

# Northwest Community Action, Inc

Serving Kittson, Lake of the Woods, Marshall and Roseau  
Counties in Northwestern Minnesota



2023-2024

ANNUAL REPORT

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# MISSION STATEMENT

*To stimulate a focusing of all available resources upon the goal of enabling low-income families and individuals of all ages to attain skills, knowledge and motivations and secure the opportunities needed for them to become self-sufficient.*

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## BOARD OF DIRECTORS

### **Lake of the Woods**

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Cindy Hanson

Leon Olson

Cindy Christopherson

# EXECUTIVE DIRECTOR

*Sharon Millner*

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Dear Community Partners, Participants and Friends,

I am pleased to present the 2023-2024 Annual Report for Northwest Community Action, Inc. A heartfelt thank you to the Board of Directors for their commitment to the mission of Community Action and their willingness to engage, support, and live that mission.

I appreciate the NWCA staff and their commitment, resilience, and empathy toward others in challenging times. The variety of programs and services that our agency is able to offer to low-income individuals and families throughout Roseau, Kittson, Marshall and Lake of the Woods counties are effective because of their dedication and determination.

Our agency continues to collaborate with a wide variety of community partners to meet the needs of low-income children, families, and individuals. I am grateful for our partnerships with county social service centers, county boards, school districts, public health, energy vendors, contractors, local businesses, faith communities, and neighboring Community Action agencies.

Thank you to our federal, state and private funders for your support. A special thank you to local community members for supporting our programs through monetary donations as well as donations of time, talent, goods and services.

At the heart of all we do, we remember the Promise of Community Action:

*"Community Action changes people's lives, embodies the spirit of hope, improves communities and makes America a better place to live. We care about the entire community, and we are dedicated to helping people help themselves and each other."*

Visit us at [nwcaa.org](http://nwcaa.org) to learn more about us as we look forward to celebrating our 60<sup>th</sup> anniversary in 2025! Please stop in or reach out to me any time to discuss the services and mission of NWCA at 218-528-3258 Ext. 117 or [smillner@nwcaa.org](mailto:smillner@nwcaa.org).

Sincerely,

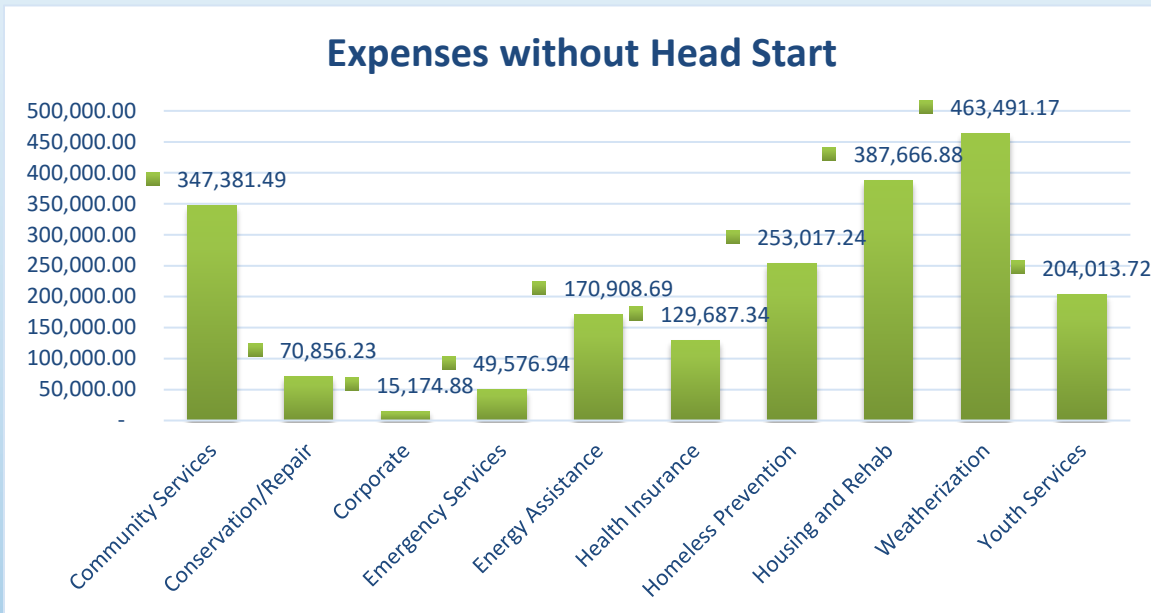
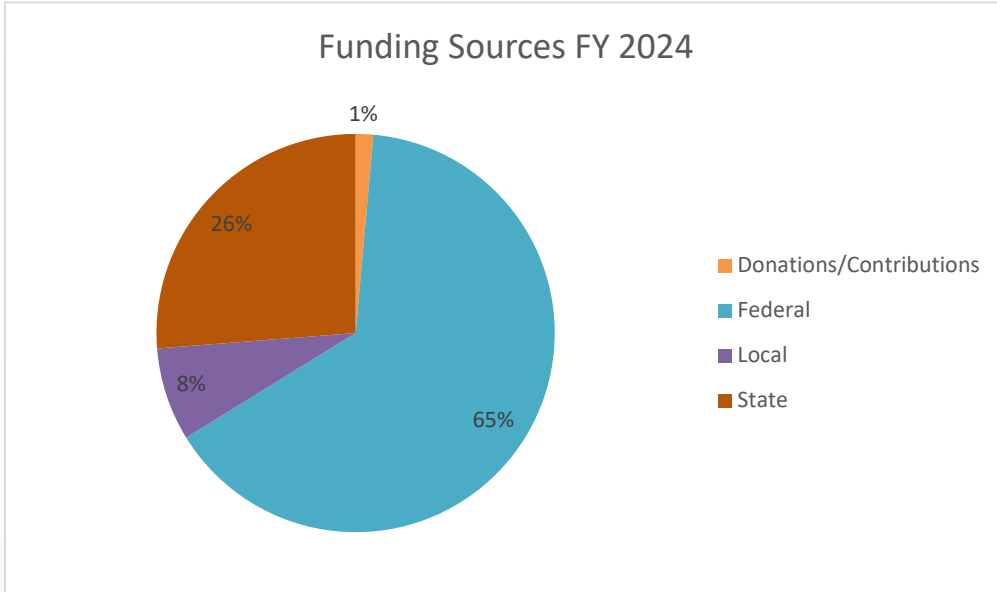


Sharon Millner, Executive Director



# FISCAL

*Fiscal Director – Chris Herme*





# HEAD START

*Program Director – Beth Budziszewski*



Northwest Community Action, Inc. (NWCA) provides comprehensive Head Start services to 299 children and their families in our four-county service area: Lake of the Woods, Roseau, Marshall, and Kittson counties. A total of 238 families were served, including those with children who have special needs or require individualized services. These services were offered in collaboration with local school districts.

Head Start services include home visits and centers located in area schools that provide nutritious breakfasts, lunches, and snacks. Additional offerings consist of medical screenings conducted in partnership with each county's nursing service, oral health screenings, and follow-up support. Head Start may assist with payment if a child is not covered by Medical Assistance (MA), MN Care, or other private insurance.

NWCA Head Start emphasizes the role of parents as their child's first and most important teachers. Parents have numerous opportunities to participate in educational activities within their service area. They can engage in Policy Council meetings both in person and virtually, attend local parent meetings, and collaborate with teachers during home visits. Additionally, conferences and home visits are conducted with each family throughout the year.

## **Five Year Program Goals**

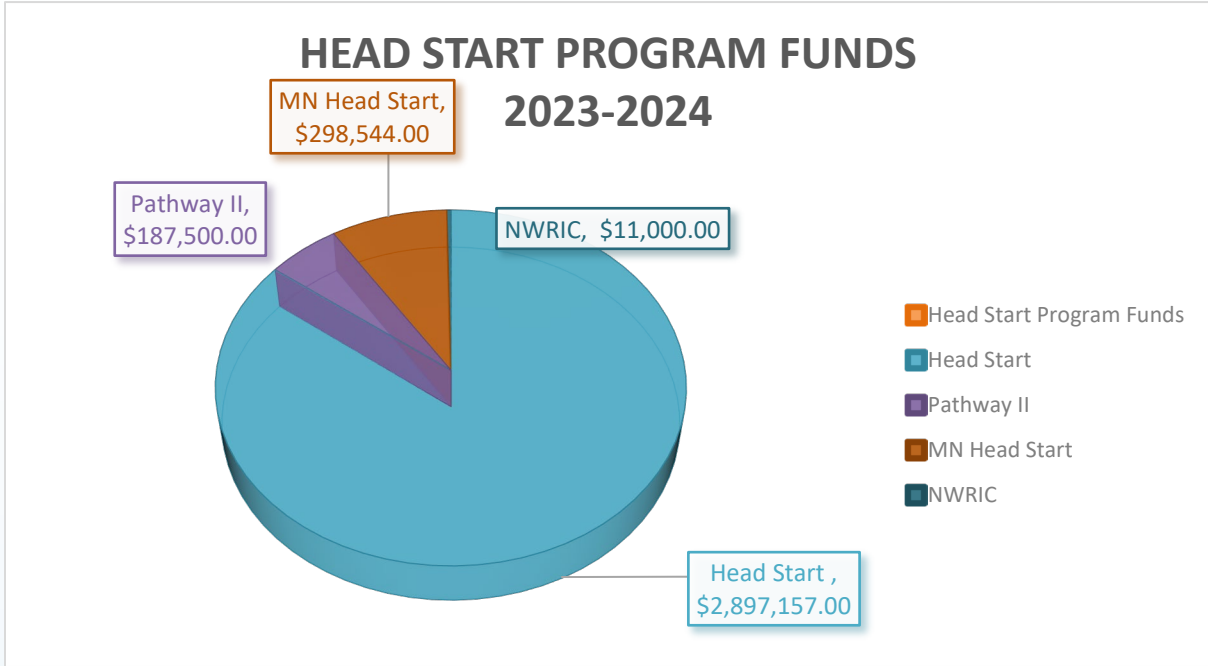
1. Northwest Community Action, Inc. (NWCA) Head Start supports children and families to develop skills to enhance their nutrition, health and well-being.
2. NWCA Head Start will support parents as lifetime learners and educators.
3. Children enrolled in NWCA Head Start will gain skills needed to transition successfully to their next developmentally appropriate stage

## **Policy Council**

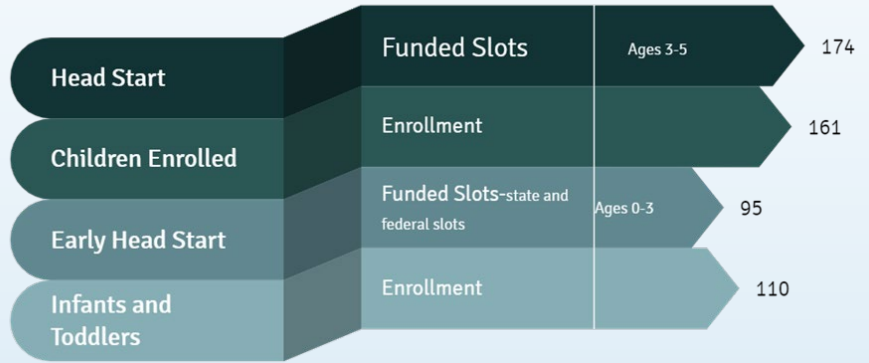
Parents are encouraged to be involved through parent committee meetings and Policy Council. This year's Policy Council is made up of 10 Head Start elected parents who lead and make decisions about our program. The Policy Council participates in meetings with program management to evaluate, provide insight, encouragement and community engagement. Our Policy Council members are valuable members of our program and our gratitude for their volunteer time and talents are appreciated.

# HEAD START

Program Director – Beth Budziszewski



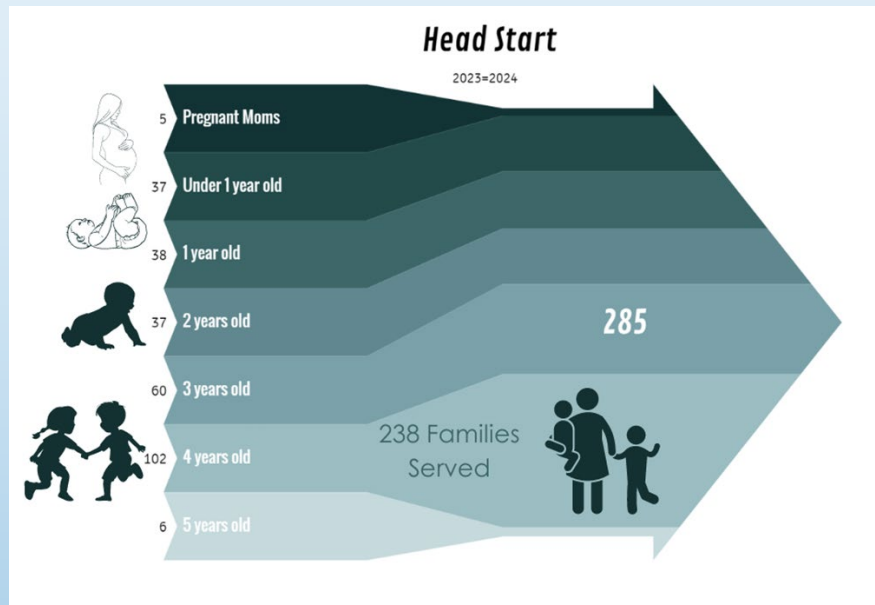
2023-2024 Head Start Enrollment



Who

We

Serve



# HEAD START

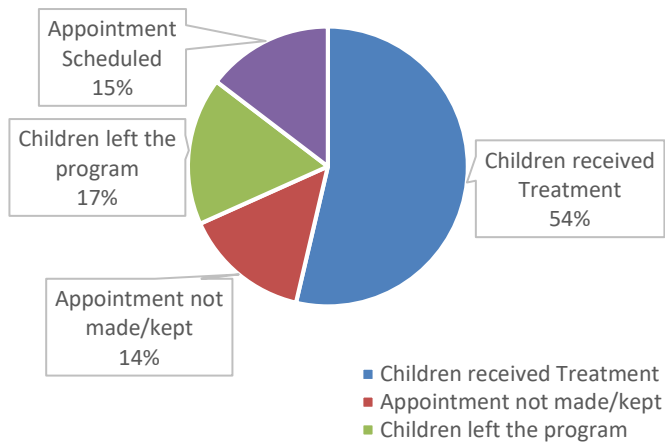
*Program Director – Beth Budziszewski*



## Health

Our health-related services are well received by our families, with staff and community professionals collaborating to complete health and developmental screenings. During the screenings, children are assessed on dental, vision, and hearing tests, as well as developmental screening tests designed to identify young children who need further testing or who need help with academic skills. Children have received early identification of hearing, dental, and vision needs.

### 41 Children Diagnosed and Needing Treatment



**159 children received oral health preventive care this year, and 151 completed a professional oral health examination. Tracking the recommendations for dental care indicates 14% of the children with an indication for treatment had not completed their appointment.**

## School Readiness

NWCA Head Start promotes parents as their child's first, and most important teacher. Head Start parents have many opportunities to participate in educational activities in their individual service area. Parents participated in Policy Council and with knowledge, attendance and participation growing with each meeting. Parents attend local parent meetings, work with their teacher and their child on home visits. Additionally, 4 conferences are held with each family throughout the year. In Early Head Start, weekly (46 total) home visits of 1.5 hours are done with each enrolled child and a parent. The Buddy Group get-together is held twice a month for families in each local area in which activities, education, and information is provided for the children and parents. Parent engagement is emphasized and literacy activities, budgeting education, mental health counseling, and crisis assistance are a few of the parent support services provided.



# HEAD START

*Program Director – Beth Budziszewski*

## Family Engagement



Professional and motivational speakers are provided, including our Mental Health Consultant, Health Professionals, and Mitch Factor. Some activities include bird house making, gardening, and visiting farms, firehouses, post offices.



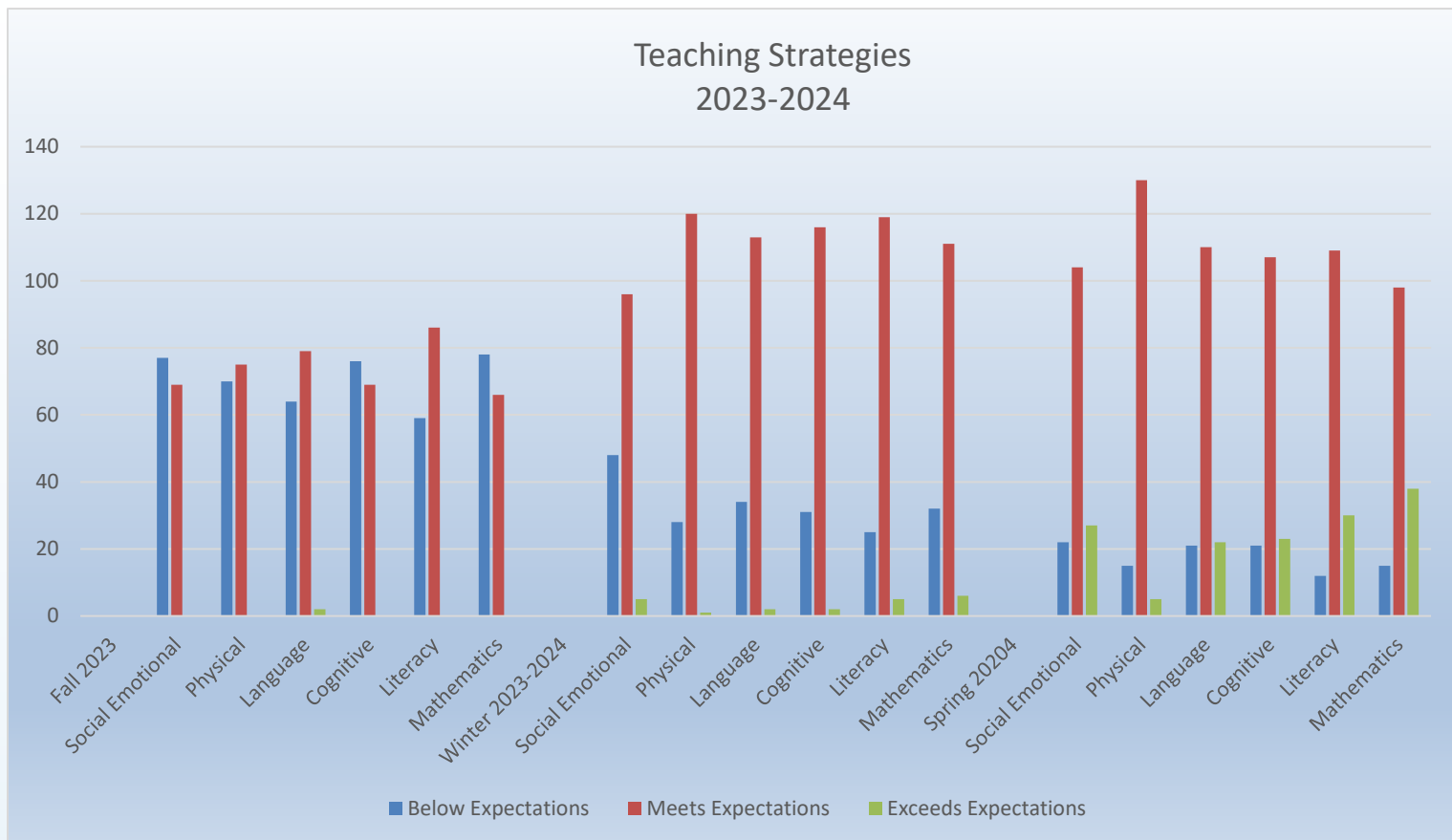
Early Head Start continued to utilize the Child Observation Record Advantage (COR) for outcome and growth tracking. The COR works well in monitoring infant and toddler development, and during the 2023-2024 program year there continued to be growth in all areas of development.

Early Head Start teachers utilize COR Advantage to provide a complete picture of each child's development. COR Advantage allows teachers to observe children's development through play and naturally occurring activities.



# HEAD START

Program Director – Beth Budziszewski



NWCA also participates with MHSAs data collection and evaluation for School Readiness Outcomes. Participating with MHSAs in this project provides information to showcase our efforts as well as identify areas of need. We are able to analyze our assessment results across the state. For example, if a classroom is showing higher or lower than average scores, we are able to compare across the state and/or do a deeper dive with our tools, classroom needs and documentation and act accordingly. CLASS Observation and HOVRS provide teachers with constructive feedback; as well as areas to focus on for training. Requests for Conscious Discipline and Mental Health training are examples of requests that have resulted from observations.



# HEAD START

*Program Director – Beth Budziszewski*

## School Readiness and Transitions

Home visitors supported five pregnant women this program year. The mother transitions to the parent role in Early Head Start while the baby becomes the enrollee. As EHS children turn three, they are transitioned into the Head Start center as space and eligibility allow.

Head Start supports the transition from the center to kindergarten. All children receive a summer packet of activity ideas for parent-child interactions, which will give them a foundation for their Kindergarten experiences. Activities sent home include literacy, math, social, creative arts, fine motor, gross motor, and science exploration



Head Start children visit the kindergarten classrooms in preparation for the next school year. Kindergarten teachers introduce themselves to the children throughout the year. They may speak to parents at spring parent meetings because the Head Seals in the cafeteria are eaten at the same time as the kindergarten. Hence, the Head Start children are familiar with the kindergarten teachers.

At 30 months, home visitors and parents develop a transition plan for each enrolled child. The Busy Buddy meetings are often in our Head Start centers. This provides additional opportunities for children to visit and become comfortable in the classroom.



# HEAD START

*Program Director – Beth Budziszewski*

## School Readiness Goals

School readiness is foundational across early childhood systems and programs.

- It means children are ready for school, families are ready to support their children's learning, and schools are ready for children.
- Head Start views school readiness as children possessing the skills, knowledge, and attitudes necessary for success in school and for later learning and life.

### **Physical Development and Health**

1. Children will acquire and maintain a high level of physical health, including being up to date on physical and dental checkups and immunizations.
2. Children will demonstrate an increased ability to care for their own needs appropriately. They will become more independent and resourceful, getting needs met.
3. Children will demonstrate increasing control of large muscles for movement, navigation and balance consistent with their chronological and developmental level.
4. Children will demonstrate increasing fine motor strength, coordination and agility for use in self-care, manipulation of materials and exploring their environment.

### **Social Emotional Development**

1. Children will be able to manage feelings appropriately and self-regulate with regard to their emotions, attention span and behavior.
2. Children will demonstrate positive, appropriate social relationships with family members, peers and other significant adults.

### **Approaches to Learning**

1. Children will demonstrate a positive approach to learning through persistence, attentiveness, engagement and curiosity.
2. Children will show an increasing ability to express themselves through sound, movement, visual media and role play.

### **Language and Literacy**

1. Children will demonstrate increasing skills in comprehension and use of more complex and varying vocabulary.
2. Children will demonstrate increasing proficiency in using language to communicate needs, wants and for self-expression.

### **Cognition and General Knowledge**

1. Children will use math skills in everyday routines as appropriate for their developmental level with increasing competency in counting, comparing, relating and problem solving.
2. Children will engage in exploring their environment through observation, imitation, manipulation, and curiosity.
3. Children will demonstrate the use of skills to solve problems, find multiple solutions and answer questions.



# HOUSING/COMMUNITY DEVELOPMENT

*Program Director –Diane Hayes*

Northwest Community Action has been a regional leader in developing housing programs which provide housing opportunities for the low- and moderate-income households of our area. The Agency has been actively involved with the delivery of program funding through the MURL Program and the Small Cities Programs.

## **Small Cities/Community Development**

Northwest Community Action assists jurisdictions in its service area with securing and administering Small Cities Block Grants. These grants have been primarily used by the recipient communities to improve/install public facilities, rehabilitate owner occupied and renter occupied housing, and rehabilitate commercial buildings.

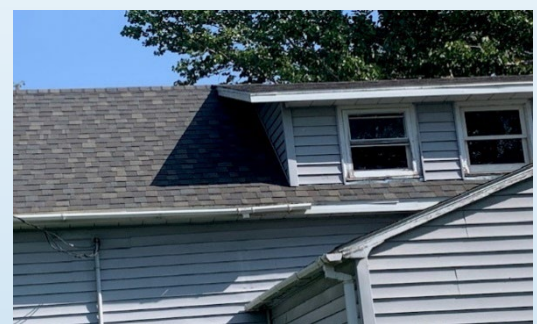
These grants are made available with funding from the U.S. Department of Housing and Urban Development (HUD) and are awarded through the Minnesota Department of Employment and Economic Development (DEED) as part of their Small Cities Development Program (SCDP). Awards of up to \$1,400,000 are made for comprehensive projects (generally those involving several activities) and up to \$600,000 for projects involving one activity (such as owner-occupied housing rehabilitation).

During the past decade NWCA has become more actively engaged in working with the Small Cities Program. These projects have made a great impact on the housing, business and rental stock in the communities. During the past year NWCA has administered a number of projects which are shown in Table 1

### ***BEFORE***



### ***AFTER***





# HOUSING/COMMUNITY DEVELOPMENT

*Program Director –Diane Hayes*

Table 1 – Projects with Secured Funding		
Community/Jurisdiction	Grant Award Amount	Activities
City of Grygla	382,375 CLOSED 9/2024	Owner occupied housing rehabilitation; 10 single family homes), Rental rehabilitation (1 four-plex); Commercial rehabilitation (3 commercial buildings)
City of Lake Bronson	\$379,500	Owner occupied housing rehabilitation (15 single family homes)
City of Warren	\$241,500 CLOSED 9/2024	Owner occupied housing rehabilitation (10 single family homes)
City of Greenbush	\$1,108,000 CLOSED 9/2024	Owner occupied housing rehabilitation (8 single family homes); Rental rehabilitation 1 four-plex); Commercial rehabilitation (5 commercial buildings); Streetscapes (Pavers, Street Lights, Benches, Planters and Trees)
City of Argyle	\$759,000	Owner occupied housing rehabilitation (15 single family homes); Rental rehabilitation (7 duplexes -14 units); Commercial rehabilitation (4 commercial buildings)
City of Roseau	\$625,600 CLOSED 9/2024	Owner occupied housing rehabilitation (12 single family homes); Commercial rehabilitation (7 commercial buildings)
City of Badger	\$220,000	Owner occupied housing rehabilitation (8 single family homes)
City of Karlstad	\$507,380	Owner occupied housing rehabilitation (15 single family homes); Rental rehabilitation (4 single family units)
City of Newfolden	\$880,900	Owner occupied housing rehabilitation (15 single family homes); Rental rehabilitation (12 Multifamily units): Commercial rehabilitation (7 commercial buildings)
City of Roosevelt	\$132,250	Owner occupied housing rehabilitation (5 single family homes)
City of Strandquist	\$273,000	Owner occupied housing rehabilitation (10 single family homes)
Roseau County	\$563,500	Owner occupied housing rehabilitation (20 single family homes)
City of Hallock	\$414,000	Owner occupied housing rehabilitation (8 single family homes); Rental rehabilitation 1 four-plex); Commercial rehabilitation (5 commercial buildings);
City of Stephen	\$368,000	Owner occupied housing rehabilitation (8 single family homes); Commercial rehabilitation (3 commercial buildings);
Kittson County	\$563,500	Owner occupied housing rehabilitation (20 single family homes)
Marshall County	\$575,000	Owner occupied housing rehabilitation (20 single family homes)
City of Crookston	1,198,000	Owner occupied housing rehabilitation (160 single family homes); Rental Rehabilitation (12 mixed use rental units); Commercial rehabilitation (13 commercial buildings)
<b>Total</b>	<b>\$9,191,505</b>	

# HOUSING/COMMUNITY DEVELOPMENT

*Program Director –Diane Hayes*

NWCA is also assisting in the preparation of applications for a number of communities/jurisdictions which will be submitted for review with awards anticipated in the near future. The following are the jurisdictions NWCA is working on is Kittson County (Cities of Donaldson, Halma, Humboldt & Kennedy), Lake of the Woods County, City of Middle River and City of Lancaster. If awarded Northwest Community Action will administer the projects. If a community is interested in applying for funding under Small Cities Program it is encouraged to contact NWCA staff for assistance in preparing the application and implementing the project.

## **MURL (Minnesota Urban and Rural) Program**

The MURL Program is one which Northwest Community Action has administered for over 20 years. Under the program Minnesota Housing provided funding to the agency to acquire and rehabilitate substandard properties and then re-sell the properties on a zero-interest contract for deed with no down payment required. Contract for deed payment amounts are determined by household income levels.

Several years ago, Minnesota Housing ended the active program so agencies were no longer able to purchase houses. NWCA continues to collect payments on houses which were previously sold, but we can only use funds which are paid back to undertake needed repairs on the existing MURL stock. Northwest Community Action had 17 homes, this past year 2 of our homes are no longer in our portfolio.

## **Northwest Community Action Promotes Fair Housing**



**We Do Business in Accordance With the  
Federal Fair Housing Law**

# WEATHERIZATION

*Program Director – Jason Gohman*

The goal of our Weatherization Assistance Program is to increase the energy efficiency of dwellings occupied by low income persons whether they rent or own, reduce their total energy expenditures, improve indoor air quality, and address issues regarding health and safety. Last year we were able to upgrade furnaces and gas water heaters based on conservation. This past year, air source heat-pumps and central air units have also been added in some situations. Households who are considered the highest priority are the elderly, disabled, families with children under 19 years of age, veterans and those with high energy burdens or high energy use. DOE and MN Dept of Commerce has given us more funding opportunities to be able to weatherize homes instead walking away. Examples of ways we have used these funds this last program year are asbestos abatement by removing vermiculite insulation out of an attic, updating/replacing electrical and re-shingling a home with a leaking roof. We are looking to expand the use of these funds for this new program year.

Standalone water heaters, furnace and central air units: Total 64

- Roseau- 23
- Marshall – 14
- Kittson – 13
- LOW-14

Weatherization Completions: Total 9

- Roseau-2
- Marshall - 2
- Kittson - 3
- LOW-2

## ***BEFORE***



## ***AFTER***



# WEATHERIZATION

*Program Director – Jason Gohman*

## Conservation Improvement Program (CIP)

Otter Tail Power, Roseau Electric, North Star Electric, City of Roseau and City of Baudette participate in the CIP program. With many households already upgrading to LED light bulbs, our main focus is replacing older major appliances like refrigerators and freezers to Energy Star models. OTP allows qualifying customers for the replacement of dishwashers, clothes washers and clothes dryer. With the increase of appliances being replaced per household we reduce the number of households we serve through this program, but the savings in electrical use are greatly increased for those who do participate.

CIPS: A list of appliances delivered by utility provider from 1/1/2024 to 8/31/2024

Otter Tail Power total households served-11

- Refrigerators- 5
- Freezers-5
- Clothes Washers-3
- Clothes Dryers-3
- CIP with no appliance delivered-1

Northstar Electric total households served-15

(also includes Kootasca Community Action in Koochiching County)

- Refrigerators- 6
- Freezers-7
- CIP with no appliance delivered-2

Roseau Electric total households served- 16

- Refrigerators-6
- Freezers-6
- CIP with no appliance delivered-4

City of Roseau total households served- 3

- Refrigerators-2

City of Baudette total households served-2

- Freezers-2





# ENERGY ASSISTANCE

*Program Director-Anne Bertlud*

The Energy Assistance Program helps eligible renters and homeowners living in Kittson, East Marshall, Lake of the Woods, and Roseau counties pay a portion of their home heating and electric bills. Homeowners may be eligible for repair or replacement of their nonfunctioning heating systems.

The household income must be at or below 50% of the state median income or 110% of federal poverty guidelines, whichever is greater.

EAP is federally funded through the U.S. Department of Health and Human Services.



## ***PRIMARY HEAT***

The Primary Heat benefit addresses low income household's ability to maintain affordable and continuous energy by providing grants to lower their energy burden. The Primary Heat benefit is paid directly to the household's energy vendor. The grant amount is determined by using a matrix of income, household's size, and the previous year heat costs.

A total of 146 households were denied assistance due to lack of sufficient income verification, over-income, or applying after the end of our program year.

## ***CRISIS BENEFIT***

Crisis benefits are used to prevent shut-off of energy sources, to reinstate service of energy sources, to enable delivery of fuel, and also to assist senior households with current heat or electric bills. Crisis requests must be addressed immediately to avert life threatening and no heat situations.

This assistance was provided to 696 households, with 1124 processed crisis events.

## ***ENERGY RELATED REPAIR PROGRAM***

The Energy Related Repair Program (ERR) is a crisis program that addresses hazardous and life-threatening safety, or no heat problems due to malfunctioning or non-functioning heating systems. Qualified installers make mechanical and safety repairs and installations, and 50% or more of the installation work must be inspected. Occasionally numerous trips were required from contractors.

### ***Breakdown by County of Assistance from October 1, 2023 – September 30, 2024***

County	Households	Primary Heat	Households	Crisis Benefit	Households	Energy Related Repair
<b>Kittson</b>	234	\$148,337.00	130	\$67,112.00	13	\$30,087.60
<b>Lake of the Woods</b>	231	\$144,088.00	107	\$49,153.00	18	\$35,175.70
<b>Marshall</b>	180	\$121,600.00	105	\$54,997.61	14	\$16,237.99
<b>Roseau</b>	678	\$456,339.00	354	\$172,329.00	45	\$110,083.18
<b>Total</b>	1323	\$870,364.00	696	\$343,591.61	90	\$191,584.47

## ***REACH OUT FOR WARMTH***

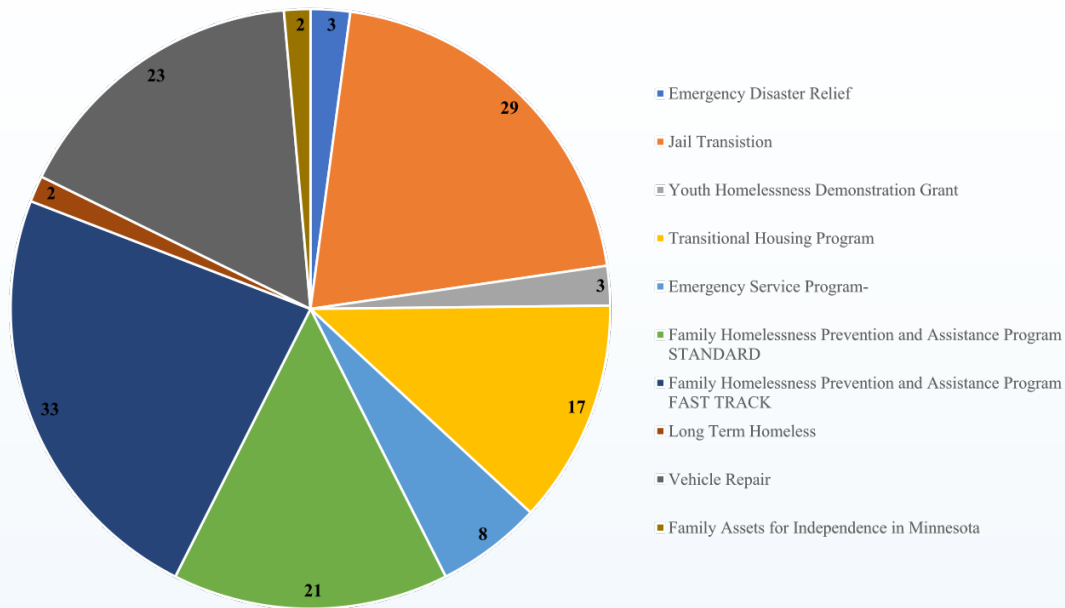
Reach Out for Warmth (ROFW) is an emergency program for households facing a no heat situation. ROFW program is funded solely through local donations. During the 2023—2024 program year donations totaled \$46,378.78, allowing NWCA to help 100 households. A special “Thank You” to all who donated to the Reach Out for Warmth Program!



# FAMILY SERVICES

Program Director – Randi Jenson

## Services/Case Management

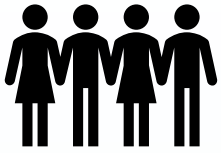


Emergency Disaster Relief – 3 Households Served	Sump pump repair Background check Deposit
Jail Transition – 29 Inmates Served	Housing-Rent and Deposits Case Management
Youth Homelessness Demonstration Grant – 3 Households Served	On-going case management/rent
Transitional Housing Program – 17 Households Served	On-going case-management Rent/Deposit Utilities Complete bed set with frames for apartment
Emergency Service Program – 8 Households Served	Households with emergency hotel stays
Family Homelessness Prevention and Assistance Program STANDARD	Deposit-3 Households Rent-7 Households Utilities-10 Households Rent and Utilities-1 Household
Family Homelessness Prevention and Assistance Program FAST TRACK	Deposit- 7 Households Past-due Rent- 19 Households Past-due Utilities- 4 Households Both rent and utilities-2 Households Vehicle Repair-1 Households
Long Term Homeless – 2 Households Served	Rent/Deposit Hotel Stay
Vehicle Repair – 23 Households Served	23 Households Served
Family Assets for Independence in Minnesota – 2 Households Served	Households participating in an ongoing savings program One household has completed the program and is now shopping to purchase a vehicle.

**172 Total Households Have Received/Currently Receiving Services**

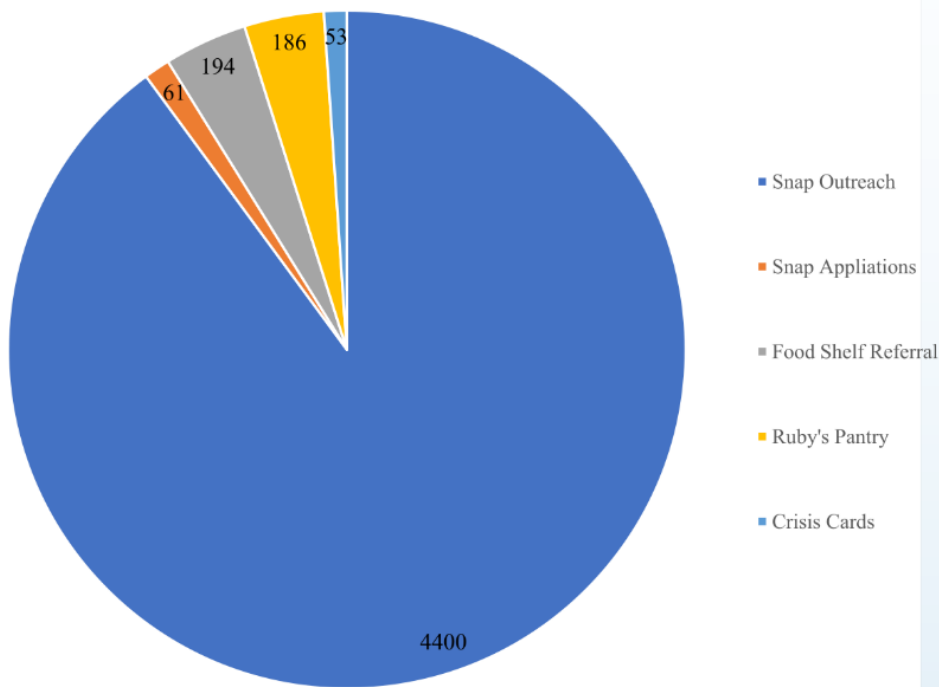
# FAMILY SERVICES

Program Director – Randi Jenson

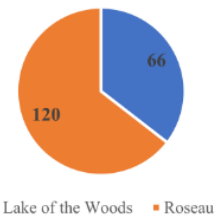


## 4,732 People Contacted Through Outreach

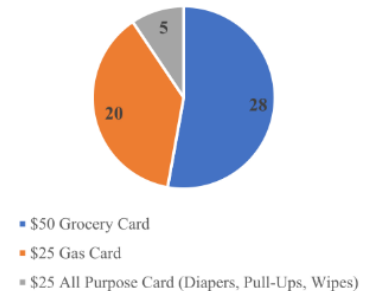
### Outreach



### Ruby's Pantry Household Breakdown



### Crisis Cards Breakdown by People Served



## 212 Referrals Made To Outside Services Including:

- ✓ Mental Health
- ✓ Homeless Shelter – Crookston
- ✓ Legal Help
- ✓ Violence Intervention Project
- ✓ Child Care
- ✓ Social Services
- ✓ HUD/Section 8

# FAMILY SERVICES

*Program Director – Randi Jenson*

## Poverty Simulation

Northwest Community Action is now facilitating Poverty Simulations!

Randi Jenson and Emma Spina are certified facilitators and have hosted NWCA's first simulation in Roseau County. It was held on August 20th from 10:00 to 1:00 in Roseau.

This interactive event allows participants to encounter the daily realities of the complex and interconnected issues of families and impoverished individuals.

Erica Maxwell and Stacie Meyer will get their facilitation certification in the last week of October.

Northwest Community Action's goal is to provide Kittson, Lake of the Woods, and Marshall counties each with a simulation in the future.

## Age-Friendly Community Grant

*Sue Grafstrom, Coordinator*

The Age-Friendly Grant has focused on three of the eight domains of livability of Age-Friendly Concepts. These include Respect and Social Inclusion, Social Participation, and Transportation. The grant deliverables include two different activities.

### 1. Assessing the needs within the four counties

Contracted with Wilder Research Group for a needs assessment related to social inclusion and transportation. The project will be done in two phases.

The first phase of our project was completed in July 2024. We contracted with Wilder Research to conduct a literature review and data scan of information about older adults' social isolation and transportation needs in four rural counties: Kittson, Lake of the Woods, Marshall, and Roseau.

This summary is the first phase of work completed for Northwest Community Action. It will inform primary data collection, analysis, and reporting, which will be completed in the study's second phase. The information reported in the literature review includes:

- Rural livability
- Social isolation and older adults
- Transportation needs of older adults
- Efforts to address social isolation and transportation needs of older adults in Minnesota
- Efforts to address social isolation and transportation needs of older adults outside Minnesota
- Data tables with county-level data about demographics, characteristics, social isolation, technology, and healthcare use and access.

The second phase includes 20 key stakeholder interviews across Kittson, Lake of the Woods, Roseau, and East Marshall Counties. These interviews will begin in late October and follow a basic script. In early winter, a report detailing the region's specific needs and each county's unique challenges will be presented.

### 2. Promoting Age-Friendly Concepts

Signed a contract with SandPieper Design in Baudette to promote Age-Friendly Concepts through social media and traditional media (newspapers and radio stations). An Age-Friendly landing page has been added to the Northwest Community Action Website. The marketing posts and ads are being developed and will launch later this fall.

# YOUTH INTERVENTION

*Program Coordinator – Madeline Waage*

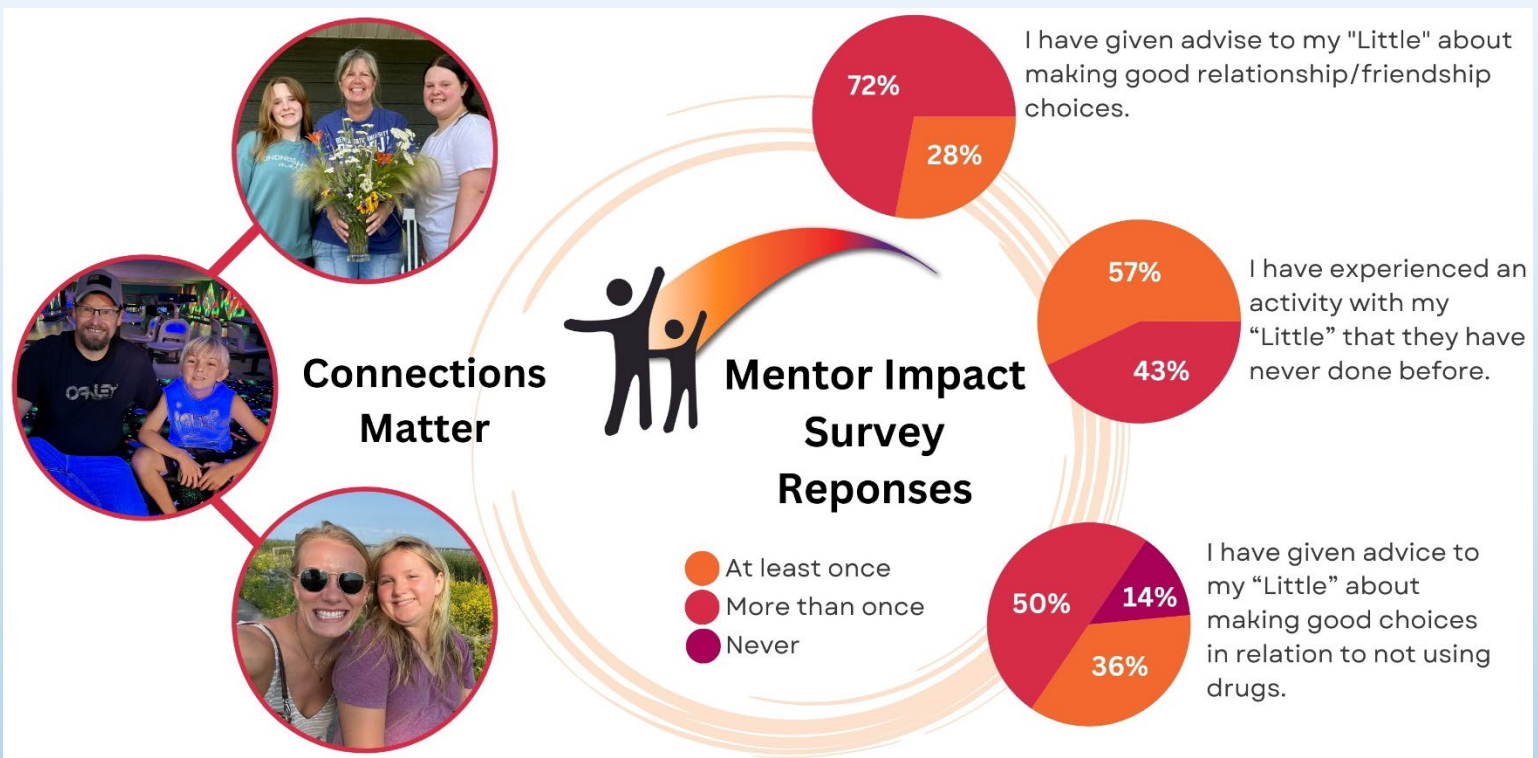
The Little Brother Little Sister Program continues to impact our area youth in the Counties of Kittson, Roseau and Lake of the Woods. Madeline Waage is the coordinator for all three counties.

Our area youth need healthy places and activities to engage in positive behavior and grow as individuals. The mentoring component of the Little Brother Little Sister Program enables high-risk children to develop relationships, goals and skills necessary to break negative cycles within their lives. There to come alongside our youth have been caring adults willing to volunteer their time as “Big Brother” and “Big Sister” mentors providing that place of acceptance and positive reinforcement. Through these friendships our mentors are able to provide a consistent, positive influence with valuable teaching moments from their time spent together.

Throughout the year fun group activities and free passes to attend events are provided for the Little Brother Little Sister Program participants. We offer a variety of events for the participants to attend such as at Mini Golf & Go-Karts at Falls Stay & Play, Northern Air Trampoline Park, Bowling, Warroad Corn Maze, Blazin’ Saddles Horse Ranch, Scoops Ice Cream and more. Group events are a great way for mentors to come and enjoy a free activity with their “Littles.” It also provides an opportunity to connect and meet others involved in the program.

The Little Brother Little Sister Program received a two-year grant from the Minnesota Office of Justice Programs that ends on December 31, 2025. Additional support has come from the counties of Kittson, Roseau and Lake of the Woods, local businesses, and community members.

The program coordinator is encouraged by the support from the community and its continued growth as mentors step forward to build friendships and guide our area youth. During uncertain times and heightened emotions, it is most crucial that our youth are surrounded by the presence of a reassuring voice in their lives.



# MNSURE HEALTH SERVICES

*Program Manager-Tammy Novacek*

MNsure is a program at Northwest Community Action, Inc. that assists clients within our service area in applying for Minnesota Health Care. NWCA currently has one Certified Navigator, who is trained and certified each year. This past year has been a busy one, assisting clients with not only new applications, but also renewal, life event changes, special enrollments, insulin applications and enrollment into Qualified Health Plans. NWCA assisted more than 2000 clients with health care questions and either one or more of the things listed above. We successfully helped 590 clients / 294 households with either a new application or some kind of issues that include: updating address, adding new a new family member and loss of current medical insurance or updating income. The Federal Health Emergency ended, this meant that every Minnesotan who had Medical Assistance or MinnesotaCare had to complete a special renewal form & submit along with proof of income and update any changes that had happen since 2020. This started in July 2023 and ended June 2024.

Open enrollment ran from November 1st, 2023 - January 15th, 2024. During open enrollment people with Qualified Health Plans are able to make changes to their current plan or change plans completely. This is also the only time of the year that Minnesotans who are without insurance and did not have a qualify life event change, called "special enrollment" can enroll with a January 1st enrollment date. Clients who qualify for Minnesota Care or Medical Assistance can apply and make changes year-round.

MNsure extended the current grant by one year. This funding allowed Northwest Community Action along with its partners, Tri-Valley Opportunity Council and Inter County Community Council, to bring free health insurance services to nine counties in Northwestern Minnesota for another year. The service area covers 11,325 square miles and a total population of 97,537 people. This past year, NWCA successfully enrolled 304 people into some kind of health plan, 136 Medical Assistance, 54 Minnesota Care and 114 Qualified Health Plans with an Advance Premium Tax Credit and 1 insulin.

NWCA also has a Navigator / In-Person Assister Program, which reimburses NWCA \$100.00 for each successful applicant who is enrolled or renewed into Medical Assistance or MinnesotaCare and \$70.00 for Qualified Health Plans. However, we do not receive compensation for any of the other services we help with such as income/address changes, adding or removing applicant or any other updates. This year NWCA has received a total of \$27,050.00 for 304 successful applicants.

NWCA continues to be part of the Navigator Coalition Group, MNsure Stakeholders Board and Department of Human Services Roundtable. These groups meet via web monthly, discussing how to make this process of applying and submitting changes easier for the client and gives navigators the tools to make it go smoothly. MNsure Navigators not only submit applications for clients, but we also do certain population & Alex Smith Insulin applications, along with as much outreach as we can. Currently NWCA’s number one method of outreach is “word of mouth”.

*2024- 2025open enrollment for Minnesota will be November 1st, 2024 - January 15th, 2025.*

*The table below shows qualifications - depending on household size and income.*

People in household	Medical Assistance for adults over age 18* Monthly/Annual income no more than	Medical Assistance for children* Monthly/Annual income no more than <small>(Slightly higher income limits apply for infants under age 2)</small>	Medical Assistance for pregnant women* Monthly/Annual income no more than	MinnesotaCare Annual income no more than	Tax credits for 2025 private health plans** Annual income above
1	\$1,669 / \$20,029	\$3,451 / \$41,415	does not apply	\$30,120	\$30,120
2	\$2,265 / \$27,185	\$4,684 / \$56,210	\$4,735 / \$56,823	\$40,880	\$40,880
3	\$2,861 / \$34,340	\$5,917 / \$71,005	\$5,981 / \$71,779	\$51,640	\$51,640
4	\$3,458 / \$41,496	\$7,150 / \$85,800	\$7,228 / \$86,736	\$62,400	\$62,400
5	\$4,054 / \$48,651	\$8,382 / \$100,595	\$8,474 / \$101,692	\$73,160	\$73,160
6	\$4,650 / \$55,806	\$9,615 / \$115,390	\$9,720 / \$116,648	\$83,920	\$83,920
7	\$5,246 / \$62,962	\$10,848 / \$130,185	\$10,967 / \$131,605	\$94,680	\$94,680
8	\$5,843 / \$70,117	\$12,081 / \$144,980	\$12,213 / \$146,561	\$105,440	\$105,440
For each additional person add	\$596 / \$7,155	\$1,232 / \$14,795	\$1,246 / \$14,956	\$10,760	\$10,760



# TEAM EPIC

*Program Director – Stephanie Heppner*

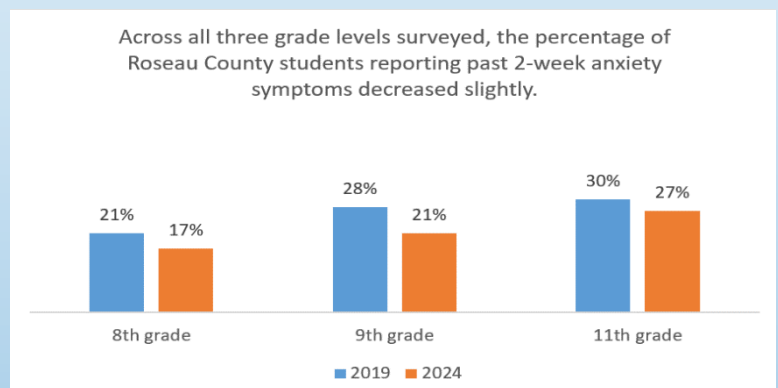
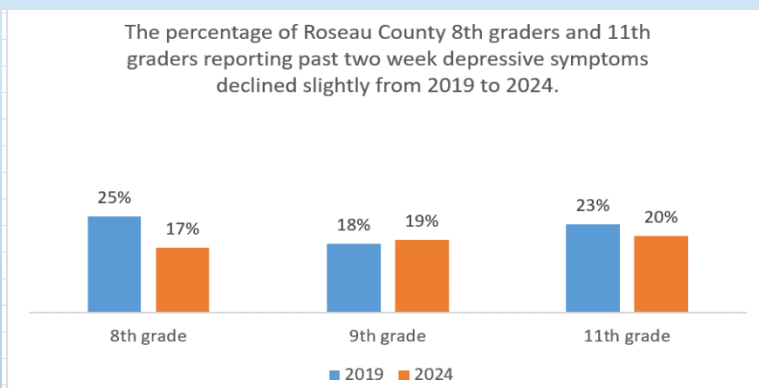
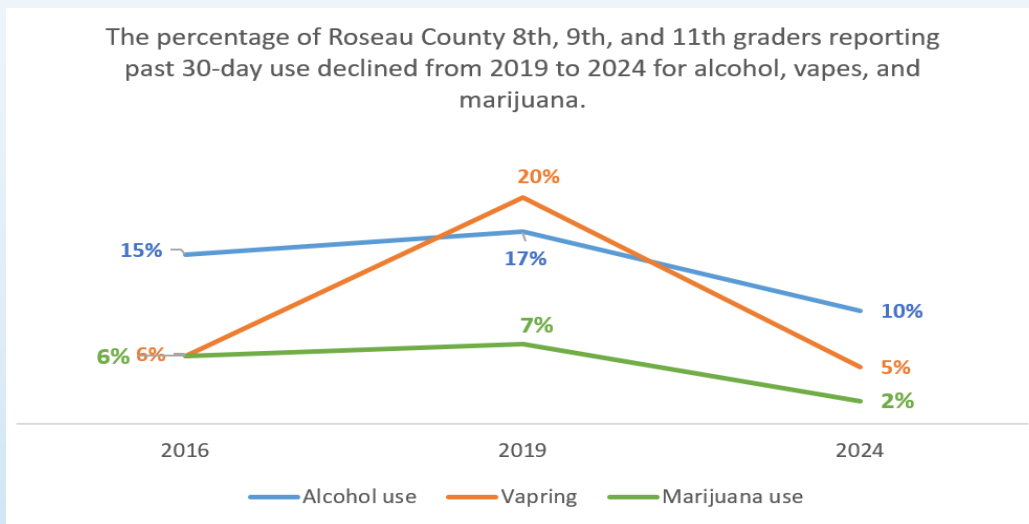


The Roseau County youth coalitions were very busy. They rallied their schools during Red Ribbon Week, Countdown to Winter break, Prom and Graduation with activities and messaging about being drug-free, making healthy choices and focusing on the good. They supported activities to promote positive youth behaviors: Halloween events, a sledding event at Malung Hill, and a day at the Roseau County Fair where the focus was healthy habits.

We had a lot of media success using social media, including SnapChat and digital ads to complement our poster campaigns in the schools. This brought the message to a place where students are and helped parents to also see the message their child was seeing. During “Hockey Day Minnesota” in Warroad, we used geo-targeting to send our messages to everyone who used a device within the event.

Media messages included: “Anyone Can Make a Difference” encouraging adults and youth to support one another; including data showing that youth who have an adult they can talk to are less likely to use alcohol and marijuana. “Most Roseau County students would support a friend who chooses not to use marijuana” and “Most Roseau County students choose not to use alcohol or marijuana” letting students know they are not the only ones who want to be drug-free.

The Roseau County Student Survey was given to 8th,9th and 11th grade students. The survey data revealed some successes. Students reporting past 30 day use of alcohol, marijuana and vaping has decreased. The percent of students reporting significant mental health struggles has decreased slightly. However, one in five 8th, 9th and 11th grade students in Roseau County report clinical levels of anxiety or depressive symptoms, which is concerning.



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