



Connecting to Resources: Chronic Health Matters

Shernita Brown,
Chronic Disease Advocate & Management Coach



OBJECTIVES:

1. To acknowledge the growing rates of chronic disease in our community
2. To discuss health disparities from a chronically ill perspective
3. To explain the impact of chronic disease
4. To provide information on state benefits and resources available to chronically ill adults and residents aged 65+.
5. To encourage community support for chronically diagnosed residents of TN

CHRONIC HEALTH IN OUR COMMUNITY

According to the TN State of Health Report in 2023, the State Health Plan utilizes five principles for achieving better health.

- *Healthy lives*
- *Access*
- *Economic efficiency*
- *Quality of care*
- *Workforce*

The State Health Plan assesses both existing health challenges and the circumstances surrounding those challenges. It is an opportunity to meet the needs of the community and balance the scale of equity in Tennessee.

The efforts put into this plan has greatly contributed to the resources available for those managing chronic conditions.

85 of 95 counties in Tennessee have diabetes rates higher than the national average with 13.8% affecting older adults. (2021)

14.10% of Tennesseans have three or more chronic conditions, compared to 9.6% in the US. (2021)

45.8% of new cancer cases are diagnosed in Tennesseans ages 60 to 74 with the majority of patients being covered by Medicare insurance.(2015-2019)

33.7% of Tennessee communities were transportation disadvantaged communities. (2022)



IMPACTS OF CHRONIC DISEASE

Chronic disease has the ability to alter a person's quality of life in a way that can change their identity, beliefs, and capabilities. Every area of life is impacted and every aspect of their wellbeing is at risk. It is vital to the health of those diagnosed, that these impacts are acknowledged and met with resources to manage them effectively. Some impacts of chronic disease are:

- Decline of or limited physical function affecting ADLs (activities of daily living)
- Cognitive impairment such as memory loss, delayed reasoning, and judgement.
- Also, the development of mental distress such as confusion, fear, anxiety, and depression.
- Environmental disadvantages such as housing, transportation, food security, social acceptance, etc.
- Lack of family support and/or supportive resources
- Financial instability and/or loss of income due to time off work
- Insurance liability and coverage losses



HEALTH DISPARITY CONCERNS

The Center for Disease Control (“CDC”) defines health equity as “the state in which everyone has a fair and just opportunity to attain their highest level of health.”

As an African American Tennessean living with Crohn’s Disease, I have experienced all of these impacts and have observed how they have contributed to social outcast in the community. For most people living with chronic diseases, whether 65+ or younger, the largest threat is isolation. Isolation makes it impossible to find help and even harder to be reached. My point in sharing this narrative which is just a blur into many of the lives we serve, is to express the importance of connecting to local resources. ACCESS is the first point of connection. Often the first point of access is in a healthcare setting.

- Primary Care visits
- Specialists referrals
- Community organizations



HEALTH DISPARITY CONCERNS (cont'd)

As we work together to build a Healthy Tennessee, we must address and take action against the current health challenges that are experienced everyday by our elderly and disabled residents. These health disparities are impacting health outcomes and causing epidemic rates of chronic conditions and mortality...

1. [Access to healthy food](#)- SNAP benefit income requirements and approval
2. [Access to quality care](#)- Provider bias and inexcusable bedside manners, failed referral systems, over priced meds, limited access to technology
3. [Access to applicable insurance coverage](#)- Insurance that one qualifies for, but is denied due to poor cost sharing agreements
4. [Access to safe and affordable housing](#)- Lack of assistance information, lack of funding to support voucher programs
5. [Access to transportation](#)- Unreasonable benefit limitations and timely rides
6. [Access to technology](#)- Incapable of navigating and connecting to online resources, virtual visits, EMR records, emails and insurance account information
7. [Access to employer benefits](#)- Lack of employer support, denials of FMLA/ Disability, miscommunicated benefits offered through 3rd party companies.



STATE BENEFITS FOR CHRONIC HEALTH

1. One of the many roles of state agencies in providing support for the chronically ill population, is to identify and evaluate current state-based chronic disease programs and determine key essential elements and utilization needs of those programs.
2. Examples: Prescription Assistance Programs, Home and Community-Based Services, etc.
3. Ways to Access State-specific Resources:

- TN Commission of Aging and Disability Dept

- Local Health Dept.

- Providers and Community health workers

Support from state and government lawmakers determines the fate of healthcare in every home.



TN Commission of Aging and Disability

Aging Nutrition Program

Provide meals, access to groceries, socialization and nutrition education to adults age 60+, a caregiver, or loved one of an older adult in TN.

1. Information & Referrals
2. Education & Training
3. Multicultural Outreach Services

For more information on nutrition services, visit www.tn.gov/aging

Community Living

Programs providing home and community based services to the elderly and adults with disabilities.

- OPTIONS for Community Living (state)
- Title III-B In-Home Services (federal)

To learn more about home and community based services, visit www.tn.gov/aging



TN Commission of Aging and Disability

Tennessee Disability Pathfinder

Helps people with disabilities, their family, the community, and professional support partners find and access resources, support, and services available to meet their needs.

1. Information & Referrals
2. Education & Training
3. Multicultural Outreach Services

For more information visit www.tnpathfinder.org

MyRide TN

Senior-friendly volunteer transportation services providing rides to medical appointments and grocery stores.

- Operates Monday-Friday
- Availability varies by county

To learn more about MyRide TN visit transportation assistance on www.tn.gov/aging

Local Area Agencies on Aging & Disability

ACMS AAAD

Kim Daugherty, Executive Director
160 N. Main 3rd Floor
Memphis, TN 38103
901-222-4150 FAX: 901-222-4199
kim.daugherty@shelbycountyttn.gov

Northwest Tennessee AAAD

Julie Jones, Director
124 Weldon Drive
Martin, TN 38237-1308
PO Box 963
Martin, TN 38237-0963
731-587-4213 FAX: 731-588-5833
julie.jones@nwtdd.org

Southwest Tennessee AAAD

Jessica P. Rice, Director
102 East College Street
Jackson, TN 38301-6202
731-668-6413 FAX: 731-668-6444
jrice@swtdd.org

Greater Nashville AAAD

Sara Fowler, Aging and Disability, Interim Director
44 Vantage Way
Suite 450
Nashville, TN 37228
615-862-8828 FAX: 615-862-8840
sfowler@gnrc.org

South Central Tennessee AAAD

Jamie Canady, Aging Program Director
101 Sam Watkins Boulevard
Mount Pleasant, TN 38474-4024
931-379-2929 FAX: 931-379-2685
jcanady@sctdd.org

Upper Cumberland AAAD

Holly Williams, Director
1104 England Drive
Cookeville, TN 38501
931-432-4111 FAX: 931-432-8112
hwilliams@ucdd.org

Southeast Tennessee AAAD

Criss Grant, Director
1000 Riverfront Parkway
Chattanooga, TN 37402-2103
PO Box 4757
Chattanooga, TN 37405-0757
423-266-5781 FAX: 423-424-4225
cgrant@sedev.org

East Tennessee AAAD

Aaron Bradley, Director
9111 Cross Park Drive
Suite D100
Knoxville, TN 37923-4517
865-251-4897 FAX: 865-691-2555
abradley@ethra.org

First Tennessee AAAD

Angie Gwaltney, Director
3211 North Roan Street
Johnson City, TN 37601-1213
423-928-3258 FAX 423-926-8291
agwaltney@ftaad.org

Access to quality care begins with knowledge of eligibility and the right to apply.

To find out about more state benefits not listed contact **(866) 836-6678** to be connected to your local AAAD office.



GOVERNMENT BENEFITS FOR CHRONIC HEALTH

Social Security- Disability

- Monthly income & Medicare (automatically enrolled after 24 months)
- Determined based on impact of disability and work credits.
- SGA limit is \$1,550 if working (\$2,590 if blind and working)
- Requires medical evaluation

Social Security- Supplemental Income

- Monthly income only
- Determined based on your income, living situation, and less than \$2000 in assets.
- Disability that affects your ability to work for a year or more.

*Non-citizens may also be eligible for SSI if they meet certain requirements as a lawfully admitted permanent resident. Visit [SSA.gov](https://www.ssa.gov) to learn more.



GOVERNMENT BENEFITS FOR CHRONIC HEALTH






MEDICARE

Medicare is a government funded health coverage that provide services for individuals 65 and over.

Who is eligible?

- Residents 65 and Over
- Residents under 65 w/ disabilities
- Residents of any age with End-Stage Renal Disease or Lou Gehrig's Disease

MEDICARE COVERAGE

Coverage Part	Provided by/Covers	Deductible	Your Part	Premium
 A	Provided by Federal Government Covers hospital and skilled nursing facility stays, hospice, home healthcare	Yes	Yes	Most will not pay a premium
 B	Provided by Federal Government Covers outpatient care, doctor services, physical and occupational therapy, mental health services, preventive care	Yes Except for preventive services	Yes 20% or more of services	Yes Monthly, dependent on adjusted gross income
 C	Provided by private health plans approved by Medicare Combines Part A and Part B and usually Part D. It generally also offers extra benefits beyond Medicare	Varies by plan \$0 deductible options may be available	Varies by plan \$0 copay options may be available	Yes \$0 premium options may be available
 D	Original Medicare Provided by private health plans approved by Medicare; covers prescription drugs	Varies by plan	Varies by plan	Yes If bought separately; often combined with Medicare Advantage Plans
 Medicare Supplement (Medigap)	Provided by private insurance companies May cover Part A and Part B cost sharing (deductible and coinsurance) for Original Medicare covered	Varies by plan	Varies by plan	Yes, monthly

- Some Medicare Advantage plans offer plans catered to specific health needs. These plans are called Chronic Special Needs Plan (C-SNP) They include benefits such as:
 - Access to a provider network of specialists
 - Food and OTC allowance
 - Dental, Vision, Hearing
 - More



MEDICAID COVERAGE

Medicaid is funded by both the state and federal government and administered by state only. TennCare is our state Medicaid program. It is health coverage that provides managed care to residents that are:

- Primarily low-income
- Pregnant women
- Children
- Individuals who have a disability
- Elderly

Services that support chronic illness includes medical and dental care, behavioral and mental health care, long-term care (CHOICES), prescription assistance, limited home health, and more.

CHOICES Program

- Provide services and support for long-term care needs of individuals 65+ or 21+ with disabilities.
- To qualify, one needs to meet a level of care provided in a nursing home AND qualify for Medicaid long-term support services.
- Call 1-866-836-6678 for more information or to apply.

952,312

Tennesseans aged 65+ were reported occupants in nursing homes, on the 2013 TN Nursing Home Trends publication.

How Can We Partner?

- Join local advocacy groups
- Include community health workers in the decision-making process of state benefits and health reformation laws
- Provide programs for less prevalent chronic conditions (LPCCs) to increase health confidence for both the providers and patients
- Offer chronic disease self-management programs in healthcare organizations and recommend them as apart of the patient's care plan.
- Provide incentives for family support programs to encourage effective support systems
- Incorporate bedside mannerisms in the hiring and training process of healthcare professionals
- Share what you know!



THANK YOU!

Resources

- NIH (National Institute of Mental Health)
<https://www.nimh.nih.gov>
- BMC Public Health
<https://bmcpublichealth.biomedcentral.com>
- TN Health Annual Report 2022 & 2023
- Tennessee Diabetes Action Report
<https://www.tn.gov>
- <https://www.tnpathfinder.org>
- <https://www.tnjustice.org/health-justice>
- [Medicare.gov](https://www.Medicare.gov)
- [CMS.gov](https://www.CMS.gov)
- [SSA.gov](https://www.SSA.gov)

Contact Information

Shernita Brown, CDSMP

(901) 351-8829

incrediblymomsalliance@gmail.com

