HEALTHIER YOU WORK BOOK

CHOOSING A HEALTHY LIFESTYLE

This workbook contains health related information and resources for local services. Contact information is provided for a number of resources that may be useful for you.



Acknowledgments

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CREATING A HEALTHIER YOU

Managing your health is not always easy. Sometimes even finding enough time in the day to eat healthy meals or take a walk is a challenge. No matter how healthy you may feel right now, there are a few important steps to take to make sure that you are on the path to better health and wellbeing. Don't wait for illness to strike or an accident to occur to take advantage of the medical resources that are available to you. Having a primary care physician, insurance, and knowledge of medical resources in your community will empower you to make better and quicker decisions in the event that something does happen that requires immediate medical care. Yearly visits to your primary care physician, health screenings, and healthy choices will go a long way to prevent disease.

If you feel that you cannot pay for health care, or there are personal or family concerns that make it difficult for you to make and keep appointments, there are resources available in Delaware to help. Depending on how much money you make, you may be eligible for financial support through TANF. If you have a hard time paying for food, you may be eligible for WIC or SNAP so that you can purchase food. You may also be able to enroll in Medicaid, a health insurance program for people that are unable to afford health insurance on their own.

This workbook provides some basic information about common health conditions, and gives you information so that you can connect to resources that are available in Delaware. Contact information is highlighted in orange. In some cases, the workbook gives you some suggestions about the kinds of questions you can ask your doctor. These questions have checkmarks next to them.

The information in this book is only a start to a better understanding of your health and the resources that are available to you. Many other organizations and agencies can also help you. One place to start is Delaware 211, which provides information about many different organizations and programs that can help you make healthier choices.

Resource for a broad range of issues:

Delaware 211 - dial 211 on your phone or online at www.delaware 211

Delaware Facts*:

- Nearly 30 percent of all adults in Delaware are obese. People who are obese have a higher chance of developing chronic health conditions.
- 13 percent of adults in Delaware have diabetes.
- 14 percent of adults in Delaware have been diagnosed with asthma.
- 1 out of 3 adults in Wilmington have witnessed violence as an adult. In Delaware, as a whole, 1 out of 4 adults have witnessed violence.

HEALTHY CHOICES

A Primary Care Doctor is considered your main doctor. They are responsible for addressing the majority of your health care concerns. They will help you determine any medical concerns you're at risk for developing in the future. They will also give you advice on ways you might be able to prevent those problems or decrease your risk. **Everyone should have a primary care doctor.**

Find a Primary Care Doctor

When you see the same primary care doctor over several years, you develop a relationship with him or her. This doctor will be able to look at your medical record and identify trends in your health, which may lead to earlier detection of health concerns. Early detection of disease increases your chances of living a longer and more productive life.

If you are worried about your health, or have already been diagnosed with a chronic condition, it is not too late to make a connection with a primary care physician. This doctor can help you locate the resources you need to manage your health. Primary care physicians also play a critical role in helping control chronic health conditions, such as high blood pressure, asthma and diabetes.

You should see your primary care doctor at least once a year for an annual checkup. During this appointment your doctor will make sure that there isn't anything happening with your health that may need attention.

Christiana Care Health System's Health Guide can help you find a doctor and make an appointment.

Call: 302-320-6586

Westside Family Healthcare can also help you make an appointment with a Primary Care Doctor.

Call: 302-224-6800

Watch Your Weight

Being overweight increases your risk for heart disease, diabetes, and high blood pressure. Your doctor can tell you what you should weigh for your height.

To stay at a healthy weight, you need to balance the number of calories you eat with the number you burn off by your activities. You can get to your healthy weight and stay there by doing two things: eating right and being physically active.

Eat Right

Eating the right foods and the right amounts can help you live a longer, healthier life. Many illnesses and conditions—such as heart disease, obesity, high blood pressure, and type 2 diabetes—can be prevented or controlled by eating right. A healthy diet also provides the vitamins and minerals you need.

Keep Active

Physical activity can help prevent heart disease, obesity, high blood pressure, type 2 diabetes, osteoporosis (thinning bones), and mental health problems such as depression. Physical activity helps you feel better overall.

Take Medicine Correctly

Always be sure you know everything about a medicine before you take it. This information will help you get the full benefits from your medicine. It will also help you avoid taking too much or too little of a medicine. Taking medicine in the wrong way can make you worse instead of better.

HEALTHIER YOU WORKBOOK

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HEALTH SCREENINGS EVERY MAN SHOULD HAVE

HOW MANY HAVE YOU HAD?

EYE EXAM problems

Have an eye exam every 2 years if you have vision

> BLOOD PRESSURE SCREENING every 2 years

Starting at age 18, have your blood pressure checked once

DENTAL **EXAM**

Have an oral health exam once every year

PHYSICAL **EXAM**

You should have a physical exam every 1-2 years

LUNG CANCER SCREENING

Men older than 55 and men who currently smoke or have quit within the last 15 years may need routine screenings

CHOLESTEROL SCREENING

Men 34 years and older should have a screening every 5 years

SCREENING

OSTEOPOROSIS Most men will begin needing screenings after age 70

DIABETES SCREENING

Men should be screened every 3 years for diabetes

How often men need to be screened for Sexually Transmitted Infections (STIs) varies - talk to your physician about how often you should be tested

COLON CANCER SCREENING

Men at average risk should begin screening at 50 years old:

- each year: stool sample
- every 5-10 years: flexible sigmoidoscopy
- every 10 years: colonoscopy

Some men may need a Prostate-Specific Antigen Test (PSA) to screen for prostate cancer. Talk to your physician to see if this test is right for you.





Depending on your health, you may need more regular screenings than those suggested above. Talk with your physician about what screening schedule would be best for your individual needs.



Check off the screenings you have had in the appropriate time:

Eye Exam Dental Exam

Physical Exam

- Lung Cancer Screening Cholesterol Screening Blood Pressure Screening Osteoporosis Screening Diabetes Screening
- STI Screening Colon Cancer Screening **PSA** Test

HEALTH SCREENINGS EVERY WOMAN SHOULD HAVE

HOW MANY HAVE YOU HAD?

Have an eye exam every 2 years; if you havé vision problems, have an exam once each year

BLOOD PRESSURE SCREENING checked once every 2 years

Starting at age 18, have your blood pressure checked once

DENTAL **EXAM**

Have an oral health exam once every year

PHYSICAL **EXAM**

Women should have an exam every 2 years; after age 50, have an exam once each year

MAMMOGRAPHY Women between 45 and 55 years of age should have a mammography once each years of the age. 55, women should have screenings every 2 years

> CHOLESTEROL SCREENING

Women 34 years and older should have a screening every 5 years

OSTEOPOROSIS SCREENING

Most women will need screenings beginning at age 65

PAP **SMEAR** SCREENING

At age 21, women should begin having cervical cancer screenings (a Pap test and Human Papillomavirus (HPV) test) every 3 years; from age 30-65, women should have Pap tests every 3 years and HPV testing every 5 years

SCREENING

How often women need to be screened for Sexually Transmitted Infections varies - talk to your physician about how often you should be tested

DIABETES SCREENING

Starting at age 44, women should be screened every 3 years for diabetes

COLON CANCER SCREENING

Women at average risk should begin screening at 50 years old:

- each year: stool sample
- every 5-10 years: flexible sigmoidoscopy
- every 10 years: colonoscopy

The frequency of how often women should have pelvic exams varies. Talk to your doctor about how often you should have a pelvic examination.





Depending on your health, you may need more regular screenings than those suggested above. Talk with your physician about what screening schedule would be best for your individual needs.

Check off the screenings you have had in the appropriate time:

- Eye Exam
- Dental Exam
- Blood Pressure Screening
- Physical Exam
- Mammography
 - Cholesterol Screening
 - Osteoporosis Screening
- Diabetes Screening
- Pap Smear Screening Colon Cancer Screening STI Screening



HIGH BLOOD PRESSURE

High blood pressure occurs when your blood moves through your arteries at a higher pressure than normal. Many different things can cause high blood pressure. If your blood pressure gets too high or stays high for a long time, it can cause health problems. You may not feel that anything is wrong, but high blood pressure could be quietly causing damage that can threaten your health.

High blood pressure can lead to heart disease, stroke, and kidney disease. It is a medical condition that occurs when the pressure of the blood in your arteries and other blood vessels is too high. The high pressure, if not controlled, can affect your heart and other major organs of your body, including your kidneys and brain. It is most common in African-Americans and people over the age of 45.

Being active and eating a healthy diet are two ways you can keep your blood pressure under control.

Some people need to take medicine to keep their blood pressure at healthy levels. If you take medicine, be sure to talk to your doctor about how to take it. Do not skip any doses of medicine.

Ask your doctor or nurse:

What should my blood pressure be?

How often should I have my blood pressure checked?

If I have high blood pressure, what can I do to lower it?

NOTES: use this area to write any notes or questions you might have for your health care provider

HIGH CHOLESTEROL

Cholesterol is a type of fat in your blood. Your cells need cholesterol, and your body makes all it needs. But you also get cholesterol from the food you eat. If you have too much cholesterol, it starts to build up in your arteries.

Too much cholesterol can clog your blood vessels and is a major cause of heart disease.

To help lower your cholesterol and keep it at a healthy level, eat the right foods, maintain a healthy weight, and be physically active. Your doctor or nurse may suggest you take medicine to lower your cholesterol.

You should start having your cholesterol checked if:

- You are a man 35 or older.
- You are a woman 45 or older.
- You are a man between the ages of 20 and 35 or a woman between the ages of 20 and 45, and you have other risk factors for heart disease.

Other risk factors are tobacco use, diabetes, high blood pressure, or a family history of heart disease. Most experts recommend checking your cholesterol every 4-6 years. Your doctor or nurse may suggest you have it checked more often, especially if your cholesterol is too high.

Ask your doctor or nurse:

- How often should I have my cholesterol checked?
- What is a healthy cholesterol level for me?
- If I have high cholesterol, what can I do to lower it?

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DIABETES

Diabetes occurs when blood sugar levels in the body consistently stay above normal. Diabetes is a disease brought on by either the body's inability to make insulin (type 1 diabetes) or by the body not responding to the effects of insulin (type 2 diabetes).

Diabetes, or high blood sugar, is a major cause of blindness, kidney disease, high blood pressure, stroke, heart disease, and amputation of the lower legs and feet. Almost all adults who have diabetes have type 2 diabetes. This type usually appears in middle age. The number of people in the United States who have type 2 diabetes is growing.

Exercise, a healthy diet, and watching your weight can lower your chances of getting type 2 diabetes. If you already have diabetes, those health habits and quitting smoking can help you prevent or control many of the problems of diabetes.

Your risk for type 2 diabetes increases as you get older. In the United States, almost 1 in 5 people between the ages of 65 and 74 has diabetes.

Your risk for type 2 diabetes also is higher than average if:

- You are American Indian, Alaska Native, Hispanic, or black.
- You have a family member with diabetes.
- You are overweight.
- You had diabetes during pregnancy.

You may want to be tested for diabetes if you have high blood pressure or high cholesterol. If you have diabetes, you may need to maintain lower blood pressure and cholesterol levels than you would if you did not have diabetes.

Ask your doctor or nurse:

- Should I be tested for diabetes?
- Should I take medicines for my diabetes?
- If I need to take medicine, how much should I take and when?
- **☑** What is the right weight for me?
- **☑** What kinds and amounts of food are right for me?
- How should I take care of my feet?
- If you smoke: What can I do that will help me stop smoking?

SEXUALLY TRANSMITTED DISEASES

Sexually Transmitted Diseases (STD's), such as Chlamydia, Trichomoniasis, HIV infection, herpes, HPV infection, syphilis, gonorrhea, and hepatitis B, are passed easily from one person to another during sex.

STD's may cause serious health problems. For example, HIV can cause AIDS. Hepatitis B can cause liver damage, including liver cancer. Many STDs can harm a pregnancy and the health of the baby. Some, such as chlamydia, can lead to infertility.

If you have sex, you may be at risk for a sexually transmitted disease. Your risk is increased if:

- You or your partner has or had other sexual partners.
- You do not always use condoms consistently and correctly.
- Your partner has a sexually transmitted disease.
- You are an IV drug user
- You live in an area where a particular sexually transmitted disease is common.
- You are a man and have sex with other men.

STD's are spread during vaginal, anal, and oral sex and sometimes by genital touching. Some STD's are also spread by contact with infected blood. If you are at increased risk for sexually transmitted diseases, talk to your doctor about whether you should be tested. This is especially important because some diseases, such as chlamydia, may have no symptoms. Serious health problems may develop before you realize you have a disease.

What to watch out for:

Women

- An unusual smell or discharge
- Pain in your pelvic area
- Burning or itching around your vagina
- Bleeding from your vagina that is not your period

Men

A drip or discharge from your penis

Men & Women

- Sores, bumps, or blisters near your sex organs, rectum, and/or mouth
- Burning and pain during urination or bowel movements
- Need to urinate often
- Itching around sex organs
- Swelling or redness in your throat
- Flu like symptoms
- Swelling in your groin

HIV Testing and Prevention

In most cases, HIV testing is free. You can call the Delaware AIDS Hotline at 800-422-0429 to find the site closest to you.

You can greatly lower your risk for sexually transmitted diseases by using a male latex condom every time you have sex. If you are allergic to latex, use a polyurethane (soft plastic) or synthetic condom. Dental dams can be used by females trying to avoid an STD during oral sex. If you have unprotected sex you should get tested regularly (at least several times per year).

Resources for condoms:

- Free Mail Order Condom Program DelaWEAR ONE: https://www.delawarehiv.org/dwo/
- Planned Parenthood also offers free condoms

Many STD's can be treated with antibiotics. Make sure that you finish the antibiotic. Make sure that you tell your partner so they can be treated as well. If they do not get treated they can spread the STD to others or back to you.

Women, HIV, & Intimate Violence

Intimate partner violence, including physical violence, emotional abuse and or controlling behavior, is a major issue for women in the U.S. Less often discussed is the concerning connection with HIV. Women with an abusive partner are more likely to have forced risky sex and may be less able to negotiate use of protection putting them at risk for HIV.

Resources:

Greater Than AIDS: greaterthan.org

National Domestic Violence Hotline: 1-800-799-7233

Loveisrespect: 1-866-331-9474

Planned Parenthood: 1-800-230-7526

The Well Project: thewellproject.org

Positive Women's Network USA: pwn-usa.org

The Elizabeth Taylor AIDS Foundation: elizabeth tayloraidsfoundation.org

IOTES: use this area to wri	te any notes or questions you	might have for your health care p	rovider

ALCOHOL, DRUG ABUSE, AND SMOKING

Abusing alcohol or drugs can cause serious medical and personal problems. Alcohol and drug abuse can lead to accidents, depression, and problems with friends, family, and work.

Do You Have a Drinking Problem?

Ask yourself the questions below. A "yes" answer to any of them may be a sign that you have a drinking problem. Alcohol abuse and alcoholism are treatable with counseling, medicines, or both.

Talk to your doctor or nurse if any of these questions apply to you:

- Have you ever felt that you should cut down on your drinking?
- Have people annoyed you by criticizing your drinking?
- Have you ever felt bad or guilty about drinking?
- Have you ever had a drink first thing in the morning to steady your nerves or to get rid of a hangover?

Drug use can cause heart and breathing problems. Alcohol abuse can cause liver disease, heart problems, and several kinds of cancer.

There are a number of free 12 step recovery programs for alcohol and drug use in the area open to anyone with a desire to stop drinking or using.

For more information and to find a meeting near you, visit:

- Northern Delaware Intergroup of
 Small Wonder Area of Narcotics Alcoholics Anonymous (AA)

 Anonymous (NA) http://ndiaa.org
 - https://www.smallwonderarea.org

Smoking

More than 430,000 Americans die each year from smoking. Smoking causes illnesses such as cancer, heart and lung disease, stroke, and problems with pregnancy.

When you quit, you lower your chances of getting sick from smoking. Quitting is hard. Most people try several times before they quit for good.

When you are getting ready to quit:

- Make a plan and set a quit date.
- Tell your doctor that you want to quit smoking, and get medicine to help you quit.
- Tell your family, friends, and people you work with that you are going to quit. Ask for their support.

When you quit:

- Get support and encouragement. You may want to join a quit-smoking program.
- If you slip and smoke, don't give up. Set a new date to get back on track.
- After you quit, don't smoke—not even a puff. Try to keep yourself away from all cigarettes.

Resources to quit smoking:

Delaware Quit Line Information: Call Toll-Free: 1-866-409-1858

For Delaware Residents Age 18 and Older: www.QuitSupport.com

MENTALHEALTH

When you are sick or hurt, or suffer from a physical ailment it can be hard to get to work, follow your daily routines and maintain other aspects of your life. Sometimes it is not your body that is unwell, but your mental wellbeing. If you have anxiety, sadness, anger or fear to the point where it is hard to get through the day, and this occurs for several days a month, then you may be in need of additional help from mental health professionals. Counselors, doctors, and support groups can help you feel better, identity things in your life that are making you upset, and, when necessary, prescribe medicine that will make it easier to manage your day-to-day life.

If you need help, do not feel ashamed. You are not alone: in one statewide survey, 1 out of 10 people in Delaware said that their mental health was not good for 14 or more days in the past month*. Many people in Delaware see someone on a regular basis to talk about their feelings and seek treatment for mental illness. 3 out of 4 people who do seek treatment, feel better after doing so**. Getting help can make a big difference in your life.

Depression

Everybody feels "down" or "blue" sometimes. But, if these feelings are very strong or last for most of the day nearly every day for two weeks or longer, they may be due to a medical illness called depression.

Here are some warning signs of depression:

Changes in the way you feel:

- You feel sad, hopeless, or guilty most of the time.
- You feel tired or lack energy.
- You have thoughts of suicide or death.

Changes in sleeping and eating habits:

- You sleep either too much or too little.
- Your appetite has changed. You have gained or lost weight.

Changes in daily living:

- You have lost interest and pleasure in daily activities.
- You have problems making decisions or thinking clearly.

Depression usually is treated with counseling, medicine, or both. Medicines for depression are not addicting or habit forming.

Anxiety

Everyone feels anxious now and then. It's a normal emotion. For example, you may feel nervous when faced with a problem at work, before taking a test, or before making an important decision.

Anxiety disorders are different, though. They are a group of mental illnesses, and the distress they cause can keep you from carrying on with your life normally.

Here are some symptoms of anxiety:

- Panic, fear, and uneasiness
- Sleep problems
- Not being able to stay calm and still
- Shortness of breath
- Dry mouth
- Dizziness

^{*}Delaware Health Tracker (n.d.). [Table]. Frequent Mental Distress. Retrieved on May 10, 2017 /http://www.delawarehealthtracker.com/index.phpmodule=indicators&controller=index&action=view&indicatorId=245&localeId=10 **Substance Abuse and Mental Health Services Administration. (2015). Behavioral health barometer: Delaware, 2015. Retrieved https://www.samhsa.gov/data/sites/default/files/2015_Delaware_BHBarometer.pdf

TRAUMA

People experience stress responses following many types of traumatic events. This section provides information on various trauma types, including war, disaster, terrorism, motor vehicle accidents, and violence, such as sexual abuse.

If you've had an experience that's left you feeling helpless and out of control, you may have been traumatized. Psychological trauma can leave you struggling with upsetting emotions, memories, and anxiety that won't go away. You may also feel numb, disconnected, and unable to trust other people. When bad things happen, it can take a while to get over the pain and feel trusting and safe again. But with the right self-help strategies and support, you can learn to identify those feelings, and manage them when they arise, so that they do not affect your ability to get through the day, or handle certain situations.

Whether the trauma happened years ago or yesterday, you can make healing changes and move on. It is ok and very important to ask for help to deal with these issues. There are many resources that can help. Your doctor can suggest options, or you can call on your own.

Working through trauma can be scary, painful, and potentially re-traumatizing. Therefore, this healing work is best done with the help of an experienced trauma specialist. Finding the right therapist may take some time. It's very important that the therapist you choose has experience treating trauma. But the quality of the relationship with your therapist is equally important. Choose a trauma specialist you feel comfortable with. If you don't feel safe, respected, or understood, find another therapist. There should be a sense of trust and warmth between you.

Resources to help with trauma:

- Delaware Domestic Abuse Hotline 24/7: call 302-762-6110
- Crisis Helpline 24/7: call 302-761-9100

- National Domestic Violence Hotline: call 1-800-799-7233 (SAFE)
- Veterans Crisis Line 24/7: call 1-800-273-8255 (TALK)

L3: use this	area to write any	y notes or que	stions you mi	ght have for yo	our health care	provider

SOCIAL SUPPORT

INSURANCE

If you cannot pay your hospital bill, Christiana Care Health System has a Financial Assistance Program that may be able to help you.

Resource at Christiana Care Health System: Customer Service Department: call 302-623-7000

The Delaware Health and Social Services offers a program called Health Care Connection (HCC) that allows individuals to have access to doctors, clinics, and other health resources at a reduced cost. HCC can help you find out if you're eligible for medical assistance and get you a doctor for your health needs

Resource at the Delaware Health and Social Services:
Health Care Connection:
call 302-744-1040

CHILD SUPPORT

The Delaware Division of Child Support Services' website offers information on how and where to apply for services and the types of services offered. This program offers many service programs including:

Delaware Fatherhood Program: a voluntary program that teaches non-custodial parents "how to fish" by assisting them in identifying, addressing, and removing barriers to self-sufficiency such as unemployment, substance abuse, underemployment, and education.

Direct Deposit: a service that enables you to receive your child support faster than waiting for it in the mail.

First State Family Card: the card is funded with child support money, paid to the custodial parent from the non-custodial parent.

Resources at the Delaware Division of Child Support Services: Customer Service Department call:

- New Castle County 302-577-7171
- Kent County 302-739-8299
- Sussex County 302-856-5386

FOOD INSECURITY

<u>SNAP</u>: a food supplemental program that enables low-income families to buy a variety of food that is the basis for better nutrition. Eligibility is based on who lives and eats together as well as relationships in the home and income.

<u>Women Infant and Children (WIC)</u>: Helps low-income women, infants & children up to age 5 who are at nutritional risk. Eligibility is based on low-income women, infants, and children up to the age of 5 who are at nutritional risk.

<u>School and Community Nutrition Programs</u>: offers free or reduced meals to children who are in school. Additionally, the programs offer resources to members of the family for better nutrition accessibility.

<u>Community Food and Nutrition Program:</u> Member agencies of the Food Bank of Delaware distribute food to households through food closets and mobile pantry programs in Delaware. All State Service Centers also distribute emergency food to households in need. Contact your local school for more information.

Resources:

- SNAP: 800-464-4334 or 302-672-9500
- WIC: 800-222-2189
- Community Food and Nutrition Program http://www.fbd.org/program/

CASH ASSISTANCE: DHSS

<u>General Assistance</u>: a state-funded program designed to provide cash assistance to low-income people who do not qualify for federally funded programs, such as Delaware's A Better Chance (DABC) or Social Security benefits.

<u>Temporary Assistance for Needy Families</u>: Delaware's main cash assistance program. The goal of TANF is to give people temporary help until they get a job.

Resources: • TANF:

800-464-4357

MEDICAL ASSISTANCE PROGRAMS: DHSS

<u>Delaware Healthy Children Program</u>: is a low cost health insurance program for Delaware's uninsured children. Eligibility is based on children under the age of 19 and reside in the State of Delaware, U.S. citizens or qualified noncitizens, not dependents of a State of Delaware employee, and meet income eligibility

<u>Medicaid</u>: furnishes medical assistance to eligible low-income families and to eligible aged, blind and/or disabled people whose income is insufficient to meet the cost of necessary medical services. Eligibility is based on low-income families or individuals that do not have medical insurance, but are in need of assistance.

Qualified Medicare Beneficiary Programs: If you are entitled to Medicare benefits and have a low income, Delaware Medicaid and Medical Assistance may pay your Medicare premiums and, in some cases, other "out-of-pocket" expenses such as deductibles and coinsurance. Eligibility is based on those with low income that is at or those whose gross income cannot exceed 120% of the Federal Poverty Level

Resources:

- Delaware Healthy Children Program: 800-996-9969
- Medicaid: 800-996-9969

 Qualified Medicare Beneficiary Programs:

grams: 302-255-9500 or 800-372-2022

TRANSPORATION: DHSS

Getting to and from doctor's appointments can be quite costly. The cost of travel can place additional burdens on individuals. To help with this, there are transportation assistance programs available that help with the cost of travel to medical appointments.

Medicaid: covers both emergency and non-emergency transportation to and from a medical service with limitation.

Resource at the Delaware Health and Social Services: Call 1-866-412-3778

HOUSING: DELAWARE STATE HOUSING AUTHORITY

<u>Public Housing</u>: These are apartment complexes owned and managed by a Housing Authority. The tenant pays a portion of the rent each month, and the federal government pays the remainder of the rent.

Housing Choice Voucher: The voucher holder pays a portion of the rent each month, and the voucher pays the remaining portion.

<u>Subsidized</u>: Offer rents based on household income in accordance with federal regulations. The tenant pays a portion of the rent each month, and the federal government pays the remaining portion.

<u>Tax Credit Sites:</u> though not subsidized by the federal government, are considered affordable. They offer lower than market rate rents to families and individuals with modest incomes. The tenant is required to pay the full rent and utilities, and must have a minimum income to qualify.

MEDICATION AFFORDABILITY: DHSS

<u>Delaware Prescription Assistance Program</u>: helps pay for prescription medications for elderly and/or disabled individuals who cannot afford the full cost of filling their doctor's prescriptions. Eligibility is based on those with low income that is at or below 200% of the Federal Poverty Level.

Resources: • DPAP: 302-255-9500 or 800-372-2022 or 800-996-9969 option 2 then option 1

NOTES:

