

ATL Foundation News

Giving a lift to women in need since 1994

2020



INTERVIEW WITH A GRANT RECIPIENT

Our board member, Sue Boynton, interviewed a recent grant recipient, Krista:

SUE: Tell me about yourself:

I am Krista, age 47, originally from Big Horn, WY, where I lived with my mom and grandma. When I was 8 years old, my mom died of the same cancer that I got. I moved to Ft. Collins for grad school and studied English as a second language. My undergrad degree was in entomology, so "I am the bug lady". After grad school, I was working at CSU for The Colorado Natural Heritage Program doing research. In April 2017, I was diagnosed with rectal cancer. After chemo, radiation, and surgery, I am now cancer free. However, I have had many complications from the cancer treatment and am unable to work due to permanent damage to my immune system and kidneys. I receive monthly immune injections and regular dialysis. I have a colostomy bag for the rest of my life. I was dating a woman when I got the cancer diagnosis, and she said she could not help or stand by me during the treatment.

I encourage everyone to get checked early! I had no symptoms except blood in my stool.

What made you reach out to ATL:

I did not know that ATL existed, and was referred by my social worker in the Oncology Department. Once I was considered cancer free, no other organizations would help, even though I had ongoing treatments for complications from the cancer treatment.

In your opinion, what separates ATL from other non-profits:

ATL is much more hands on, and I feel a kinship. Other organizations are more impersonal. Other places are more about the money than the person, and ATL seems to be more about the person's wellbeing vs. the money.

In what way did ATL help you the most?

For me, peace of mind. I used some rent money to fix my car, which has since been junked, so I use public transportation to get to doctor appointments. I was a few months behind on rent and ATL helped me get current on rent and other outstanding utility bills, city licenses and vaccines for my 2 dogs. I was afraid I was going to have to be homeless and give up my dogs, which are my life. I was at the point of praying that I would die, but ATL gave me strength to go on and live happy. I am so grateful to ATL for the financial and emotional support.



ATL Board Members, and their significant others, at our 2019 Christmas Brunch.



www.ATLFoundation.org

Commonly Asked COVID-19 Questions

By Jeannette Guerrasio, MD

Does it feel a bit like déjà vu as the number of COVID-19 (aka coronavirus) cases climb again? In my practice with Dr. David Mellman, first we saw the 50-60 year old business travelers get sick, and then the elderly folks who live in independent and assisted living facilities. This past week, most of the COVID-19 related phone calls to our practice have been concerning patient exposures to their 20-year-old children and grandchildren that have recently tested positive. The necessity of social distancing is hard for everyone, perhaps hardest for the young adults to fully comprehend. As we continue to be inundated with information about COVID-19 from multiple sources, I have compiled a list of the most frequently asked questions and their answers.

1. Where am I most likely to get infected?

Restaurants, social gatherings, weddings, funerals, workplaces especially those with open floor plans, conferences, indoor sports, churches, public transportation. They are all indoor events with people closely spaced, talking, singing, or yelling for a duration of time. Spaces that are well-ventilated (like outdoors) pose a lower risk, but you should still wear a mask.

2. How dangerous are people with no symptoms who don't know they have COVID-19?

44% of all infections have come from asymptomatic or pre-symptomatic people.

3. How should I be washing my facemasks so that I am not exposed to more disease ?

According to the CDC:

- Washing Machine
 - ◇ You can include your face covering with your regular laundry.
 - ◇ Use regular laundry detergent and the warmest appropriate water setting for the cloth used to make the face covering.

• Washing by hand

- ◇ Prepare a bleach solution by mixing:

⇒ 5 tablespoons (1/3rd cup) household bleach per

gallon of room temperature water or

⇒ 4 teaspoons household bleach per quart of room temperature water

- ◇ Check the label to see if your bleach is intended for disinfection. Some bleach products, such as those designed for safe use on colored clothing, may not be suitable for disinfection.
- ◇ Soak the face covering in the bleach solution for 5 minutes.
- ◇ Rinse thoroughly with cool or room temperature water.

• Dryer (always!)

- ◇ Use the highest heat setting and leave in the dryer until completely dry.

** You should even wash your hands after you transfer your clothes from the washer to the dryer. A little bit of virus or bacteria on clothes can spread throughout the whole load during the wash cycle, only to be killed in the dryer.

4. Where can I get the most efficient COVID-19 nasal swab testing in the Denver area?

COVID Nasal Swab Testing Options

Remember nasal swab testing is the preferred testing method to see if you currently have COVID-19. The test is about 70% accurate. Tests may be falsely negative, meaning you have the virus but the test says you don't. If your symptoms are mostly diarrhea and less cough, a rectal swab may be preferred to increase accuracy.

- COcovidriveup.com is an extension of the Women's Health Group
- Rocky Mountain Urgent Care: aurora@rm-uc.com
- The Pepsi Center
- AFC Urgent Care <https://afcurgentcaredenver.com/covid-19-testing/>

5. There are two antibody tests for COVID 19 called IgM and IgG. What are the differences?

IgM tests to see if you currently have the virus, however, you have to be sick for about 7 days before IgM is detectable. The IgG tests to see if you have ever had COVID 19 in the past.

6. Is COVID getting less virulent?

In April and May, COVID-19 led to as many as 3,000

deaths per day, killing 6-7 percent of infected Americans. As of July 12, 2020, the number of daily deaths is just above 700, with a death rate of 4.1%. The three reasons why less infected patients are dying include: access to testing, a better understanding of how to treat COVID, and a shift in who is getting infected. Unfortunately, I must temper this news with some additional reminders, because death reports can lag diagnoses by weeks, the current rise in coronavirus cases could still portend increases in mortality in the near future. And, even at this rate, over 20,000 people a month are dying.

7. What are the new treatments?

Doctors are much more aware now that COVID causes blood clots that can lead to limb and organ embolisms, including strokes. Patients who are positive for COVID-19 should ask their doctors about taking aspirin or blood thinners. (Do not start these without talking to your doctor or in anticipation of COVID.) We also know that lying on your stomach in what is called the prone position helps to open lungs and ease distress. For severe cases, dexamethasone can help speed recovery and decrease mortality, while the medication remdesivir speeds recovery without effecting mortality.

8. Tell us about the shift in who is getting infected?

80% of deaths have been in people over the age of 65. Now, most of the people getting COVID are under 50, averaging 35 years old in some states. This may explain the lower mortality rate.

9. When will a COVID-19 vaccine be available?

Globally, the goal is to have a vaccine available in early 2021. This would be a record as prior vaccines have averaged 10 years and even the recent Ebola vaccine took 5 years to develop. But, there are many new technologies now available for developing vaccines, including the DNA and mRNA. They are much more flexible, allow for much quicker development and higher production capacity. There are rumors that Astra Zeneca may have a vaccine available by late Winter at a cost of \$3-4 dose...

10. What is your favorite website for tracking COVID?

<https://coronavirus.1point3acres.com>

To learn more about Doctor Jeannette Guerrasio -

www.Jeannetteguerrasiomd.com



ATL Supporters with Margaret Burd (Founding Board Member)



Don't Forget you can support the
ATL Foundation on
Colorado Gives Day—December 8, 2020
Just search for ATL Foundation and make
your donation. **Thank you!!**



Oncology Social Workers

by Becky Brinkman

Many of us who have never had a hospital stay are unaware of the social and emotional upheaval a serious diagnosis causes in addition to the physical illness. There are dozens of decisions to be made at a time when one may not be able to think clearly and logically. All at once, a barrage of questions may face us- how do I pay for my hospital bills, what if I can't return to work quickly or at all, how will my spouse/partner survive on one income alone, how am I going to afford transportation to and from treatment, how am I going to pay rent and utilities, or what if I don't survive?

Luckily, there are guardian angels called social workers or nurse navigators within hospitals whose purpose is to help bridge these gaps into the unknown. We have been fortunate that Melody Montrie, a clinical oncology social worker at Rocky Mountain Cancer Centers – Rose, has been that liaison for several patients finding their way to the ATL Foundation.

Identifying as a lesbian is the first step in accessing grants from ATL. Some hospitals or clinics may not ask for that specific information on their intake forms, or individuals may not be comfortable disclosing it. A doctor or nurse may glean an individual's sexual orientation through in-person discussions and can then direct the patient to speak to the social worker for assistance.

An assessment of the patient's supportive needs then follows. Figuring out who will pay the bills is a primary concern of the patient and hospital. It has become more complex today than ever before. Hospitals are bound by the Emergency Medical Treatment & Labor Act (EMTALA) to provide initial care regardless of a patient's ability to pay, but payment for on-going treatment must be identified. If a patient is on Medicaid, her benefits and limitations and assumptions are already defined and can be counted on. (Medicaid expansion under Obamacare/ Affordable Care Act has been beneficial in that eligibility for it has increased to 138% of the poverty level. For reference, the poverty level is \$12,760 for an individual/family of 1. That means that a person can make \$17,608.80 annually and still be eligible for

Medicaid now.) But if an individual makes even a few dollars beyond the poverty level guidelines, she can be thrown out of Medicaid and lose her health care benefits.

Medicare supplemental plans and private pay insurances are much more confusing and complicated with a wide range of pre-conditions and limitations that must be figured out on an individual basis. But at least under the Affordable Care Act, pre-existing conditions can now no longer exclude patients from care. The hospital insurance department can be enlisted to help navigate these issues.

Aside from the actual physical care and treatment for a specific illness, Ms. Montrie described two areas of concern that she addresses with patients:

1. Advance care planning. Doctors answer medical questions, but social workers help navigate all the other patient concerns about their future, such as transfers to nursing homes or hospice care, or end of life wishes.
2. Barriers to care. Lack of funds impact access to transportation to treatment, acquisition of food, payment of rent and utilities, etc. Are there services or organizations that can help- how do I find them?

Supportive counseling. Emotional impacts of serious illness affect the physical outcome of treatment. Anxiety and depression often accompany the physical limitations of illness, and all these stresses exacerbate personal or family relationship issues that pre-existed the diagnosis.

Any bad news, whether medical or social, wreaks havoc on the sense of security in one's future. Now add a global pandemic to the mix ... According to Ms. Montrie, the Covid-19 virus has definitely impacted patients' ability to deal with a cancer diagnosis. In Colorado the most prevalent types of cancer in women are breast, lung, colorectal and melanoma according to the American Cancer Society. People have reduced hours/income, unemployment benefits are at risk and unpredictable, cancer patients are at high risk of contracting Covid but have to go back to work to pay their bills, or health insurance may have been tied to a job that no longer exists. Some are abruptly thrust into poverty but have not applied for Medicaid yet. People who are self-employed or own small businesses can't maintain their income if they are sick or if they have had to close their business due to Covid. Younger patients have fewer accumulated financial resources for emergencies. Older patients may have worked low income jobs

their whole lives or have gone through divorces that impact their ability to save or manage money for emergencies. Today, there are so many obstacles to overcome just to access necessary care for serious illnesses.

Ms. Montrie advises patients to advocate for themselves. Patients can negotiate smaller fees for services and can set up payment plans with hospitals. Some non-profit hospitals have financial assistance available. The Colorado Indigent Care Program is a network of providers who give care at reduced cost. The Colorado Consumer Health Initiative can help with billing disputes. As is often the case, it is who you know who can direct you to help: Ms. Montrie discovered the ATL Foundation grant source through her connection to the Rocky Mountain Cancer Centers. Melody Montrie and all the other social workers and care navigators in our health care and hospital systems, are the ones who take time to know us and introduce us to what



Qualified Charitable Distributions (QCD)

by Becky Brinkman

A qualified charitable distribution (QCD) is a withdrawal from an “individual retirement arrangement” (IRA) that is made directly to an eligible charity. You must begin taking a required minimum distribution (RMD) when you reach 70 ½ if you reached that age before Dec31, 2109 or if you reach age 72 after that date, if you have a traditional IRA- even if you don’t want or need the money at that time. This does not apply to Roth IRAs. These distributions are taxable at ordinary income rates. (If you don’t start taking the RMD when you have reached the magic age, you will be required to pay a 50% excise tax penalty on future distributions).

QCDs can be used to help keep your adjusted gross income and taxable income within a lower tax range because income from a charitable distribution “by-passes” your Form 1040. In other words, this distribution is not considered income to you!

The funds must be transferred directly from the IRA custodian (your investment company) to the eligible charity. ATL Foundation is an eligible charity. The IRS requires the IRA custodian to make the check out directly to the charity. But

the check can be sent to you, the IRA owner, so you can deliver the check to the charity.

This can be a win/win situation for the owner of the IRA in limiting their taxable income, and the charitable organization who benefits from the funds.

This information has been supplied to us from ATL supporter Elizabeth Harris, attorney, and our ATL accountant, Shelby Steenerson. Please be sure to check with your legal/financial advisors for complete rules and clarification to see if the QCD might help fulfill your charitable giving goals.



Visit our Website for details — or to set up a donation— www.ATLFoundation.org

PENNY'S CORNER



What Do Birds and Pigs Have to Do with It?

By b. Frank

More specifically, what do pink flamingos and pink pigs have to do with ATL? What about flocks and troughs? Friends of the Flock and Friends of the Trough? Who thinks this stuff up? These fund-raising programs are the brainchildren of ATL Board members and former Board member Stacey Beckman. In our search to create a steady stream of donations and to widen ATL's circle of friends, Friends of the Flock and Friends of the Trough were born. Both programs are separate from other ATL fundraising events. If you want to support ATL, but you don't want to throw a bowling ball, swing a golf club, ride a bike or even bend your elbow to drink a glass of wine, then Friends of the Flock and/or Friends of the Trough might be for you.

A Few Words About Friends of the Flock

Friends of the Flock was created shortly after the founding of the ATL Foundation as a vehicle for special donors to support the ongoing work of ATL by making a monthly or yearly donation. The Foundation was established as a charitable organization in 1994 by a group of friends who wanted to support a member of their informal bicycling group who had been diagnosed with lung cancer. ATL's logo, the bicycle-riding flamingos, is often associated with Friends of the Flock. Currently, Friends of the Flock has numerous members who contribute monthly or yearly to support to ATL's work of helping lesbians who need a little financial lift.

A Few Words About Friends of the Trough

Looking for a new giving opportunity for ATL supporters, Becky began an online search in 2016 for pink flamingo plastic banks which, alas, were not to be found. She did, however, discover the oh-so-cute pink and clear plastic piggy banks that have become the centerpiece of Friends of the Trough. These *hungry-for-change* piggy banks made their debut at ATL's June 2016 bike event where they were available for adoption. The pigs come in two styles – opaque "Pretty-in-Pink" and translucent "Show-Me-the-Money" — and have made

joyful appearances at all ATL events since that porcine day. To keep the parents of pigs up to date, former board member Stacey Beckman initiated Penny's Corner, an online newsletter about everything pig and trough related. Since its inception, donors have adopted over one hundred pigs, filled their bellies with coins, and donated the change to ATL.

Friends of the Flock and Trough Members Muse About Their Giving:

Veronica: I adore my adopted pig, Piggy Jambon (pronouns: she, her, hers). Piggy Jambon sits on my dresser and makes me smile. Every night I empty the coins in my pockets into her. It reminds me of being a kid and saving for something special. I love taking the coins to the bank to be counted and seeing how much money was in Piggy Jambon's belly. I am always amazed at how small, incremental contributions made over time can make a significant difference. I give because I believe in ATL's mission, and I believe in the people who support it.

Susan: One of the main things that impresses me about ATL is that it has very little overhead so that the money donated goes to help people. Some organizations spend 15-20% or more of their budget on overhead! ATL helps ladies by giving them money for what they need to survive: some grants help to pay for medical expenses, but sometimes money is needed to put food on the table, to pay the rent or to make a car payment, all of which are essential for survival. While I love the wine and bowling events, I also love my pig, Petula (pronouns: she, her, hers). I don't carry a purse and when I get home at night, the change from my pockets goes into Petula.

Nancy: With ATL there is not a lot of red tape in getting grants to lesbians who need assistance: if they need help, they can get help from ATL. ATL offers a wide net in terms of what the grants can be used for. My wife and I focus our charitable giving on organizations that help the underserved. In our community, there are lesbians who are underserved and who have no backup to help them in times of crisis. ATL serves this community by providing financial assistance as a result of ill health.

Deb and Marie: There's really nothing out there like ATL. ATL's mission is specifically to help lesbians in financial need as a result of ill health, and it is important that we take care of our own. By funding things that lesbians can't get from government programs or other organizations, ATL fills a gap for the lesbian community. It is a safe place to go and ask for help. There is not a lot of hoops or bureaucratic red tape to jump through to get the assistance that is needed. In these challenging and uncertain times, ATL is more important than ever to our community.

Interested in Joining on of ATL's Friends Programs?

If you would like to become a Friend of the Flock, simply go to ATL's website and click on "Donation" to get started. Friends of the Flock Giving Levels range from \$20/month to \$200 /month.

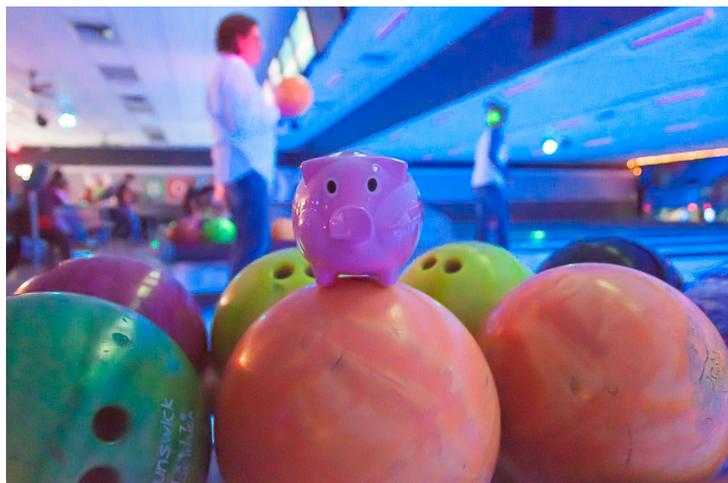
To adopt a pig and join Friends of the Trough or to turn in your coins, contact the ATL Board via our website; we will arrange an adoption or will retrieve the coins from your full-bellied Penny the Pig.

Coin Shortage Caused by the Coronavirus Pandemic

By b. Frank

Could ATL's Friends of the Trough program be partially responsible for a coin shortage in Colorado? That question occurred to ATL's Board after reading CNN's report (7/20/20) that there is a nationwide shortage of coins caused by the coronavirus pandemic. According to CNN, banks have been unable to provide local businesses with the coins that they need. A Wisconsin bank, the Community State Bank, came up with a clever idea: for every \$100.00 worth of coins, the bank will pay a \$5.00 bonus. The partial closure of the economy is the main reason for the coin shortage; some businesses have had to turn away customers who needed change back.

ATL does not know of any Colorado banks offering a Coin Buy Back. If the Board hears of such a scheme in Colorado, the Board will share this information through its Constant Contact email. In the meantime, we encourage pig parents (wearing a mask and gloves, of course) to remove the coins from their full-bellied pig, take the coins to a bank, and send ATL a check for the amount – and we will use every penny for the benefit of grant recipients.



How You Can Help!

You can help the ATL Foundation by doing any or all of the following:

Attend and support any of the ATL fund raising activities. Check the 2021 [Upcoming Events](#) link for upcoming activities. As you would expect, all of our events for 2020 have been cancelled due to COVID-19.

Be sure to check our website for more details.

- Host your own event in ATL's name and donate the proceeds to the ATL Foundation.
- Use one of many planned giving options to donate to ATL (become a [Friend of the Flock](#), donate gifts of stock, name ATL as a beneficiary in your will, etc.)
- Volunteer to help out during fundraising events or better yet, apply to be on the ATL Board of Directors.
- Sponsor an event for ATL. Be creative!

And, of course, all donations are always appreciated!





ATL Foundation
P.O. Box 17852
Golden, CO 80402



*“Giving a Lift
To Women in
Need”*

A Colorado 501(c)3 Non-profit corporation

SAVE the Date June 28th, 2021

Shotgun start at 7:30am

Hiwan Golf Club

Evergreen, Colorado

**Join us at our
“Chippin’ in”
Golf Tournament**

Watch our website for more details.

**Sadly, all events for 2020
have been cancelled**

www.ATLFoundation.org

