneider.....	April 28
Martha Pierce.....	April 29

### NOW FOR MAY BIRTHDAYS!!




Robert Elsey.....	May 1
James Harper.....	May 1
Heather Osborne.....	May 1
Lori Vinnedge.....	May 1
Sheila Abney.....	May 2
Rufus Miller.....	May 2
Hailey Koch.....	May 3
Tangela Tandy.....	May 3
Ashdyn Cardwell.....	May 4
Sarah Horn.....	May 4
Concepcion Rivas.....	May 4
Rhonda Byrd.....	May 5
Sarah Calvert.....	May 5
Stacey Estes.....	May 6
Elizabeth Clark.....	May 7
Madison Williams.....	May 7
Brittany Keeler.....	May 8
Tressa Koerner.....	May 8
Kathleen Thompson.....	May 8
Kimberly Hagan.....	May 9
Penny Pendleton.....	May 9
Daniel Wathen.....	May 9
Jessica Feuerborn.....	May 10
Wendy Harper.....	May 10
Jacqueline Harrison.....	May 10
Pamela Baker.....	May 11
Linda Knott.....	May 11
Lacey Barnett.....	May 12
Barry Johnston.....	May 12
Joshua Roberts.....	May 12
Kristi Royal.....	May 12
Bertha Zapata.....	May 12
John Millay Jr.....	May 13
Constance Parent-Gilmore.....	May 13
Harold Morris.....	May 14
Beverly Manning.....	May 15
Heather Anderson.....	May 16
Tabitha Hooker.....	May 16
Olivia Thomason.....	May 17
Kyle Aubrey.....	May 18
Sandra Claywell.....	May 18
Bonnie Young.....	May 18
Trease Moon.....	May 20
Taquanna Brazelton.....	May 22
Vivian Choat.....	May 22
Tiffany Coomes.....	May 22
Anissa Fleming.....	May 22
Catherine Griffin.....	May 22
Hailey Hidenrite.....	May 23
Joseph Harley.....	May 24
Jeanna Ramage.....	May 24
John Wade.....	May 25
Michael West.....	May 25
Linda Whittinghill.....	May 25

## FIFTY THREE YEARS OF SERVICE TO WESTERN KENTUCKY

Judy Binkley .....	May 26
Katie Knight .....	May 28
Lindy Nelson .....	May 28
Kristi Spedding.....	May 28
Richard Williams.....	May 28
Haley Dougherty.....	May 29
Arturo Flores .....	May 30
Patrick Ruby.....	May 31
Krystal Stenger.....	May 31
Whitney Suttle .....	May 31
Peggy Willis.....	May 31



### AND NOW FOR JUNE BIRTHDAYS!!

Joyce Hichman .....	June 1
Stacy Royalty .....	June 1
Melissa Lodge .....	June 2
Michaela Rushing.....	June 2
Rachael Stewart.....	June 2
Kimberly Thompkins.....	June 2
Whitney Sparks .....	June 3
Lekisha Hall.....	June 4
Michael Johnson.....	June 4
Charmika Riley .....	June 4
Cassandra Stark.....	June 9
Amanda Bennett.....	June 10
Patti Hughes.....	June 10
Vicky Anderson .....	June 11
William Brown.....	June 11
Brandy Fallaway .....	June 11
Holly Hopkins.....	June 12
Rebecca Maxey.....	June 13
Deborah Paul.....	June 13
Kimberly Mitchell.....	June 14
Karen Payne .....	June 16
Chad Webb .....	June 16
Paula Goodall .....	June 18
Brandon Harley.....	June 19
Tiffany Miller.....	June 19
Jennifer Taylor.....	June 19
Ashley Laslie.....	June 20
Deborah Smith.....	June 20
Christy Baker .....	June 21
June Payne.....	June 21
Tara Ratliff.....	June 21
Nellie Stewart.....	June 21
Samantha Stewart.....	June 21
Carrie Courtney .....	June 22
Kimberly Smith.....	June 22
Pamela McCarter.....	June 23
Vicki Sparks.....	June 23
Rose Hopper .....	June 24
Madison Lee.....	June 24
Christina Lowe .....	June 24
Sarah Duncan .....	June 26
Sara Plummer.....	June 27
Amanda Stallings .....	June 27



Jamie Ballard.....	June 28
Kimberly Balthrop .....	June 28
Jeannie Montgomery .....	June 29
Lee Brown .....	June 30
Christine Clark.....	June 30
David Gerteisen .....	June 30
Phyllis Pfingston .....	June 30
Cindy Reno .....	June 30



## *Spring into Healthy Grilling*



*Regarding BBQ, Inc.*

### *Grilled Caprese Chicken*

- |                                    |                           |
|------------------------------------|---------------------------|
| 4 boneless skinless chicken breast | 1 tsp sea salt            |
| 1/3 cup olive oil                  | 1/4 tsp white pepper      |
| Juice of 2 lemons                  | 3/4 cup balsamic vinegar  |
| 2 cloves garlic                    | 4 slices mozzarella       |
| 6 large basil leaves               | 2-3 medium tomatoes       |
|                                    | chopped basil for garnish |

Blend olive oil, lemon juice, garlic, basil, salt & white pepper in food processor until well combined.

Pour mixture over chicken in resealable plastic bag until each piece is coated well and let marinate 1-2 hours in refrigerator.

Reduce balsamic vinegar by bringing to a boil & simmering for 8-10 minutes. When mixture has a thick, syrupy consistency that coats the back of a spoon, remove from heat.

Place marinated chicken on a medium heated grill for 8-10 minutes per side, depending on thickness.

Toward the end of the cooking time, place a slice of mozzarella and 1-2 slices of tomato on each chicken breast and cook an additional 2-3 minutes.

*\*Chicken is done at 165 degrees internally\**

Remove from heat and garnish with reduced balsamic and chopped basil leaves before serving. This dish goes really well with a fresh side salad or grilled vegetables.

*AACS Success Stories*

The Family Preservation Program has the unique opportunity and pleasure of working closely with families who are often experiencing a crisis. The parents are almost always distrustful during the initial phase of intervention; however, the family quickly builds a bond with their specialist. This bond turns into trust, which propels the ability to assist families in working toward their goals.

A referral was received for a family of five; Mom, Dad and three children. The parents are often verbally aggressive toward each other. They also have a history of substance use, which propelled their arguments into physical altercations, often occurring in front of the children. During the initial stage of intervention, the mother immediately connected with specialist and shared feelings of loneliness and despair due to years of "surviving" an emotionally desolate marriage. The father seemed disinterested in participating, but the specialist utilized his fleeting moments of cooperation to assist him in applying for Medicaid and a government phone, which were approved quickly. With the family's permission, specialist scheduled mental health assessments for the mother, father and one child, who verbalized experiencing traumatic effects due to the severe and frequent marital disputes. Furthermore, each parent was scheduled to begin individual mental health therapy, which would easily transition into marriage counseling and family sessions. The specialist continued presenting resources, but the father refused to complete day 1 of a homework assignment and the mother was growing hopeless.

After a month of intervention, the specialist chose to present the family with birthday gifts, party supplies and costumes to aid in celebrating the youngest child's birthday. Surprisingly, the father expressed excitement and appreciation. The specialist stepped back and observed as the parents communicated lovingly to decorate the home, wrap gifts and bake cupcakes. The father verbalized his willingness to utilize FPP services and also requested suggestions to aid him in communicating more effectively with his wife. He even explained his plans to do something special that his wife enjoys, though he typically does not, which proved

his capability to show love. Upon returning to the home, the father agreed to put on the costume donated by the specialist and the mother proudly wore her costume as well. The specialist observed as the couple waited outside for the school bus to arrive with their youngest child. The other children laughed and jumped around, as they were not used to bonding as a family unit. The bus driver opened the door with a smile and exclaimed, "Birthday girl will love this!" The family came inside and continued their party as the specialist quietly exited the home.

Sometimes, the first small step is the biggest. The glory of the program is in celebrating the family's progress; no matter the size of each step. Specialists with the Family Preservation Program have hearts for helping families work toward their goals and ultimately live more fulfilling lives. The father's trust was earned and he then made the decision to put effort into repairing relationships within his family.

Stephanie Logsdon, FPP/Diversion Family Specialist (pictured below)





*Save The Date*

**June 7<sup>th</sup>, 2019**

**Owensboro Regional Recovery's**

**9<sup>TH</sup> ANNUAL**

**GOLF SCRAMBLE**

*Ben Hawes*

To Register

Contact Hailey Hidenrite at ORR by  
Calling (270) 689- 0905 ext 2106 or  
Emailing [Hhidenrite@audubon-area.com](mailto:Hhidenrite@audubon-area.com)

**OWENSBORO**  
REGIONAL  
RECOVERY

 **AudubonArea**  
COMMUNITY SERVICES, INC.  
Helping People. Changing Lives. Strengthening Communities.

# April 2019



Sunday	Monday	Tuesday	Wednesday	Thursday	Friday	Saturday
31	1	2	3	4	5 National Dandelion Day	6
7 No Housework Day	8	9	10 Golfer's Day & National Siblings Day	11	12	13
14 Palm Sunday	15 Income Taxes Due	16	17	18	19 Good Friday	20
21 Easter	22 Earth Day	23	24	25 World Penguin Day	26	27 National Prime Rib Day
28	29	30 National Honesty Day	1	2	3	4

# May 2019



Sunday	Monday	Tuesday	Wednesday	Thursday	Friday	Saturday
28	29	30	1 May Day	2	3 International Tuba Day	4 Kentucky Derby Star Wars Day
5 Cinco de Mayo	6	7 National Teachers Day	8 VE Day, WWII	9	10 Military Spouses Day	11 National Train Day
12 Mother's Day	13 Frog Jumping Day	14	15	16 Wear Purple for Peace Day	17	18 Armed Forces Day
19	20	21	22	23 Lucky Penny Day	24	25
26	27 Memorial Day	28 Amnesty International Day	29	30	31 World No Tobacco Day	1
2	3	Notes				

# June 2019



Sunday	Monday	Tuesday	Wednesday	Thursday	Friday	Saturday
26	27	28	29	30	31	1 Flip a Coin Day
2	3 Repeat Day (I said "Repeat Day")	4	5	6 National Yo-Yo Day	7 ORR Golf Scramble	8 Best Friends Day
9	10 Iced Tea Day	11 National Corn on the Cob Day	12 National Peanut Butter Cookie Day	13	14 Flag Day	15 Smile Power Day
16 Father's Day	17	18 Go Fishing Day	19	20 National Bald Eagle & Ice Cream Soda Day	21 Summer Solstice National Selfie Day	22
23	24	25 National Catfish Day	26	27	28	29 International Mud Day
30 Meteor Day	1	Notes National Adopt a Cat Month				National Fresh Fruit and Vegetables





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H O T T O P I C S

A service sponsored by your Human Resources Department

Managing Healthcare Costs and Out of Pocket Expenses:  
Part 1

Disclaimer: I know this is a long article, but it could be well worth the read! It is quite possible your wallet will thank you!

The cost of healthcare is a major expense for both employees and employers. According to the Bureau of Labor Statistics (BLS), health insurance is the most expensive benefit for employers to provide. As healthcare costs continue to rise, employers are looking at ways to target the costs and so should employees. In the spirit of transparency, there is some information AACCS employees need to know. Audubon Area is self-insured. This means the agency provides health benefits using the agency's funds. We assume all of the risk for the cost of our healthcare plan. If the claims exceed what is expected, then the cost is also greater than expected. The costs must be recovered which means what the agency pays and what employees pay must be increased to cover the additional costs.

We are in the first quarter of our health plan year and our utilization is high which means our claims are high. Unless we all are mindful of our costs and managing them, we are certain to have an increase the next plan year. Savings strategies can have an impact, not only on plan costs, but on employees' out of pocket expenses. The more cost-saving strategies we put into action, the lower our costs—which keeps more money in your pocket. Working together we can all be good consumers of our healthcare. Over the next few weeks, we are going to explore some strategies to manage costs. This does not mean you should not seek treatment as a savings measure! Quite the contrary, seeking treatment and actively participating in your preventive care is one of the cost-saving strategies we will review. Preventive care is critical in early detection and managing your care. Compliance with disease management is another strategy we will address. There are several other strategies such as utilizing in-network providers, utilizing all of the services provided as part of your plan, putting your insurance card to work for you, choosing the right providers, comparison pricing, and lifestyle choices.

To get started, let's discuss the importance of choosing the right provider. I have attached a flier that gives you some tips on choosing the right provider (least expensive to most expensive). Part of choosing the right provider is knowing where to go for what. For example, your primary care physician (PCP) is your best option for treatment. If you have not designated a PCP, then you may want to consider this. You will want to ensure the PCP is in-network so you can maximize your overall care and maintain preventive care. Your PCP will be most familiar with your health, medications, and can identify/treat common conditions and make referrals to specialists when needed. PCP are essential to help individuals navigate good health, prevent disease, and identify risk factors. Preventive care is covered at 100% with your Humana insurance. If you are scheduling an appointment that is not preventive, then you will likely have an out-of-pocket expense in the form of a co-pay or may be responsible for the entire cost of the visit if you have not yet met your deductible. Either way, the cost will be at the Humana negotiated rate as long as you are treating with an in-network provider. Retail clinics and urgent care centers provide members with convenience, but sometimes those visits are a little pricier because you are paying for the convenience. However, they are still cheaper than the emergency room.

**Tip:** Create a Humana online account using your insurance card. This keeps you connected to your medical history.

**Tip:** Check to see if the provider is in-network. You can check

this on Humana's website at [www.humana.com](http://www.humana.com) using the provider tool.

**Tip:** Make sure doctor and facility are in-network. I have visited facilities that are showing they are in-network, but if the doctor, physician assistant, or nurse practitioner is not in-network then you can incur out of network charges. If you cannot find the provider listed, you can call the number on the back of your Humana card to verify. Note: I was in the lobby waiting for an appointment and my doctor was called out and they wanted me to see a PA. The facility was in-network. The PA was new and was not yet in the network. Later when I received the bill, I had been charged nearly \$400 for the appointment. I contacted Humana and disputed the charge and was able to get some resolution. Next time there was a new provider (my doc's office was going through a transition), I cancelled the appointment until I could reschedule with a network provider. I have since learned that there is a Humana process that can assist in these situation....READ ON.

**Tip:** You are the consumer. You have skin in this game (pun intended...it is March Madness after all)! You can/should do your homework and question.

Which brings us to another point—comparison pricing. Most of us look around for the best price when we are making a large purchase like a car, large appliance, furniture, home, etc. Why shouldn't you do the same thing when you are dealing with your health care?

**Tip:** If you have received instructions for testing or lab work, then you will want to make sure the lab or facility is in-network. Stand-alone facilities are generally better. You can always look them up on the Find a Provider tool on the Humana website. In an emergency situation, you can minimize your hospital cost through PARE processing.

**Tip:** Call and ask what they typically charge for XYZ procedure. For various reasons, an MRI can be one price at one facility and a few hundred dollars cheaper or more expensive down the road. If you have a deductible to meet, this could come directly out of your pocket. Ask for fee schedules. Participating providers can access their contractual rates. Give them your plan information located on your insurance card and ask them to tell you the rates.

**T i p :** A s k y o u r d o c t o r q u e s t i o n s !

**Tip:** Ask Humana! Your online account has an Insurance 101 tab. Once you enter, there is a section on services information with topics you can click on. You can also call the member services number on the back of your Humana insurance card.

**Tip:** Visit sites like Healthcare Bluebook to determine what a fair cost is for medical procedures in your area. <https://www.healthcarebluebook.com>. When you are comparing, then you will know where the facility ends up on the spectrum at/below fair price, slightly above fair price, or highest price.

**Tip:** Use discount cards to fill in gaps. Any employee interested was given WellCards during open enrollment. I will follow up on this topic in Part 2. I just want to plant the seed now.

I know there is a lot of information here and a lot to process. We will call this round 1. I will leave you with choosing the right providers and comparison pricing. I will follow up with other tips in the coming weeks.

*If you have any additional questions, please contact your Audubon Area Community Service Benefits Manager, June Wright at (270) 686-1681.*



June Wright  
Benefits Manager  
jwright@audubon-area.com

Office 270-686-1681  
Fax 270-686-1796

## Paying for healthcare – frequently asked questions

### **How much will I have to pay for (fill in the blank)?**

Unfortunately, we can't tell you what every healthcare provider will charge for their services; we can only tell you how a claim may be covered based on your plan benefits, copays, deductibles, etc. As a result, trying to determine exactly how much you'll have to pay out of pocket for your care can be frustrating.

### **Why can't Humana release my provider's contracted rates?**

Contracted rates are the providers' "proprietary information." That means that Humana has agreed not to share the provider's private business information.

### **How can I find out what my providers' contracted rates are?**

While Humana can't tell you a particular provider's contracted rate, you can contact your provider's billing office directly. Participating providers have access to their contractual rates, known as a fee schedule, on their Provider section of **Humana.com**.

Typically, each billing office will have a representative who reviews claims to make sure the correct rates are applied to each claim. Just tell them what Humana plan you have and ask them to tell you their rates.

### **Tips to reducing financial costs:**

- Verify your provider is in your Humana plan's network by checking out the Physician Finder Plus tool on MyHumana.
- Use primary care physicians when possible.
- Use freestanding facilities for lab work, imaging, and surgery to reduce costs.
- Use urgent care centers – like Humana-owned Concentra - to avoid high cost emergency room charges.
- Some urgent care centers submit bills as an outpatient hospital, rather than as a clinic, which could cost you more. It's a good idea to ask ahead of time whether they bill as an urgent care center or an outpatient hospital.
- Only visit the emergency room for true emergencies.
- Contact HumanaFirst for general medical questions or to discuss symptoms. You can speak with a registered nurse or a triage specialist 24 hours a day, 365 days a year. That number is **1-800-622-9529**.

Humana®

Humana.com 

# What should I ask my doctor?

Accessing healthcare can be confusing so do your homework! The more you know, the more you'll get from your coverage and from your providers.

One common question members have is "What should I ask my doctor?"

Here is a list of questions that can help you get started:

## **Where are you sending my lab work? Is the lab in my plan's network?**

- Know your in-network labs before your visit by using our Physician Finder Plus tool on **Humana.com**
- If a non-participating lab is used, ask your doctor if there is a lab available that is part of your plan
- Save money with an in-network provider!

## **Is there a generic alternative to the medication you are prescribing?**

- Generic drugs go through vigorous quality testing
- They're approved by the Federal Drug Administration
- They have the same active ingredients as their brand-name counterparts
- Generics will almost always save you money – and the amount can be substantial

## **Will this prescription interfere with any medication, supplement, or vitamin I'm currently taking?**

- Prescription medications can have adverse side effects when combined with other medications. This includes non-prescription drugs, supplements and vitamins.
- The next time you have a doctor appointment, share with him or her a list of all the drugs, supplements and vitamins you take

## **Are there any alternative treatments for my condition that I should consider?**

- Most illnesses or injuries can be treated in multiple ways
- Knowing the alternatives available makes it easier for you to be a real participant in your care plan
- It also allows you to research the pros and cons of different treatment options on your own
- Generally, you can trust your provider to suggest the best form of treatment for you but don't ever hesitate to ask questions

## **Will my insurance cover this?**

- It's your responsibility to verify coverage for services so always be sure to ask this question before receiving care to avoid unnecessary expenses
- Sometimes recommended procedures and treatment may not be covered by your plan or may require preauthorization before your plan will pay
- Knowing your insurance coverage prior to services being rendered can save you money
- If you're unsure whether your plan covers a service or treatment, go to your MyHumana page at **Humana.com** to review your Benefit Plan Document for coverage details
- You can also call Humana's Customer Care center at the number on the back of your Humana member ID card
- Remember: Ultimately, you are responsible for verifying your coverage so don't hesitate to ask questions!

## **Is the provider you referred me to in my health plan's network?**

- Asking this question can save you a substantial amount of money and make the best use of your insurance coverage
- If your doctor refers you to another provider who is not in your network, ask your doctor to refer you to a provider who is
- Find a list of in-network providers by using our Physician Finder Plus tool at **Humana.com**
- Ultimately it's your responsibility to verify all of the providers you visit - including those you're referred to - are in network





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**Audubon Area Community Services, Inc.**

1700 West Fifth Street  
Owensboro, KY 42301

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**2019 Payroll  
Schedule**

Start Date	End Date	Pay Date
3/16/2019	3/29/2019	4/12/2019
3/30/2019	4/12/2019	4/26/2019
4/13/2019	4/26/2019	5/10/2019
4/27/2019	5/12/2019	5/24/2019
5/11/2019	5/24/2019	6/07/2019
5/25/2019	6/07/2019	6/21/2019
6/08/2019	6/21/2019	7/05/2019
6/22/2019	7/05/2019	7/19/2019
7/06/2019	7/19/2019	8/02/2019
7/20/2019	8/02/2019	8/16/2019
8/03/2019	8/16/2019	8/30/2019
8/17/2019	8/30/2019	9/13/2019
8/31/2019	9/13/2019	9/27/2019
9/14/2019	9/27/2019	10/11/2019
9/28/2019	10/11/2019	10/25/2019
10/12/2019	10/25/2019	11/08/2019
10/26/2019	11/08/2019	11/22/2019
11/09/2019	11/22/2019	12/06/2019
11/23/2019	12/06/2019	12/20/2019
12/07/2019	12/20/2019	1/03/2020
12/21/2019	1/03/2020	1/17/2020

**Information Technology (IT) Assistance**

Submit IT help requests to

**support@audubon-area.com**

Include contact information along with a description of the issue/problem.

**2019 PAYABLES SCHEDULE**

**Invoices MUST arrive in the A/P department**

**By these dates:**

**To be mailed on these dates:**

March 29, 2019.....April 05, 2019  
April 12, 2019.....April 19, 2019  
April 26, 2019.....May 03, 2019  
May 10, 2019.....May 17, 2019  
May 24, 2019.....May 31, 2019  
June 07, 2019.....June 14, 2019  
June 21, 2019.....June 28, 2019  
July 05, 2019.....July 12, 2019  
July 19, 2019.....July 26, 2019  
August 02, 2019.....August 09, 2019  
August 16, 2019.....August 23, 2019  
August 30, 2019.....September 6, 2019  
September 13, 2019.....September 20, 2019  
September 27, 2019.....October 04, 2019  
October 11, 2019.....October 18, 2019  
October 25, 2019.....November 01, 2019  
November 08, 2019.....November 15, 2019  
November 22, 2019.....November 29, 2019  
December 06, 2019.....December 13, 2019  
December 20, 2019.....December 27, 2019

**The Next Meeting of  
the Board of Directors  
is scheduled on  
Tuesday, April 16th, 2019  
at Central Office  
1700 West 5th Street  
Owensboro, Kentucky 42301  
for information (270)686-1600  
The meeting is open to the public**

The Curious Journal, the 2017 Annual Report and other agency documents are available on the agency's website at...

[www.audubon-area.com](http://www.audubon-area.com)