

UNIVERSITY OF KENTUCKY
Kentucky Homeplace

October 1, 2012 – December 31, 2012

Quarterly Report



Kentucky Homeplace
2008 National Rural Health Association Program of the Year
<http://www.kyruralhealth.org/homeplace>

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Cover photo “Winter Travelers in a Kentucky Hollow” by Karen Pratt, Account Clerk III, UKCERH, Hazard

Kentucky Homeplace

My Fellow Kentuckians:

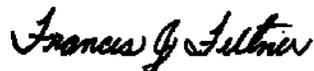
Kentucky Homeplace emphasizes education for clients on chronic disease management, healthier lifestyles and stressing preventative care. For overall health, Homeplace provides education on healthy eating habits and increasing physical activities. Our diabetic materials include education on the condition, eye care, foot care, diet and physical activity. Other topics for education include information on the condition and appropriate diets for hypertension, cholesterol and heart disease. Education on preventative screenings includes mammograms, Pap Smears, colon and prostate exams. For clients who wanted to quit smoking or quit any type of tobacco use, education and referrals for cessation classes, support groups and aids are given.

Quarterly Summary

Here's a summary of services for this quarter, October 1, 2012 – December 31, 2012: the number of unduplicated clients served was 4,367; the amount of medications accessed was \$6,621,604; other services values accessed totaled \$805,535; and number of services was 102,806. The top client medical conditions included hypertension, high cholesterol, diabetes, mental health, and digestive disorders.

The entire quarterly report is posted on the UK Center for Excellence in Rural Health's web page for your review at <http://kyruralhealth.org/homeplace>. The report is found under the Reports tab, Quarterly Reports and then click on October – December 2012. If you wish to have a printed copy, please call 1-855-859-2374 or email me at fjfeltn@uky.edu.

Sincerely,

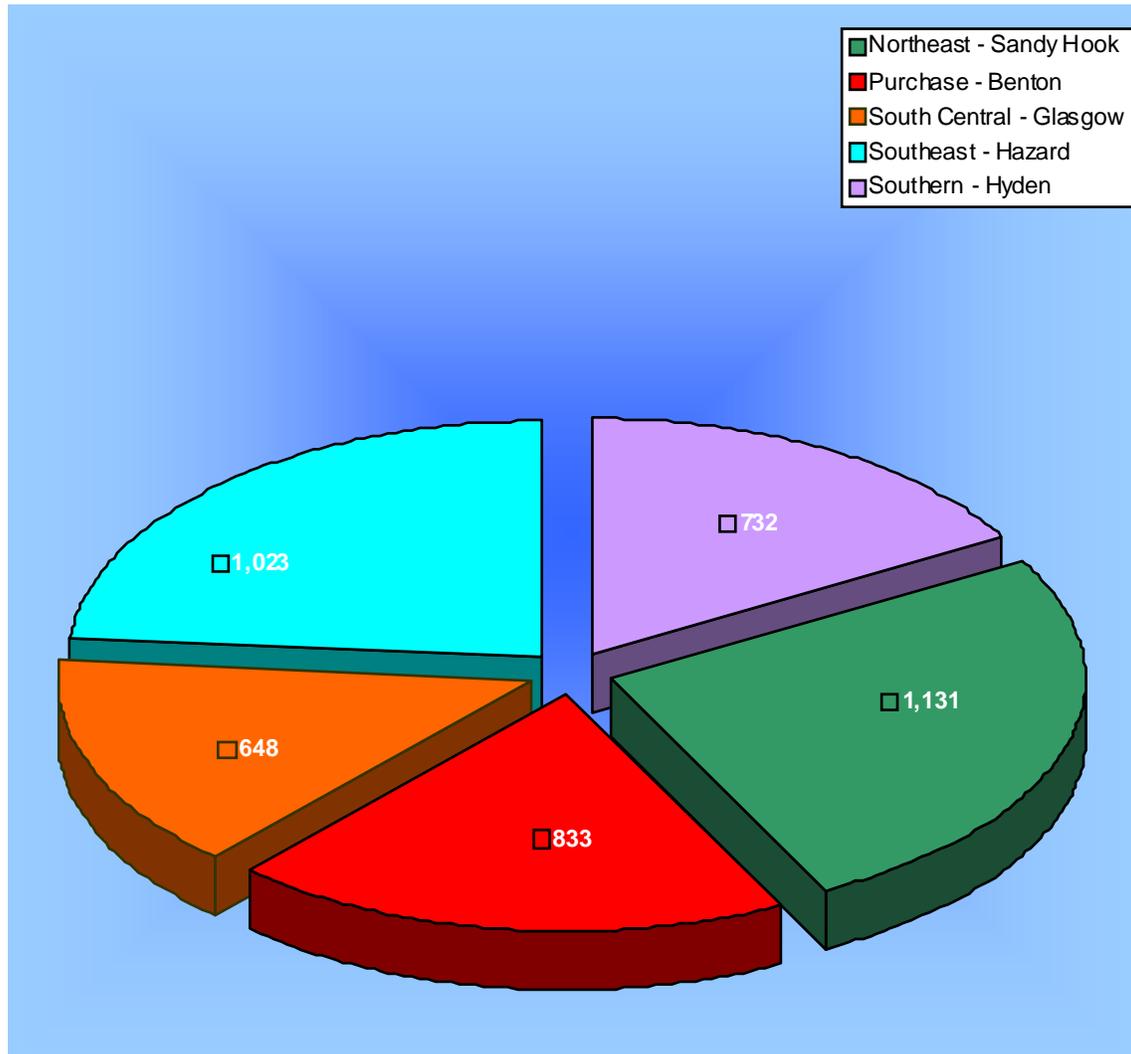


Fran Feltner, DNP
Director, Lay Health Workers Division
Director, UK Center for Excellence in Rural Health

AGE DISTRIBUTION OF HOMEPLACE CLIENTS		
OCTOBER 1, 2012 – DECEMBER 31, 2012		
CATEGORY	FEMALE	MALE
AGES 0 TO 4	5	3
AGES 5 TO 12	6	7
AGES 13 TO 14	0	5
AGES 15 TO 19	24	23
AGES 20 TO 24	59	28
AGES 25 TO 44	512	313
AGES 45 TO 64	1,588	1,015
AGES 65 TO 74	303	225
AGES 75 TO 84	138	73
AGE 85 AND OVER	33	7
TOTALS	2,268	1,699
Median Age:	50.7	53.3
Source: Data extracted from the Kentucky Homeplace database. 4,367 Total Clients Data		

POVERTY LEVELS OF HOMEPLACE CLIENTS								
OCTOBER 1, 2012 – DECEMBER 31, 2012								
	100%	101-133%	134-150%	151-200%	201-250%	251-300%	300+%	Total
CLIENTS	2,532	780	293	579	120	38	25	4,367
TOTALS	57.98%	17.86%	6.71%	13.26%	2.75%	.87%	.57%	100%
Source: Data extracted from the Kentucky Homeplace database								

Total Clients Served By Region October 1, 2012 – December 31, 2012

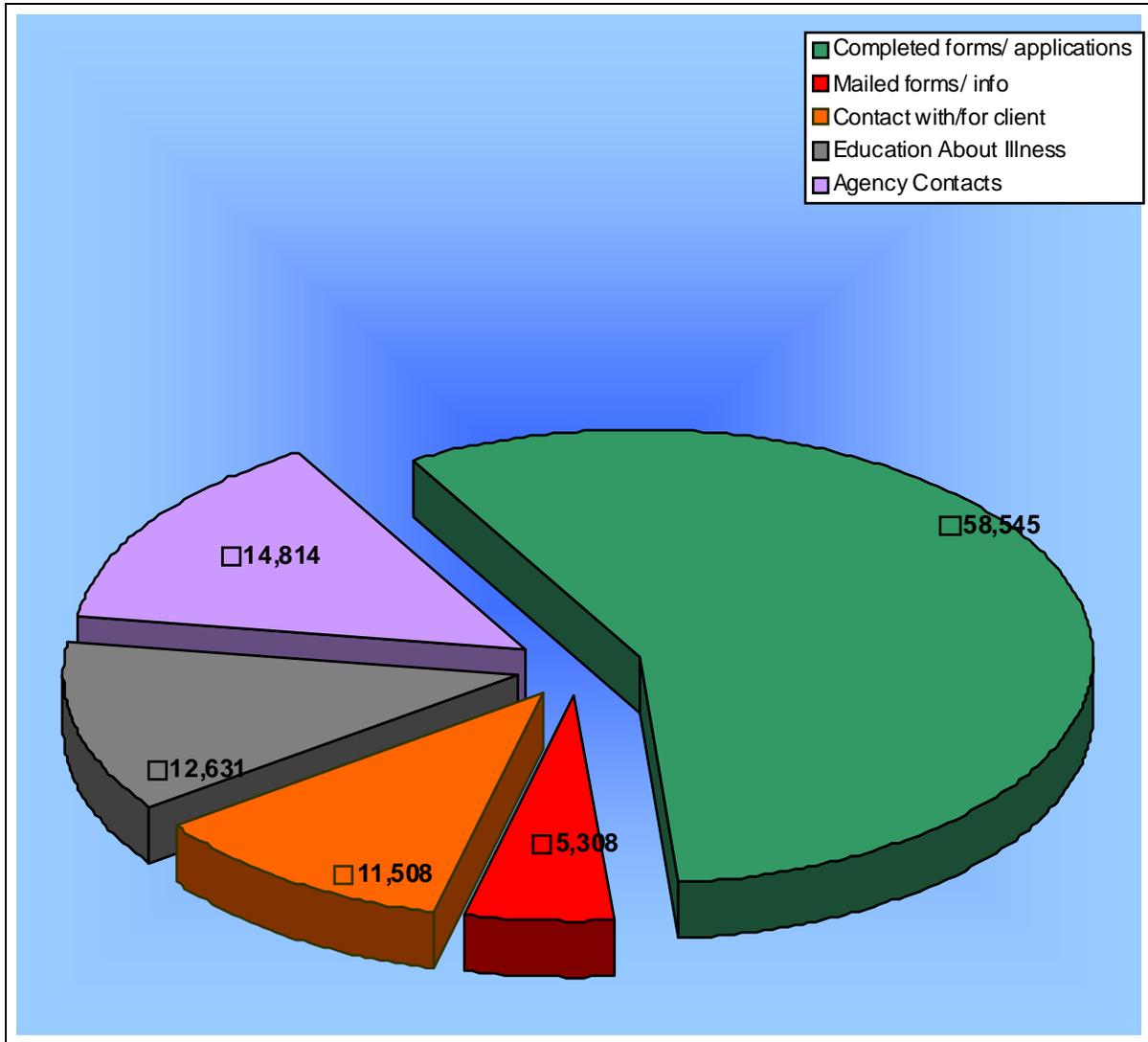


TOTAL UNDUPLICATED CLIENTS FOR QUARTER: 4,367*

*This total represents unduplicated clients seen this quarter. Some clients may be seen more than once a quarter or by more than one community health worker a quarter.

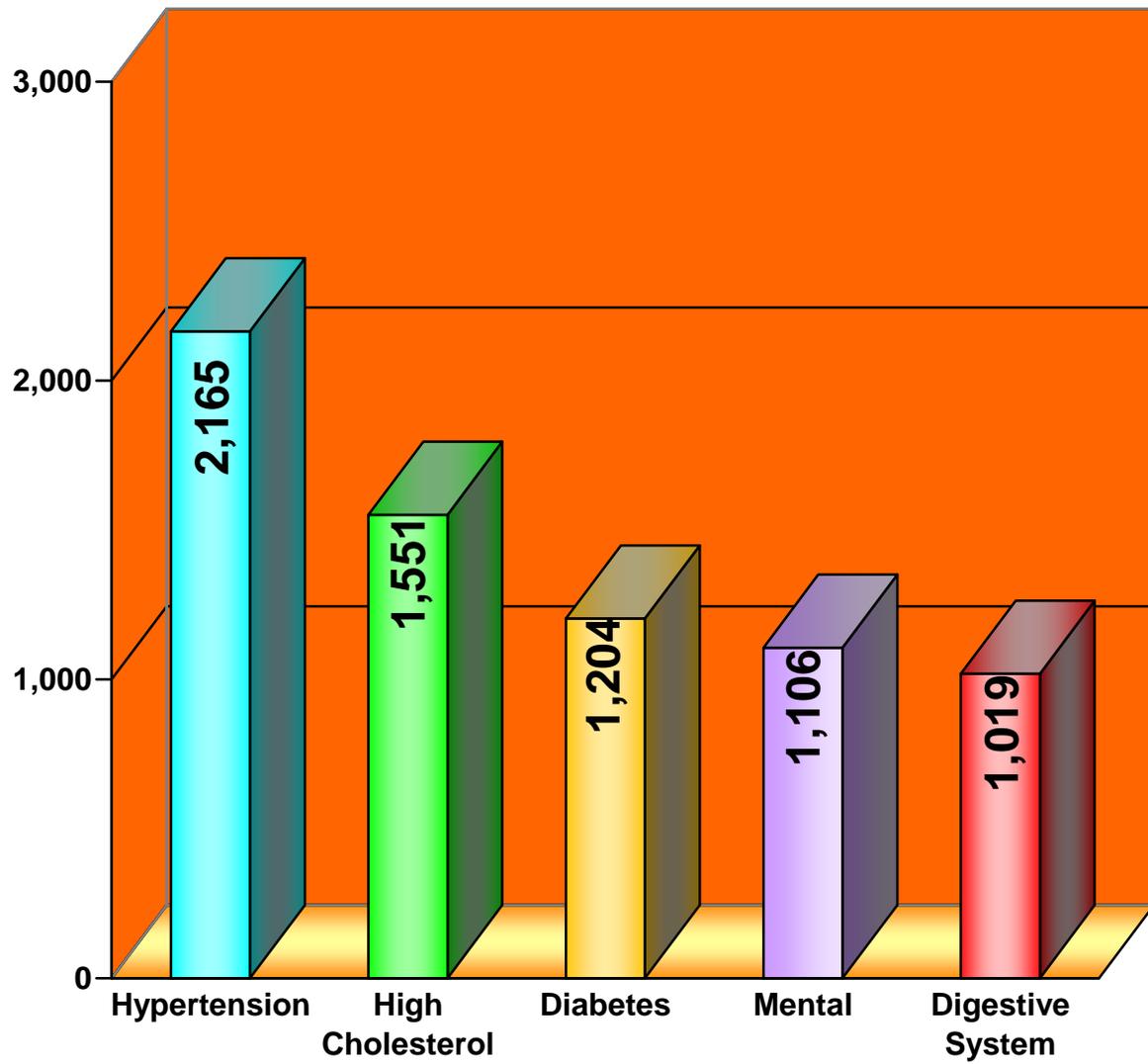
Client Services

October 1, 2012 – December 31, 2012

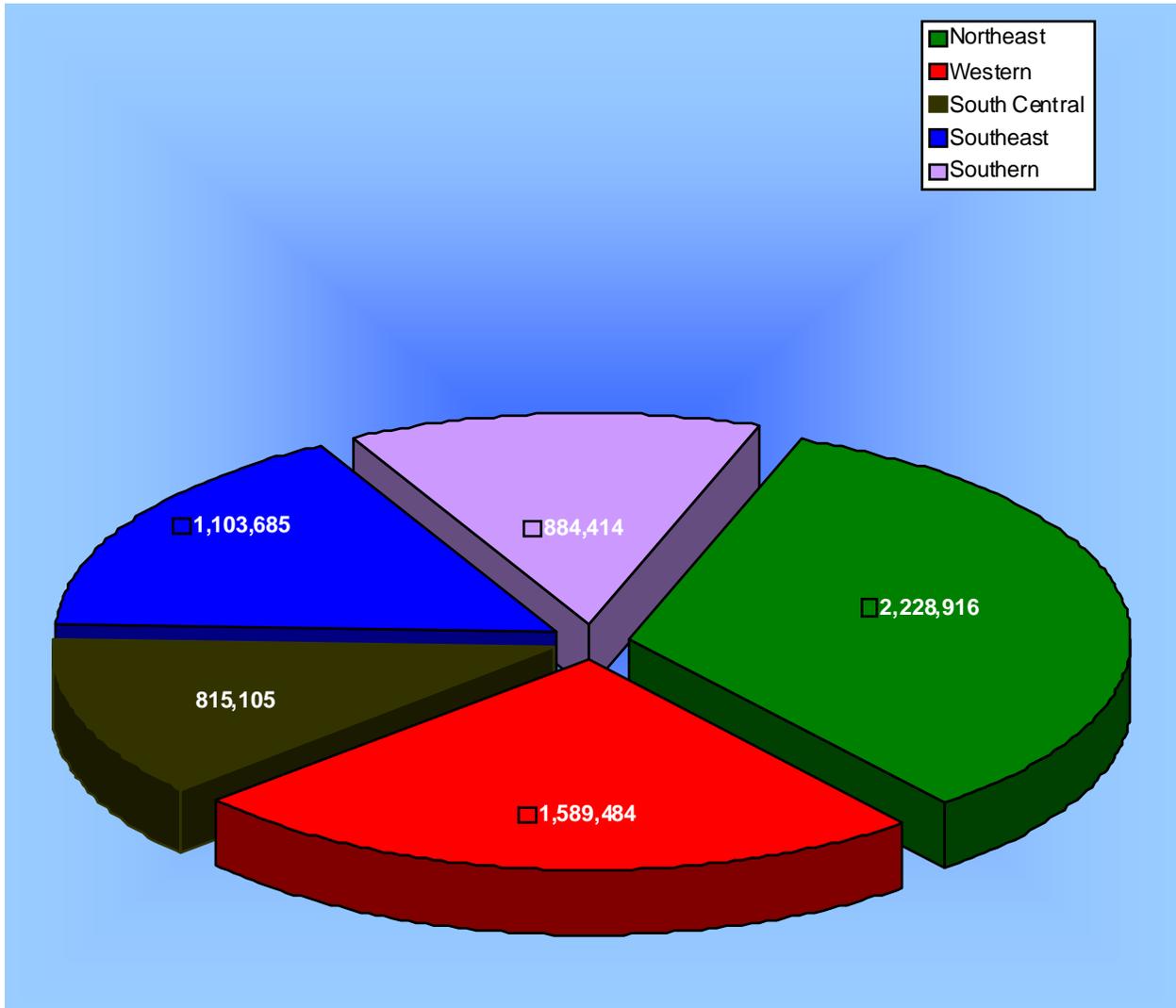


TOTAL SERVICES FOR THE QUARTER: 102,806

Top Five Client Problems By Condition October 1, 2012 – December 31, 2012

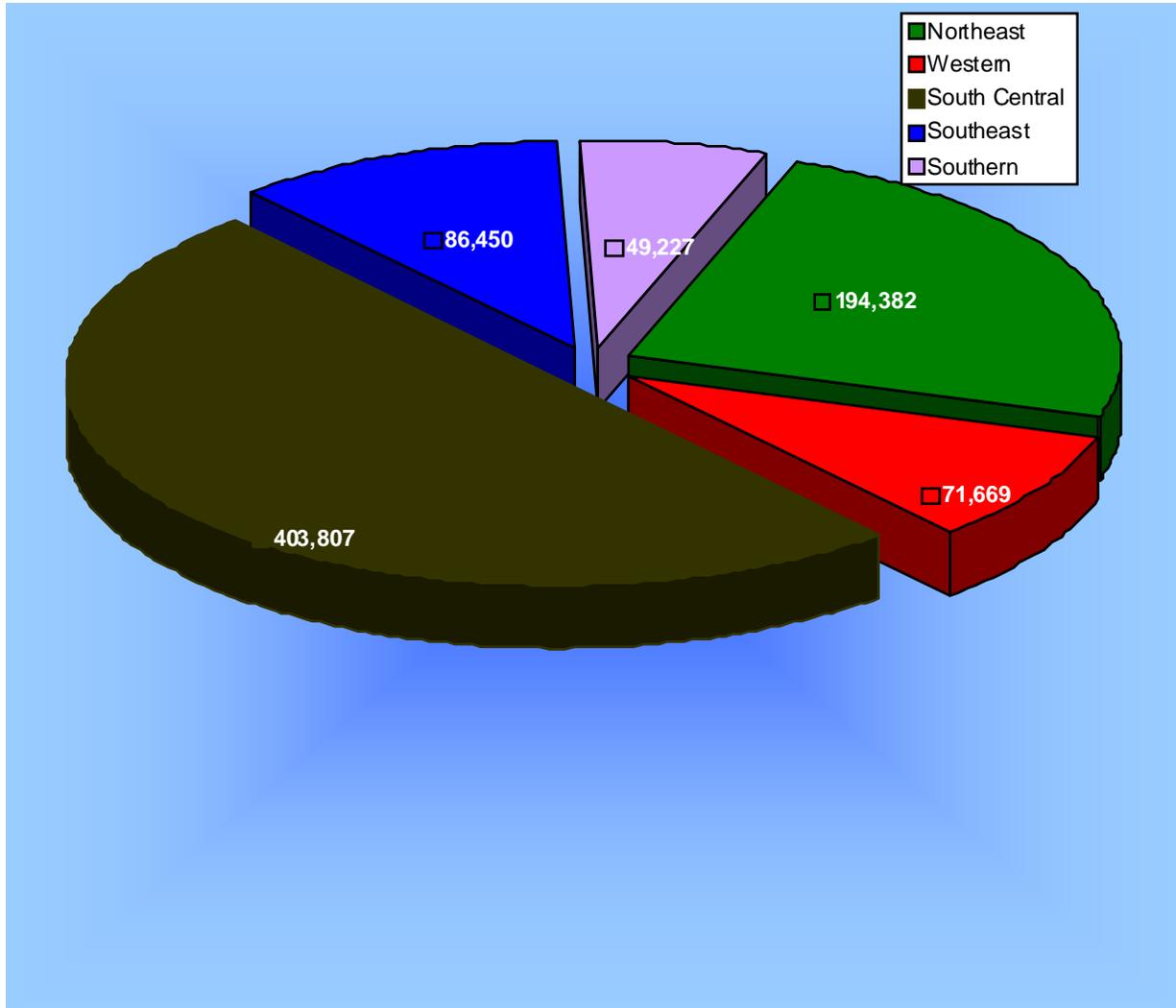


**Client Medications Value
October 1, 2012 – December 31, 2012**



TOTAL MEDICATION VALUE: \$6,621,604

Client Services Value October 1, 2012 – December 31, 2012



TOTAL SERVICES VALUE: \$805,535*

*Services Value represents any services and supplies other than medications.

REGIONAL SUMMARIES

Northeast Region

Janet Kegley

Lana Bailey

Angela McGuire

Elizabeth Smith

Shirley Prater

Judy Bailey

Regional Coordinator

CHW (Greenup)

CHW (Lawrence, Martin)

CHW (Carter)

CHW (Elliott, Morgan)

CHW (Johnson, Magoffin)

This quarter, the Northeast Region's Community Health Workers (CHWs) served 1,131 clients. A total of 32,962 services were provided to these clients, with service values of \$194,382. In addition, \$2,228,916 worth of medication was accessed on their behalf.

In October, the Northeast Region had an informative lunch meeting with Lawrence and Martin counties' officials and service providers. Margaret Russell, Homeplace Coordinator, gave an informative presentation to the group. In November, the region attended the FIVCO District Cancer Conference at the Bellefonte Centre. The Volunteers of America attended the Northeast Region's December staff meeting and gave a presentation of their programs and informed the CHWs of many valuable resources for our clients.

Judy Bailey attended the Johnson and Magoffin counties interagency meetings. She attended the Community Action Partnership (CAP) Energy Workshop in Johnson County, and worked with the King's Daughters Mobile to assist her clients in the process of getting free screening. Judy also assisted with the Johnson County food give-away.

Lana Bailey attended the Greenup County interagency meeting; she is a member of the Greenup County Diabetes Coalition and the Greenup County Support Group. Lana has been assisting Greenup County with bringing Remote Area Medical (RAM) to Greenup in June 2013.

Angela McGuire attended the interagency meetings in both Lawrence and Martin counties. She is a member of the Diabetes Management Support Group, Lawrence County Diabetes Coalition and the Health Advisory Team (HAT). Angela helped to deliver food baskets to some of her clients for Thanksgiving.

Shirley Prater attended the Elliott County interagency meeting. Shirley, along with coordinator Janet Kegley, presented Kentucky Homeplace to the Morgan County interagency meeting in November. Shirley assisted the Elliott County Seniors with a Christmas party.

Beth Smith collected clothes for families in need during the quarter. She is a member of the Carter County Diabetes Coalition and attends interagency meetings when they are scheduled.

Janet Kegley attended interagency meetings in Lawrence, Martin and Morgan counties along with the Community Health Workers. She attended the KY Cancer Patient Navigators Fall Forum in Lexington and also attended training on strokes and brain trauma injury. She assisted

the Elliott County Diabetes Coalition with the “Back Woods Cook Off” along with the extension office.

Southeast Region

Ralph Fugate	Regional Coordinator
Karen Feltner	CHW (Knott)
Julia Keene	CHW (Breathitt)
Barbara Justice	CHW (Pike)
Pollyanna Shouse	CHW (Wolfe, Powell)
Kathy Hamilton	CHW (Floyd)
Cassie Smith	CHW (Lotts Creek Program)

This quarter our CHWs served 1,023 clients. A total of 16,728 services were provided to these clients, with service values of \$86,450. In addition, \$1,103,685 worth of medication was accessed on their behalf.

The Southeast Region welcomed a new CHW to our group. Karen Feltner is our Knott County CHW, filling the position left vacant when Paul Vance retired. Our CHW’s were very active throughout their respective communities attending interagency meetings, health forums on prescription drug abuse, elder abuse, emergency planning, Senior Citizen Commodity Day and participating in local children’s health committee meetings.

Southern Region

Helen Collett	Regional Coordinator
Michelle Ledford	CHW (Clay)
Brenda Harris	CHW (Bell)
Linda Thacker	CHW (Lee, Owsley)
Shirley Madrey	CHW (Harlan)
Paul Frederick	CHW (Knox)

This quarter our CHWs served 732 clients. A total of 14,192 services were provided to these clients, with service values of \$49,227. Medication value accessed totaled \$884,414 in this service area.

The Southern Region attended a meeting with Patrick Kitzman and Anne Harrison to learn about the Kentucky Appalachian Rural Rehabilitation Network (KARRN) and the new component of their program; training patients with spinal cord injuries to refurbish durable medical equipment. Homeplace will participate with this program by giving KARRN referrals for used equipment that is offered to our program. KARRN will arrange to pick up the equipment and restore it. In return, if our clients need medical equipment and they have it available, KARRN will deliver the refurbished equipment to our clients. Homeplace’s participation with this program would be very beneficial to our clients.

The Southern Region CHWs attended interagency meetings including the Knox County Health Coalition, Project Home Network and the Beattyville Housing Board of Directors.

South Central Region

Beth Wells
Janice Compton
Sharon Cherry
Lisa Lack
Tammy Glass
Kimberly Collins

Regional Coordinator
CHW (Monroe, Metcalfe)
CHW (Edmonson, Hart)
CHW (Logan, Butler)
CHW (Barren, Warren)
CHW (Allen, Simpson)

This quarter our CHWs served 648 clients. A total of 17,627 services were provided to these clients, with service values of \$403,807, and \$815,105 of free medication provided in this service area.

We are happy to welcome Kim Collins as our new Community Health Worker in Allen County. She will provide services to our Allen and Simpson County clients. All of our South Central staff was recently recertified in cardiopulmonary resuscitation (CPR). Lisa Lack participated in the Logan Memorial Hospital Health Fair and Janice Compton participated in the Monroe County Diabetes Health Fair. The December staff meeting included a speaker from Vocational Rehabilitation who provided an update about Vocational Rehabilitation services that are available to our clients. Staff members continue to be involved in several community coalitions and initiatives to improve our communities.

Western Region

Sherry Morris
Donna Hooper
Mary Beth Rohrer
Tessa Vail
Carla Gray
Rhonda Wadsworth

Regional Coordinator
CHW (Fulton, Hickman and Carlisle)
CHW (Graves)
CHW (Marshall, Livingston)
CHW (Calloway)
CHW (Lyon, Caldwell)

This quarter the Western Region served 833 clients. A total of 21,297 services were provided to these clients, with service values of \$71,669 and \$1,589,484 of free medication provided in this service area.

CHW's represented Kentucky Homeplace at meetings with the following agencies: Breast Cancer Coalitions, Head Start, Family Achievement Child Excellence Center (FACE), inter-agency meetings, Family Resource Centers, Diabetic Support Groups, Trover Clinic, PrimeCare, Colon Cancer Awareness, Feed the Children meetings, food distributions, clothing giveaways, Leadership Marshall County, Marshall County Agency for Substance Abuse Policy Board (ASAP), Marshall County Community Health Assessment. The CHWs helped to secure food items and donations for Helping Hands Food Pantry Holiday Baskets.

Client Encounters
Actual situations encountered by
Community Health Workers
October 1, 2012 – December 31, 2012

My story this quarter is about a young man who needed help with getting a hearing aid. This client works two jobs to support his wife and two small children. His part-time job does not offer any type of insurance coverage, while the premium offered by his full-time job is beyond what he is able to afford.

He called me one afternoon after being referred by a co-worker who had gotten help with eyeglasses through my office. He was very upset because he had failed his hearing test for his Commercial Driver's License (CDL). He had been told he would not be able to drive the truck for his job; he was to be demoted to a lower paying position due to his hearing exam.

I called the program that offers assistance in getting hearing aids. While talking to them about my client, I realized he was eligible for a local program that will assist employed people with things they need to keep them in the workforce. I called and talked with their representative and set up the appointment for my client. A few weeks later, my client called to tell me that he would be getting new hearing aids and was promised his position back as a truck driver when he received them. He was very happy and relieved that he would keep his job.

A woman called checking to see if Homeplace helped people get hearing aids. I explained the program we used and went over the income requirements. She was calling on behalf of her father-in-law and she had heard of Homeplace through a church member. She and her husband had been helping him with food and paying his gas bill in the winter, but couldn't afford the hearing aids.

She scheduled her father-in-law an appointment to come into my office the following day. He came in for his appointment and I did his initial assessment. When we got to verification of his income, I saw that he should be eligible for food stamps and \$600 from a local gas company, if he already used that company as his propane provider. I arranged appointments with both of the agencies for him the following day. He was so excited knowing that he would have the money to take care of himself this winter.

Following his two appointments the next day, he called to say that he would be receiving \$47 in food stamps and that \$600 that would be deposited on his gas account. He was elated and couldn't thank me enough.

The next week he had his hearing evaluation and came in with everything else he needed to get his hearing aids. His family had given him money for the application (\$125 each hearing aid) so that his application could be sent to the agency. Three weeks later, he had his hearing aids. His daughter-in-law called to say what a great program Kentucky Homeplace is. She thanked me and also said that her father-in-law couldn't thank me enough for helping him.

A local church was taking orders for food baskets for people in need for the Thanksgiving holiday. One of my friends was a member of the church and I asked for five baskets for my clients. This is what I experienced upon delivery of them.

1. This first family had no idea that I had requested a food basket for them. Upon arrival at their home, I found two of my clients in a tool shed behind their house. They were plundering through the shed looking for any metal that could be spared to take to the local recycling center where they could sell it for cash. With whatever money they could get from the sell, they would purchase food for their family Thanksgiving dinner. Of course you can imagine the excitement they expressed when I told them why I was there and what I had for them.
2. I had called this client a day prior to delivery of her food basket, and her daughter from out of town had answered the phone. She stated that her father had emergency open-heart surgery the week prior, and had several complications. My client, who is 74 years old, had not left his side for over nine days.

I phoned the hospital and spoke with my client. She had told me in detail everything that she had gone through with his sickness, and yet, she sounded so strong considering what she had been through. The doctor told her that he would release her husband in time for Thanksgiving. She replied that her husband was her Thanksgiving, forget the bird. (You just have to know what a cracker-jack she is.) She went on to tell me that she knew she wouldn't be able to go out and purchase anything for Thanksgiving because he needed her to be by his side all the time. I told her that was why I was calling and that I had a complete meal ready for her to prepare on Thanksgiving. She broke out in tears and was silent for a moment (a rare thing for her). Her voice broke down and she said, "*THANK YOU.*" I told her I would meet her at her home the next day with the basket.

3. This basket went to a client that had just been through the toughest six months of her life. Multiple complications had occurred after she fell and broke her leg in several places. Following her accident, she had been placed in a nursing home for recovery and but was now home and doing well.

She is on a fixed income and had been struggling with all of her bills for her hospitalization and rehabilitation. I gave her the basket of food for Thanksgiving and she just hugged me, and then kept on hugging me. She said she didn't know what she would have done without Kentucky Homeplace, especially before she received her Medicare and had no means of paying for her medications.

4. The fourth basket went to a man that was struggling to survive while working just twenty hours a week and going to school. He had to pay for his own rent, school expenses and basic necessities. While growing up, his only relative who cared for him was his great-

grandmother. She is now ill and no longer able to help him out. He came to the office to pick up his basket and was very grateful for receiving it.

5. The final basket went to such a sad situation. This client is in his forties and is mentally disabled. He just lost his mother and still lives with his father. He had skin cancer on his face a few years ago and it has returned, although, much more aggressive this time. He and his family are good people who have lived a very hard life. When I met him and his father to deliver their basket, he was a nervous wreck. I told him that this was a gift from a local church and that nobody else knew about this. It eased his anxiety some, but it was still apparent that he was uneasy. He just kept saying "Thank you, Thank you" over and over again. It was so heartfelt. He gave me a big hug and a huge smile. His father was also appreciative for the extra help that was given to him and his son.

This was one of the best days I have ever had while working at Kentucky Homeplace. Just knowing that through this resource I was able to help so many, and in such different circumstances. It seems that after people are out of public school, they are overlooked or sometimes just forgotten. And this is where I feel that Homeplace fits in best. We help those in mid-life crisis, the elderly, those who may not have insurance and/or can't afford medical care. But, for those that are just left out, I am glad we are here. I am so thankful to have been a part of such a blessing this Thanksgiving.

My client called to schedule an appointment for hearing aids. She came in for her interview and it was very obvious how badly she needed hearing aids. She was a middle-aged woman with no insurance. She and her husband live on a fixed income from his social security. She said she was told years ago that she needed hearing aids, but she could never afford them.

She had found an ad wanting "42 people to participate" and if chosen, they would receive \$500 off one hearing aid or \$1000 off two. She called and set up an appointment with the company. After a brief examination, she was told that the pair of hearing aids, minus the advertised discount, would be \$3,995. Of course, she couldn't afford them. Later, a lady at the Department of Community Based Services told her to call Kentucky Homeplace and gave her my number.

While she needed the hearing aids, she was concerned about the cost of the exam because she didn't have insurance to cover the hearing evaluation. I explained to her that she should qualify for the indigent program at the hospital and I filled out her application for that program.

She also mentioned that she only buys her medications "when they have it (money) extra" to get them. I asked what her medications were and found that three of them are available on the patient assistance programs free and one was cheaper by mail order than the cost of it locally. I also did an application for eyeglasses since it had been a long time since she had had a new pair. She was amazed, and she said "I didn't know you all could do so much; you don't know how much I appreciate it." This is what makes me feel good about doing my job; we find help for people when they don't believe that any help is available.

A lady came into my office needing help with her medicine. I was able to get the majority of her medicines through the Prescription Assistance Programs. A few weeks later, she called and asked for help with another problem. She has two daughters and she makes \$34 over the income guidelines to get any help from social services for them. She wanted to know if there any way that Kentucky Homeplace could help them. I made an appointment for her children and was able to get most of their medications for them free of charge. She said she was going to make sure that everyone knew what Kentucky Homeplace had done for her and her family. She had lost her husband and there was no one else to help them. She said that she had been to so many agencies and was unable to get any help until she came to Kentucky Homeplace. She said that she felt very welcomed when she came into my office and that she was so thankful for our services.

The first time I met this client I knew he was special and in need of so many different services. My client had not seen a doctor in over 15 years. He was frail and looked malnourished. I made arrangements for him to see a doctor that would see him free of charge for his visit. I sorted through various programs to find assistance to pay for his lab work and tests. After suffering months from stomach pain, my client's results came back; he had cancer.

I called several churches to get money for the trip to Lexington to see a specialist. I contacted an agency that transports people to their doctor and I set up the date. My client had surgery a few days later. The surgeons removed part of his liver and a large portion of his colon. I now access nutritional drinks from pharmaceutical companies to help him build back his strength. It took many agencies working together to make a better outcome for my client.

Community Action referred me to a couple whose house had burned. I called and met them at the Community Action office. They had both lost their eyeglasses in the fire. I called LensCrafters and obtained eye exams and eyeglasses through their Gift of Sight Program for both of them.

I had a client who needed assistance with dental and vision care. I discussed the local community health clinic with the client for dental assistance. While speaking with the client about the vision assistance, I discovered he needed a double cornea transplant. I contacted his local optometrist and obtained the information I needed to refer him to a program in Louisville, Ky. I was able to get him an appointment with the clinic in January. He should qualify for the double transplant and receive them after the exam.

I received a call about a 55-year-old woman who had just moved here recently from out-of-state. Her daughter said that they could not afford to purchase her medications. Social Services told her to contact Kentucky Homeplace to see if we could assist her. My client has been going through the disability process for three years, but has not received it. The client was diagnosed with Chronic Obstructive Pulmonary Disease (COPD), hypertension, and diabetes. She had just been released from a local hospital a few days prior to her visit with me. The hospital hadn't sent a supply of medications home with her. I completed applications for four medications that would have cost her \$1,377 per month. While my client was here, we also made an appointment for her and her daughter (also a client) for eye exams and eyeglasses. I am currently working on finding

dental services for both of these ladies and getting the hospital to dismiss or reduce my client's hospital bills.

I had a 48-year-old client who had been diagnosed with 4th stage lung cancer. The client had no insurance and was unable to work and had been denied a medical card. My client had just been released from the hospital and was given a prescription for a medication to reduce blood clots. The medication is an injection and he had to take it every day. The cost for a 10-day supply was \$461, which he could not afford. I did an application for his injections and the drug company sent them quickly, because of his condition.

Later, he was out-of-state when he became sick and was admitted to a hospital. When he was released and returned home, he was referred to yet another out-of-state hospital. They had found cancer in another area. He underwent a treatment in the local hospital where they did radiation. The client's wife came back to my office in November, saying he needed a hospital bed because of his worsening condition. I made some phone calls and a home care company was kind enough to have a bed delivered to his home, free of charge.

A daughter called needing help with her mother's medications. She had just been discharged from the hospital and requested that I do a home visit. I went to the home and found that the client had Medicare Parts A and B. I completed applications for her insulin, thyroid and hypertension medications. She had not applied for her Part D coverage and I completed an application for the Social Security Low Subsidy Program. She was approved and now has Part D coverage that will pay for her insulin.

A young woman with a three-month-old baby came into my office. She stated "I am not looking for a handout; I just need help providing for my child." This young mother had been laid off her job due to budget cuts, and her unemployment was running out. I referred her to the Department for Community Based Services (DCBS) office to get food stamps and Kentucky Transitional Assistance Program (K-TAP). I also referred her to the local community action program to help with heat assistance. I referred her to the local health department where she joined their Health Access Nurturing Development Services (HANDS) program for infants and mothers. The health department has helped her with Special Supplemental Nutrition Program for Women, Infants and Children (WIC) and diapers and other needs for her and her baby. We also filled out an application for a free Assurance Wireless cell phone. This young mother is now planning to enroll in school in January and finish her degree, to enable her to have a more secure future for her and her child.

This quarter I received a request from several people needing access to hearing aids. One client was a 71-year-old retired coal miner who was having a hard time hearing. He had driven a dump truck and had been exposed to other loud noises for many years. We completed the necessary paperwork and updated his enrollment in Kentucky Homeplace. I referred him to an audiologist and he is a candidate for hearing aids. He has 20% hearing left and has a difficult time communicating with his wife and grandchildren. He had been reading lips and doing some sign language. I spoke with them today and they are waiting on the Hear Now program for approval. He is excited that he will be able to hear again and is thankful for Kentucky Homeplace.

I had a client come to my office for assistance with medications and advice about Medicare D programs. They had been switched from Medicaid with Supplemental Security Income (SSI) to Retirement Social Security and they were not aware they would not be eligible for Medicare until they turned age 65. This had left them without any medical coverage at all. During the intake process, I reviewed the client's medications and found that for the past five months they had been taking both Plavix and the generic form of the medication. They had been taking an aspirin on top of both of these blood thinners which posed a serious problem. We were able to contact the physician and he had the client immediately stop taking the Plavix. They had refilled the Plavix while they had Medicaid and were not aware they were taking the same medication. Having a client navigator most likely saved their life.

I recently had a client come to my office that was new to the area. She asked me to get help with her medication and assist her with finding a doctor in the area that she could afford. I referred her to the Free Clinic where she could get her prescription and see a doctor at a low cost. She also was in need of help with food, so I sent her to the Pennyrile Allied Community Services (PACS) office where she was able to get some food.

This quarter I had a lady referred to my office that needed help with medications. She was a diabetic and I was able to get her insulin through the patient assistance program. After going over health questions, she stated she had not had a pap smear in over 10 years and had never had a mammogram. She had no health insurance and was stressed about the money and the fear of having cancer. I referred her to the local health department where she was able to get a pap smear and mammogram at no cost to her.

She was very glad and relieved all at the same time when her results came back. She said from now on she would take care of herself and not let the fear of cancer or money stress her out.

I received a phone call from a lady who needed help with her 5-year-old son that was in need of medication and their insurance had denied him coverage regardless of medical need of necessity. His parents and doctor had contacted the company many times trying to get the medicine covered, but they always denied it.

I contacted the pharmaceutical company and explained the situation and they agreed to provide him his medication for free so he would be able to have the medicine he needs and continue to go to school. The parents out-of-pocket expense would have been over \$500 a month.

I have been working with individuals that are living in the local homeless shelter. I had one client this quarter that I was able to link them to a local agency that helped with getting them in an apartment for up to one year. This will help them while they try to get financially back on their feet.

I helped a client who was in need of a lot of services. He needed medical assistance, a place to live and a job. First, I was able to help access his medications with the help of local agencies. Then, after reviewing his needs, I assisted him in getting help with funds for temporary housing and gave him information on programs to help him get employment.

This quarter I had a meeting with the local health department and discussed their new diabetes program. They have received special funding to do diabetic health care and are sending me the clients that cannot afford their medications. One client really stood out to me. She has a job, but only gets to work a few hours a week and has no insurance. She became extremely sick and went to the health department to get checked. They found out that she had diabetes (her sugar was around 400 at the doctor's office). She didn't know what to do or how she was going to afford her medicine. The health department called to make an appointment for her. I enrolled her in Homeplace and we were able to access her medications free of charge. Since then, her blood glucose numbers have since come close to being normal and she is doing much better.

I saw a client that was wheelchair bound and her husband is her caregiver. Her visit to my office was difficult for her. Her wheelchair was old, broken down, and very hard to maneuver. After discussing some of the programs we offer, I asked about her wheelchair. She stated that it was old, but she couldn't afford a new chair. After hearing her story, I told her that I would check around and see what I could do to help her obtain a new one.

After several calls to area medical supply companies, I finally found one that was willing to fit her for a new chair at a fraction of the cost. She gets to make monthly payments that she can afford. She was so appreciative of my help. Making a difference like this in someone's life is very rewarding.